International Labour Organization

SAFE Angola

Comparative study on disability benefits to support recommendations for Angola

Funded by the European Union

This publication was produced with the financial support of the European Union. Its contents are the sole responsibility of the International Labour Organization and do not necessarily reflect the views of the European Union.

Comparative study on disability benefits to support recommendations for Angola

International Labour Organization
June 2026

ISBN: 9789220437223 (print); 9789220431603 (web PDF)

DOI: https://doi.org/10.54394/PUZA7476

Also available in Portuguese: ISBN 9789220431610 (web PDF).

Printed in Angola

Contents

▶ List of tables

Acknowledgments

This study was prepared under the ILO development cooperation project Expanding Social Security to Support the Formalization of the Angolan Economy (ESSAFE Angola). The work was carried out under the overall supervision of Denise Monteiro, Project Manager for the ESSAFE Angola project. The study was reviewed by Céline Peyron Bista, Social Protection and Employment Specialist; Ricardo Irra, Social Protection Specialist for Central Africa; and Simeon Bond, Technical Officer, Social Protection.

The findings of the study were discussed with the National Social Security Institute (INSS) in January 2025 and with employers' and workers' organizations during a bipartite consultation organized by the ILO on 7 February 2025. The ILO expresses its gratitude to all representatives who contributed to these discussions.

The ILO also acknowledges the European Union's generous support to the ESSAFE Angola project, without which this publication would not have been possible.

Abbreviations

AMIM	Multipurpose Medical Certificate of Incapacity (Portugal)
CNPS	National Centre for Social Pensions (Cabo Verde)
CVI	Incapacity Verification Commission
CVIP	Permanent Incapacity Verification Commission (Portugal)
IAS	Social Support Index (Portugal)
INAS	National Institute for Social Action (Mozambique)
INPS	National Social Insurance Institute (Cabo Verde)
INSS	National Social Security Institute (Angola, Brazil, Mozambique)
ISS	Institute of Social Security (Portugal)
ISSA	International Social Security Association
PCCS	Public Administration Career and Salary Plan (Cabo Verde)
PSI	Social Benefit for Inclusion (Portugal)
PSO	Compulsory Social Protection (Angola)
REMPE	Special Legal Regime for Micro and Small Enterprises (Cabo Verde)
SVI	Incapacity Verification System (Portugal)

Introduction

The National Social Security Institute of Angola (INSS) is considering the introduction into its social security system of three benefits that are not yet fully covered: disability benefits – Presidential Decree No. 15/25 of 29 January established only the absolute invalidity benefit – sickness benefits and unemployment benefits, with the first of these being the subject of this report.[1]

To support this initiative, the ILO, through the European Union (EU) funded project "Extending Social Security to Support the Formalisation of the Angolan Economy" (ESSAFE Angola), carried out a comparative study to examine best practices, in the light of international social security standards, and lessons learned in similar countries.

More specifically, the comparative study on disability benefits was intended to support recommendations for Angola by: identifying countries with social security systems and socio-economic contexts similar to those of Angola – Brazil, Cabo Verde, Mozambique, Portugal and Thailand were selected – and analysing the design, structure and effectiveness of their disability benefits in comparison with the requirements of international social security standards; discussing the feasibility and relevance of different policy options and implementation strategies for Angola; and presenting recommendations on the feasibility, relevance and key features of disability benefits in the socio-economic context of Angola.

The comparative study on disability benefits begins with a brief presentation of the study framework, followed by an outline of the methodology. Chapter 3 describes the existing disability benefits in each of the selected countries, whether contributory or non-contributory, in order to provide an overview of the coverage available in each of them. Chapter 4 contains the comparative analysis of contributory benefits and also presents the Absolute Invalidity Pension established in Angola. Chapter 5 provides the same analysis for non-contributory benefits, with a view to highlighting the importance of creating this type of benefit in the Angolan context.

Lastly, Chapter 6 sets out the main conclusions and recommendations. In the case of contributory benefits, these are based on the comparative analysis and on consultations with the main stakeholders regarding the relevance of, and options for, the design, implementation and administration of disability benefits in Angola.

1 During the course of this study, Presidential Decree No. 15/25 of 29 January 2025 was adopted, establishing the Legal Regime for Protection in Cases of Absolute Invalidity Resulting from Non-Occupational Causes under Compulsory Social Protection.

1. Study Framework

Sickness benefits should, and generally do, operate in coordination with other social security benefits that cover similar or related social risks, notably medical care benefits, which include curative and preventive care and treatment, or cash benefits that facilitate access to such care in the event of illness, as well as disability benefits granted where a person is unable to engage in gainful activity and that incapacity is permanent or persists after entitlement to sickness benefits has been exhausted (ISSA 2022).

In the European Union, for example, all Member States, in line with the Social Security (Minimum Standards) Convention, 1952 (No. 102), provide disability benefits or pensions once entitlement to sickness benefits has ended and the person's health has not improved sufficiently to allow a return to work. These benefits address permanent incapacity for work, whether partial or total, and in most countries there are no transitional gaps between the two types of benefit.

International social security standards provide for the award of disability benefits where a person is incapable of engaging in gainful activity and that incapacity is likely to be permanent, or where the incapacity persists after temporary or initial incapacity (total invalidity). In such cases, a periodic payment of at least 40 per cent of reference earnings must be guaranteed under the Social Security (Minimum Standards) Convention, 1952 (No. 102). This minimum was subsequently raised to 50 per cent under the Invalidity, Old-Age and Survivors' Benefits Convention, 1967 (No. 128), which brought together the three long-term benefit branches – old-age, invalidity and survivors' benefits – within a single instrument. The Invalidity, Old-Age and Survivors' Benefits Recommendation, 1967 (No. 131), later advocated a level of 60 per cent of reference earnings and recommended the establishment of minimum benefit amounts in order to ensure a minimum standard of living.

Recommendation No. 131 also introduced an explicit reference to partial invalidity, for which it recommends a reduced benefit in comparison with total invalidity. More broadly, the Social Protection Floors Recommendation, 2012 (No. 202), calls for at least basic income security for persons of working age who are unable to secure sufficient income, in particular in cases of disability, as part of nationally defined social protection floors.

▶ Table 1. Key requirements: ILO social security standards on disability benefits

	Convention No. 102 Minimum standard	Convention No. 128 and Recommendation No. 131 Higher standards	Recommendation No. 202 Basic protection
What should be covered?	Incapacity to engage in gainful activity where such incapacity is likely to be permanent or persists after entitlement to sickness benefit has ended (total incapacity).	**C.128**: Incapacity to engage in gainful activity where such incapacity is likely to be permanent or persists after temporary or initial incapacity (total invalidity). **R.131**: Incapacity to engage in an activity capable of yielding substantial earnings (total or partial invalidity).	At least basic income security for all persons unable to secure sufficient income by reason of disability.
Who should be protected?	At least: ▶ 50 per cent of all employees; or ▶ prescribed categories of the economically active population, constituting at least 20 per cent of all residents; or ▶ all residents whose means do not exceed the prescribed limit.	**C.128:** All workers, including: ▶ apprentices; or ▶ at least 75 per cent of the economically active population; or ▶ all residents, or all residents whose means do not exceed the prescribed limit. **R.131:** Coverage should be extended to persons in casual employment and to all economically active persons. Benefits should not be suspended solely because the person concerned is absent from the territory.	At least all residents of working age, in accordance with the country's international obligations.

	Convention No. 102 Minimum standard	Convention No. 128 and Recommendation No. 131 Higher standards	Recommendation No. 202 Basic protection
What should the benefit include?	Periodic payment of at least 40 per cent of reference earnings. Benefit levels should be adjusted in line with substantial changes in the general level of earnings and/or the cost of living.	**C.128:** Periodic payment of at least 50 per cent of reference earnings, adjusted following significant changes in the general level of earnings and/or the cost of living. Provision of vocational rehabilitation services and measures designed to facilitate the suitable placement of workers with disabilities. **R.131:** The periodic payment should be increased to at least 60 per cent of reference earnings. Minimum benefit amounts should be established in national legislation in order to ensure a minimum standard of living. A reduced benefit should be provided in cases of partial incapacity.	Cash or in-kind benefits set at a level that guarantees basic income security, ensures effective access to necessary goods and services, prevents or alleviates poverty, vulnerability and social exclusion, and enables a life in dignity.
What should the duration of the benefit be?	For the entire duration of the incapacity to engage in gainful activity, or until the old-age pension becomes payable.	For the entire duration of the incapacity, or until the old-age pension becomes payable.	For the entire period during which the person is unable to secure sufficient income.
What conditions may be required for entitlement?	At least: ▶ 15 years of contributions or employment (for contributory schemes), or 10 years of residence (for non-contributory schemes); or ▶ where all economically active persons are protected, three years of contributions and the prescribed annual average of contributions.	**C.128:** Same as Convention No. 102. Entitlement to a reduced benefit after five years of contributions or three years of residence. **R.131:** Five years of contributions, employment or residence; the qualifying period should be waived, or reduced, for young workers or where invalidity results from an accident.	Eligibility conditions should be defined at national level and established by law, applying the principles of non-discrimination, responsiveness to special needs and social inclusion, and respecting the rights and dignity of persons with disabilities.

Source: ILO, 2021.

A disability pension is generally a regular cash payment intended to protect beneficiaries who meet the eligibility conditions of the scheme concerned in situations of permanent incapacity for work. The design of this social security benefit varies across countries, depending on the specific architecture of their social protection systems.

A range of criteria are used to regulate access to a disability pension, including the degree of incapacity of the claimant; a prior employment relationship maintained for a specified period; age limits; and maximum annual income thresholds for the beneficiary or the beneficiary's household.

Disability protection in Africa, the Americas, Asia and the Pacific

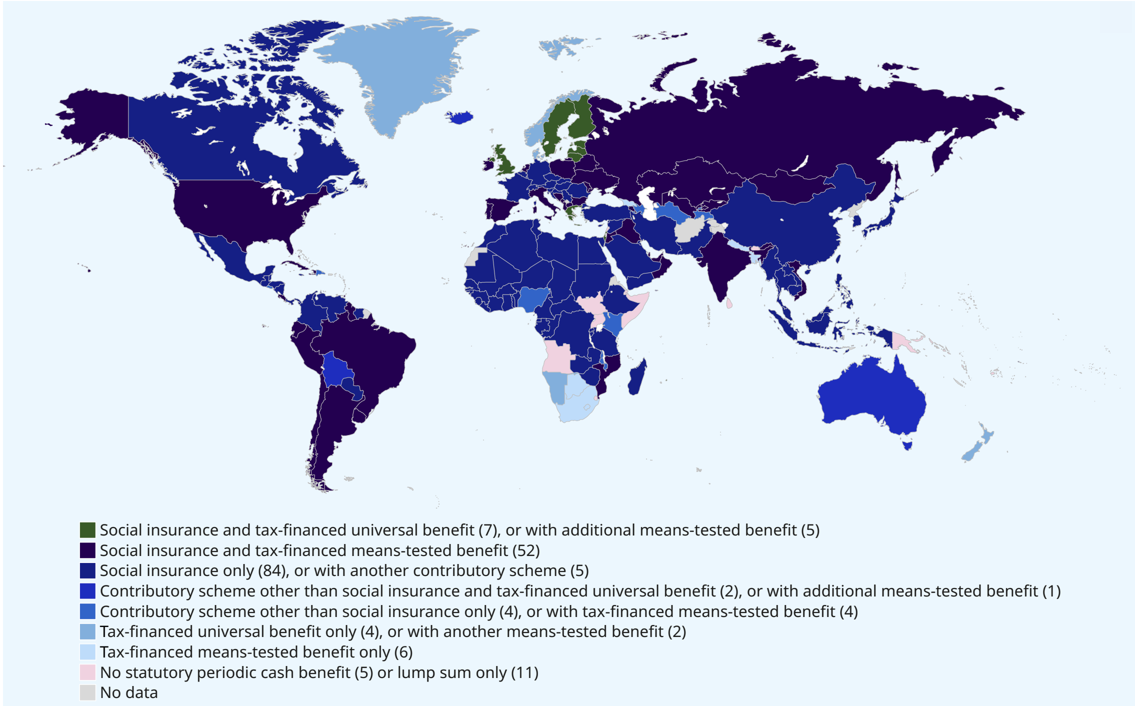
The analysis carried out on the basis of data provided by the International Social Security Association (ISSA) and the ILO's World Social Protection Data Dashboards showed that almost all countries for which information is available (175 out of 180) provide disability benefits (figure 1).

Almost all African countries also include some form of disability pension in their social security systems. At the time the data were collected, the exceptions were Angola, which has since introduced the Absolute Invalidity Pension, Djibouti, Somalia and South Sudan. Eswatini and Uganda provide only a lump-sum payment.

In African countries, however, the disability pension tends to apply only to cases of permanent total invalidity, with entitlement generally requiring total incapacity for work or loss of earning capacity ranging from 50 per cent to 66.7 per cent, the latter being the most common threshold. Some countries require 100 per cent incapacity in order to qualify for the benefit, as in Morocco, Ethiopia, Ghana and the Gambia. According to the information available in ISSA country profiles, only four African countries have established partial disability pensions in their systems, with the required degree of incapacity ranging from 10 per cent in Algeria to 66 per cent in Equatorial Guinea.

By contrast, in Europe, almost all countries take partial incapacity into account in their social security systems.

▶Figure 1. Disability protection (periodic cash benefits) anchored in law, by type of scheme, 2023 or latest available year



Source: Reproduced from ILO, 2024, figure 4.20

In Angola, disability protection for workers is provided for in the country's social protection legislation. The Basic Law on Social Protection of Angola (Law No. 7/04 of 15 October), in article 18, which defines the material scope of the scheme for employees, expressly includes protection in the event of disability. Likewise, article 23, concerning the scheme for self-employed workers, also provides for disability protection.

As noted above, in January 2025, Presidential Decree No. 15/25 established the Legal Regime for Protection in Cases of Absolute Invalidity Resulting from Non-Occupational Causes. This regime was created to compensate for the total loss of earnings resulting from a situation of absolute invalidity and covers all workers affiliated to the general and special schemes, in accordance with their respective material scope.

2. Methodology

The comparative study on disability benefits to support recommendations for Angola is essentially comparative and qualitative in nature. It sought to identify good practices and models for the design and implementation of disability benefits that could provide recommendations and guidance for the introduction of such benefits within Angola's social security system.

In broad terms, the methodology comprised the following elements:

i. **Literature review:** an extensive review of the existing literature, reports and data on disability benefits, with a focus on countries with social security systems and socio-economic contexts similar to those of Angola, providing a theoretical and empirical overview of the design, structure, governance and effectiveness of these benefits, and of their variations across different contexts.

ii. **Development of the conceptual framework:** on the basis of the literature review, a conceptual framework was developed setting out not only the criteria for selecting the countries to be analysed, but also the main components of the design, structure, governance and effectiveness of the benefits, the institutional arrangements and actors involved, and their interactions.

iii. **Selection of the countries for the case studies:** based on three analytical dimensions – social security systems, economic structure and demographic situation.[2]

iv. **Data collection:** primary and secondary data were collected on various aspects of the benefits in the selected countries – Brazil, Cabo Verde, Mozambique, Portugal and Thailand (see annex III for the rationale for the selection of the case studies). Secondary data were collected from relevant documents and databases, while primary data were collected mainly through interviews with key actors and stakeholders in the reference countries.[3]

v. **Comparative analysis of the selected countries:** different models for the design, structure, governance and effectiveness of the benefits were compared and contrasted on the basis of the analytical grid developed from the conceptual framework.[4]

vi. **Social dialogue with employers and workers:** to discuss the feasibility and relevance of different policy options and implementation strategies for contributory disability benefits in Angola. As Presidential Decree No. 15/25 of 29 January 2025, establishing the Legal Regime for Protection in Cases of Absolute Invalidity Resulting from Non-Occupational Causes under Compulsory Social Protection, had already been adopted at the time of the meeting, the National Social Security Institute (INSS) stated that this instrument reflected the position of the Compulsory Social Protection management body.

vii. **Presentation of recommendations:** on the feasibility and relevance of disability benefits in the socio-economic context of Angola, together with some general options and preliminary recommendations regarding the development, implementation and key features of new benefits within Angola's social security system.[5]

---

2 Information was collected from several sources – ISSA, United Nations data on the Sustainable Development Goals and the Human Development Index (HDI), and the ILO's ILOSTAT database – for countries with unemployment benefit systems and social security systems similar to those of Angola (classical social security system/social insurance), excluding European countries from the analysis. See the table in annex I.

3 On 11 November 2024, an interview was conducted via Zoom with Dr Marcelino Monteiro, Head of the Office for Strategic Studies, Actuarial Affairs and International Relations at the National Social Security Institute of Cabo Verde.

4 The two main benchmarking domains were:
- **benefit design:** coverage; qualifying conditions; type, level and duration of benefits; conditions for suspension;
- **structure:** institutional structure; complementarity with non-contributory benefits covering the risks of disability; employers' responsibilities; financing mechanisms; and administrative structures, including the social security, labour and employment administrations;

5 Bipartite Social Dialogue session, organized on 7 February 2025 with employers' organizations and workers' representatives, namely representatives of the Chamber of Commerce and Industry of Angola (6), the Federation of Women Entrepreneurs of Angola (4), the Industrial Association of Angola (4), the National Union of Angolan Workers – Trade Union Confederation (6), the General Confederation of Independent and Free Trade Unions of Angola (4), and the Angolan Trade Union Force – Trade Union Central (4).

3. Case studies

Brazil

In Brazil, disability protection within the social security system (the contributory system) includes the permanent incapacity retirement benefit, the retirement benefit for persons with disabilities based on contribution period, and the retirement benefit for persons with disabilities based on age. These benefits are administered by Brazil's National Social Security Institute (INSS). Within the sphere of social assistance, there is also the assistance benefit for persons with disabilities, administered by the Ministry of Development and Social Assistance, Family and the Fight against Hunger and operationalized by the INSS.[6]

Permanent incapacity retirement benefit

Brief description

For disability protection, Brazil provides the permanent incapacity retirement benefit, previously known as the invalidity retirement benefit. This is a social security benefit made available by the INSS to insured persons who are permanently unable to work as a result of illness or a disabling accident, regardless of whether the latter occurred in the course of work.

Its purpose is to contribute to the subsistence of beneficiaries who are permanently prevented from engaging in any occupational activity capable of providing a livelihood, not only in their original occupation or function but also in any other activity that might otherwise be assigned to them, taking into account their residual work capacity, acquired skills and the possibility of retraining or rehabilitation (Law No. 8,213/91, Art. 42).

This benefit forms part of the social security system as defined in the 1988 Federal Constitution and regulated by Law No. 8,213/91. It has undergone several amendments over the years, the most recent being Constitutional Amendment No. 103 of 12 November 2019, which modified various provisions of Brazil's social security system, including this benefit.

There are two types of permanent incapacity retirement benefit:

- **Occupational,** where the incapacity results from an occupational accident, occupational disease or work-related illness;
- **Social security,** when the incapacity results from a disabling illness.

Coverage

The social security permanent incapacity retirement benefit applies to all persons insured by the INSS, including urban and rural employees, occasional workers who provide services to several employers without an employment contract, domestic workers, individual contributors, special insured persons and voluntary insured persons. Individual contributors include business owners, self-employed workers and equivalent categories, and individual microentrepreneurs. Special insured persons mainly comprise rural workers engaged primarily in agricultural activity, whether individually, with the assistance of others or under a family production arrangement, as well as artisanal fishers. Voluntary insured persons are individuals over the age of 16 who register with the INSS and do not engage in gainful activity that would make them compulsory insured persons.

6 Within the sphere of social assistance benefits, there is also the inclusion allowance for persons with disabilities, which aims to encourage and support the inclusion of persons with disabilities in the labour market. When a person with a disability enters the labour market, he or she ceases to receive the assistance benefit for persons with disabilities and instead receives the inclusion allowance together with earnings from employment, provided that those earnings are below two minimum wages. The amount of the benefit corresponds to half the minimum wage.

The occupational permanent incapacity retirement benefit applies to urban and rural employees, domestic workers, occasional workers and special insured persons (Law No. 8,213/1991; Decree No. 3,048/1999).

Persons who join the social security system already affected by the illness or injury that would justify entitlement to the benefit are not eligible for the permanent incapacity retirement benefit, except where the incapacity results from the worsening of that illness or injury (Decree No. 3,048/1999, Art. 43).

Eligibility conditions

Entitlement to the benefit is subject to the following conditions:

- possession of INSS insured status, a condition granted to any person affiliated with the INSS who is registered and makes monthly social security contributions, which may be maintained for a certain period even where contributions cease;
- proof of total and permanent incapacity for work, established through a medical assessment carried out by the INSS confirming both incapacity for work and the impossibility of rehabilitation enabling the beneficiary to engage in an activity that would secure his or her subsistence;
- a qualifying period of 12 monthly contributions.

It should be noted that the qualifying period does not apply in cases of occupational accidents or equivalent situations, accidents of any nature, or where beneficiaries contract one of the following diseases: active tuberculosis, leprosy, mental illness, multiple sclerosis, severe liver disease, malignant neoplasm, blindness, irreversible and disabling paralysis, severe heart disease, Parkinson's disease, ankylosing spondylitis, severe kidney disease, advanced Paget's disease (osteitis deformans), acquired immunodeficiency syndrome (HIV) or radiation contamination, subject to confirmation by specialist medical opinion.

Benefit level and duration

The benefit salary (reference earnings) used to calculate the amount payable varies according to the date on which the beneficiary joined the social security system (Idem):

- **Registration up to 28 November 1999**: the simple arithmetic average of the highest 80 per cent of contributory earnings over the entire contribution period since July 1994, adjusted monthly;
- **Registration after 29 November 1999**: the simple arithmetic average of the highest contributory earnings corresponding to 80 per cent of the entire contribution period, adjusted monthly;
- **Beneficiaries claiming the benefit after the promulgation of Constitutional Amendment No. 103 of 12 November 2019**: the simple arithmetic average of all contributory earnings since July 1994.

The amount of the benefit – the initial monthly benefit amount (*Renda Mensal Inicial*) – varies depending on whether the permanent incapacity retirement benefit is granted under the social security scheme or the occupational scheme:

- **Social security scheme**: the benefit amount corresponds to 60 per cent of the benefit salary, plus an additional 2 per cent for each year of contributions exceeding 15 years for women and 20 years for men;
- **Occupational scheme**: the benefit amount corresponds to 100 per cent of the benefit salary.

Where the beneficiary is a non-voluntary special insured person, the benefit amount corresponds to the national minimum wage (R$1,412.00 in 2024, equivalent to €231.53). All euro values in this section used the Bank of Portugal exchange rate on 22/07/2024.

A beneficiary receiving the permanent incapacity retirement benefit who requires the permanent assistance of another person may be entitled to a 25 per cent supplement to the benefit amount, subject to a further medical assessment by the INSS Federal Medical Service.

The starting date of the benefit may fall at three different points, depending on the beneficiary's situation:

- where the beneficiary was already receiving temporary incapacity benefit, the disability benefit starts on the date of the medical assessment confirming permanent incapacity;
- for an employee, the benefit starts on the 16th day of absence from work, or on the date the claim is submitted if more than 30 days have elapsed between the start of the absence and the submission of the claim;
- for a domestic worker, occasional worker, individual contributor, special insured person or voluntary insured person, the benefit starts on the date the incapacity began, or on the date the claim is submitted if more than 30 days have elapsed between the start of the absence and the submission of the claim.

The benefit is paid for as long as the incapacity persists. It therefore ceases when the beneficiary recovers capacity for work and/or returns to work, or upon the beneficiary's death.

Grounds for suspension and termination of the benefit

The benefit ceases where permanent incapacity for work no longer exists, where the beneficiary resumes occupational activity, or where the beneficiary dies. It is suspended if the annual proof-of-life requirement is not completed.

Institutional set-up and operational system

The benefit is administered by the INSS, and claims may be submitted online through *Meu INSS* or in person.

Appointments for the medical assessment required to obtain the benefit are scheduled through the INSS's official communication channels, including by telephone. The beneficiary must attend at the designated place, on the scheduled date and at the scheduled time, with all relevant medical documentation. Following the assessment, a report setting out the conclusions is prepared and used by the INSS to decide whether to grant the benefit. If the claim is rejected, the beneficiary may appeal the decision through administrative or judicial channels.

Beneficiaries receiving the permanent incapacity retirement benefit must undergo reassessment by the INSS Federal Medical Service every two years in order to confirm that the incapacity persists. The purpose is to determine whether the incapacity has continued, diminished or worsened, and the outcome may result in suspension or cancellation of the benefit. Exempt from this procedure are beneficiaries aged over 60, beneficiaries aged 55 or over who have received incapacity benefit for more than 15 years, and beneficiaries living with HIV/AIDS.

To maintain entitlement, beneficiaries must also comply with the annual proof-of-life requirement. Since 2024, this has no longer been carried out in person, but is instead performed administratively by the INSS through cross-checking government databases and partner-entity records.

Financing

As this is a social security benefit, it is financed through contributions from workers and, where applicable, employers.

Employers' social security contributions amount to 20 per cent of the total remuneration paid to workers, in addition to a contribution rate ranging from 1 to 3 per cent depending on the level of occupational risk associated with the company's activity, to finance benefits granted on the basis of the incidence of incapacity resulting from occupational environmental risks. Domestic employers contribute 12 per cent of the contributory salary of the domestic worker in their service, while the rate is 3 per cent for employers participating in the Individual Microentrepreneur programme.

Workers' contributions, in turn, vary according to the following tables, which are based on the national minimum wage.

▶Table 2. Contribution rate for employees, domestic workers and occasional workers

Contribution salary	Contribution rate, %
Up to R$1,412.00 *(€231.53)*	7.5
From R$1,412.01 to R$2,666.68 *(€437.26)*	9
From R$2,666.69 to R$4,000.03 *(€655.89)*	12
From R$4,000.04 to R$7,786.02 *(€1,276.69)*	14

Source: Adapted from INSS, 2023a

▶Table 3. Contribution rate for individual contributors, voluntary insured persons and individual microentrepreneurs

Contribution salary	Contribution rate, %	Amount
R$ 1,412.00	5*	R$ 70.60 *(€11.58)*
R$ 1,412.00	11**	R$ 155.32 *(€25.47)*
R$ 1,412.00	12***	R$ 169.44 *(€2.,78)*
R$ 1,412.00 up to R$ 7,786.02	20	Between R$282.40 *(€46.31)* (minimum wage) and R$1,557.20 *(€255.34)* (ceiling)

Source: Adapted from INSS, 2023a
Note: * Rate applicable exclusively to low-income voluntary insured persons and individual microentrepreneurs.
**Rate applicable exclusively under the Simplified Social Security Plan.
***Rate applicable exclusively to self-employed cargo transport individual microentrepreneurs.

Relationship with other social security benefits

Under article 124 of Law No. 8,213 of 24 July 1991, this benefit cannot be cumulated with any retirement benefit under the social security system, unemployment insurance, the length-of-service allowance, or temporary incapacity benefit.

The permanent incapacity retirement benefit may be granted through conversion from temporary incapacity benefit where there is no prospect of recovery of the capacity to engage in occupational activity.

Retirement benefits for persons with disabilities

Brief description

Retirement benefits for persons with disabilities were established in 2013 by Complementary Law No. 142 of 8 May 2013. They allow persons with disabilities to retire either on the basis of age or contribution period, with eligibility criteria that are less stringent than those applicable to other beneficiaries and without any reduction in the amount payable. In this context, and according to the INSS website, a person with a disability is defined as a person with long-term impairments (more than two years) of a physical, mental, intellectual or sensory nature which, in interaction with various barriers, hinder his or her full and effective participation in society on an equal basis with others (INSS, 2023b)

For the purposes of this study, retirement benefits for persons with disabilities comprise two benefits, which are presented together:

- retirement by age for persons with disabilities;
- retirement by contribution period for persons with disabilities.

Coverage

This benefit applies to beneficiaries of the General Social Security Scheme.

Eligibility conditions

To qualify for retirement benefits for persons with disabilities, the beneficiary must have his or her disability certified through a biopsychosocial assessment carried out by a multidisciplinary and interdisciplinary INSS team.

To qualify for retirement by age for persons with disabilities, the beneficiary must be 55 years of age if female and 60 years of age if male, have completed 15 years of contributions while recognized as a person with a disability, and have fulfilled a qualifying period of 180 months of contributions.[7]

Entitlement to retirement by contribution period for persons with disabilities varies according to the sex of the beneficiary and the degree of disability. Table 4 summarizes the eligibility criteria for the two benefits.

▶Table 4. Eligibility criteria for the two types of retirement benefit for persons with disabilities

Type of pension	Criteria	Gender	
		Women	Men
Retirement by age for persons with disabilities	Age	55 years	60 years
	Years of contribution while recognised as a person with a disability	15 years	
	Qualifying period	180 months of contributions	
Retirement by contribution period for persons with disabilities	Mild degree of disability[1]	28 years of contributions	33 years of contributions
	Moderate degree of disability	24 years of contributions	29 years of contributions
	Severe degree of disability	20 years of contributions	25 years of contributions
	Qualifying period	180 months of contributions	

Source: Authors' elaboration based on INSS (2023c, 2023d)
[1] As the degree of disability may change over the course of a person's life, the INSS has a conversion table to take account of the degree of disability during the period in which the worker has the longest contribution record.

In the case of retirement by contribution period for persons with disabilities, there is no minimum age, so the beneficiary may retire once the required contribution period has been completed.

In both cases, the qualifying period does not need to have been completed while the person was recognized as a person with a disability, as periods of activity or contribution before the onset of disability are also taken into account.

Benefit level and duration

Retirement by contribution period for persons with disabilities amounts to 100 per cent of the benefit salary.

Retirement by age for persons with disabilities amounts to 70 per cent of the benefit salary, plus an additional 1 per cent for every 12 monthly contributions, up to a maximum of 30 per cent.

In both cases, the benefit salary is calculated as the simple arithmetic average of the highest 80 per cent of contributory earnings since July 1994.

The social security factor is applied to both benefits where this results in a higher monthly benefit amount.

Individual contributors or voluntary insured persons who have contributed at the 5 per cent or 11 per cent rate based on the minimum wage must pay the difference up to the 20 per cent contribution rate in order to qualify for retirement by contribution period for persons with disabilities.

Beneficiaries who retire by age as persons with disabilities may continue to engage in gainful activity. These benefits are paid for life.

7 In 2024, the retirement age in Brazil is 62 for women and 65 for men.

Grounds for suspension and termination of the benefit

The benefit is suspended if the annual proof-of-life requirement is not completed and ceases upon the death of the beneficiary.

Institutional set-up and operational system

Claims for the benefit are submitted to the INSS online through *Meu INSS*. In-person attendance is required only when requested in order to verify information or to carry out the social and medical assessment needed to certify the disability.

The following documents may be requested:

- a power of attorney or instrument of legal representation, together with a photo identification document and taxpayer registration number (CPF) of the representative or attorney, where applicable;
- documents relating to social security records, such as the Employment and Social Security Record Booklet (CTPS), the Certificate of Contribution Period (CTC), forms relating to special activity, rural documentation, and similar records;
- any other documents the applicant wishes to submit, such as contribution period simulations or petitions;
- documents proving the date on which the disability began and, in the case of retirement by contribution period for persons with disabilities, whether the disability continued up to the date of the claim.

The beneficiary may appoint a representative to submit the claim on his or her behalf.

To maintain entitlement, the annual proof-of-life requirement must be fulfilled. Since 2024, this has no longer been carried out in person, but is instead performed administratively by the INSS through cross-checking government databases and partner-entity records.

Financing

The financing arrangements are the same as for the permanent incapacity retirement benefit.

Relationship with other social security benefits

Contribution periods counted for retirement benefits for persons with disabilities cannot be converted for the purpose of granting special retirement, that is, the benefit granted to persons who worked in hazardous activities. Such conversion is allowed only for the granting of retirement by age or by contribution period.

As with the permanent incapacity retirement benefit, this benefit cannot be cumulated with any retirement benefit under the social security system, unemployment insurance, the length-of-service allowance, or temporary incapacity benefit.

Assistance benefit for persons with disabilities

Brief description

The assistance benefit for persons with disabilities (*BPC-Loas*) is governed by the Organic Law on Social Assistance (Law No. 8,742 of 7 December 1993). The purpose of this benefit is to guarantee a monthly minimum wage to a person with a disability who can demonstrate that neither he or she nor his or her family has the means to provide for his or her subsistence.

For the purposes of this benefit, a person with a disability is defined as a person with a long-term impairment (at least two years) of a physical, mental, intellectual or sensory nature which, in interaction with one or more barriers, may hinder his or her full and effective participation in society on an equal basis with others (INSS, 2023e).

Coverage

This benefit is available to Brazilian citizens, whether by birth or naturalization, as well as to foreign nationals of any nationality, provided that they can demonstrate fixed residence in Brazil. Persons in closed detention are excluded, since in such cases the State is already providing for their subsistence.

As this is a social assistance benefit, entitlement is not conditional on prior contributions to the INSS.

Eligibility conditions

To qualify for the benefit, the applicant must:

- be a Brazilian citizen or a foreign national with fixed residence in Brazil;
- have a disability certified by the INSS Social Service and the INSS Federal Medical Service;
- have per capita household income equal to or below one quarter of the minimum wage (R$1,412.00 in 2024, equivalent to €231.53);
- be registered, together with his or her family, in the Unified Registry for Federal Government Social Programmes (*CadÚnico*), with the information updated within the previous two years.

Benefit level and duration

The benefit consists of a monthly payment equal to one minimum wage.

Where a person with a disability is employed as an apprentice, the benefit may be cumulated with earnings from the apprenticeship contract. However, the benefit is suspended after two years of simultaneous receipt of both the wage and the benefit.

Grounds for suspension and termination of the benefit

Once the beneficiary starts working, he or she may no longer continue to receive the benefit. To maintain entitlement, the beneficiary's information must be updated every two years in *CadÚnico*.

Institutional set-up and operational system

Claims for the benefit are submitted to the INSS online through *Meu INSS*. In-person attendance is required only when requested in order to verify information or to carry out the social and medical assessment needed to certify the disability.

Before applying to the INSS, the beneficiary and his or her family must be registered in *CadÚnico* or, if already registered, must have their information updated at the time the benefit is assessed, within a maximum period of two years since the last update.

The claim may be submitted by the beneficiary or by a third party, provided that a representative has been formally appointed for that purpose.

When the claim is submitted, the INSS may request the following documents:

- a power of attorney or instrument of legal representation, together with a photo identification document and taxpayer registration number (CPF) of the representative or attorney, where applicable;
- documents proving the disability, such as medical certificates or examination results;
- documents required for registration or activity updates;
- any additional documents required in specific cases.

Financing

As this is a social assistance benefit, it is financed by the Brazilian State.

Relationship with other social security benefits

This benefit does not confer entitlement to a survivor's pension and cannot be cumulated with any other benefit under the social security system or other schemes, including unemployment insurance. The exceptions are medical care benefits, special pensions of a compensatory nature and remuneration received under an apprenticeship contract.

Cabo Verde

In Cabo Verde, disability protection is provided through the invalidity pension and disability allowance, administered by the National Social Insurance Institute (INPS) under Compulsory Social Protection, and through the non-contributory social invalidity pension and social pension for children with disabilities, administered by the National Centre for Social Pensions (CNPS) under the Non-Contributory Social Protection system.

Invalidity pension

Brief description

The invalidity pension is a cash benefit granted to insured persons covered by the INPS who, before reaching the statutory age for entitlement to the old-age pension, become permanently incapable of engaging in occupational activity.

In 2001, Law No. 131/V/2001 of 22 January was adopted, establishing the foundations of social protection and structuring the Safety Net, Compulsory Social Protection and Complementary Social Protection. The invalidity pension falls within the material scope of the scheme for employees, the scheme for self-employed workers and Complementary Social Protection.

According to INPS (2024) data, in May 2024 there were 572 beneficiaries receiving the invalidity pension of whom 127 were women (22.2 per cent) and 445 were men (77.8 per cent), representing expenditure of CVE17.262 million, equivalent to approximately €156,550 (INPS, 2024). All euro values in this section used the Bank of Portugal exchange rate of 15 July 2024.

Coverage

The invalidity pension covers INPS-insured persons under the scheme for employees, self-employed workers, domestic workers and the Special Legal Regime for Micro and Small Enterprises (REMPE) who, before reaching old-age retirement age, become permanently incapable of carrying out their occupational activity as a result of illness or of an accident for which no third party is liable.[8]

Incapacity is considered permanent where it is presumed that, even with appropriate treatment, the insured person will not experience significant improvement within the following three years.

Insured persons whose incapacity results from an occupational accident or occupational disease are not entitled to the invalidity pension.

Eligibility conditions

To qualify for the invalidity pension, the insured person must:

- have completed a qualifying period of five calendar years, consecutive or non-consecutive, with registered earnings;
- have permanent incapacity for occupational activity of 66 per cent or more, provided that it does not result from an occupational accident or occupational disease;

8 Under these latter two schemes, workers are entitled to benefits under the conditions laid down in the legislation applicable to employees.

- have the incapacity for work recognized by the Incapacity Verification Commission (CVI), composed of three medical experts appointed by joint order of the government members responsible for health and social protection;
- be below the age required for old-age retirement.

In the case of self-employed workers, contributions must also be up to date through the second month immediately preceding the event giving rise to entitlement to the benefit. In addition, for the purpose of the qualifying period, calendar years are counted where the total number of days with registered earnings is at least 120.

Benefit level and duration

The invalidity pension amounts to 2 per cent of reference earnings multiplied by the number of years of contributions, in accordance with the following formula:

$$\textbf{Pension} = \textbf{2\%} \times \textbf{RR} \times \textbf{N}$$

RR = reference earnings

N = number of years of contributions

For this pension, reference earnings are calculated on the basis of the sum of the nine highest annual earnings in the last 14 years of the contributory career, divided by 108 (rule in force in 2022).

The earnings taken into account for determining reference earnings are updated by applying to each annual amount a coefficient calculated for each year in line with changes in the general consumer price index.

Where the insured person is permanently incapable of engaging in any occupation, the pension calculation also takes into account the number of years remaining, at the date on which that situation is recognized, until he or she reaches the old-age retirement age.

The beneficiary begins to receive the invalidity pension from the date of the decision taken by the Incapacity Verification Commission (CVI), unless another date is expressly indicated.

This benefit is not subject to any time limit, since, upon reaching retirement age, the beneficiary becomes entitled to the old-age pension.

Grounds for suspension and termination of the benefit

To maintain payment of the benefit, the beneficiary must complete an annual proof-of-life requirement between 1 October and 31 December, either by appearing in person at INPS offices or by submitting a full birth registration certificate.

The pension is suspended where the pensioner:

- fails to complete the annual proof-of-life requirement within the deadline set by the managing institution, until this requirement is fulfilled;
- receives regular income from occupational activity where the sum of the pension and earnings exceeds the reference earnings used to calculate the pension.

The pension ceases when the entitlement conditions are no longer met, upon the death of the pensioner, or when the pensioner reaches the age for entitlement to the old-age pension.

Institutional set-up and operational system

The INPS is the institution responsible for administering the Compulsory Social Protection system under which this benefit is provided, ensuring, among other functions, compliance with contribution obligations and the regular payment of benefits.

Claims for the invalidity pension are submitted in person through INPS service offices, together with the following documents:

- a duly completed pension claim form;
- a medical report;
- a medical certificate;
- supporting diagnostic examinations;
- the beneficiary's personal identification document;
- proof of bank identification number (NIB), if not already registered in the system;
- proof of taxpayer identification number (NIF).

Pensioners are subject to review examinations whenever the INPS deems this necessary and, in any case, compulsorily two years after invalidity has been recognized. A review may also be carried out at the request of the pensioner, upon submission of a medical certificate attesting to a change in health status.

Once awarded, the invalidity pension is paid monthly. The entire award process is computerized, and conversion between pensions, where applicable, is also carried out automatically.

The pension ceases in the month following that in which the insured person is deemed fit for work.

An insured person who disagrees with the opinion of the Incapacity Verification Commission (CVI) may request review by an Appeals Commission by submitting an application to the INPS within 15 days of being notified of the opinion. The INPS decision on the opinion of the Appeals Commission is final. The Appeals Commission is composed of three doctors: one appointed by the insured person, one appointed by the Health Service (which appoints a second doctor if the insured person does not do so), and the third appointed by the Commission that issued the initial opinion.

If the insured person is not found to be invalid by the CVI, a new review may be requested only one year after the date of the decision declaring the person fit for work, or confirming that decision where an appeal has been lodged. The exception is where there has been a significant deterioration in the beneficiary's health status, which must be substantiated by a statement from the attending physician.

Financing

As it falls under Compulsory Social Protection, the invalidity pension is financed, among other sources, by workers' contributions and, where applicable, employers' contributions.[9]

For employees, the monthly contribution rate is 24.5 per cent, of which:

- 16 per cent is borne by the employer;
- 8.5 per cent is borne by the worker.

Self-employed workers are subject to two contribution rates. They may opt for the restricted scheme, which carries a total contribution rate of 11 per cent, or for the extended scheme, which carries a total contribution rate of 19.5 per cent if they wish to combine protection in the event of invalidity, old age and survivors' benefits with protection in the event of sickness and maternity.

For these workers, the contribution amount is calculated on the basis of a notional earnings level chosen by the self-employed worker from a range of brackets indexed to the remuneration corresponding to Reference 1, Grade A of the Public Administration Career and Salary Plan (PCCS), as shown in the following table.[10]

9 Other sources of revenue for Compulsory Social Protection include transfers or subsidies from the General State Budget, as well as from other entities, provided these are duly authorized; income from its own assets; default interest and fines imposed for breaches of Compulsory Social Protection legislation; payments originating from international bodies in connection with the implementation of social security conventions; and all other revenue, fines and penalties provided for or authorized by law (article 16 of Decree-Law No. 50/2009 of 30 November).

10 This provision has been in force since 2008, at a time when there was not yet a national minimum wage, which was introduced in 2012 and thereafter became the reference point for social protection. However, because the national minimum wage was lower than the remuneration corresponding to Reference 1, Grade A of the Public Administration Career and Salary Plan (PCCS), the competent institutions decided to wait until the two amounts were aligned before adjusting this rule to the national minimum wage. In 2024, the remuneration corresponding to Reference 1, Grade A of the Public Administration Career and Salary Plan and the national minimum wage reached the same level. The conditions are therefore now in place to amend article 27(1) of Decree-Law No. 48/2009 of 23 November, which is expected to occur from 2025 onwards.

▶Table 5. Brackets for the notional earnings base of self-employed workers

Brackets	Notional earnings base = renumeration corresponding to Reference 1, Grade A of the Public Administration Career and Salary Plan (PCCS)*
1º	Ref 1/Grade A
2º	2 x Ref 1/Grade A
3º	3 x Ref 1/ Grade A
4º	4x Ref 1/Grade A
5º	5x Ref 1/ Grade A
Other brackets	n x Ref 1/ Grade A

Source: Decree-Law no. 48/2009 of 23 November
Note: * In 2024, the remuneration corresponding to Reference 1, Grade A of the Public Administration Career and Salary Plan (PCCS) was CVE15,000 (€136.06)

The ceiling for reference earnings may not exceed the maximum tax base set in the supplementary schedule of the Single Income Tax (IUR) for the relevant occupational group.

Under the Domestic Work Scheme, the monthly contribution rate is set at 23 per cent, of which:

- 15 per cent is borne by the employer;
- 8 per cent is borne by the worker.

The contributory earnings base for these workers may not be less than 80 per cent of the remuneration corresponding to Reference 1, Grade A of the Public Administration Career and Salary Plan. Where remuneration is calculated on a daily basis, the minimum contributory earnings base is one thirtieth of 80 per cent of that remuneration, and in such cases the number of days declared for contribution purposes may not be fewer than 15.

Lastly, under the Special Legal Regime for Micro and Small Enterprises (REMPE), workers pay a monthly contribution of 8 per cent, while employers make their social security contribution through the Unified Special Tax.[11]

Relationship with other social security benefits

An insured person who reaches the maximum duration of sickness benefit and remains unable to work because of illness is automatically converted to invalidity pensioner status, subject to an opinion by the Incapacity Verification Commission (CVI), irrespective of whether the qualifying period has been completed, provided that the person undergoes assessment by the CVI.

The invalidity pension is converted into an old-age pension as soon as the pensioner reaches the age for entitlement to that pension.

Disability allowance

Brief description

The disability allowance forms part of the group of cash benefits intended to support families in meeting the costs of maintaining and educating children and young people. It is governed by Law No. 131/V/2001 of 22 January, which established the foundations of social protection.

11 The Unified Special Tax under the Special Legal Regime for Micro and Small Enterprises (REMPE) replaces the Single Income Tax, Value Added Tax, Fire Tax and the employer's social security contribution. Its rate is 4 per cent of the gross value of sales for the relevant period, while a microenterprise with annual turnover not exceeding CVE 1 million pays a minimum amount of CVE 30,000 per year (€272.07, converted using the Bank of Portugal exchange rate on 15 July 2024) (Law No. 70/VIII/2014 of 26 August).

According to INPS data, in May 2024, 406 beneficiaries were receiving the disability allowance, of whom 172 were female and 234 were male, representing expenditure of CVE1.560 million, equivalent to approximately €14,147 (INPS, 2024).

Coverage

This allowance is available to insured persons and recipients of invalidity and old-age pensions who have dependent children or equivalent dependants in their care, whether their own or those of their spouse. Equivalent dependants include wards, adopted children and minors placed in their care by court order.

The allowance applies specifically in the following cases:

- children up to the age of 18 where the disability corresponds to an incapacity of 66 per cent or more, as certified by the Incapacity Verification Commission (CVI);
- without age limit, where the child has a permanent disability that prevents him or her from engaging in any occupational activity, duly certified by the CVI.

Eligibility conditions

The allowance is available to insured persons and recipients of invalidity and old-age pensions who have dependent children with a physical or mental disability in their care.

Benefit level and duration

The amount of the allowance is established by ministerial order and was increased in 2022 by Joint Order No. 15/2022 to the following monthly amounts:

- CVE3,000 (€27.21) where the child is under 14 years of age;
- CVE4,000 (€36.28) where the child is aged 14 or over.

The allowance is paid to the insured person who lives with the beneficiary. In the event of a dispute between the parents, the benefit is paid to the person awarded custody by judicial decision.

Grounds for suspension and termination of the benefit

Until 31 December each year, insured persons must submit a medical certificate attesting to the disability, unless the disability has been declared permanent.

The benefit ceases where the beneficiary is admitted to a social institution, provided that the costs of institutionalization are not borne by the insured person.

Institutional set-up and operational system

The claim for the disability allowance must be accompanied by a medical report for the purpose of certifying the incapacity. The allowance is paid quarterly, no later than the fifth day of May, August, November and February, in respect of the previous quarter.

Financing

The financing arrangements are the same as for the previous benefit.

Relationship with other social security benefits

The disability allowance may be cumulated, in respect of the same child, with the family allowance and the breastfeeding allowance.

Social invalidity pension

Brief description

The social invalidity pension, together with the basic social pension and the social survivors' pension, is one of the forms of social pension provided under the Non-Contributory Social Protection system, which aims to promote well-being and social cohesion. This system is regulated by Law No. 38/VIII/2013 of 7 August, which further developed the Safety Net under the General Social Protection Regime established by Law No. 131/V/2001 of 22 January.

In 2023, 5,059 beneficiaries were receiving the social invalidity pension, of whom 2,671 were women (52.8 per cent) and 2,388 were men (47.2 per cent) (GITEPS 2024). This represented 76.2 per cent of all persons receiving an invalidity or disability pension benefit in 2023, regardless of scheme, and 89.9 per cent of all persons receiving an invalidity or disability benefit under the non-contributory scheme.

Coverage

This benefit is intended for persons living in Cabo Verde who are between 18 and 60 years of age and permanently incapable of engaging in any income-generating activity. It also covers foreign nationals and stateless persons who meet the same conditions, provided that they have been legally resident in Cabo Verde for at least ten years or that a social security convention on social assistance or reciprocity exists between their country of origin and Cabo Verde.

Eligibility conditions

To qualify for this benefit, the applicant must not be, and must not be eligible to be, covered by any national or foreign social security scheme, and must belong to a household whose income, from whatever source, is below the extreme poverty threshold established by the National Institute of Statistics (INE).

Benefit level and duration

As noted above, the social invalidity pension is one of the three forms of social pension. Its amount is established by resolution of the Council of Ministers and updated whenever public sector wages are adjusted, by a percentage no lower than the highest rate of such adjustment, whenever the Government decides to do so. In 2024, the amount set for the social pension was CVE6,000 (€54.41).

Grounds for suspension and termination of the benefit

For the pension to be paid, pensioners must complete an annual proof-of-life requirement by appearing in person at the central or local offices of the National Centre for Social Pensions (CNPS), or before another entity delegated for that purpose. If the pensioner is unable to appear in person, he or she may request certification of that fact from services with which the CNPS has concluded protocols for this purpose, or from the regional social affairs services in the area of residence, either on the basis of official knowledge or direct verification.

In addition to the annual proof-of-life requirement, pensioners must inform the CNPS whenever any of the following situations occurs:

- a change in income;
- a change in place of residence;
- absence from the country.

Payment is suspended where:

- the beneficiary fails to complete the proof-of-life requirement;

- the beneficiary remains outside the country for an uninterrupted period of more than 90 days without acceptable justification to the managing institution, except where travel abroad results from medical evacuation arranged by the competent services;
- the beneficiary fails to collect the pension for more than 90 consecutive days without admissible reason.

Suspension ends when the beneficiary requests payment of the pension and completes the relevant proof-of-life requirement, or when the beneficiary appears before the services and reapplies for payment of the pension.

Entitlement to the pension ceases upon the death of the beneficiary, when the beneficiary no longer meets the conditions required for entitlement, or when the beneficiary fails to collect the pension for four consecutive months without admissible reason.

Institutional set-up and operational system

Claims for the social invalidity pension are submitted through the social services of the municipal councils in the municipality of residence, through the CNPS for applicants residing in the municipality of Praia, and through the service office at the Nhô Djunga Centre in São Vicente.

The following documents must be submitted:

- a claim form (standard template), duly completed with the applicant's personal details and socio-economic information on the household;
- original and copy of the identification documents of the applicant and of the spouse or person with whom the applicant is living in a de facto union;
- proof of income or a certificate of non-income issued by the Tax Office and the Municipal Council;
- a declaration of permanent incapacity for work issued by the Health Delegate, on the basis of a substantiated medical report;
- a declaration on the contributory social protection coverage status of the applicant and, where applicable, of the spouse or partner.

The application is then assessed, including verification of the applicant's income and socio-economic circumstances. The maximum time limit for completing the full assessment process is 60 days. At the end of this process, a final report is prepared and the final decision is taken within 10 days of submission of that report. Where the application is approved, the applicant is entered on the list of social pension beneficiaries and issued with a pension card.

The social pension is paid from the first day of the month following the month in which the application is approved by the competent services. The first payment includes retroactive amounts.

The pension is collected at Cabo Verde post offices between the 13th and the 31st of each month, in accordance with the zonal payment schedule, or from commercial banks from the 7th day of each month.

Financing

The social pension is financed entirely through appropriations provided for in the State budget.

Relationship with other social security benefits

This benefit cannot be cumulated with any benefit under any social security scheme. Upon reaching the age of 61, the beneficiary may apply for the basic social pension.

Basic social pension for children with disabilities

Brief description

In addition to being granted to persons living in Cabo Verde who are over 60 years of age, and to foreign nationals or stateless persons over 60 who have been legally resident in Cabo Verde for at least ten years, or where a social security convention on social assistance or reciprocity exists between their country of origin and Cabo Verde, the basic social pension is also granted to children with disabilities, chronic illness or disabling conditions who depend on others to meet their basic needs and whose families are living in poverty.

In 2023, 566 beneficiaries were receiving the social pension for children with disabilities, of whom 260 were girls (45.9 per cent) and 306 were boys (54.1 per cent) (Duarte 2024, p. 73). This represented 10.1 per cent of all persons receiving an invalidity or disability benefit under the non-contributory scheme.

Coverage

Children up to the age of 17 from poor families who have a disability, chronic illness or disabling condition and who depend on others to meet their basic needs.

Eligibility conditions

The eligibility conditions are the same as for the previous benefit.

Benefit level and duration

The benefit level and duration are the same as for the previous benefit.

Grounds for suspension and termination of the benefit

No specific provisions apply beyond those governing the previous benefit.

Institutional set-up and operational system

As with the previous social benefit, applications are submitted through the social services of the municipal councils in the municipality of residence, through the CNPS for applicants residing in the municipality of Praia, and through the service office at the Nhô Djunga Centre in São Vicente.

At the time of registration, the following documents must be submitted:

- a claim form (standard template), duly completed with the applicant's personal details and socio-economic information on the household;
- original and copy of the identification documents of the applicant and the parents;
- proof of income or a certificate of non-income issued by the Tax Office and the Municipal Council;
- a declaration on the contributory social protection coverage status of the applicant and the parents;
- a medical document specifying the child's disability or chronic illness.

All other procedures are the same as for the previous benefit.

Financing

The financing arrangements are the same as for the previous benefit.

Relationship with other social security benefits

This benefit cannot be cumulated with any benefit under any social security scheme. Upon reaching the age of 18, the beneficiary may apply for the social invalidity pension.

Mozambique

In Mozambique, under the contributory scheme, disability protection is provided through the invalidity pension administered by the National Social Security Institute (INSS) and, under the non-contributory scheme, through the Basic Social Subsidy Programme administered by the National Institute for Social Action (INAS).

Invalidity pension

Brief description

In Mozambique, beneficiaries of Compulsory Social Security are entitled to an invalidity pension. Invalidity is understood as temporary or permanent incapacity to engage in occupational activity as a result of illness or a non-occupational accident, duly certified by a medical board.

This benefit has formed part of the social security system since its establishment in 1989 under Law No. 5/89 of 18 September, which explicitly recognized the need to guarantee the material subsistence of workers in cases of illness, old age, reduced work capacity and the survival of their family members. Compulsory Social Security was subsequently instituted by Decree No. 53/2007 of 3 December and, ten years later, revised by Decree No. 51/2017 of 9 October, which remains in force and sets out the criteria for entitlement to this benefit.

In 2022, 1,685 invalidity pensioners were registered, of whom 1,464 were men (86.9 per cent) and 221 were women (13.1 per cent). Total expenditure on this benefit in 2022 amounted to MT65,010,667, equivalent to approximately €959,283.86 (MITSS, 2024). All euro values in this section used the bank of Portugal exchange rate of 29 July 2024.

Coverage

This benefit is available to beneficiaries under the scheme for employees and the scheme for self-employed workers, which includes domestic work, who, before reaching old-age retirement age, become incapable of work.

Eligibility conditions

To qualify for the invalidity pension, the beneficiary must, in addition to having temporary or permanent incapacity for occupational activity, have paid at least 30 months of contributions during the five years preceding the onset of the incapacity giving rise to invalidity. Invalidity must not result from an occupational disease or accident.

Benefit level and duration

The amount of the invalidity pension is calculated according to the following formula:

$$PI = \frac{N}{420} \text{ X RMM X } \frac{i}{I}$$

Where:

N = total number of months with registered earnings, up to a maximum of 420;

RMM = average monthly earnings over the five years immediately preceding the date of the claim, calculated as the quotient of total earnings during that period divided by the corresponding number of months;

I = old-age retirement age;

i = age at the time the contingency occurred.

The invalidity pension is payable from the first day of the month following submission of the claim and is not subject to any time limit. It should be noted that, where the qualifying period has been completed, the beneficiary becomes entitled to the old-age pension upon reaching retirement age.

Grounds for suspension and termination of the benefit

The invalidity pension is suspended if the beneficiary fails to complete the annual proof-of-life requirement in the month of his or her birthday or on the dates set by the INSS, fails to appear before the medical board, receives the benefit improperly, makes false declarations, fails to report changes, updates, cessations or suspensions, or engages in occupational activity.

The pension ceases upon the death of the beneficiary, when the beneficiary reaches the age for entitlement to the old-age pension, or where fraud is established.

Institutional set-up and operational system

The institution responsible for administering the social security system is the National Social Security Institute (INSS), a public body with legal personality, administrative and financial autonomy, and its own assets, operating under the supervision of the Minister of Labour.

Claims for the invalidity pension may be submitted to the INSS by the beneficiary, the beneficiary's legal representative or the employer. The applicant must provide the following documents: the beneficiary card, a bank account number certified by the bank, the certificate issued by the medical board, the medical report, and an identification document, which may be a personal registration card, birth certificate or birth record, identity card, passport or Foreign Identification and Residence Document (DIRE).

Continued entitlement to the invalidity pension is subject to a half-yearly assessment of incapacity for work carried out by the medical board.

The annual proof-of-life requirement must also be completed in the month of the beneficiary's birthday or on the dates set by the INSS, by presenting the pension card and identity card. Where the beneficiary is unable to appear at the INSS, a life certificate issued by the competent administrative authority must be submitted, without prejudice to the INSS carrying out a home visit to the pensioner's residence for verification purposes.

Financing

As a benefit under Compulsory Social Security, the invalidity pension is financed, among other sources, by workers' contributions and, where applicable, employers' contributions.[12]

Under the scheme for employees, the contribution rate is 7 per cent, of which 3 per cent is deducted from the worker's wage and 4 per cent is paid by the employer.

Under the scheme for self-employed workers, the contribution rate is 7 per cent of the notional earnings chosen by the worker, which must be declared at the start of the activity and may not be lower than the minimum wage in the relevant sector of activity, as shown in the following table.

▶Table 6. Minimum wages in Mozambique in force from 1 April 2024

Sector	Minimum wage
Sector 1: Agriculture, livestock, hunting, forestry and silviculture	MT 6,338.00 *(€93.52)*
Sector 2: Industrial and semi-industrial fishing	MT 6,531.79 *(€96.38)*
2.1 Kapenta fishing	MT 4,941.68 *(€72.92)*
Sector 3: Mining and quarrying	-
3.1 Large enterprises	MT 14,183.8 *(€209.29)*
3.2 Medium-sized enterprises - (quarries and sand extraction)	MT 7,700.00 *(€113.62)*
3.3 Micro and small enterprises - (salt pans)	MT 6,335.70 *(€93.49)*

12 Other sources of revenue for Compulsory Social Security also include current financial income, supplementary income, transfers and other revenue (article 109 of Decree No. 51/2017 of 9 October 2017).

Sector	Minimum wage
Sector 4: Manufacturing industry	MT 9,497.50 *(€140.14)*
4.1 Baking	MT 6,800.00 *(€100.34)*
4.2 Cashew	MT 6,278.21 *(€92.64)*
Sector 5: Production and distribution of electricity, gas and water	-
5.1 Large enterprises	MT 11,625.00 *(€171.54)*
5.2 Small and medium-sized enterprises	MT 9,433.30 *(€139.20)*
Sector 6. Construction	MT 8,000.00 *(€118.05)*
Sector 7. Non-financial services activities	MT 9,560.00 *(€141.07)*
7.1 Hotels, tourism and related activities	MT 8,900.00 *(€131.33)*
7.2 Private security	MT 8,190.00 *(€120.85)*
7.3 Fuel retailing	MT 9,204.00 *(€135.81)*
Sector 8. Financial services activities	-
8.1. Insurance companies and banks	MT 17,881.32 *(€263.85)*
8.2 Microfinance	MT 15,741.29 *(€232.28)*

Source: INSS Mozambique

Relationship with other social security benefits

Where sickness evolves into invalidity because the 365 consecutive days constituting the maximum duration of sickness benefit have been exceeded, the invalidity pension is awarded automatically by the INSS.

The invalidity pension is replaced by the old-age pension when the beneficiary reaches retirement age and has completed the corresponding qualifying period.

Basic Social Subsidy Programme

Brief description

The Basic Social Subsidy Programme was established by Decree No. 47/2018 of 6 August, which revised the Basic Social Security Programmes in place in the country.[13] Its overall objective is to increase the consumption capacity of persons living in poverty and vulnerability through regular, unconditional cash transfers (INAS 2022).

According to the above-mentioned decree, the specific objectives of the Programme are to:

- improve the well-being of vulnerable older persons through old-age support;
- improve the well-being of persons with disabilities through compensation for functional incapacity;
- improve the living conditions of persons with chronic and degenerative diseases;
- help reduce the risk of chronic malnutrition among children;
- encourage family-based protection for children who are double orphans, destitute and/or abandoned, while improving their living conditions;

13 The decree also includes the following programmes: the Direct Social Support Programme, consisting of one-off or extended social transfers, for a fixed period, in the form of multi-purpose support to respond to shocks and a range of emergency situations affecting individuals or households; the Social Action Services Programme, comprising interventions with families and communities aimed at strengthening protection against social risks and promoting the social inclusion of the most vulnerable; the Productive Social Action Programme, consisting of monthly cash transfers directed to persons living in poverty and vulnerability who have the capacity to work, through their participation in public works, accompanied by complementary measures to strengthen their economic autonomy; and the Programme for Care in Social Units, consisting of interventions aimed at the temporary or permanent reception or assistance of destitute persons or persons affected by the materialization of risks in the family or community environment (Decree No. 47/2018).

- respond to the basic needs of child-headed households and contribute to human capital development.

The Programme is composed of four components:

- the subsidy for older persons;
- the subsidy for persons with disabilities;
- the child subsidy, with three subcomponents:
  - subsidy for children aged 0 to 2 who are malnourished or at risk of malnutrition;
  - subsidy for children heading households;
  - subsidy for orphaned children living in families in situations of poverty and vulnerability;
  - the subsidy for persons with chronic and degenerative diseases.

This is a geographically targeted programme, based on the selection of priority provinces using poverty and vulnerability indicators such as poverty incidence rates, rates of chronic malnutrition among children aged 0 to 5, food insecurity, the proportion of orphaned and vulnerable children, the proportion of child-headed households, the proportion of persons with disabilities, the proportion of older persons, and the proportion of persons with chronic and degenerative diseases. The Programme is expanded progressively, subject to the availability of resources. The selection of provinces, districts, administrative posts, villages or neighbourhoods, and the number of beneficiaries, is therefore determined on the basis of those indicators in conjunction with the available budget (INAS 2022).

In 2023, 649,912 individuals received at least one payment under the Programme across all components, while in 2024, up to September, that figure stood at 130,783 individuals (IGM 2025).

Coverage

The following groups may benefit from this programme:

- older persons aged 60 or above who are living in poverty and vulnerability and have no form of permanent support;
- persons with disabilities who are unable to work, living in poverty and vulnerability, and without means of subsistence;
- permanently bedridden persons with chronic and degenerative diseases who are living in poverty and vulnerability and without means of subsistence;
- children living in poverty and vulnerability, namely:
  - children aged 0 to 2 who are malnourished or at risk of malnutrition;
  - orphaned children aged 14 to 18 who head households and are able to manage cash transfers independently;
  - orphaned children living in families in situations of poverty and vulnerability.

Eligibility conditions

As the programme covers a broad range of beneficiaries, it is subject to several eligibility criteria:

- residence for at least three months in the community from which the application is made; this requirement may be relaxed in emergency contexts in order to allow the inclusion of beneficiaries who do not meet it;
- age, in the case of the child subsidy and the subsidy for older persons;
- for children aged 0 to 2, being at risk of malnutrition or experiencing nutritional problems;
- being a person with a disability and/or a person with a chronic degenerative disease;
- living in a household with monthly per capita income below the amount of the first subsidy bracket.

Benefit level and duration

The Basic Social Subsidy consists of a monthly, unconditional payment. The amounts are determined by the Council of Ministers and published by decree, and vary according to household composition, as shown in the following table.

▶Table 7. Benefit amounts under the Basic Social Subsidy Programme

Household composition	Benefit amount
One person	MT 540.00 *(€8.20)**
Two persons	MT 640.00 *(€9.72)*
Three persons	MT 740.00 *(€11.24)*
Four persons	MT 840.00 *(€12.76)*
Five or more persons	MT 1,000.00 *(€15.19)*

Source: Authors' elaboration based on Decree no. 59/2018 of 6 September
Note: *Euro values are based on the Bank of Portugal exchange rate of 27/03/2025.

This benefit is paid for as long as the eligibility conditions continue to be met.

Grounds for suspension and termination of benefit

Entitlement to the subsidy ceases where any of the conditions set out in the following table is met.

▶Table 8. Grounds for termination the Basic Social Subsidy Programme

Type of beneficiary	Grounds for termination
Older persons, persons with disabilities, and persons with chronic or degenerative diseases	▶ improvement in living conditions; ▶ unreported change of residence; ▶ failure to collect payment in two consecutive payment cycles; ▶ conviction for an intentional criminal offence; ▶ death of the beneficiary.
Children	▶ reaching two years of age, in the case of the subcomponent for children aged 0 to 2; ▶ reaching the age of majority, in the case of orphaned children.

Source: Authors' elaboration based on INAS, 2022.

Where, in households headed by older persons, persons with disabilities or persons with chronic or degenerative diseases, a member with capacity for work emerges, that person is transferred to another Basic Social Security Programme, namely the Productive Social Action Programme.

Where a beneficiary under the Programme needs to be admitted to a Social Unit, he or she continues to receive the subsidy for a maximum period of three months, during which family or community reintegration must be assessed. If family or community reintegration is possible, the beneficiary is reintegrated into the Programme; if not, entitlement to the subsidy ceases. Beneficiaries who are detained continue to receive the subsidy until they are convicted.

Institutional set-up and operational system

The Basic Social Subsidy Programme is administered by INAS and, under Decree No. 47/2018, may be implemented with the participation of religious institutions, non-governmental organizations, associations and the private sector through outsourced arrangements.

To verify eligibility criteria, applicants must submit the following documents:

- a valid identification document (identity card, personal registration card, birth record or birth certificate, passport or voter card). In the absence of an identification document, the applicant may present two suitable and credible witnesses;
- a declaration issued by the neighbourhood authority confirming residence;

- the Child Health Card issued by a health professional, in the case of children at risk of malnutrition;
- a medical certificate issued by a health professional, in the case of persons with disabilities and persons with chronic or degenerative diseases.

To assess applicants' poverty and vulnerability, a Poverty Test is applied using the Proxy Means Test (PMT) methodology. This is calculated automatically by entering applicants' socio-economic data into e-INAS (Beneficiary Information Management System), the digital platform used to support the implementation and management of the Programme.

Where a Programme beneficiary misses two consecutive payment collections or fails to collect the transfer, the INAS delegation – or, where requested by INAS, the District Health, Women and Social Action Services (SDSMAS) or local administrative authorities – conducts a home visit to determine the reasons for the non-collection of the subsidy. The outcome of that visit determines whether the benefit is maintained, the beneficiary is transferred to another programme, or the benefit is terminated.

Financing

The Programme is financed through the State budget and support from international partners.

Relationship with other social security benefits

The Basic Social Subsidy Programme is compatible with the Direct Social Support Programme and the Programme for Care in Social Units, but is not compatible with the Productive Social Action Programme. Where compatibility exists, beneficiaries may be transferred between programmes, notably when they no longer meet the eligibility conditions of the Basic Social Subsidy Programme but become eligible for another programme. For example, where a child reaches the age of two and remains malnourished, he or she may be transferred from the Basic Social Subsidy Programme to the Direct Social Support Programme.

Benefits under this Programme cannot be cumulated with other pensions granted by the State or with benefits under the compulsory or complementary social security subsystem.

Portugal

In Portugal, disability protection is provided, under the contributory scheme, through the invalidity pension; under a mixed arrangement combining contributory and non-contributory components, through special invalidity protection; and, under the non-contributory scheme, through the Social Benefit for Inclusion.[14]

Invalidity pension

Brief description

The invalidity pension is a monthly cash payment intended to protect beneficiaries under the general social security scheme in cases of permanent incapacity for work. In determining such permanent incapacity, account is taken of the person's physical, sensory and mental functioning, general state of health, age, occupational aptitudes and remaining work capacity.

Its origins are linked to the creation of the social security system itself, since this pension, together with protection in the event of sickness, old age, survivorship, unemployment and employment injury, began to be envisaged in 1919, when the first attempt was made to establish a compulsory social insurance

14 In Portugal, under the contributory scheme, there is also the third-person assistance allowance, which is a monthly cash benefit intended to compensate families with dependent children receiving family allowance with the disability supplement, where those children are in a situation of dependency and require the permanent assistance of a third person. This benefit amounts to €122.90, is granted under both the contributory and the non-contributory schemes, and is paid for as long as the situation of dependency persists.

system aimed at protecting the majority of employees earning wages or income below a certain threshold. Despite this initial attempt, it was only in 1935, through Law No. 1,884 of 16 March and the subsequent implementing instruments, that the framework for a compulsory social insurance system was created. This system was intended to cover employees in commerce, industry and services, but was limited to sickness benefits (health care and sickness cash benefits), invalidity, old age and death. Over time, the system was progressively developed and expanded, and in 1984 the first Basic Law on Social Security (Law No. 28/84 of 14 August) was adopted, integrating invalidity, old-age and death benefits, as well as sickness benefit, including tuberculosis and maternity benefits, into the general social security scheme.

Over the years, the invalidity pension, closely linked to the old-age pension, has been subject to various adjustments affecting elements such as qualifying periods, accrual rates and calculation formulas. Some of these changes were introduced in recognition of the fact that certain illnesses are particularly severe and progress rapidly, giving rise, within a short period, to highly disabling situations that require adaptations to the rules governing entitlement to the benefit (ISS, n.d.a)

According to Social Security Institute (ISS) data, in 2023 there were 175,535 invalidity pensioners in Portugal (ISS, n.d.b).

Coverage

The invalidity pension covers employees, self-employed workers, domestic workers, members of statutory bodies of legal entities and beneficiaries registered under the voluntary social insurance scheme.

Eligibility conditions

Entitlement to the invalidity pension is recognized for beneficiaries who:

- have permanent incapacity for work, whether relative or absolute, due to non-occupational causes, certified by the Incapacity Verification System (SVI) at a level above 60 per cent;
- have completed the relevant qualifying period.

Permanent incapacity for work may be classified as either:

- **Relative invalidity** – a situation in which the beneficiary is unable, in his or her occupation, to earn more than one third of the remuneration corresponding to its normal exercise, and it is presumed that, within the following three years, he or she will not recover the capacity to earn more than 50 per cent of the corresponding remuneration in the last occupation covered by the general scheme;
- **Absolute invalidity** – a situation of permanent and definitive incapacity for any occupation or work, in which the beneficiary has no remaining earning capacity and is not expected, before reaching the statutory age for entitlement to the old-age pension, to recover the ability to secure any means of subsistence.

As regards the relative invalidity pension in particular, only employees, members of statutory bodies of legal entities and self-employed workers are entitled to this pension. Beneficiaries under the voluntary social insurance scheme are therefore excluded and are entitled only to the absolute invalidity pension, unlike the other categories eligible for the relative invalidity pension.

The qualifying periods are as follows:

- **Relative invalidity pension** – five calendar years, consecutive or non-consecutive, with registered earnings;
- **Absolute invalidity pension** – three calendar years, consecutive or non-consecutive, with registered earnings;
- **Invalidity pension under voluntary social insurance** – 72 months with registered earnings.

For the purpose of calculating the qualifying period, the following are taken into account:

- **Periods prior to 1 January 1994** – each 12-month period with registered earnings counts as one calendar year, where the beneficiary did not fulfil the qualifying period under the earlier legislation;
- **Periods after 1 January 1994** – calendar years with at least 120 days, consecutive or non-consecutive, of registered earnings from work performed or credited periods are taken into account for contributory density purposes.[15]

For the award of the pension, qualifying periods completed under legislation in force prior to Decree-Law No. 187/2007 of 10 May are also taken into account. In addition, the qualifying period may be completed through the aggregation of non-overlapping contributory periods recorded under other national or foreign social protection schemes, provided that there is at least one calendar year with registered earnings under the general social security scheme.

Completion of the qualifying period is not required where the beneficiary:

- has exhausted the 1,095 days of sickness benefit and is then certified as being permanently incapable of work;
- following review of incapacity, moves from absolute invalidity to relative invalidity and is awarded a relative invalidity pension, even if he or she does not satisfy the relevant qualifying period.

Beneficiaries who have contributed to the General Pension Fund (*Caixa Geral de Aposentações*) in non-overlapping contributory periods may request the award of a unified pension. In such cases, the beneficiary must meet the entitlement conditions and have completed a specific minimum career of 60 months of contributions or contributions paid into the competent scheme, without aggregation.

Benefit level and duration

The amount of the pension is calculated according to the formula shown in the following table.

▶Table 9. Formula for calculating the invalidity pension

Pension amount	=	Reference earnings	x	Overall accrual rate
Reference earnings (RR)	=	TR/(n x 14)	x	TR= Total revalued annual earnings[(a)] over the entire contributory career[(b)] n= number of calendar years with a registered earnings, up to a maximum of 40[(c)]
Overall pension accrual rate	=	Annual accrual rate from 2.3% to 2%	x	Number of calendar years with registered earnings relevant for the calculation

Source: Portuguese Social Security
Note: (a) Unless otherwise provided by law, annual earnings registered in the name of beneficiaries are updated each year by applying revaluation coefficients published by government order.
(b) Where, because of the age of the earnings records, it is not technically possible to determine them, notional earnings values established in specific legislation are used, without prejudice to the beneficiary's right to prove the earnings actually received and used as the basis for social security contributions.
(c) Where the number of calendar years with registered earnings exceeds 40, the reference earnings are calculated on the basis of the sum of the 40 highest revalued annual earnings.

The overall accrual rate is determined according to the number of years in the beneficiary's contributory career. For beneficiaries with 20 years or fewer of registered earnings, the annual accrual rate is 2 per cent for each calendar year relevant to the calculation, and the overall accrual rate is 2 per cent multiplied by the number of relevant calendar years, with a minimum of 30 per cent. For beneficiaries with 21 years or more of registered earnings, the annual accrual rate varies between 2 and 2.3 per cent for each relevant calendar year, depending on the level of reference earnings, as shown in the following table.

15 Calendar years with fewer than 120 days of registered earnings may be aggregated in order to complete one calendar year. If the number of days registered in a given calendar year, whether counted individually or aggregated with others, exceeds 120 days, the excess days are not taken into account for the completion of another calendar year.

▶Table 10. Annual accrual rate for the invalidity pension for beneficiaries with 21 or more years of registered earnings

Tranche	Reference earnings indexed to the Social Support Index (IAS)	Rate, %
1st	Up to 1.1 x IAS	2,30
2nd	Above 1.1 x IAS and up to 2 x IAS	2,25
3rd	Above 2 x IAS and up to 4 x IAS	2,20
4th	Above 4 x IAS and up to 8 x IAS	2,10
5th	Above 8 x IAS	2,00

Source: Portuguese Social Security
Note: The value of the Social Support Index (IAS) in 2024 was €509.26.

For beneficiaries registered with social security before 1 June 2007, the pension calculation rules are applied gradually (see annex IV).

In July and December, pensioners receive, in addition to the monthly pension, an extra payment of equal value, corresponding to the holiday and Christmas allowances. In practice, this means that pensioners receive 14 payments per calendar year.

Where the beneficiary is receiving a relative invalidity pension and is working – which is not permitted in the case of the absolute invalidity pension – an amount equal to one fourteenth of 2 per cent of the earnings declared to social security in the previous year is added to the monthly pension from 1 January each year.

The relative invalidity pension is subject to minimum amounts that vary according to the number of calendar years with registered earnings, as shown in the following table.

▶Table 11. Minimum amounts of the relative invalidity pension

Contributory career	Minimum amount from 1 January 2024
Less than 15 years	€319.49
15 to 20 years	€335.15
21 to 30 years	€269.83
31 years and over	€462.28

Source: ISS (2024), Practical Guide: Invalidity Pension, Institute of Social Security, I.P.

The minimum amount of the absolute invalidity pension is the minimum amount applicable to the relative invalidity pension and the old-age pension corresponding to a contributory career of 40 years. In 2024, this amount was €462.28.

The invalidity pension is awarded from the date of the decision of the Incapacity Verification Commission (CVI), or the Appeals Commission, or from the date indicated by that commission, provided that it is later than the date of the claim. The pension is paid for as long as the incapacity persists, or until it is replaced by the old-age pension.

Grounds for suspension and termination of the benefit

Beneficiaries of the invalidity pension are required to:

- attend the medical examinations convened by the Permanent Incapacity Verification Commission (CVIP);
- report any situation that may affect their entitlement to the pension, alter its amount or lead to interruption of payment;
- keep their full address up to date;
- indicate their family status for Personal Income Tax (IRS - *Imposto sobre o Rendimento das Pessoas Singulares*) purposes.

Payment of the invalidity pension is suspended:

- if proof that the beneficiary is alive is not provided, whenever this is requested;[16]
- while the beneficiary is receiving an absolute invalidity pension and also receiving earnings from work;
- if the beneficiary fails to inform the National Pensions Centre that he or she is working and receiving wages;
- if the beneficiary fails to inform the National Pensions Centre of the amount of any other pension received;
- if the beneficiary fails, without justification, to attend a medical review examination of incapacity for which he or she has been summoned;
- if the beneficiary fails to submit the requested medical documentation.

To have the suspension lifted, the pensioner must contact any social security information service, and payment of the pension resumes once the situation that gave rise to the suspension has ceased.

This pension is terminated definitively:

- if the CVIP determines, in a medical review examination, that the beneficiary no longer has a permanent incapacity. Payment ceases from the month following notification of the decision to the beneficiary;
- if the beneficiary continues to practise an occupation for which he or she was declared incapable, in the case of beneficiaries whose pension began before 31 December 1993 and whose work resumed before that same date;
- when the invalidity pension is converted into an old-age pension, which occurs automatically from the month following that in which the pensioner reaches the statutory age for entitlement to the old-age pension in force at that time;
- upon the death of the pensioner.

Fines ranging from €50 to €350 apply in the following situations:

- cumulation of the absolute invalidity pension with earnings from work;
- false declarations concerning the last occupation performed;
- omission or false declarations concerning the resumption of occupational activity and the corresponding remuneration by recipients of a relative invalidity pension;
- omission or false declarations concerning receipt of another pension by applicants or pensioners;
- false declarations concerning cessation of occupational activity or of a pension received concurrently;
- omission or false declarations concerning third-party civil liability.

Institutional set-up and operational system

The invalidity pension is administered by the Institute of Social Security, I.P. ISS, a public institute under a special legal regime which forms part of the indirect State administration and has administrative and financial autonomy and its own assets. Within ISS, the service responsible for managing deferred benefits under the Social Security System is the National Pensions Centre.

The invalidity pension may be claimed online through Direct Social Security (*Segurança Social Direta* – SSD) or in person at social security offices, including the National Pensions Centre.[17]

The beneficiary must complete the relevant forms and submit the following documents:

- a valid identification document;
- a tax identification document, if the beneficiary does not hold a Citizen Card;
- a valid identification document for the person signing on the applicant's behalf, in cases of signature by proxy where the applicant is unable or does not know how to sign;

16 The proof-of-life requirement administered by the National Pensions Centre was suspended in 1997. However, the Centre may request that information be updated.

17 If the claimant lives abroad, the pension claim must be submitted to the social security institution of the country of residence, where an international social security agreement exists with Portugal, or otherwise to the National Pensions Centre.

- documents proving periods of compulsory military service (military booklet or certificate issued by the competent Recruitment and Mobilization District, where military service credit has not already been requested);
- a bank document showing the IBAN, in which the name of the applicant or beneficiary must appear as the account holder;
- a copy of the residence or stay permit, in the case of a foreign national;
- the Multipurpose Medical Certificate of Incapacity (AMIM) – or declaration of incapacity issued by the health authorities, or Disabled Armed Forces Identification Card – of the applicant and/or spouse, certifying a degree of incapacity of 60 per cent or more, where applicable and where the person holds such certification, issued by the competent health service, for tax benefit purposes.

A claim is not required in cases of award of:

- a provisional invalidity pension following exhaustion of the 1,095-day sickness benefit period;
- an invalidity pension awarded following verification of permanent incapacity on the initiative of the social security services.

The pension may be paid by bank transfer or postal order, and the first payment is received, on average, 150 days after the claim is submitted.

Financing

As this pension forms part of the contributory system, it is financed through workers' contributions and, where applicable, employers' contributions.

For the majority of employees, the monthly contribution rate is 34.75 per cent, of which 23.75 per cent is borne by the employer and 11 per cent by the worker.[18]

Domestic workers not covered for unemployment are subject to a contribution rate of 28.3 per cent, of which 18.9 per cent is borne by the employer and 9.4 per cent by the worker. Where unemployment protection is included, the rate rises to 33.3 per cent, of which 22.3 per cent is borne by the employer and 11 per cent by the worker.

Under voluntary social insurance, the amount of contributions is calculated by applying the contribution rate to a notional earnings base chosen by the beneficiary from one of ten contributory brackets indexed to the value of the Social Support Index (IAS).

▶Table 12. Contributory rates under voluntary social insurance

Beneficiaries	Rate, %
▶ General cases ▶ Cooperation agents ▶ High-performance athletes ▶ Crew members working on ships registered in the Madeira International Shipping Register	26.9
▶ Social volunteers	27.4
▶ Maritime workers and national lookouts working on ships owned by foreign companies ▶ National maritime workers working on board vessels operated by joint fishing enterprises ▶ Research grant holders	29.6
▶ Volunteer firefighters	27.4*
▶ Main informal carers	21.4

Source: Portuguese Social Security
Note: * Firefighters may opt to include protection in the event of sickness and parenthood. In that case, payment of the corresponding contribution is their responsibility, and the contribution rates applicable to each contingency are 1.41 per cent and 0.76 per cent, respectively.

18 Workers employed by non-profit entities are subject to a total contribution rate of 33.3 per cent, of which 22.3 per cent is paid by the employer and 11 per cent by the worker.

▶Table 13. Contributory earnings base under voluntary social insurance

Bracket	Amount	IAS Multiple
1st	€509.26	1xIAS
2nd	€763.89	1.5xIAS
3rd	€1 018.52	2xIAS
4th	€1 273.15	2.5xIAS
5th	€1 527.15	3xIAS
6th	€2 037.04	4xIAS
7th	€2 546.30	5xIAS
8th	€3 055.56	6xIAS
9th	€3 564.82	7xIAS
10th	€4 074.08	8xIAS

Source: Portuguese Social Security

Self-employed workers are subject to a contribution rate of 21.4 per cent, while sole traders and owners of single-member limited liability establishments are subject to a rate of 25.2 per cent. For workers not covered by the organized accounting regime, the rate applies to a monthly contributory earnings base corresponding to one third of relevant income. Relevant income is defined as 70 per cent of the value of services provided during the three months preceding the quarterly declaration month, or 20 per cent in the case of the production and sale of goods or the provision of services in hotel or similar activities, restaurants and beverages. For workers covered by the organized accounting regime, the rate is applied to one third of the taxable profit determined in the immediately preceding calendar year.

Relationship with other social security benefits

The relationship with other social security benefits differs depending on whether the beneficiary is receiving a relative invalidity pension or an absolute invalidity pension.

Accordingly, the relative invalidity pension cannot be cumulated with:

- a pension under the voluntary social insurance scheme, since where the beneficiary has contributed successively to voluntary social insurance and to the general social security scheme, only one pension is payable, taking into account the contribution periods under both schemes;
- sickness benefits;
- unemployment benefits.

The relative invalidity pension may be cumulated with:

- earnings from work, where such earnings derive from the same occupation as that exercised before the invalidity pension was granted, up to 100 per cent of the updated reference earnings used as the basis for calculating the pension; where the earnings derive from a different occupation, the accumulation limit is a percentage of the updated reference earnings, varying according to the number of years of cumulation;
- the spouse-dependent pension supplement, where the pensioner has a dependent spouse and the pension was awarded before 1 January 1994;
- the dependency supplement, for pensioners who require the assistance of another person to meet basic daily needs;
- other pensions, from other compulsory or voluntary social protection schemes, whether national or foreign;
- the lifelong pension supplement or the special pension supplement, in the case of former combatants;
- the pension increment for pensioners who are engaged in occupational activity and making contributions.

By contrast, the absolute invalidity pension cannot be cumulated with:

- earnings from work;
- a pension under the voluntary social insurance scheme, since where the beneficiary has contributed successively to voluntary social insurance and to the general social security scheme, only one pension is payable, taking into account the contribution periods under both schemes;
- sickness benefit;
- unemployment benefit.

It may, however, be cumulated with:

- the spouse-dependent pension supplement, where the pensioner has a dependent spouse and the pension was awarded before 1 January 1994;
- the dependency supplement, for pensioners who require the assistance of another person to meet basic daily needs;
- other pensions, from other compulsory or voluntary social protection schemes, whether national or foreign;
- the lifelong pension supplement or the special pension supplement, in the case of former combatants;
- the Social Benefit for Inclusion (PSI), where incapacity is equal to or greater than 80 per cent;
- the solidarity supplement for older persons, provided that the beneficiary is not also receiving the PSI.

The invalidity pension is converted automatically into an old-age pension from the month following that in which the pensioner reaches retirement age.

Special invalidity protection

Brief description

Special invalidity protection is intended for persons who are in a situation of permanent incapacity for work with a prognosis of rapid progression towards loss of autonomy, with a negative and irreversible impact on the occupation they exercise. It applies specifically where the incapacity is caused by familial amyloidosis, Machado-Joseph disease, AIDS – human immunodeficiency virus (HIV), multiple sclerosis, cancer, amyotrophic lateral sclerosis, Parkinson's disease, Alzheimer's disease, rare diseases, or other non-occupational diseases or diseases not attributable to a third party, where onset is sudden or early.

This protection was established in 2009 by Decree-Law No. 90/2009 of 31 August and is provided through the following benefits:

- special invalidity pension;
- special social invalidity pension (non-contributory scheme);
- dependency supplement.

Coverage

This protection covers employees, self-employed workers, beneficiaries under the voluntary social insurance scheme, members of statutory bodies, domestic workers and persons in need who are in a situation of permanent incapacity for work with a prognosis of rapid progression towards loss of autonomy, with a negative impact on their occupation, where the incapacity is caused by:

- familial amyloidosis;
- Machado-Joseph disease;
- AIDS – human immunodeficiency virus (HIV);
- multiple sclerosis;
- cancer;
- amyotrophic lateral sclerosis (ALS);
- Parkinson's disease;
- Alzheimer's disease;
- rare diseases.

It also includes beneficiaries who are in a situation of permanent incapacity for work resulting from other non-occupational diseases or diseases not attributable to a third party, with sudden or early onset and rapid progression towards loss of autonomy, with a negative impact on the occupation they exercise, as well as any invalidity pensioner who is certified as having one of the above pathologies as the cause of the incapacity for work that gave rise to the invalidity, at the date on which the pension began.

Eligibility conditions

Entitlement to these benefits depends on certification by the SVI of the situation of special invalidity and/or dependency, together with fulfilment of the specific eligibility conditions applicable to each benefit.

Accordingly, entitlement to the special invalidity pension requires completion of a qualifying period of three calendar years, consecutive or non-consecutive, with registered earnings, or 36 months with registered earnings in the case of beneficiaries covered by the voluntary social insurance scheme, as well as incapacity above 60 per cent.

Entitlement to the special social invalidity pension requires that the beneficiary:

- be over 18 years of age;
- not be covered by any compulsory social protection scheme or by the transitional rural schemes, or, if covered, not satisfy the qualifying periods required for entitlement to the invalidity pension;
- be an invalidity or survivors' pensioner whose pension amount is lower than the social pension (€245.79 in 2024);
- have gross monthly income equal to or below €203.70 if living alone, or €305.56 if part of a couple, corresponding respectively to 40 per cent and 60 per cent of the Social Support Index (IAS) (€509.26 in 2024), in accordance with the means test.[19]

Entitlement to the dependency supplement requires the person to need the assistance of another person in order to meet the basic needs of daily life.

Level and duration of benefit

The amount of the special invalidity pension corresponds to 3 per cent of reference earnings for each calendar year with registered earnings relevant to the pension calculation, according to the following formula:

$$P = RR \times 3\% \times N$$

Where:

RR = reference earnings, defined as **R/42**;

R = the total earnings in the three calendar years with the highest earnings, recorded within the last 15 years with registered earnings;

42 = 14 months × 3 years;

N = number of calendar years with registered earnings relevant to the calculation.

The invalidity pension may not be less than 30 per cent nor more than 80 per cent of reference earnings, and the minimum amounts for the invalidity pension, whether relative or absolute, set out above are guaranteed.

The amount of the special social invalidity pension is equal to the minimum amount of the invalidity pension corresponding to a contributory career of less than 15 years (€319.49 in 2024).

The dependency supplement is calculated by applying a percentage of the social pension according to the degree of dependency, as shown in the following table.

19 Amounts received in the form of grants or allowances for participation in vocational training are treated as income.

▶Table 14. Amount of the dependency supplement

Nature of the pension	2024 amount (% of social pension)	
	1st Grade	2nd grade
General scheme (invalidity, old-age and survivors' pensions)	€122.90 (50%)	€221.21 (90%)
Special scheme for agricultural activities (invalidity, old-age and survivors' pensions) Non-contributory or equivalent scheme (social old-age pensions, orphan's pensions and widow's pensions)	€110.61 (45%)	€208.92 (85%)

Source: Portuguese Social Security.

The special invalidity pension is awarded from the date of the decision of the Permanent Incapacity Verification Commission (CVIP), or the Appeals Commission, or from the date considered by that commission to be the date on which the incapacity arose, provided that this date is later than the date of submission of the claim.

This benefit is paid for as long as the incapacity that gave rise to entitlement persists, or until the invalidity pension is converted into an old-age pension on reaching the statutory retirement age.

Grounds for suspension and termination of the benefit

Beneficiaries receiving this benefit are required to:

- attend the clinical examinations convened by the CVIP;
- report any situation that may affect entitlement to the pension, alter its amount or lead to interruption of payment;
- keep their full address up to date.

Payment of special invalidity protection is suspended if:

- proof that the beneficiary is alive is not provided, whenever this is requested;
- the beneficiary fails to inform the National Pensions Centre of the amount of any other pension received;
- the requested medical documentation is not submitted.

Special invalidity protection is terminated definitively:

- if the CVIP determines, in a medical review examination, that the beneficiary no longer suffers from permanent incapacity. Payment ceases from the month following notification of the decision to the beneficiary;
- if the beneficiary fails, without justification, to attend a medical review examination of incapacity for which he or she has been summoned;
- when it is replaced by the old-age pension, once the pensioner reaches the statutory retirement age;
- upon the death of the pensioner.

Institutional set-up and operational system

Claims for this benefit must be submitted through social security offices, including the National Pensions Centre.[20]

To qualify for the benefit, the applicant must complete the relevant forms and submit the following documents:

- a valid identification document;

20 If the claimant lives abroad, the pension claim must be submitted to the social security institution of the country of residence, where an international social security agreement exists with Portugal, or otherwise to the National Pensions Centre.

- a tax identification document, if the applicant does not hold a Citizen Card;
- a valid identification document for the person signing on the applicant's behalf, in cases of signature by proxy where the applicant is unable or does not know how to sign.

Where the claim is submitted remotely, a bank document showing the IBAN must also be provided, and this must include the name of the applicant or beneficiary as the account holder.

A decision on the claim is issued, on average, 150 days after submission. The benefit may be paid by bank transfer or postal order.

Financing

The contributory component is financed in the same way as the invalidity pension, whereas the non-contributory component is financed through the State budget.

Relationship with other social security benefits

Under the contributory scheme, this benefit cannot be cumulated with:

- a pension under the voluntary social insurance scheme, since where the beneficiary contributes simultaneously to the general social security scheme and to voluntary social insurance, only one pension is payable;
- the invalidity pension;
- the old-age pension;
- earnings from work, where the beneficiary is in a situation of absolute invalidity;
- sickness benefits;
- unemployment benefits.

It may, however, be cumulated with:

- the dependency supplement, for pensioners who require the assistance of another person to meet the basic needs of daily life;
- other pensions from other compulsory or voluntary social protection schemes, whether national or foreign;
- earnings from work, where the beneficiary is in a situation of relative invalidity;
- the Social Benefit for Inclusion (PSI), where the invalidity pension is under the contributory scheme and the beneficiary has an incapacity level above 80 per cent.

Under the non-contributory scheme, this benefit may be cumulated with the dependency supplement, for pensioners who require the assistance of another person to meet the basic needs of daily life, but it may not be cumulated with the PSI where the invalidity pension is under the non-contributory scheme.

Social Benefit for Inclusion

Brief description

The Social Benefit for Inclusion (PSI) is a monthly cash benefit paid to persons with disabilities with an incapacity level of 60 per cent or more, in order to support their autonomy and social inclusion.

This benefit was created in 2017 by Decree-Law No. 126-A/2017 of 6 October and replaced the lifelong monthly allowance, the social invalidity pension and the invalidity pension under the transitional schemes for agricultural workers.

It consists of three components:

- a **base component**, intended to compensate for the costs arising from disability/incapacity;
- a **supplement**, which increases the amount paid under the base component in order to combat poverty among persons with disabilities or incapacity who live alone or in households experiencing economic hardship or insufficient resources;
- an **additional amount**, intended to compensate for certain extra costs resulting from disability/incapacity.[21]

According to data from ISS (n.d.c), in 2023, there were 154,753 beneficiaries in payment of the Social Benefit for Inclusion, of whom 76,832 were male (49.7 per cent) and 77,921 were female (50.3 per cent). In the same year, according to data from the Directorate-General for the Budget of the Ministry of Finance (2024), this benefit entailed expenditure of €339.4 million.

Coverage

This benefit covers nationals and foreign nationals, refugees and stateless persons who have a disability resulting in an incapacity level of 60 per cent or more.

Eligibility conditions

To qualify for the base component, the person with a disability must:

- be legally resident in Portugal;
- have a disability with an incapacity level of 60 per cent or more, duly certified by a medical board for incapacity assessment within the National Health Service through a Multipurpose Medical Certificate of Incapacity (AMIM);
- have a disability with an incapacity level of 80 per cent or more, where he or she is a recipient of an invalidity pension;
- have a disability with an incapacity level of 60 per cent or more and less than 80 per cent, and meet the other entitlement conditions, where he or she is a recipient of an invalidity pension under the general scheme whose payment has been suspended due to compensation for third-party liability.

Entitlement may also be recognized for persons aged 55 or over who were unable, or did not need, to certify their disability, provided that the onset of the disability, with an incapacity level of 60 per cent or more, occurred before that age. In such cases, verification that the disability is congenital or was acquired before the age of 55, and that the corresponding incapacity level was between 60 and 79 per cent or was 80 per cent or more, falls to a Permanent Incapacity Verification Commission (CVIP) specifically constituted for that purpose, whose composition and whose members are designated by the ISS, as the certifying body.

The supplement is available to recipients of the base component of the Social Benefit for Inclusion who are aged 18 or over, are in a situation of economic hardship or insufficient resources, and are legally resident in the national territory. In this case, the beneficiary must not be in prison, in foster care or institutionalized in a social facility financed by the State.

Level and duration of benefit

The amount payable under the base component varies depending on whether the beneficiary is under 18 years of age or aged 18 or over.

Where the beneficiary is under 18 years of age, the monthly amount payable is €158.17, corresponding to 50 per cent of the value of the base component. This amount is increased by 35 per cent where the person with a disability lives in a single-parent household.

21 The additional amount was introduced in October 2019, when the benefit was extended to children and young people.

Where the beneficiary is aged 18 or over, the maximum monthly amount payable is €316.33 and depends, among other factors, on the degree of incapacity and the income of the person with a disability, as shown in the following table.

▶Table 15. Maximum monthly amount payable under the base component for beneficiaries aged 18 or over

Degree of incapacity / income	Amount payable
No income	€316.33
Degree of incapacity equal to or greater than 80%	€316.33
Degree of disability equal to or greater than 60% and less than 80%, with non-employment income	The lower of the following amounts: ▶ €316.33; ▶ the difference between the monthly threshold (€550.67) and the sum of the monthly income of the person with a disability, with a minimum value of zero.
Degree of incapacity equal to or greater than 60% and less than 80%, with employment income	The lower of the following amounts: ▶ €316.33; ▶ the difference between the monthly threshold* and the sum of the monthly income of the person with a disability, with a minimum value of zero.

Source: Authors' elaboration based on Portuguese Social Security.
Note: *The monthly threshold is the lower of the following values:
- €956.67 (12 months) or €820.00 (14 months);
- €550.67 plus the monthly amount of employment income.

The annual reference value of the base component is €3,795.94, and the maximum annual amount for cumulation of the base component with employment income is €10,640.

As regards the supplement component, its amount is calculated as the difference between the supplement threshold and the sum of the reference income of the household, up to a maximum of €550.67 per month, which is the reference value for 2024. Where the sum of household income exceeds the supplement threshold, the supplement is not payable.

The value of the supplement threshold varies according to household composition and income. It is obtained by multiplying the annual reference value of the supplement (€6,608.00 in 2024) by the result of applying the following equivalence scale to the beneficiary's household:

- for each benefit recipient: 1;
- for each adult in addition to the first recipient or recipients: 0.7;
- for each child who is not a recipient: 0.5.

Where there is more than one benefit recipient in the same household, the maximum value of the supplement is the monthlyized amount of the annual reference value of the supplement (€550.67), increased by 75 per cent for each recipient in addition to the first. The amount of the supplement payable to each recipient is obtained by dividing the calculated supplement amount by the number of recipients in the household.

The PSI is awarded from the beginning of the month in which the claim is submitted. Where an application for certification of disability has also been submitted, entitlement begins from the month in which the original Multipurpose Medical Certificate of Incapacity (AMIM) is delivered. The benefit is payable for as long as the conditions that gave rise to entitlement continue to be met.

Grounds for suspension and termination of the benefit

Beneficiaries receiving this benefit are required to:

- provide proof of disability;
- authorize access to information needed to verify the beneficiary's income, the household's income and the other entitlement conditions;

- declare any relevant change within 10 days;
- notify the authorities in the event of absence from the national territory.

Entitlement to the base component is suspended where:

- at the end of the validity period of the Multipurpose Medical Certificate of Incapacity (AMIM), the beneficiary fails to provide proof that he or she requested reassessment at least 180 days before that date, except where prevented from doing so for reasons of illness;
- the beneficiary no longer has habitual residence in Portugal, in the case of a national, or no longer has legal residence in Portugal, in the case of a foreign national or stateless person;
- the beneficiary is absent from the national territory for more than 30 days per year, unless the absence is for health reasons, studies or vocational training;
- the beneficiary, where the degree of incapacity is less than 80 per cent, fails to provide the information requested by the services concerning his or her own income;
- the beneficiary fails to provide supporting documents relating to the entitlement conditions relevant to assessing continued entitlement to the benefit;
- there is evidence of false declarations.

Entitlement to the supplement is suspended where any of the following situations arises:

- suspension of the base component;
- the beneficiary no longer has habitual residence in Portugal, in the case of a national, or no longer has legal residence in Portugal, in the case of a foreign national or stateless person;
- at the end of the validity period of the AMIM, the beneficiary fails to provide proof that he or she requested reassessment at least 180 days before that date, except where prevented from doing so for reasons of illness;
- the beneficiary fails to provide the supporting documents relating to the entitlement conditions relevant to assessing continued entitlement to the supplement;
- the beneficiary is placed in pretrial detention or is serving a prison sentence in a penal institution;
- the beneficiary is institutionalized in a social facility financed by the State or placed in foster care.

Both the base component and the supplement may be reinstated once the entitlement conditions are again fulfilled.

Entitlement to the benefit, in both components, ceases where:

- one of the entitlement conditions ceases to be met in a manner that does not give rise merely to suspension;
- the degree of incapacity changes to a percentage below the applicable thresholds, namely 60 per cent or, in the case of invalidity pensioners, 80 per cent;
- 180 days have elapsed since the start of the suspension without the cause of suspension having been remedied or having ceased to exist;
- the beneficiary withdraws the claim;
- the beneficiary dies.

Termination of the base component entails termination of the supplement.

Institutional set-up and operational system

As this benefit, administered by the ISS, may cover children, young people and adults with high levels of incapacity, it may be claimed, where the beneficiary is under 18 years of age, by the legal representative, by one of the parents where they exercise parental responsibility, or by the beneficiary if he or she is emancipated and aged 16 or over. For beneficiaries over 18 years of age, the benefit may be claimed by the beneficiary, the legal representative, or the person who provides, or is willing to provide, assistance to the person with a disability, provided that proof is given that proceedings have been initiated for adult guardianship.

Applications for both the base component and the supplement may be submitted either online through Direct Social Security (*Segurança Social Direta – SSD*) or in person at any social security service office.

For this purpose, the relevant forms must be completed and the following documents relating to the beneficiary must be submitted:

- a valid identification document;
- a tax identification document;
- the Multipurpose Medical Certificate of Incapacity (AMIM), or proof that certification of incapacity has been requested;
- clinical records and other medical documentation showing that the disability is congenital or was acquired before the age of 55, in cases where there is no AMIM;
- a declaration of incapacity, where the certification issued by the health authorities predates 4 December 2009;
- the Disabled Armed Forces Identification Card, where applicable;
- proof that an appeal has been lodged against the decision of the medical board, where applicable;
- a declaration stating the amount of compensation paid by the entity responsible for such payment, where there is third-party civil liability for the fact giving rise to the disability and the incapacity level exceeds 60 per cent;
- a declaration by the beneficiary stating whether any benefit intended for disability social protection has been claimed or awarded and, if so, under which national or foreign social protection scheme and, where already in payment, the amount received.

Foreign nationals must submit:

- proof of residence in Portugal;
- a registration certificate for EU citizens issued by the Municipal Council of the area of residence of the beneficiary, in the case of a foreign national from a Member State of the European Union, a State belonging to the European Economic Area or a third State that has concluded a free movement agreement with the European Union; or
- a temporary stay visa, residence visa, temporary residence permit or permanent residence permit, in the case of a foreign national from a State not referred to above, provided that he or she is present in national territory and has remained there under one of these titles for at least one year; or
- proof of refugee status.

Where the claimant is not the beneficiary, the following must also be submitted:

- a valid identification document;
- a tax identification document;
- proof that the claimant is the legal representative of the beneficiary; or

- proof that the person provides, or is willing to provide, assistance to the beneficiary, where the latter lacks capacity and judicial proceedings have been initiated with a view to appointment as legal representative;
- the Individual Identification Form for Persons Covered by the Citizenship Social Protection System, where the person does not yet have a social security identification number (NISS).

Income is verified ex officio through data matching with the tax administration.

The benefit is paid monthly by bank transfer, postal order or basic banking services to one of the following persons:

- the beneficiary, if aged 16 or over and emancipated;
- the beneficiary, if aged 18 or over;
- the supporting person under the adult guardianship regime or the beneficiary's legal representative;
- the person who provides, or is willing to provide, assistance to the beneficiary, where proof is given that proceedings for adult guardianship have been initiated in respect of the beneficiary;
- the person to whom the child has been entrusted administratively or by judicial decision.

When the beneficiary reaches the age of majority, the social security services send a notification requesting an update of the relevant information, notably the beneficiary's income, where the degree of incapacity is between 60 and 79 per cent, and the identity of the person receiving the benefit where payment is made to someone other than the beneficiary. If these elements are not submitted by the month preceding the beneficiary's 18th birthday, payment of the benefit is suspended until the information is updated.

The benefit is reviewed ex officio 12 months after the date on which it began, or after the date of the last review, and whenever the beneficiary reports a change in household composition, in his or her income, in household income, or in the degree of incapacity. A review is also carried out whenever, during the award period, there is a change in the reference values or the maximum cumulation limits. This review may result in a change in the amount payable or in suspension or termination of the benefit.

Financing

This benefit is financed through the State budget.

Relationship with other social security benefits

The benefit may be cumulated, in accordance with the entitlement rules applicable to each of its components, with:

- pensions under the contributory system, the convergent social protection scheme, and foreign pension schemes;
- widow's pensions;
- family-related benefits (Family Allowance for Children and Young Persons, Prenatal Family Allowance, Study Grant and Funeral Grant), with the exception of the Disability Supplement;
- the allowance for attendance at special education establishments;
- the dependency supplement;
- the supplement for a dependent spouse;
- the Social Integration Income;
- benefits replacing earnings from work under the contributory system;
- unemployment and parental benefits under the solidarity subsystem;

- compensation and pensions in respect of occupational accidents and occupational diseases;
- compensation for third-party civil liability;
- the death grant under the contributory system;
- the orphan's pension;
- the allowance in support of the main informal carer.

The PSI may not be cumulated with the disability supplement to the Family Allowance for Children and Young Persons, the third-person assistance allowance, the solidarity supplement for older persons, the social invalidity pension under the special invalidity protection scheme, or the social old-age pension.

Thailand

Brief description

The invalidity pension in Thailand was introduced in 1991 under the Social Security Act, B.E. 2533 (1990) of 11 August and has undergone successive reforms over the years, the most recent being under Social Security Act No. 4, B.E. 2558 of 2 June 2015.

The latter instrument introduced a new definition of invalidity as "the loss of an organ, loss of the function of an organ or of the body, or loss of normal mental condition, to the extent that working capacity is reduced to a state of incapacity for normal work, in accordance with the criteria prescribed in the notification of the Secretary-General, on the advice of the Medical Committee".[22]

Coverage

The scheme covers employees in the formal sector and self-employed workers in the informal sector under the voluntary scheme (Social Security Act, B.E. 2533 (1990), s. 40). Employees who are unemployed may also remain covered, provided that they have contributed to social security for at least 12 months and continue to make voluntary contributions for up to six months. After that period, they must re-enter the scheme as employees in order to regain access to benefits (Social Security Act, B.E. 2533 (1990), s. 39).

Excluded groups include employees of foreign governments or international organizations; certain workers in agriculture, forestry and fisheries; seasonal and temporary workers; and domestic workers. In the case of self-employed workers, foreign nationals are also excluded (ISSA, 2022b).

Eligibility conditions

An employee must be incapable of work and have paid at least three months of contributions during the 15 months preceding the onset of total physical or mental incapacity.

A self-employed worker must be incapable of work and have paid at least six months of contributions during the 10 months preceding the onset of incapacity.

In both cases, the degree of incapacity is assessed annually by doctors appointed by the Social Security Office, acting as a medical board. The incapacity must not result from an occupational disease or employment injury. Beneficiaries receiving this benefit may continue to engage in gainful activity.

Benefit level and duration

For employees, the amount of the benefit varies according to the degree of incapacity:

- **Severe incapacity** (above 50 per cent incapacity): 50 per cent of reference earnings;
- **Moderate incapacity** (between 35 and 49 per cent): 30 per cent of reference earnings.

22 Authors' translation based on an unofficial English translation of the law.

Reference earnings consist of the average daily earnings during the three highest-paid months of the 15 months preceding the onset of incapacity.

This benefit is payable for life in cases of severe incapacity and for 15 years in cases of moderate incapacity.

The degree of incapacity is reassessed annually by the medical board and may result in a reduction or increase in the benefit depending on changes in the beneficiary's health status.

For self-employed workers, the benefit consists of a flat-rate amount that varies according to the contributions paid by the beneficiary.

▶Table 16. Amount of invalidity benefit according to the self-employed worker's contributions

Beneficiary contributions	Benefit amount
At least six months of contributions paid during the 10 months preceding the onset of incapacity	500 baht (€12.94)*
At least 12 months of contributions paid during the 20 months preceding the onset of incapacity	650 baht (€16.83)
At least 24 months of contributions paid during the 40 months preceding the onset of incapacity	800 baht (€20.71)
At least 36 months of contributions paid during the 60 months preceding the onset of incapacity	1,000 baht (€25.89)

Source: Authors' elaboration based on ISSA Country Profiles, Thailand.
Note: * Euro values are based on the Bank of Portugal exchange rate of 31 July 2024.

In this case, the benefit may be paid for up to a maximum of 15 years or, where the beneficiary has opted for the highest level of coverage, for life. Here too, incapacity is assessed annually by the medical board.

Grounds for suspension and termination of benefit

The benefit is suspended if the medical board of the Social Security Office determines that the beneficiary has been rehabilitated.

Institutional configuration and operating system

The Social Security Office is the body responsible for the country's contributory social security scheme. Among its functions is the responsibility for registering employers and workers who are required to pay contributions, processing claims for invalidity pensions, and approving or rejecting payment of benefits. Claims for the pension are submitted to this body together with the supporting documentation.

The Ministry of Labour, in turn, is responsible for overall supervision and regulation.

The degree of incapacity is assessed annually by the medical board and may result in a reduction or increase in the benefit depending on changes in the beneficiary's health status.

Financing

As this pension is regulated by the Social Security Act, B.E. 2533 (1990), it is financed through contributions from workers and employers. Employees contribute 5 per cent of their earnings, up to a maximum contribution of THB 750 per month. Employers also contribute 5 per cent, and the State also makes a contribution.

The contribution of self-employed workers varies according to the benefits package they choose:

- THB 100 (€2.59) per month for old-age, invalidity, survivors' and sickness benefits;
- THB 300 (€7.77) per month if family benefits are added.

For old-age benefits, it is also possible to make additional voluntary contributions of up to THB 1,000 (€25.89, per Bank of Portugal exchange rate on 31 July 2024) per month.

4. Comparative approach: possible features of contributory disability benefits in Angola

The preceding analysis shows that the countries under review provide different types of benefits to protect their populations in the event of invalidity and disability. Brazil, Cabo Verde, Mozambique and Portugal offer benefits under both contributory and non-contributory schemes, while Portugal also has a special invalidity protection scheme combining contributory and non-contributory components.

This chapter focuses on contributory benefits. Accordingly, the following benefits are considered in the analysis:

- Brazil's permanent incapacity retirement benefit and retirement benefits for persons with disabilities;
- the invalidity pensions of Cabo Verde, Mozambique, Portugal and Thailand.

The chapter therefore presents a number of reflections and conclusions regarding the design and implementation of contributory disability benefits in Angola. These are based on the comparative analysis of contributory disability benefits in the countries under review, the consultations carried out, and the relevant international social security standards.

At the same time, as noted above, during the preparation of this study Angola established the Legal Regime for Protection in Cases of Absolute Invalidity Resulting from Non-Occupational Causes under Compulsory Social Protection. The chapter therefore also presents the provisions set out in Presidential Decree No. 15/2025 of 29 January, which created that regime.

Coverage

International standards define minimum coverage thresholds for invalidity benefits. The Social Security (Minimum Standards) Convention, 1952 (No. 102), sets a minimum of 50 per cent of all employees, or prescribed categories of the economically active population, or all residents within prescribed limits. The Invalidity, Old-Age and Survivors' Benefits Convention, 1967 (No. 128), and the Invalidity, Old-Age and Survivors' Benefits Recommendation, 1967 (No. 131), extend coverage further: the former to 75 per cent of the economically active population or all residents, and the latter to all economically active persons, including those in casual employment. The Social Protection Floors Recommendation, 2012 (No. 202), for its part, covers at least all residents of working age.

▶Table 17. Comparative analysis of the coverage of contributory disability benefits

Convention/ Recommendation/ Country	Inclusions	Exclusions
Convention No. 102	At least: ▶ 50 per cent of all employees; or ▶ prescribed categories of the economically active population, constituting at least 20 per cent of all residents; or ▶ all residents whose means do not exceed the prescribed limit.	
Convention No. 128 and Recommendation No. 131	**C.128**: All employees, including: ▶ apprentices; or ▶ at least 75 per cent of the economically active population; or ▶ all residents, or all residents whose means do not exceed the prescribed limit. **R.131**: Coverage should be extended to persons in casual employment and to all economically active persons. Benefits should not be suspended solely because the person concerned is absent from the territory.	
Recommendation No. 202	At least all residents of working age, in accordance with the country's international obligations.	

Convention/ Recommendation/ Country	Inclusions	Exclusions
Brazil (Permanent incapacity retirement benefit; retirement benefits for persons with disabilities)	**Permanent incapacity retirement benefit:** All INSS insured persons. **Retirement benefits for persons with disabilities:** Beneficiaries of the General Social Security Scheme.	**Permanent incapacity retirement benefit:** Excludes insured persons who joined the social security system already affected by the illness or injury justifying entitlement to the pension, except where incapacity results from the worsening of that illness or injury.
Cape Verde (Invalidity pension)	Insured persons under the scheme for employees, the scheme for self-employed workers and the Special Legal Regime for Micro and Small Enterprises (REMPE).	Insured persons whose incapacity results from an occupational accident or occupational disease.
Mozambique (Invalidity pension)	Beneficiaries under the scheme for employees and the scheme for self-employed workers, which includes domestic work.	Insured persons whose incapacity results from an occupational accident or occupational disease.
Portugal (Invalidity pension)	members of statutory bodies of legal entities, and beneficiaries registered under the voluntary social insurance scheme.	-
Thailand (Invalidity pension)	Employees and self-employed workers.	Employees of foreign governments or international organizations; certain workers in agriculture, forestry and fisheries; seasonal and temporary workers; and domestic workers. In the case of self-employed workers, foreign nationals are also excluded.

Source: Author's elaboration

Overall, all the countries analysed have fairly broad coverage levels, with contributory invalidity benefits covering at least employees and self-employed workers. In Brazil, for example, all workers insured by the INSS are entitled to the permanent incapacity retirement benefit. This includes self-employed workers, employees, workers who provide services to several employers without an employment relationship, domestic workers, voluntary contributors, rural workers engaged primarily in agricultural activity, whether individually, with the assistance of others or under a family production arrangement, and artisanal fishers.

Although Thailand includes both employees and self-employed workers, it is the only country in the analysis that excludes certain categories of workers, namely employees of foreign governments or international organizations, certain workers in agriculture, forestry and fisheries, seasonal and temporary workers, and domestic workers. Under the self-employed scheme, foreign nationals are also excluded. This runs counter to international standards, particularly the Invalidity, Old-Age and Survivors' Benefits Convention, 1967 (No. 128), and the Social Protection Floors Recommendation, 2012 (No. 202), which specifically provide for the inclusion of all residents in the benefit.

Brazil, Cabo Verde and Mozambique define explicit exclusion criteria linked to the way in which incapacity was acquired. Cabo Verde and Mozambique exclude workers whose incapacity results from occupational disease or employment injury, whereas Brazil explicitly excludes workers who, at the time of registration with the social security system, were already affected by the illness or injury that would prevent them from engaging in occupational activity, except where the incapacity results from aggravation of that condition. Although some of the countries analysed do not define this exclusion criterion explicitly, they apply it indirectly by requiring, as a qualifying condition for access to the invalidity pension, a certain number of contributions paid before the onset of incapacity, as shown, for example, in the case of Mozambique and Thailand in table 18. In Portugal, where the incapacity predates the beneficiary's registration, entitlement to the pension depends on subsequent aggravation leading to permanent incapacity.

Strategic vision and position of employers' and workers' organizations on coverage

During the consultations with relevant stakeholders, there was unanimous agreement that disability benefits should cover all schemes under Compulsory Social Protection (PSO), including self-employed workers, employees, domestic workers, insured persons without an employment relationship and sportspeople. No exclusion criteria should be established.

Legal regime for protection in cases of Absolute Invalidity resulting from non-occupational causes (Presidential Decree No. 15/25 of 29 January)

As in the countries under review, and in line with the position of the social partners, the Absolute Invalidity Pension has broad coverage, as it applies to all insured persons affiliated to the general and special schemes, in accordance with the material scope of those schemes. No scheme is excluded from the Absolute Invalidity Pension. However, the disabling condition giving rise to entitlement to the pension must not have an occupational cause.

Eligibility conditions

As regards eligibility conditions, international standards lay down qualifying periods for access to disability benefits ranging from three to 15 years of contributions, both of which are provided for in Convention No. 102. Convention No. 128 and Recommendation No. 131, for their part, establish a minimum of five years of contributions.

The qualifying periods for access to disability benefits in the countries under review vary considerably:

- **Brazil** – 12 monthly contributions are required for the permanent incapacity retirement benefit, while 180 months (15 years) of contributions are required for retirement benefits for persons with disabilities;
- **Cabo Verde** – five calendar years, consecutive or non-consecutive, with registered earnings;
- **Mozambique** – 30 months of contributions during the five years preceding the onset of incapacity;
- **Portugal** – five calendar years or three calendar years, consecutive or non-consecutive, with registered earnings, for relative invalidity and absolute invalidity respectively. For beneficiaries under the voluntary social insurance scheme, the requirement is 72 months (six years) with registered earnings;
- **Thailand** – three months of contributions during the 15 months preceding the onset of incapacity for employees, and six months of contributions during the 10 months preceding the onset of incapacity for self-employed workers.

Brazil and Thailand are the countries with the shortest qualifying periods, while Portugal and Cabo Verde are at the other end of the spectrum.

▶Table 18. Comparative analysis of eligibility conditions for contributory disability benefits

Convention/ Recommendation/ Country	Eligibility conditions
Convention No. 102	At least: ▶ 15 years of contributions or employment (contributory schemes), or 10 years of residence (non-contributory schemes); or ▶ where all economically active persons are protected, three years of contributions and the prescribed annual average of contributions.
Convention No. 128 and Recommendation No. 131	**C.128:** Same as Convention No. 102. Entitlement to a reduced benefit after five years of contributions or three years of residence. **R.131:** Five years of contributions, employment or residence. The qualifying period should be waived, or reduced, for young workers or where invalidity results from an accident.
Recommendation No. 202	Eligibility conditions should be defined at national level and established by law, applying the principles of non-discrimination, responsiveness to special needs and social inclusion, and respecting the rights and dignity of persons with disabilities.
Brazil (Permanent incapacity retirement benefit; retirement benefits for persons with disabilities)	**Permanent incapacity retirement benefit:** ▶ INSS insured status; ▶ a qualifying period of 12 monthly contributions, except in certain specific cases; ▶ proof of total and permanent incapacity for work, established through a medical assessment carried out by the INSS confirming both incapacity for work and the impossibility of rehabilitation enabling the beneficiary to engage in an activity that would secure his or her subsistence. The incapacity may result either from a disabling illness under the social security scheme or from an occupational accident or occupational disease. ▶ **Retirement benefits for persons with disabilities:** qualifying period of 180 months of contributions. ▶ **Retirement by age for persons with disabilities:** 55 years of age for women and 60 for men, with 15 years of contributions while recognized as a person with a disability; ▶ **Retirement by contribution period for persons with disabilities**: varies according to the beneficiary's sex and degree of disability (mild, moderate or severe), requiring between 20 and 33 years of contributions.
Cape Verde (Invalidity pension)	▶ Completion of a qualifying period of five calendar years, consecutive or non-consecutive, with registered earnings; ▶ permanent incapacity for occupational activity of 66 per cent or more, provided that it does not result from an occupational accident or occupational disease; ▶ recognition of incapacity for work by the Incapacity Verification Commission (CVI), composed of three medical experts appointed by joint order of the government members responsible for health and social protection; ▶ age below that required for old-age retirement. For self-employed workers, contributions must also be up to date through the second month immediately preceding the event giving rise to entitlement.
Mozambique (Invalidity pension)	Temporary or permanent incapacity for occupational activity, established by a certificate from the medical board and a medical report, together with at least 30 months of contributions paid during the five years preceding the onset of the incapacity that gave rise to invalidity.

Portugal
(Invalidity pension)
	▶ Permanent incapacity for work, whether relative or absolute, due to non-occupational causes, certified by the Incapacity Verification System (SVI) at a level above 60 per cent;
	▶ completion of the following qualifying periods:
	  ▶ **Relative invalidity pension:** five calendar years, consecutive or non-consecutive, with registered earnings;
	  ▶ **Absolute invalidity pension:** three calendar years, consecutive or non-consecutive, with registered earnings;
	  ▶ **Invalidity pension under voluntary social insurance:** 72 months with registered earnings.
	In certain cases, completion of the qualifying period is waived.

Thailand (Invalidity pension)	**Employees:** incapacity for work and at least three months of contributions during the 15 months preceding the onset of physical or mental incapacity. The pension is awarded in cases of severe incapacity (over 50 per cent incapacity) or moderate incapacity (between 35 and 49 per cent). **Self-employed workers:** incapacity for work and at least six months of contributions during the 10 months preceding the onset of incapacity. In both cases, incapacity must be certified by a medical board.

Source: Author's elaboration

Alongside qualifying periods, the case-study countries also establish other eligibility criteria that must be met in order to access disability benefits.

In all the countries under review, incapacity must be certified by a health authority, and a medical certificate or report is one of the documents required when applying for the benefit. In Portugal, Brazil and Cabo Verde, the incapacity must be permanent or definitive, whereas in Mozambique the invalidity pension may also be granted to persons with temporary incapacity.

Portugal and Thailand award the invalidity pension at different levels of incapacity or invalidity. In Portugal, the invalidity pension is awarded to persons with absolute invalidity and to persons with relative invalidity. In the first case, there is permanent and definitive incapacity for any occupation or work, meaning that the person has no capacity to secure any means of subsistence and is not expected to recover that capacity before reaching the age of entitlement to the old-age pension. In the second case, the limitation is such that the person cannot earn, from his or her occupation, more than one third of the remuneration corresponding to its normal exercise, and is not expected, within the following three years, to recover the capacity to earn, from his or her last occupation, more than 50 per cent of the corresponding remuneration. In this case, the pension may be cumulated with earnings from work.

In Thailand, by contrast, the invalidity pension is awarded to persons with incapacity above 50 per cent, classified as severe incapacity, and to persons with incapacity between 35 and 49 per cent, classified as moderate incapacity.

Strategic vision and position of employers' and workers' organizations on eligibility conditions

Qualifying periods for disability benefits should follow Recommendation No. 202, applying the principles of non-discrimination, responsiveness to special needs, social inclusion, and respect for the rights and dignity of persons. Workers' representatives, in line with Convention No. 128 and Recommendation No. 131, consider that the qualifying period should be five years.

There was unanimous agreement that disability benefits should cover both permanent and temporary incapacity, and should also cover both absolute and partial incapacity. The incapacity threshold for access to the benefits should be 60 per cent.

Workers' representatives consider that benefits for partial invalidity and absolute invalidity should have similar qualifying periods, but that eligibility criteria should differ across the different Compulsory Social Protection (PSO) worker schemes. Employers' organizations expressed a different view, considering that benefits for partial invalidity should have longer qualifying periods than benefits for absolute invalidity, and that eligibility criteria should be the same across the different worker schemes existing in Angola.

Legal regime for protection in cases of Absolute Invalidity resulting from non-occupational causes (Presidential Decree No. 15/25 of 29 January)

As regards eligibility conditions, and in line with Convention No. 128 and Recommendation No. 131, the decree establishing the Absolute Invalidity Pension sets a qualifying period of 60 months (five years) of contributions, consecutive or non-consecutive, provided that, at the date on which the documents for the award of the pension are submitted, the insured person has contributed under a Compulsory Social Protection scheme that includes protection in cases of absolute invalidity.

The benefit is intended only for cases of absolute invalidity, defined as any disabling condition of non-occupational origin resulting in total and permanent physical, sensory or mental incapacity for any occupation or work, duly certified through medical assessment by the INSS Incapacity Verification Centre under the Incapacity Assessment and Verification Service. Incapacity is considered total and permanent where the beneficiary has no earning capacity for any occupation or work, and is not expected to recover that capacity to secure means of subsistence before reaching the statutory age for entitlement to the old-age pension. It is a cash benefit intended to compensate for the total loss of earnings resulting from a situation of absolute invalidity.

Benefit level and duration

International standards provide that disability benefits should not be subject to a fixed duration and should cover the contingency for as long as the incapacity to engage in occupational activity persists, or until the old-age pension becomes payable.

Once again, the great majority of the countries analysed comply with these principles, as disability benefits are not subject to a fixed duration and are paid for as long as incapacity for work persists, until retirement age is reached and the beneficiary begins to receive an old-age pension, or until the death of the beneficiary.

The exception is Thailand, which has established a duration of 15 years for beneficiaries receiving the pension for moderate incapacity and for self-employed workers who have opted for the more limited level of social protection coverage. In the case of severe incapacity, and of self-employed workers with broader social protection coverage, the pension, in line with international standards, is not subject to a fixed duration and is payable until the beneficiary's death.

▶Table 19. Comparative analysis of the duration and calculation formula of contributory disability benefits

Convention/ Recommendation/ Country	Duration of the benefit	Benefit formula
Convention No. 102	For the entire duration of the incapacity to engage in gainful activity, or until the old-age pension becomes payable.	Periodic payment of at least 40 per cent of reference earnings. Benefit levels should be adjusted in line with substantial changes in the general level of earnings and/or the cost of living.
Convention No. 128 and Recommendation No. 131	For the entire duration of the incapacity, or until the old-age pension becomes payable.	**C.128:** Periodic payment of at least 50 per cent of reference earnings, adjusted following significant changes in the general level of earnings and/or the cost of living. Provision of vocational rehabilitation services and measures designed to facilitate the suitable placement of workers with disabilities. **R.131:** The periodic payment should be increased to at least 60 per cent of reference earnings. Minimum benefit amounts should be established in national legislation in order to ensure a minimum standard of living. A reduced benefit should be provided in cases of partial incapacity.
Recommendation No. 202	For the entire period during which the person is unable to secure sufficient income.	Cash or in-kind benefits set at a level that guarantees basic income security, ensures effective access to necessary goods and services, prevents or alleviates poverty, vulnerability and social exclusion, and enables a life in dignity.
Brazil (Permanent incapacity retirement benefit; retirement benefits for persons with disabilities)	**Permanent incapacity retirement benefit:** No fixed duration. The benefit is paid for as long as incapacity persists and ceases when the beneficiary recovers capacity and/or returns to work, or upon death. **Retirement benefits for persons with disabilities:** No fixed duration, and payable until the death of the beneficiary.	**Permanent incapacity retirement benefit:** The amount varies: ▶ **Social security retirement benefit:** 60 per cent of the benefit salary, plus an additional 2 per cent for each year of contributions exceeding 15 years for women and 20 years for men; ▶ **Occupational retirement benefit:** 100 per cent of the benefit salary. Following Constitutional Amendment No. 103 of 12 November 2019, the benefit salary corresponds to the simple arithmetic average of all contributory earnings since July 1994. **Retirement benefits for persons with disabilities:** ▶ **Retirement by contribution period for persons with disabilities:** 100 per cent of the benefit salary; ▶ **Retirement by age for persons with disabilities:** 70 per cent of the benefit salary plus 1 per cent for every 12 monthly contributions, up to a maximum of 30 per cent. In both cases, the benefit salary is the simple arithmetic average of the highest 80 per cent of contributory earnings since July 1994.
Cabo Verde (Invalidity pension)	No fixed duration. The invalidity pension is converted into an old-age pension as soon as the pensioner reaches the age for entitlement to that pension.	2 per cent of reference earnings multiplied by the number of years of contributions, according to the formula: **Pension = 2% × RR × N RR** = reference earnings **N** = number of years of contributions For this pension, reference earnings are calculated on the basis of the sum of the nine highest annual earnings in the last 14 years of the contributory career, divided by 108 (rule in force in 2022).

Convention/ Recommendation/ Country	Duration of the benefit	Benefit formula
Mozambique (Invalidity pension)	No fixed duration. The invalidity pension is converted into an old-age pension as soon as the pensioner reaches the age for entitlement to that pension.	The amount of the invalidity pension is calculated according to the following formula: $$\mathrm{PI} = \frac{N}{420} \times \mathrm{RMM} \times \frac{i}{\mathrm{I}}$$ Where: **N** = total number of months with registered earnings, up to a maximum of 420; **RMM** = average monthly earnings over the five years immediately preceding the date of the claim, calculated as the quotient of total earnings during that period divided by the corresponding number of months; **I** = old-age retirement age; **i** = age at the time the contingency occurred.
Portugal (Invalidity pension)	No fixed duration. The invalidity pension is converted into an old-age pension as soon as the pensioner reaches the age for entitlement to that pension.	The invalidity pension is calculated on the basis of: **Reference earnings (RR) = TR / (n × 14)** **TR** = total revalued annual earnings over the entire contributory career **n** = number of calendar years with registered earnings, up to a maximum of 40 **Overall pension accrual rate** = annual accrual rate of 2.3 per cent to 2 per cent, depending on the number of calendar years with registered earnings relevant to the calculation. The overall accrual rate is determined by the length of the beneficiary’s contributory career. For beneficiaries with 20 years or fewer of registered earnings, the annual accrual rate is 2 per cent for each relevant calendar year, and the overall accrual rate is 2 per cent multiplied by the number of relevant calendar years, with a minimum of 30 per cent. For beneficiaries with 21 years or more of registered earnings, the annual accrual rate varies between 2 and 2.3 per cent for each relevant calendar year.
Thailand (Invalidity pension)	**Employees:** the benefit is payable for life in cases of severe incapacity and for 180 months in cases of moderate incapacity. **Self-employed workers:** maximum duration of 180 months or, where the beneficiary has opted for the highest level of coverage, for life.	**Employees:** the amount varies according to the degree of incapacity: ▶ **Severe incapacity:** 50 per cent of reference earnings; ▶ **Moderate incapacity:** 30 per cent of reference earnings. Reference earnings consist of the average daily earnings during the three highest-paid months of the 15 months preceding the onset of incapacity. ▶ **Self-employed workers:** the benefit consists of a flat-rate amount that varies according to the contributions paid by the beneficiary, ranging from the level corresponding to at least six months of contributions during the 10 months preceding the onset of incapacity to the level corresponding to at least 36 months of contributions during the 60 months preceding the onset of incapacity.

Source: Authors’ elaboration

As regards the benefit formula, international standards establish minimum percentages of reference earnings to be used in determining the amount payable: 40 per cent under Convention No. 102, 50 per cent under Convention No. 128 and 60 per cent under Recommendation No. 131.

Among the countries studied, only Brazil and Thailand determine the benefit amount by applying a percentage to reference earnings:

- in Brazil, where the benefit takes the form of a social security retirement benefit, the amount payable is 60 per cent of the benefit salary, plus an additional 2 per cent for each year of contributions beyond 15 years in the case of women and 20 years in the case of men. In the case of occupational retirement, the amount is 100 per cent of the benefit salary. The same applies to retirement by contribution period for persons with disabilities, whereas retirement by age for persons with disabilities is set at 70 per cent;
- in Thailand, beneficiaries with severe incapacity receive 50 per cent of reference earnings, while those with moderate incapacity receive 30 per cent.

Both countries are broadly in line with international standards, since they provide pensions amounting to 60 per cent or more of reference earnings, except in cases of moderate incapacity in Thailand.

The remaining countries use specific formulas to calculate the benefit, so that the amount payable varies according to the beneficiary's contributory career:

- in Cabo Verde, the number of years of contributions is taken into account;
- in Mozambique, the total number of months with registered earnings, up to a limit of 35 years, is considered in conjunction with the age of the beneficiary;
- in Portugal, account is taken of earnings over the entire contributory career and the number of years in the beneficiary's contributory career.

It should also be noted that, for self-employed workers, Thailand has established flat-rate amounts that vary according to the beneficiary's contributory record, ranging from the level corresponding to at least six months of contributions paid during the ten months preceding the onset of incapacity to the level corresponding to at least 36 months of contributions paid during the 60 months preceding the onset of incapacity.

Strategic vision and position of employers' and workers' organizations on the level and duration of the benefit

During the consultations with relevant stakeholders, there was unanimous agreement that disability benefits, whether for partial or absolute incapacity, should not be subject to time limits. Beneficiaries should remain entitled to them for as long as incapacity for work persists or until the benefits can be converted into old-age pensions.

As regards the calculation of benefits, views diverged. Workers' representatives consider that a specific formula should be defined taking into account the beneficiary's contributory career, and that different calculation formulas should be established for the different Compulsory Social Protection (PSO) worker schemes. Employers' organizations, by contrast, argue that the amount of the benefit should correspond to 60 per cent of reference earnings, as recommended by international standards, without distinction between the different schemes.

Views again converged with regard to the amount to be granted in cases of partial invalidity benefits, as the social partners considered that this should be a monthly amount compensating for loss of earning capacity, and that, for example, cumulation with earnings from work could be envisaged.

Legal regime for protection in cases of Absolute Invalidity resulting from non-occupational causes (Presidential Decree No. 15/25 of 29 January)

In line with Recommendation No. 131, the amount of the Absolute Invalidity Pension corresponds to 60 per cent of the average earnings received by the worker during the 24 months preceding the date of the onset of absolute incapacity for work, subject to:

- a minimum equal to the minimum old-age pension;
- a maximum equal to 80 per cent of the maximum old-age pension.

The decree does not set a time limit on the duration of the benefit. It does, however, provide that the Absolute Invalidity Pension is converted into an old-age pension when the beneficiary reaches old-age retirement age.

Grounds for suspension and termination

In the countries under review, a range of circumstances may lead to the suspension of disability benefits. Two broad grounds, however, stand out:

- completion of the annual proof-of-life requirement, whether in person or carried out administratively, since if the beneficiary's continued survival is not confirmed, the benefit is suspended;
- failure to attend the health board or medical board, since the great majority of countries require the condition of incapacity to be reviewed periodically. For example, in Brazil incapacity is reviewed every two years; in Cabo Verde it is reviewed whenever the INPS considers this necessary, with the first review after two years; and in Mozambique it is reviewed every six months.

Other grounds for suspension of disability benefits relate to false declarations, failure to report relevant facts affecting entitlement, and failure to comply with the rules governing whether, and under what conditions, the benefit may be combined with gainful activity.

▶Table 20. Reasons for suspension and termination of contributory disability benefits

Country	Grounds for suspension	Grounds for termination
Brazil (Permanent incapacity retirement benefit; retirement benefits for persons with disabilities)	**Permanent incapacity retirement benefit** and **retirement benefits for persons with disabilities**: ▶ failure to complete the annual proof-of-life requirement.	**Permanent incapacity retirement benefit:** ▶ where permanent incapacity for work no longer exists; ▶ where the beneficiary resumes occupational activity; ▶ upon the death of the retiree. **Retirement benefits for persons with disabilities:** ▶ upon the death of the retiree.
Cabo Verde (Invalidity pension)	▶ failure to complete the annual proof-of-life requirement; ▶ receipt of regular income from occupational activity where the sum of the pension and earnings exceeds the reference earnings used to calculate the pension.	▶ where the entitlement conditions are no longer met; ▶ upon the death of the pensioner; ▶ when the beneficiary reaches the age for entitlement to the old-age pension.
Mozambique (Invalidity pension)	▶ failure to complete the annual proof-of-life requirement; ▶ failure to appear before the medical board; ▶ improper receipt of the benefit, false declarations, or failure to report changes, updates, cessations or suspensions; ▶ continuation of occupational activity.	▶ upon the death of the pensioner; ▶ when the beneficiary reaches the age for entitlement to the old-age pension; ▶ where fraud is established.
Portugal (Invalidity pension)	▶ failure to provide proof that the beneficiary is alive, whenever requested; ▶ receipt of earnings from work while receiving an absolute invalidity pension; ▶ failure to inform the National Pensions Centre of work and earnings; ▶ failure to inform the National Pensions Centre of the amount of another pension received; ▶ unjustified failure to attend a medical review examination of incapacity; ▶ failure to submit the requested medical documentation.	▶ where the Permanent Incapacity Verification Commission (CVIP), in a medical review examination, determines that the beneficiary no longer has a permanent incapacity. Payment ceases from the month following notification of the decision; ▶ where the beneficiary continues to exercise an occupation for which he or she was declared incapable, in the case of pensions awarded up to 31 December 1993 and work resumed by that same date; ▶ when the invalidity pension is automatically converted into an old-age pension from the month following that in which the pensioner reaches the statutory age for entitlement to the old-age pension in force; ▶ upon the death of the pensioner.
Thailand (Invalidity pension)	▶ where the medical board of the Social Security Office determines that the beneficiary has been rehabilitated.	–

Source: Authors' elaboration

In general terms, the grounds for termination of the benefit in the countries under review relate to:

- confirmation by the medical board or health board that the beneficiary no longer has a permanent incapacity for work;
- the beneficiary reaching retirement age, in cases where the invalidity benefit is converted into an old-age pension;
- the death of the beneficiary.

Strategic vision and position of employers' and workers' organizations on grounds for suspension and termination

During the consultations with the social partners, there was unanimous agreement that certain conditions should be required in order to maintain entitlement to disability benefits. Workers' representatives considered that, in order to retain access to these benefits, beneficiaries should attend medical boards and undergo periodic tests and examinations to confirm incapacity for work, whereas representatives of employers' organizations referred more specifically to the submission of medical reports.

Both parties also considered that the submission of medical reports is decisive:

- in cases of suspension of benefits, where the submission of a medical report certifying incapacity for work should confer the right to resume receipt of the benefits;
- in cases where the beneficiary becomes fit for work again, invalidity benefits should cease upon submission of the relevant medical report.

Legal regime for protection in cases of Absolute Invalidity resulting from non-occupational causes (Presidential Decree No. 15/25 of 29 January)

The grounds defined for suspension and termination of the Absolute Invalidity Pension follow the general pattern observed in the case-study countries. Indeed, the instrument regulating this benefit provides that entitlement to the pension is suspended whenever the beneficiary fails to complete the annual proof-of-life requirement in accordance with the schedule established by the Compulsory Social Protection (PSO) managing entity, or fails to provide proof of continued permanent absolute incapacity, carried out every five years, up to a limit of 20 years, through the Incapacity Verification Centre.

The pension ceases:

- where the beneficiary is simultaneously receiving earnings from employment or self-employment;
- where the pensioner regains capacity for work following review of incapacity;
- in cases of fraud, bad faith, simulation or any other situation leading to the conclusion that the pensioner was not entitled to the benefit;
- upon the death of the pensioner;
- in any other situations provided for by law.

The pensioner is also subject, whenever necessary, to review examinations of incapacity by decision of the PSO managing entity.

As noted above, the Absolute Invalidity Pension is converted into an old-age pension when the beneficiary reaches old-age retirement age, as is the case in most of the countries analysed.

Institutional set-up and financing

As contributory benefits, the disability benefits under review are financed, in the case of employees, through contributions from workers and employers, with part of those contributions in some cases earmarked for specific benefits.

According to ISSA data for the countries analysed, Cabo Verde allocates 10 per cent of the total 24.5 per cent in social security contributions to old-age, invalidity and survivors' benefits, while Thailand allocates 7 per cent of the combined 10 per cent contributed by workers and employers.

▶Table 21. Comparative analysis of contribution rates for old-age, invalidity and survivors' benefits, %

Country	Employer	Labour	State	Total	Observations
Brazil	-	-	-	-	Only the overall contribution rates are indicated, varying according to workers' earnings.
Cabo Verde	7	3	-	10	Of the total 24.5 per cent contributed by workers and employers, 10 per cent finances these benefits.
Mozambique	4	3	-	7	Only the overall contribution rates are indicated.
Portugal	23.75	11	-	34.75	Only the overall contribution rates are indicated.
Thailand	3	3	1% of covered gross monthly earnings for workers under compulsory coverage	7	Of the total 10 per cent contributed by workers and employers, 7 per cent finances these benefits.

Source: Authors' elaboration based on ISSA Country Profiles.

Self-employed workers, persons covered under voluntary schemes, domestic workers and others also have access to these benefits, and are subject to contribution rates different from those applicable to employees, in some cases varying according to the level of coverage provided.

For employees, Angola has a contribution rate of 11 per cent, of which 3 per cent is paid by workers and 8 per cent by employers (Presidential Decree No. 227/2018 of 27 September). This currently finances the following benefits:

- breastfeeding allowance;
- family allowance;
- temporary survivors' pension;
- lifetime survivors' pension;
- death grant;
- prenatal allowance;
- maternity benefit;
- funeral grant;
- old-age allowance;
- early retirement pension;
- old-age pension;
- funeral grant.

Adding a further benefit may place an additional financial burden on the system.

Strategic vision and position of employers' and workers' organizations on institutional set-up and financing

During the consultations with the social partners, there was consensus on the importance of ensuring tripartite involvement – government, employers and workers – in the design and implementation of disability benefits.

The introduction of the benefit should be preceded by an actuarial study and/or a disaggregation of the contribution rate in order to identify the best option for financing it.

As regards the possible need to increase contribution rates in order to finance a new benefit, there was unanimous agreement on the need to adjust the contribution rates of the different schemes. Workers' representatives proposed an increase of 2 per cent in workers' contribution rates and an increase of 3 to 5 per cent in employers' contribution rates.

Legal regime for protection in cases of Absolute Invalidity resulting from non-occupational causes (Presidential Decree No. 15/25 of 29 January)

The decree does not define the financing of the benefit. Under the Basic Law on Social Protection, all benefits, including this one, are financed through social security contributions paid by employers and workers.

5. Comparative approach: possible features of non-contributory disability benefits in Angola

As regards non-contributory disability benefits, Angola has Law No. 6/98, the Disability Allowance Law, which provides for a non-contributory benefit for citizens with disabilities and persons permanently incapable of engaging in any work activity, who are not covered by any other social assistance scheme and do not have their own financial resources. It consists of a monthly amount granted for life to the person with a disability in order to support subsistence and social integration. However, although this law has been in place for more than 25 years, the information collected indicates that it is not being implemented.

With a view to highlighting the importance of implementing non-contributory disability benefits in Angola, this chapter presents a comparative analysis of the non-contributory benefits available in the selected countries. The analysis therefore covers:

- The assistance benefit for persons with disabilities in Brazil;
- the social invalidity pension and the social pension for children with disabilities in Cabo Verde;;
- the Basic Social Subsidy Programme in Mozambique;
- the Social Benefit for Inclusion in Portugal.

Coverage

The non-contributory benefits directed at the contingency of disability in the countries under review have fairly broad coverage. In Portugal, the benefit covers nationals and foreign nationals with an incapacity level of 60 per cent or more, while in Brazil the assistance benefit for persons with disabilities covers all residents, whether nationals or foreign nationals, provided that the latter can demonstrate residence in the country. In Cabo Verde, the social invalidity pension is intended for persons living in the country, as well as foreign nationals or stateless persons legally resident there for at least ten years, or where a social security convention on social assistance or reciprocity exists, who are between 18 and 60 years of age and permanently incapable of engaging in any income-generating activity. For persons under 18 years of age, Cabo Verde provides the social pension for children with disabilities.

▶Table 22. Comparative analysis of the coverage of non-contributory disability benefits

Country		Inclusions	Exclusions
Brazil (Assistance benefit for persons with disabilities)		▶ Brazilian citizens, whether by birth or naturalization; ▶ foreign nationals of any nationality, provided that they can demonstrate fixed residence in Brazil.	Prisoner in closed detention.
Cabe Verde	Social invalidity pension	▶ Persons living in Cabo Verde who are between 18 and 60 years of age and permanently incapable of engaging in any income-generating activity; ▶ foreign nationals or stateless persons aged between 18 and 60 who are permanently incapable of engaging in any income-generating activity, provided that they have been legally resident in Cabo Verde for at least ten years or that a social security convention on social assistance or reciprocity exists between their country of origin and Cabo Verde.	-
	Social pension for children with disabilities	Children up to the age of 17 from poor families who have a disability, chronic illness or disabling condition and who depend on others to meet their basic needs	-

<table>
<tr><th>Country</th><th>Inclusions</th><th>Exclusions</th></tr>
<tr><td>Mozambique
(Basic Social Subsidy Programme)</td><td>Older persons aged 60 or above who are living in poverty and vulnerability and have no form of permanent support;
persons with disabilities who are unable to work, living in poverty and vulnerability, and without means of subsistence;
permanently bedridden persons with chronic and degenerative diseases who are living in poverty and vulnerability and without means of subsistence;
children living in poverty and vulnerability, namely:
children aged 0 to 2 who are malnourished or at risk of malnutrition;
orphaned children aged 14 to 18 who head households and are able to manage cash transfers independently;
orphaned children living in families in situations of poverty and vulnerability.</td><td>Persons admitted to a social unit;
persons convicted of intentional criminal offences.</td></tr>
<tr><td>Portugal
(Social benefit for Inclusion)</td><td>Nationals and foreign nationals, refugees and stateless persons who have a disability resulting in an incapacity level of 60 per cent or more.</td><td>-</td></tr>
</table>

Source: Authors' elaboration

Among the countries under review, Mozambique, through the Basic Social Subsidy Programme, has the broadest coverage, since the subsidies provided under the programme cover persons with disabilities and persons with chronic and degenerative diseases who are living in poverty and vulnerability and lack work capacity or means of subsistence, as well as older persons and children who are also living in poverty and vulnerability.

According to the data collected, only Brazil and Mozambique exclude persons in detention or convicted of criminal offences and, in the case of Mozambique, persons living in social care units.

Eligibility conditions

A range of eligibility conditions is defined for the benefits under review, some of them highly specific and linked to the national context in which the benefits are implemented, such as registration in social programme management platforms, as in Brazil.

▶Table 23. Comparative analysis of the eligibility conditions for non-contributory disability benefits

<table>
<tr><th colspan="2">Country</th><th>Eligibility conditions</th></tr>
<tr><td colspan="2">Brazil
(Assistance benefit for persons with disabilities)</td><td>be a Brazilian citizen or a foreign national with fixed residence in Brazil;
have a disability certified by the INSS Social Service and the INSS Federal Medical Service;
have per capita household income equal to or below one quarter of the minimum wage;
be registered, together with his or her family, in the Unified Registry for Federal Government Social Programmes (CadÚnico), with the information updated within the previous two years.</td></tr>
<tr><td rowspan="2">Cape Verde</td><td>Social invalidity pension</td><td>The applicant must not be, and must not be eligible to be, covered by any national or foreign social security scheme, and must belong to a household whose income, from whatever source, is below the extreme poverty threshold established by the National Institute of Statistics (INE).</td></tr>
<tr><td>Social pension for children with disabilities</td><td>Same as for the previous benefit.</td></tr>
<tr><td colspan="2">Mozambique
(Basic Social Subsidy Programme)</td><td>residence for at least three months in the community from which the application is made; this requirement may be relaxed in emergency contexts in order to allow the inclusion of beneficiaries who do not meet it;
age, in the case of the child subsidy and the subsidy for older persons;
for children aged 0 to 2, being at risk of malnutrition or experiencing nutritional problems;
being a person with a disability and/or a person with a chronic degenerative disease;
living in a household with monthly per capita income below the amount of the first subsidy bracket.</td></tr>
</table>

Country	Eligibility conditions
Portugal (Social benefit for Inclusion)	▶ legal residence in Portugal; ▶ a disability with an incapacity level of 60 per cent or more, duly certified by a medical board for incapacity assessment within the National Health Service through a Multipurpose Medical Certificate of Incapacity (AMIM); ▶ a disability with an incapacity level of 80 per cent or more, where the person is a recipient of an invalidity pension; ▶ a disability with an incapacity level of 60 per cent or more and less than 80 per cent, together with fulfilment of the other entitlement conditions, where the person is a recipient of an invalidity pension under the general scheme whose payment has been suspended owing to compensation for third-party liability. Entitlement may also be recognized for persons aged 55 or over who were unable, or did not need, to certify their disability, provided that the onset of the disability, with an incapacity level of 60 per cent or more, occurred before that age.

Source: Authors' elaboration

Despite these specific features, it is clear that eligibility conditions tend, in general, to be associated with:

- residence in the country or community in which the application is made, with legal residence required in the case of foreign nationals;
- having a disability and/or a chronic disabling condition certified by a health authority;
- belonging to a low-income household, although the income threshold for access differs across countries: in Brazil, entitlement requires income equal to or below one quarter of the minimum wage, whereas in Mozambique the household must have monthly per capita income below the first subsidy bracket.

Benefit level and duration

In all the countries under review, the non-contributory disability benefits are not subject to a maximum duration and are paid for as long as the eligibility conditions continue to be met. Brazil is the only country that makes a specific provision in relation to the assistance benefit for persons with disabilities, limiting payment to two years in cases where a person with a disability receives the benefit simultaneously with remuneration under an apprenticeship contract for persons with disabilities.

▶Table 24. Comparative analysis of the duration and amount of non-contributory disability benefits

Country		Duration of Benefit	Benefit amount
Brazil (Assistance benefit for persons with disabilities)		The benefit is paid for as long as the eligibility conditions continue to be met. Where a person with a disability is employed as an apprentice, the benefit may be cumulated with earnings from the apprenticeship contract. However, the benefit is suspended after two years of simultaneous receipt of both the wage and the benefit.	One monthly minimum wage
Cabe Verde	Social invalidity pension	The benefit is paid for as long as the eligibility conditions continue to be met.	The amount is established by resolution of the Council of Ministers and updated whenever public sector wages are adjusted, by a percentage no lower than the highest rate of such adjustment.
	Social pension for children with disabilities	Same as for the previous benefit.	Same as for the previous benefit.
Mozambique (Basic Social Subsidy Programme)		The benefit is paid for as long as the eligibility conditions continue to be met.	The amounts are determined by the Council of Ministers and published by decree, and vary according to household composition.

Country	Duration of Benefit	Benefit amount
Portugal (Social benefit for Inclusion)	The benefit is paid for as long as the eligibility conditions continue to be met.	**Base component:** ▶ the annual reference value of the base component in 2024 was €3,795.94; ▶ where the beneficiary is under 18 years of age, the monthly amount payable is €158.17, corresponding to 50 per cent of the base component; this amount is increased by 35 per cent where the person with a disability lives in a single-parent household; ▶ where the beneficiary is aged 18 or over, the maximum monthly amount payable is €316.33 and depends, among other factors, on the degree of incapacity and the income of the person with a disability. **Supplement component:** ▶ the amount is calculated as the difference between the supplement threshold and the sum of the household's reference income, up to a maximum of €550.67 per month, which was the reference value for 2024; where household income exceeds the supplement threshold, the supplement is not payable; ▶ the supplement threshold varies according to household composition and household income.

Source: Authors' elaboration

The value of the benefits takes the form of fixed amounts linked to the national minimum wage, as in Brazil, or amounts determined by the Government, as in the other countries under review. These amounts may vary according to different criteria, such as the age of the beneficiary, as in the base component of the Portuguese benefit, or the composition and/or income of the household, as in Mozambique and in the supplement component of the Portuguese benefit. In Cabo Verde, it is established that pension amounts must be updated whenever public sector wages are adjusted.

Grounds for suspension and termination

The grounds for suspension and termination of non-contributory disability benefits vary considerably across the countries under review. Brazil is the country with the fewest specifications, as the only grounds mentioned are suspension due to failure to update information in *CadÚnico* and termination upon the start of gainful activity. Similarly, in Mozambique, grounds for termination are set out, but no grounds for suspension are identified.

▶**Table 25. Grounds for suspension and termination of non-contributory disability benefits**

Country		Grounds for suspension	Grounds for termination
Brazil (Assistance benefit for persons with disabilities)		Failure to update information every two years in the Unified Registry for Federal Government Social Programmes (*CadÚnico*).	Commencement of gainful activity.
Cape Verde	Social invalidity pension	▶ failure to complete the proof-of-life requirement; ▶ absence from the country for an uninterrupted period of more than 90 days without acceptable justification to the managing institution, except where travel abroad results from medical evacuation arranged by the competent services; ▶ failure to collect the pension for more than 90 consecutive days without admissible reason.	▶ death of the beneficiary; ▶ loss of the conditions required for entitlement; ▶ failure to collect the pension for four consecutive months without admissible reason.
	Social pension for children with disabilities	No specific provisions beyond those applicable to the previous benefit.	No specific provisions beyond those applicable to the previous benefit.

Country	Grounds for suspension	Grounds for termination
Mozambique (Basic Social Subsidy Programme)	-	**Older persons, persons with disabilities, and persons with chronic or degenerative diseases:** ▶ improvement in living conditions; ▶ unreported change of residence; ▶ failure to collect payment in two consecutive payment cycles; ▶ conviction for an intentional criminal offence; ▶ death of the beneficiary. **Children:** ▶ reaching two years of age, in the case of the subcomponent for children aged 0 to 2; ▶ reaching the age of majority, in the case of orphaned children.
Portugal (Social benefit for Inclusion)	**The base component is suspended where:** ▶ at the end of the validity period of the Multipurpose Medical Certificate of Incapacity (AMIM), the beneficiary fails to provide proof that he or she requested reassessment at least 180 days before that date, except where prevented from doing so for reasons of illness; ▶ the beneficiary no longer has habitual residence in Portugal, in the case of a national, or no longer has legal residence in Portugal, in the case of a foreign national or stateless person; ▶ the beneficiary is absent from the national territory for more than 30 days per year, unless the absence is for health reasons, studies or vocational training; ▶ the beneficiary, where the degree of incapacity is less than 80 per cent, fails to provide the information requested by the services concerning his or her own income; ▶ the beneficiary fails to provide the supporting documents relevant to assessing continued entitlement; ▶ there is evidence of false declarations. **The supplement is suspended where:** ▶ the base component is suspended; ▶ the beneficiary no longer has habitual residence in Portugal, in the case of a national, or no longer has legal residence in Portugal, in the case of a foreign national or stateless person; ▶ at the end of the validity period of the AMIM, the beneficiary fails to provide proof that he or she requested reassessment at least 180 days before that date, except where prevented from doing so for reasons of illness; ▶ the beneficiary fails to provide the supporting documents relevant to assessing continued entitlement to the supplement; ▶ the beneficiary is placed in pretrial detention or is serving a prison sentence in a penal institution; ▶ the beneficiary is institutionalized in a social facility financed by the State or placed in foster care.	**For both components:** ▶ one of the entitlement conditions ceases to be met in a manner that does not give rise merely to suspension; ▶ the degree of incapacity changes to a percentage below the applicable thresholds, namely 60 per cent or, in the case of invalidity pensioners, 80 per cent; ▶ 180 days have elapsed since the start of the suspension without the cause of suspension having been remedied or having ceased to exist; ▶ the beneficiary withdraws the claim; ▶ the beneficiary dies.

Source: Authors' elaboration

In general terms, in the other countries under review, benefits are suspended mainly for administrative or procedural reasons, such as failure to comply with the proof-of-life requirement, absence from the country for a given period without presenting justification to the managing institution, or failure to provide the information or documentation requested to verify the eligibility conditions.

The main grounds for termination are, in turn, the death of the beneficiary and the failure to continue meeting the eligibility conditions defined for access to the benefit. In both Cabo Verde and Portugal, it is explicitly stated that the beneficiary's failure to continue meeting the conditions required for entitlement constitutes grounds for termination.

Institutional set-up and financing

In all the countries under review, these benefits are financed through the State budget. In Mozambique, support from international partners also contributes to financing.

6. Conclusions and recommendations

Disability benefits are essential to guarantee the subsistence of individuals in the event of incapacity to engage in gainful activity where such incapacity is permanent or persists after entitlement to sickness benefits has been exhausted.

The analysis of the countries selected for the case studies shows that the great majority have established both contributory and non-contributory disability benefits, the latter being essential to protect individuals in situations of greater vulnerability. The ways in which such benefits are granted vary from country to country in line with their specific contexts.

During the course of this study, Presidential Decree No. 15/25 of 29 January 2025 was adopted, establishing the Legal Regime for Protection in Cases of Absolute Invalidity Resulting from Non-Occupational Causes under Compulsory Social Protection in Angola. This does not, however, invalidate the work undertaken, since the study yields guidance and recommendations that may support the expansion of contributory disability benefits and the establishment of criteria for the creation of non-contributory benefits.

Accordingly, with regard to contributory disability benefits, and taking into account the findings of this report, a number of conclusions and recommendations on the design of this type of benefit in Angola are set out below, based on the analysis and literature review undertaken, international social security standards, and the bipartite social dialogue consultation.

First, in order to introduce disability benefits in Angola, it is essential to assess whether the system has the financial capacity to absorb new benefits. This requires an actuarial study and/or a disaggregation of the contribution rate in order to identify the best financing option. There is consensus among the social partners on the possible need to adjust contribution rates in order to ensure sustainable financing.

These benefits should cover all Compulsory Social Protection (PSO) schemes and no exclusion criteria should be established. Their qualifying periods should follow the principles of non-discrimination, responsiveness to special needs and social inclusion, while respecting the rights and dignity of persons. A qualifying period of five years is indicated, in line with Convention No. 128 and Recommendation No. 131.

Disability benefits should cover all forms of incapacity, whether permanent or temporary, absolute or partial, provided that the beneficiary has an incapacity level of at least 60 per cent.

It should be determined whether benefits for partial invalidity and absolute invalidity should have similar or distinct qualifying periods, and whether the eligibility criteria for access to these benefits should be identical across the different schemes or should vary from one scheme to another.

Disability benefits, whether for partial or absolute incapacity, should not be subject to time limits, and beneficiaries should remain entitled to them for as long as incapacity for work persists.

The amount of the benefits should correspond to 60 per cent of reference earnings, as recommended by international standards, without distinction between the different schemes. There remains, however, the possibility of defining a specific calculation formula taking into account the beneficiary's contributory career, should this be considered advantageous for the system.

In the case of partial invalidity benefits, the amount should take the form of a monthly payment compensating for the loss of earning capacity, and the possibility of cumulation with earnings from work could, for example, be envisaged.

Conditions should be required for the maintenance of disability benefits, and these should be linked to periodic medical examinations to confirm incapacity for work and to the submission of the corresponding medical reports. The submission of medical reports is also an essential condition for resuming entitlement where benefits have been suspended and for terminating the benefit where the beneficiary becomes fit for work again.

As regards non-contributory benefits, the countries analysed present different configurations that may be relevant in the light of Angola's circumstances and needs in this area. Angola, like Brazil, Cabo Verde and Portugal, and in line with what has already been established for the Disability Allowance, could focus this type of benefit on persons with disabilities, possibly creating distinct benefits for adults and for children, as is the case in Cabo Verde. However, as in Mozambique, it could also opt for a broader system by establishing a subsidy programme covering not only persons with disabilities but also older persons and children living in poverty and vulnerability, thereby reaching wider segments of the population.

The analysis shows that, internationally, this type of benefit tends to share certain common features. On the one hand, coverage levels are generally broad, with eligibility criteria centred on nationality and/or fixed or legal residence in the country, disability confirmed by a health authority, and membership of a low-income household. On the other hand, these benefits are not subject to time limits, being granted for as long as beneficiaries continue to meet the eligibility conditions, and they take the form of fixed amounts, in most cases established by legal instrument of the Government, with financing provided through the State budget.

The analysis also makes clear that, regardless of the form they take, non-contributory benefits for the contingency of disability play a decisive role in combating poverty and promoting social inclusion, by guaranteeing a minimum income to persons with disabilities and chronic illnesses who are unable to secure their own subsistence.

Bibliography

References

Directorate-General for the Budget. 2024. Summary of budgetary implementation – July 2024. https://www.dgo.gov.pt/execucaoorcamental/SintesedaExecucaoOrcamentalMensal/2024/agosto/0824-SinteseExecucaoOrcamental_julho2024.pdf

GITEPS (Grupo Interinstitucional de Trabalho sobre Estatísticas de Proteção Social). 2024. *Boletim estatístico sobre protecção social de Cabo Verde, 2021–2023.* Instituto Nacional de Estatística (INE). https://www.ilo.org/sites/default/files/2024-12/BoletimEstat%C3%ADstico_CV_2021-23.pdf

IGM (Programa de Crescimento Inclusivo em Moçambique). 2025. Avaliação do Impacto do Programa de Subsídio Social Básico no Bem-Estar dos Idosos em Moçambique. https://igmozambique.wider.unu.edu/sites/default/files/2025-09/Master_full.pdf

ILO. 2021. *Building social protection systems: International standards and human rights instruments.* https://www.ilo.org/publications/building-social-protection-systems-international-standards-and-human-rights

———. 2024. *World Social Protection Report 2024-26: Universal Social Protection for Climate Action and a Just Transition.* https://doi.org/10.54394/ZMDK5543

INAS (Instituto Nacional de Acção Social). 2022. *Manual de Procedimentos do Programa Subsídio Social Básico.* https://www.social-protection.org/gimi/ShowRessource.action?id=57853

INPS (Instituto Nacional de Previdência Social). 2024. Dados Mensais INPS Maio de 2024 [Excel dataset]. Revised November 2024 (May 2024 latest month available). https://inps.cv/download/dados-mensais-inps-maio-de-2024/

ISS (Instituto da Segurança Social, I.P.). n.d.a. História (evolução do sistema de segurança social) (information consulted in 2024; page reorganized/updated subsequently). https://www.seg-social.pt/ptss/pssd/menu/quem-somos/sobre-nos/historia

———. n.d.b. Estatísticas: Pensão de velhice (annual data, Power BI dashboard; consulted 2026). https://www.seg-social.pt/ptss/pssd/estatisticas/estatisticas-pensao-velhice?type=annual

———. n.d.c. Estatísticas: Prestação Social para a Inclusão (dados anuais, Power BI dashboard; consulted 2026). https://www.seg-social.pt/ptss/pssd/estatisticas/estatisticas-psi?type=annual

ISSA (International Social Security Association). 2022a. Sickness benefit schemes: Challenges and approaches. https://www.issa.int/analysis/sickness-benefit-schemes-challenges-and-approaches

———. 2022b. Thailand: Country profile. https://www.issa.int/sites/default/files/documents/2024-01/Thailand%202022%20-%20ISSA%20country%20profile_0.pdf

MITSS (Ministério do Trabalho e Segurança Social). 2024. *Boletim Estatístico da Segurança Social 2018-2022.* https://www.social-protection.org/gimi/ShowRessource.action?id=59188

Websites

INSS (Instituto Nacional do Seguro Social). 2023a. Tabela de contribuição mensal. https://www.gov.br/inss/pt-br/direitos-e-deveres/inscricao-e-contribuicao/tabela-de-contribuicao-mensal/tabela-de-contribuicao-mensal

INSS (Instituto Nacional do Seguro Social). 2023b. Aposentadoria por idade da pessoa com deficiência. https://www.gov.br/inss/pt-br/direitos-e-deveres/aposentadoria/aposentadoria-por-idade-da-pessoa-com-deficiencia

INSS (Instituto Nacional do Seguro Social). 2023c. Aposentadoria por idade da pessoa com deficiência. https://www.gov.br/inss/pt-br/direitos-e-deveres/aposentadoria/aposentadoria-por-idade-da-pessoa-com-deficiencia

INSS (Instituto Nacional do Seguro Social). 2023d. Aposentadoria por tempo de contribuição da pessoa com deficiência. https://www.gov.br/inss/pt-br/direitos-e-deveres/aposentadoria/aposentadoria-por-tempo-de-contribuicao-da-pessoa-com-deficiencia

INSS (Instituto Nacional do Seguro Social). 2023e. Benefício assistencial à pessoa com deficiência (BPC/LOAS). https://www.gov.br/inss/pt-br/direitos-e-deveres/beneficios-assistenciais/beneficio-assistencial-a-pessoa-com-deficiencia-bpc-loas

Annex I. Socio-economic and demographic profile of countries providing disability protection

Considering only countries that provide a disability benefit, and excluding OECD countries from the analysis since, as advanced economies, they do not share socio-economic contexts similar to that of Angola, the following table presents the socio-economic and demographic profile of the preselected countries.

▶Table I.1. Matrix of socio-economic and demographic indicators of countries providing disability benefits

	Country/territory	Population covered by at least one social protection benefit (%)	Population aged under 15 (%)	Population aged 16 to 64 (%)	Life expectancy at birth (years)	Population growth (%)	Fertility rate (number of children per woman)	Unemployment rate (%)	Labour force participation rate (%)			Informal employment (%)	GDP per capita (USD)	Population living below the international poverty line (%)	Human Development Index
									Total	Men	Women				
AFRICA	**Angola**	**10,5**	**46,62 (2019)**	**49,78 (2019)**	**57,74 (2015)**	**3,54 (2015)**	**6 (2015)**	**8,9 (2019)**	**77,6 (2019)**	**78,16 (2022)**	**74,3 (2022)**	**68,1**	**4247,41 (2017)**	**30,85 (2023)**	**0,591 (2022)**
	Algeria	-	30,55 (2019)	59,77 (2019)	75,51 (2015)	1,98 (2015)	2,96 (2015)	9,94 (2019)	**41,2 (2019)**	65,53 (2022)	17,57 (2022)	-	4055,25 (2017)	0,87 (2023)	0,745 (2022)
	Cabo Verde	39,2	28,41 (2019)	64,25 (2019)	71,53 (2015)	1,26 (2015)	2,5 (2015)	10,36 (2019)	**69,3 (2019)**	62,76 (2022)	46,71 (2022)	57,8	3244,67 (2017)	3,41 (2023)	0,661 (2022)
	Egypt	34,7	33,83 (2019)	58,05 (2019)	70,83 (2015)	2,21 (2015)	3,45 (2015)	11,58 (2019)	**48,1 (2019)**	69,1 (2022)	15,34 (2022)	54,2	2000,3 (2017)	2,53 (2023)	0,728 (2022)
	Equatorial Guinea	-	36,96 (2019)	59,17 (2019)	56,48 (2015)	4,28 (2015)	4,99 (2015)	8,09 (2019)	**62,3 (2019)**	-	-	-	9850,35 (2017)	-	0,650 (2022)
	Guinea	-	43,45 (2019)	51,85 (2019)	58,01 (2015)	2,3 (2015)	5,13 (2015)	4,46 (2019)	**64,6 (2019)**	66,95 (2022)	44,6 (2022)	-	802,73 (2017)	9,87 (2023)	0,471 (2022)
	Guinea-Bissau	0,9	42,15 (2019)	53,27 (2019)	55,94 (2015)	2,64 (2015)	4,9 (2015)	6,02 (2019)	**73 (2019)**	66,12 (2022)	52,11 (2022)	-	723,63 (2017)	25,99 (2023)	0,483 (2022)
	Libya	46,2	28,07 (2019)	65,18 (2019)	71,74 (2015)	0,7 (2015)	2,45 (2015)	14,95 (2019)	**52,4 (2019)**	59,86 (2022)	32,76 (2022)	-	3941,77 (2017)	-	0,746 (2022)
	Morocco	20,5	26,97 (2019)	61,59 (2019)	75,03 (2015)	1,39 (2015)	2,6 (2015)	9,33 (2019)	**45,2 (2019)**	69,6 (2022)	19,8 (2022)	-	3069,67 (2017)	1,41 (2023)	0,698 (2022)
	Mozambique	13,4	44,37 (2019)	51,23 (2019)	54,21 (2015)	2,78 (2015)	5,23 (2015)	24,77 (2019)	**78,4 (2019)**	80,05 (2022)	73,94 (2022)	86,7	426,44 (2017)	68,02 (2023)	0,461 (2022)
	Namibia	24,2	36,91 (2019)	57,5 (2019)	60,39 (2015)	1,77 (2015)	3,62 (2015)	23,16 (2019)	**61,2 (2019**	61,19 (2022)	54,12 (2022)	47,0	5227,18 (2017)	15,93 (2023)	0,610 (2022)
	Sao Tome and Principe	11,5	42,15 (2019)	52,97 (2019)	68,49 (2015)	2,01 (2015)	4,6 (2015)	13,52 (2019)	**59,5 (2019)**	-	-	-	1921,28 (2017)	15,66 (2023)	0,613 (2022)
	Seychelles	-	23,74 (2019)	63,77 (2019)	73,07 (2015)	0,8 (2015)	2,38 (2015)	4,1 (2011)	**65 (2011)**	65,25 (2022)	65,23 (2022)	14,1	15 692,74 (2017)	-	0,802 (2022)
	South Africa	49,3	28,97 (2019)	62,62 (2019)	60,95 (2015)	1,56 (2015)	2,55 (2015)	27,63 (2019)	**55,5 (2019)**	63,46 (2022)	50,82 (2022)	35,2	6151,09 (2017)	21,59 (2023)	0,717 (2022)
	Tunisia	50,2	24,23 (2019)	62,71 (2019)	75,45 (2015)	1 (2015)	2,25 (2015)	15,13 (2019)	**46,3 (2019)**	71.81 (2022)	29.25 (2022)	-	3474,54 (2017)	0,79 (2023)	0,732 (2022)
ASIA AND THE PACIFIC	Armenia	54,4	20,77 (2019)	61,32 (2019)	73,99 (2015)	0,33 (2015)	1,72 (2015)	18,39 (2019)	**58,9 (2019)**	71,84 (2022)	62,8 (2022)	33,7	3936,8 (2017)	0,99 (2023)	0,786 (2022)
	Azerbaijan	39,0	23,44 (2019)	65,49 (2019)	71,57 (2015)	1,27 (2015)	2,09 (2015)	5,02 (2019)	**66,1 (2019)**	69,6 (2022)	61,9 (2022)	-	4146,37 (2017)	0,0 (2023)	0,760 (2022)
	China	70,8	17,80 (2019)	65,36 (2019)	75,14 (2015)	0,55 (2015)	1,64 (2015)	4,75 (2019)	**68,2 (2019)**	74,54 (2022)	53,76 (2022)	-	8682,25 (2017)	0,77 (2023)	0,788 (2022)
	India	24,4	26,62 (2019)	63,51 (2019)	67,77 (2015)	1,19 (2015)	2,4 (2015)	3,54 (2019)	**51,8 (2019)**	76,14 (2022)	28,26 (2022)	80,3	1923,32 (2017)	3,34 (2023)	0,644 (2022)
	Iran, Islamic Republic of	27,8	24,65 (2019)	65,36 (2019)	75,04 (2015)	1,24 (2015)	1,91 (2015)	12,23 (2019)	**43,8 (2019)**	67,54 (2022)	13,58 (2022)	-	5679,65 (2017)	1,40 (2023)	0,780 (2022)
	Kyrgyzstan	41,7	32,5 (2019)	59,66 (2019)	70,27 (2015)	1,89 (2015)	3,3 (2015)	7,41 (2019)	**61,4 (2019)**	78,01 (2022)	52,49 (2022)	68,1	1251,38 (2017)	0,15 (2023)	0,701 (2022)
	Lao People's Democratic Republic	12,1	32,3 (2019)	61,06 (2019)	65,49 (2015)	1,52 (2015)	2,93 (2015)	0,69 (2019)	**78,3 (2019)**	70,76 (2022)	61,47 (2022)	75,5	2457,38 (2017)	7,35 (2023)	0,620 (2022)
	Malaysia	27,3	23,70 (2019)	65,68 (2019)	74,96 (2015)	1,41 (2015)	2,11 (2015)	3,33 (2019)	**64,8 (2019)**	80,47 (2022)	55,08 (2022)	-	9951,45 (2017)	0,50 (2023)	0,807 (2022)
	Myanmar	6,3	25,91 (2019)	64,39 (2019)	64,68 (2015)	0,81 (2015)	2,25 (2015)	0,81 (2019)	**61,8 (2019)**	78,56 (2022)	44,17 (2022)	79,6	1257,28 (2017)	8,60 (2023)	0,608 (2022)
	Pakistan	9,2	35,05 (2019)	58,31 (2019)	66,02 (2015)	2,11 (2015)	3,78 (2015)	4,3 (2019)	**53,4 (2019)**	80,67 (2022)	24,53 (2022)	71,2	1533,58 (2017)	3,81 (2023)	0,540 (2022)
	Philippines	36,7	30,48 (2019)	61,18 (2019)	70,23 (2015)	1,66 (2015)	3,05 (2015)	1,75 (2019)	**59,9 (2019)**	68,77 (2022)	44,06 (2022)	-	2988,95 (2017)	4,83 (2023)	0,710 (2022)
	Taiwan, China	76,7	-	-	-	-	-	-	**-**	-	-	-	-	-	-
	Tajikistan	26,6	37,07 (2019)	57,38 (2019)	69,39 (2015)	2,32 (2015)	3,61 (2015)	10,31 (2019)	**43,6 (2019)**	52,09 (2022)	33,31 (2022)	-	800,96 (2017)	2,51 (2023)	0,679 (2022)
	Thailand	68,0	16,82 (2019)	64,72 (2019)	75,18 (2015)	0,45 (2015)	1,53 (2015)	1,42 (2019)	**67,2 (2019)**	75,96 (2022)	59,86 (2022)	51,9	6595 (2017)	0,62 (2023)	0,803 (2022)
	Turkmenistan	-	30,76 (2019)	61,41 (2019)	67,3 (2015)	1,8 (2015)	3 (2015)	3,29 (2019)	**65 (2019)**	-	-	-	6584,7 (2017)	0,48 (2023)	0,744 (2022)
	Uzbekistan	42,7	28,80 (2019)	63,24 (2019)	70,23 (2015)	1,62 (2015)	2,43 (2015)	6,67 (2019)	**65,5 (2019)**	73,14 (2022)	39,92 (2022)	-	1556,76 (2017)	0,74 (2023)	0,727 (2022)
	Viet Nam	38,8	23,21 (2019)	64,93 (2019)	74,96 (2015)	1,04 (2015)	1,96 (2015)	2,13 (2019)	**77,3 (2019)**	77,84 (2022)	68,54 (2022)	54,2	2342,24 (2017)	0,44 (2023)	0,726 (2022)

	Country/territory	Population covered by at least one social protection benefit (%)	Population aged under 15 (%)	Population aged 16 to 64 (%)	Life expectancy at birth (years)	Population growth (%)	Fertility rate (number of children per woman)	Unemployment rate (%)	Labour force participation rate (%)			Informal employment (%)	GDP per capita (USD)	Population living below the international poverty line (%)	Human Development Index
									Total	Men	Women				
AMERICAS	Antigua and Barbuda	-	21,95 (2019)	64,43 (2019)	76,14 (2015)	1,22 (2015)	2 (2015)	8,4 (2001)	**71,7 (2001)**	-	-	-	14 803,01 (2017)	-	0,826 (2022)
	Bahamas	49,1	22,08 (2019)	66,19 (2019)	72,47 (2015)	1,06 (2015)	1,81 (2015)	11,37 (2019)	**74,5 (2019)**	73,91 (2022)	68,96 (2022)	-	29 824,67 (2017)	-	0,820 (2022)
	Barbados	55,3	17,05 (2019)	60,41 (2019)	78,60 (2015)	0,23 (2015)	1,63 (2015)	9,41 (2019)	**65,1 (2019)**	65,14 (2022)	58,17 (2022)	70,2	16 494,17 (2017)	-	0,809 (2022)
	Belize	37,9	29,70 (2019)	62,90 (2019)	73,40 (2015)	2,25 (2015)	2,58 (2015)	9,26 (2019)	**67,4 (2019)**	75,61 (2022)	48,56 (2022)	-	5076,99 (2017)	16,03 (2023)	0,700 (2022)
	Brazil	69,9	21,01 (2019)	65,4 (2019)	74,34 (2015)	0,88 (2015)	1,77 (2015)	11,59 (2019)	**63,8 (2019)**	73,64 (2022)	53,75 (2022)	38,3	9821,44 (2017)	2,20 (2023)	0,760 (2022)
	British Virgin Islands	-	22,34 (2010)	67,96 (2010)	-	2,02 (2015)	1,99 (2004)	-	**-**	-	-	-	31 916,82 (2017)	-	-
	Cuba	48,7	16,04 (2019)	63,28 (2019)	78,46 (2015)	0,18 (2015)	1,71 (2015)	2,58 (2019)	**53,5 (2019)**	83,96 (2022)	55,52 (2022)	-	8433,09 (2017)	-	0,764 (2022)
	Dominica	46,8	29,47 (2006)	57,21 (2006)	-	0,48 (2015)	3 (2001)	11 (2001)	**57,7 (2001)**	-	-	-	6719,34 (2017)	-	0,740 (2022)
	Ecuador	34,8	27,71 (2019)	61,55 (2019)	75,59 (2015)	1,54 (2015)	2,56 (2015)	69 (2019)	**4,21 (2019)**	76,93 (2022)	53,57 (2022)	65,8	6273,49 (2017)	6,07 (2023)	0,765 (2022)
	El Salvador	22,0	26,86 (2019)	61,31 (2019)	71,82 (2015)	0,45 (2015)	2,17 (2015)	4,6 (2019)	**61,1 (2019)**	77,71 (2022)	46,38 (2022)	63,8	3889,31 (2017)	1,47 (2023)	0,674 (2022)
	Grenada	66,1	23,72 (2019)	61,69 (2019)	72,6 (2015)	0,62 (2015)	2,18 (2015)	10,2 (2001)	**-**	54,31 (2022)	37,65 (2022)	-	10 451,03 (2017)	-	0,793 (2022)
	Guatemala	14,5	33,86 (2019)	59,03 (2019)	72,44 (2015)	2,1 (2015)	3,19 (2015)	2,62 (2019)	**62,3 (2019)**	82,79 (2022)	41,53 (2022)	72,8	4470,96 (2017)	8,24 (2023)	0,629 (2022)
	Guyana	100,0	27,93 (2019)	61,64 (2019)	68,69 (2015)	0,48 (2015)	2,6 (2015)	11,81 (2019)	**57,5 (2019)**	53,38 (2022)	37,81 (2022)	53,9	4555,07 (2017)	0,39 (2023)	0,742 (2022)
	Haiti	5,8	32,86 (2019)	59,55 (2019)	61,41 (2015)	1,45 (2015)	3,26 (2015)	13,75 (2019)	**68,1 (2019)**	65,95 (2022)	48,81 (2022)	88,1	775,97 (2017)	24,26 (2023)	0,552 (2022)
	Honduras	26,6	31,16 (2019)	61,66 (2019)	73,94 (2015)	1,83 (2015)	2,73 (2015)	4,32 (2019)	**65,2 (2019)**	81,07 (2022)	49,63 (2022)	75,6	2480,13 (2017)	10,71 (2023)	0,624 (2022)
	Nicaragua	14,5	29,85 (2019)	61,74 (2019)	73,10 (2015)	1,33 (2015)	2,54 (2015)	4,48 (2019)	**66,8 (2019)**	81,06 (2022)	48,61 (2022)	74,9	2221,78 (2017)	8,42 (2023)	0,669 (2022)
	Panama	49,7	26,78 (2019)	61,29 (2019)	77,29 (2015)	1,71 (2015)	2,6 (2015)	4,69 (2019)	**66,4 (2019)**	76,98 (2022)	49,71 (2022)	46,7	15 087,68 (2017)	1,71 (2023)	0,820 (2022)
	Paraguay	31,4	29,18 (2019)	61,13 (2019)	73,16 (2015)	1,36 (2015)	2,6 (2015)	4,58 (2019)	**70,8 (2019)**	82,38 (2022)	59,06 (2022)	63,4	4321,51 (2017)	1,22 (2023)	0,731 (2022)
	Peru	29,3	25,25 (2019)	62,67 (2019)	75,11 (2015)	0,97 (2015)	2,4 (2015)	3,68 (2019)	**77,4 (2019)**	82,43 (2022)	66,73 (2022)	60,3	6572,35 (2017)	3,78 (2023)	0,762 (2022)
	Saint Kitts and Nevis	72,4	27,98 (2000)	62,11 (2000)	-	-	-	5,1 (2001)	**68,8 (2001)**	-	-	-	16 817,95 (2017)	-	0,838 (2022)
	Saint Lucia	35,4	18,21 (2019)	67,38 (2019)	75,20 (2015)	0,57 (2015)	1,51 (2015)	19,84 (2019)	**67,6 (2019)**	75,83 (2022)	62,66 (2022)	27,1	9606,97 (2017)	7,00 (2023)	0,725 (2022)
	Saint Vincent and the Grenadines	41,6	22,19 (2019)	63,49 (2019)	71,89 (2015)	0,16 (2015)	2,01 (2015)	18,19 (2019)	**68,2 (2019)**	-	-	-	7098,78 (2017)	-	0,772 (2022)
	Trinidad and Tobago	55,2	20,26 (2019)	63,37 (2019)	72,48 (2015)	0,62 (2015)	1,8 (2015)	5,13 (2019)	**60,2 (2019)**	62,37 (2022)	47,28 (2022)	-	16 145,25 (2017)	0,76 (2023)	0,814 (2022)
	Uruguay	93,8	20,46 (2019)	59,53 (2019)	77,05 (2015)	0,31 (2015)	2,01 (2015)	8,19 (2019)	**64,5 (2019)**	71,38 (2022)	55,65 (2022)	23,7	17 120,18 (2017)	0,71 (2023)	0,830 (2022)
	Venezuela, Bolivarian Republic of	-	27,4 (2019)	61,02 (2019)	73,07 (2015)	1,12 (2015)	2,4 (2015)	7,73 (2019)	**62,1 (2019)**	70,57 (2022)	45,21 (2022)	-	7977,36 (2017)	43,94 (2023)	0,699 (2022)

Sources: Authors' elaboration based on:

Informal employment and coverage by at least one branch of social protection: ILO World Social Protection Data Dashboards, available at: https://www.social-protection.org/gimi/WSPDB.action?id=13

Population by age, life expectancy at birth, population growth, fertility rate, unemployment rate, labour market participation rate, GDP per capita: SDG Indicators Database, available at: https://unstats.un.org/sdgs/dataportal/countryprofiles/ago

Labour market participation rate for men and women and HDI: Human Development Reports - Country insights, available at: https://hdr.undp.org/data-center/specific-country-data#/countries/DZA

Population living below the poverty line: Sustainable Development Report - Country Profiles, available at: https://dashboards.sdgindex.org/profiles

All website accessed in May 2024

Note:

- Country whose indicator value is closest to that of Angola
- Countries with the second- and third-closest indicator values to that of Angola
- Countries with the fourth- and fifth-closest indicator values to that of Angola
- Country whose indicator value is furthest from that of Angola

▶ Annex II. Type of mandatory old-age income programme and disability coverage, Africa, Americas, Central Asia, Asia and the Pacific

▶Table II.1. Type of mandatory old-age income programme and disability coverage, Africa, Americas, Central Asia, Asia and the Pacific

Country/territory	Type(s) of mandatory old-age income programme	Total contribution rate under schemes for employees			Disability
		Worker	Employer	Total	
Algeria	Contributory (earnings-related)	9	25 (ii)	34 (ii)	x
Angola	**Contributory (earnings-related)**	**3**	**8 (ii)**	**11 (ii)**	**b x**
Antigua and Barbuda	Contributory (earnings-related) and Non-contributory (means-tested)	5.5	7.5	13 (ii)	x
Argentina (1)	Contributory (flat-rate) and Contributory (earnings-related) and Non-contributory (means-tested)	11	16.23 (ii)	27.23 (ii)	x
Armenia (3)	Contributory (flat-rate) and Contributory (earnings-related) and Non-contributory (means-tested) and Individual accounts	2.5 (iii)	0	2.5 (iii)	x
Aruba	Contributory (flat-rate) and Mandatory occupational pensions	8.5	16.95 (ii)	25.45 (ii)	-
Australia	Non-contributory (means-tested) and Mandatory occupational pensions	0	9.5 (ii)	9.5 (ii)	x
Azerbaijan	Contributory (earnings-related) and Non-contributory (means-tested)	3.5	22.5 (ii)	26.0 (ii)	x
Bahamas	Contributory (earnings-related) and Non-contributory (means-tested)	3.9	5.9	9.8	x
Bahrain	Contributory (earnings-related) and Non-contributory (means-tested)	7	13 (ii)	20 (ii)	x
Bangladesh	Non-contributory (means-tested)	0	0 (ii)	0 (ii)	x
Barbados	Contributory (earnings-related) and Non-contributory (means-tested)	10.1	11.75	21.85	x
Belize	Contributory (earnings-related) and Non-contributory (means-tested)	(iii)	(iii)	(iii)	x
Benin	Contributory (earnings-related)	3.6 (ii)	b 16.4 (ii)	b 20.0 (ii)	x
Bermuda	Contributory (flat-rate) and Non-contributory (means-tested) and Mandatory occupational pensions	5 (iii)	5 (ii; iii)	10 (ii; iii)	x
Bhutan	Contributory (earnings-related) and Provident fund	5	5 (ii)	10 (ii)	x
Bolivia (Plurinational State of)	Non-contributory (universal) and Individual accounts	12.21	27.71 (ii)	39.92 (ii)	x
Botswana	Non-contributory (universal)	0	0 (ii)	0 (ii)	x
Brazil	Contributory (earnings-related) and Non-contributory (means-tested)	8	21	29	x
British Virgin Islands	Contributory (earnings-related)	4	4.5	8.5	x
Brunei	Contributory (earnings-related) and Non-contributory (universal) and Provident fund	8.5	8.5 (ii)	17.0 (ii)	x
Burkina Faso	Contributory (earnings-related)	5.5	16.0 (ii)	21.5 (ii)	x
Burundi	Contributory (earnings-related)	4	9 (ii)	13 (ii)	x
Cabo Verde	Contributory (earnings-related) and Non-contributory (means-tested)	7.5	17	24.5	x

Country/territory	Type(s) of mandatory old-age income programme	Total contribution rate under schemes for employees			Disability
		Worker	Employer	Total	
Cambodia	Contributory (earnings-related)	0	3.4 (ii)	3.4 (ii)	-
Cameroon	Contributory (earnings-related)	4.2	12.95 (ii)	17.15 (ii)	x
Canada	Contributory (earnings-related) and Non-contributory (means-tested) and Non-contributory (universal)	6.72	7,368 (iii)	14,088 (iii)	x
Central African Republic	Contributory (earnings-related)	3	19 (ii)	22 (ii)	x
Chad	Contributory (earnings-related)	3.5	16.5 (ii)	20.0 (ii)	x
Chile (2)	Contributory (earnings-related) and Non-contributory (means-tested) and Non-contributory (universal) and Individual accounts	17.6	4.86 (ii)	22.46 (ii)	x
China	Contributory (flat-rate) and Contributory (earnings-related) and Non-contributory (means-tested) and Individual accounts	9	23.75 (ii)	32.75 (ii)	x
Colombia	Contributory (flat-rate) and Contributory (earnings-related) and Non-contributory (means-tested) and Individual accounts	8	24,848 (iii)	32,848 (iii)	c x
Congo	Contributory (earnings-related)	4	20.28 (ii)	24.28 (ii)	x
Costa Rica	Contributory (earnings-related) and Non-contributory (means-tested) and Individual accounts	10.34	24.08 (ii)	34.42 (ii)	x
Côte d'Ivoire	Contributory (earnings-related)	6.3	15.45 (ii)	21.75 (ii)	x
Cuba	Contributory (earnings-related) and Non-contributory (means-tested)	2.5	14.5	17	x
Democratic Republic of Congo	Contributory (earnings-related)	5	13 (ii)	18 (ii)	x
Djibouti	Contributory (earnings-related)	4	10.7 (ii)	14.7 (ii)	x
Dominica	Contributory (earnings-related)	6	6.75	12.75	x
Dominican Republic	Contributory (earnings-related) and Individual accounts	5.91	15.39	21.3	x
Ecuador	Contributory (earnings-related) and Non-contributory (means-tested)	8.74	12.42 (ii)	21.16 (ii)	x
Egypt	Contributory (earnings-related) and Non-contributory (means-tested)	14	26	40	x
El Salvador (2)	Non-contributory (means-tested) and Individual accounts	10.25	15.25	25.5	d x
Equatorial Guinea	Contributory (earnings-related)	4.5	21.5	26	x
Eswatini	Non-contributory (universal) and Provident fund	5	5 (ii)	10 (ii)	x
Ethiopia	Contributory (earnings-related)	7	11 (ii)	18 (ii)	x
Fiji	Non-contributory (means-tested) and Provident fund	8	10 (ii)	18 (ii)	x
Gabon	Contributory (earnings-related)	2.5	16.0 (ii)	18.5 (ii)	x
Gambia	Provident fund	5	11 (ii)	16 (ii)	x
Georgia	Non-contributory (universal) and Individual accounts	2	2 (ii)	4 (ii)	x
Ghana	Contributory (earnings-related) and Mandatory occupational pensions	5.5	13.0 (ii)	18.5 (ii)	x
Grenada	Contributory (earnings-related)	4	5 (ii)	9 (ii)	x
Guatemala	Contributory (earnings-related) and Non-contributory (means-tested)	4.83	10.67	15.5	x
Guinea	Contributory (earnings-related)	5	18 (ii)	23 (ii)	x

Country/territory	Type(s) of mandatory old-age income programme	Total contribution rate under schemes for employees			Disability
		Worker	Employer	Total	
Guinea-Bissau	Contributory (earnings-related)	8	16 (ii)	24 (ii)	x
Guyana	Contributory (earnings-related) and Non-contributory (universal)	5.6	8.4	14	x
Haiti	Contributory (earnings-related)	9	11	20	x
Honduras	Contributory (earnings-related)	5	10.48 (ii)	15.48 (ii)	x
Hong Kong, China	Non-contributory (means-tested) and Non-contributory (universal) and Provident fund	5	5 (ii)	10 (ii)	x
India	Contributory (earnings-related) and Non-contributory (means-tested) and Provident fund	13.75	20.75	34.5	x
Indonesia	Contributory (earnings-related) and Provident fund	3	6.24 (ii)	9.24 (ii)	x
Iran (Islamic Republic of)	Contributory (earnings-related)	5	17 (ii)	22 (ii)	x
Israel	Contributory (flat-rate) and Non-contributory (means-tested)	0.39	3.43	3.82	x
Jamaica (1)	Contributory (flat-rate) and Contributory (earnings-related) and Non-contributory (means-tested)	2.75	2.75 (ii)	5.50 (ii)	x
Japan	Contributory (flat-rate) and Contributory (earnings-related)	14.45	15.29	29.74	x
Jordan	Contributory (earnings-related) and Non-contributory (means-tested)	7.5	14.25 (ii)	21.75 (ii)	x
Kazakhstan	Non-contributory (means-tested) and Non-contributory (universal) and Individual accounts	10	3.5 (ii)	13.5 (ii)	x
Kenya	Non-contributory (means-tested) and Individual accounts	5	5 (ii)	10 (ii)	x
Kiribati	Non-contributory (universal) and Provident fund	7.5	7.5 (ii)	15 (ii)	x
Kuwait	Contributory (earnings-related)	8	10.5 (ii)	18.5 (ii)	x
Kyrgyzstan (3)	Contributory (flat-rate) and Contributory (earnings-related) and Non-contributory (means-tested) and Individual accounts	10	15.25	25.25	x
Lao People's Democratic Republic	Contributory (earnings-related)	4.75	5.25	10	x
Lebanon	Contributory (earnings-related)	0	14.5 (ii)	14.5 (ii)	x
Lesotho	Non-contributory (universal)	0	0 (ii)	0 (ii)	x
Liberia	Contributory (earnings-related)	4	6 (ii)	10 (ii)	x
Libya	Contributory (earnings-related) and Non-contributory (means-tested)	3.75	10.50 (ii)	14.25 (ii)	x
Madagascar (3)	Contributory (earnings-related)	1	13 (ii)	14 (ii)	x
Malawi	Individual accounts	5	10 (ii)	15 (ii)	d x
Malaysia	Non-contributory (means-tested) and Provident fund	11.7	14.95(ii)	26.65(ii)	x
Mali	Contributory (earnings-related)	3.6	14.4 (ii)	18.0 (ii)	x
Marshall Islands	Contributory (earnings-related)	8	8	16	x
Mauritania	Contributory (earnings-related)	1	13 (ii)	14 (ii)	x
Mauritius	Contributory (flat-rate) and Contributory (earnings-related) and Non-contributory (universal) and Individual accounts	4	8.5 (ii)	12.5 (ii)	x
Mexico (2)	Contributory (earnings-related) and Non-contributory (universal) and Individual accounts	2	9.1	11.1	x
Micronesia	Contributory (earnings-related)	7.5	7.5	15	x
Morocco	Contributory (earnings-related)	4.48	15.38 (ii)	19.86 (ii)	x

Country/territory	Type(s) of mandatory old-age income programme	Total contribution rate under schemes for employees			Disability
		Worker	Employer	Total	
Mozambique	Contributory (earnings-related) and Non-contributory (means-tested)	3	4 (ii)	7 (ii)	x
Myanmar (4)	Contributory (earnings-related)	5 (iv)	6 (iv)	11 (iv)	b x
Namibia	Contributory (flat-rate) and Non-contributory (universal)	0.9	0.9 (ii)	1.8 (ii)	x
Nepal	Contributory (earnings-related) and Non-contributory (universal) and Provident fund	10	10 (ii)	20 (ii)	x
New Zealand	Non-contributory (universal)	0	0 (ii)	0 (ii)	x
Nicaragua	Contributory (earnings-related)	7	21.5	28.5	x
Niger	Contributory (earnings-related)	5.25	16.4	21.65	x
Nigeria	Individual accounts	8	11 (ii)	19 (ii)	x
Oman	Contributory (earnings-related) and Non-contributory (means-tested) and Non-contributory (universal)	7	11.5 (ii)	18.5 (ii)	x
Pakistan	Contributory (earnings-related)	1 (iii)	11	12 (iii)	x
Palau	Contributory (earnings-related)	7	7	14	x
Panama	Contributory (earnings-related) and Non-contributory (means-tested) and Individual accounts	9.75	4.25 (ii; iii)	14.00 (ii; iii)	x
Papua New Guinea	Mandatory occupational pensions	6	8.4 (ii)	14.4 (ii)	x
Paraguay	Contributory (earnings-related) and Non-contributory (means-tested)	9	16.5 (ii)	25.5 (ii)	x
Peru	Contributory (earnings-related) and Non-contributory (means-tested) and Individual accounts	13	9.63 (ii; iii)	22.63 (ii; iii)	x
Philippines (3)	Contributory (flat-rate) and Contributory (earnings-related) and Non-contributory (means-tested) and Provident fund	c 0	0 (iii)	0 (iii)	x
Qatar	Contributory (earnings-related) and Non-contributory (means-tested)	5	10 (ii)	15 (ii)	x
Republic of Korea	Contributory (earnings-related) and Non-contributory (means-tested)	5.15	6.1	11.25	x
Rwanda	Contributory (earnings-related)	3.3	5.3 (ii)	8.6 (ii)	x
Saint Lucia	Contributory (earnings-related)	5	5	10	x
Saint Vincent and the Grenadines	Contributory (earnings-related) and Non-contributory (means-tested)	4.5	5.5	10	x
Samoa	Non-contributory (universal) and Provident fund	7	7 (ii)	14 (ii)	x
Saint Kitts and Nevis	Contributory (earnings-related) and Non-contributory (means-tested)	5	6	11	x
Sao Tome and Principe	Contributory (earnings-related)	4	6	10	x
Saudi Arabia	Contributory (earnings-related)	10	12 (ii)	22 (ii)	x
Senegal	Contributory (earnings-related)	5.6	16.4	22	x
Seychelles	Contributory (earnings-related) and Non-contributory (universal)	3	3 (ii)	6 (ii)	x
Sierra Leone	Contributory (earnings-related)	5	10 (ii)	15 (ii)	x
Singapore	Non-contributory (means-tested) and Provident fund	20 (iii)	17 (ii)	37 (ii; iii)	x
Solomon Islands	Provident fund	5 (iii)	7.5 (ii)	12.5 (ii; iii)	x
South Africa	Non-contributory (means-tested)	1	1(ii)	2 (ii)	x
Sri Lanka	Non-contributory (means-tested) and Provident fund and Mandatory occupational pensions	8 (iii)	15 (ii)	23 (ii; iii)	x
Sudan	Contributory (earnings-related)	8	17 (ii)	25 (ii)	x

Country/territory	Type(s) of mandatory old-age income programme	Total contribution rate under schemes for employees			Disability
		Worker	Employer	Total	
Suriname	Contributory (earnings-related) and Non-contributory (universal)	2.5	6.5 (ii)	9.0 (ii)	x
Syria	Contributory (earnings-related)	7	17.1 (ii)	24.1 (ii)	x
Taiwan, China (3)	Contributory (flat-rate) and Contributory (earnings-related) and Non-contributory (means-tested) and Individual accounts	7.02	13.57	20.59	x
Tajikistan.	Contributory (earnings-related) and Non-contributory (means-tested) and Individual accounts	1	25	26	x
Tanzania (United Republic of)	Contributory (earnings-related)	10	11 (ii)	21 (ii)	x
Thailand	Contributory (earnings-related) and Non-contributory (means-tested)	5	5.2	10.2	x
Togo	Contributory (earnings-related)	4	17.5 (ii)	21.5 (ii)	x
Trinidad and Tobago	Contributory (earnings-related) and Non-contributory (means-tested)	4.4	8.8 (ii)	13.2 (ii)	x
Tunisia	Contributory (earnings-related)	8.9111	15.7389	24.65	x
Turkmenistan	Contributory (earnings-related) and Non-contributory (means-tested)	0	22	22	x
Uganda	Provident fund	5	10 (ii)	15 (ii)	x
United States of America	Contributory (earnings-related) and Non-contributory (means-tested)	6.2	8.1 (ii)	14.3 (ii)	x
Uruguay	Contributory (flat-rate) and Contributory (earnings-related) and Non-contributory (means-tested) and Individual accounts	15	7.5 (ii)	22.5 (ii)	x
Uzbekistan	Contributory (earnings-related) and Non-contributory (means-tested) and Individual accounts	10	25	35	x
Vanuatu	Provident fund	4	4 (ii)	8 (ii)	x
Venezuela (Bolivarian Republic of)	Contributory (flat-rate) and Non-contributory (means-tested)	4.5	11.75 (ii)	16.25 (ii)	x
Viet Nam	Contributory (earnings-related) and Non-contributory (means-tested)	9	18.5	27.5	x
Yemen	Contributory (earnings-related)	6	10 (ii)	16 (ii)	x
Zambia	Contributory (earnings-related)	5	5 (ii)	10 (ii)	x
Zimbabwe	Contributory (earnings-related)	3.5	3.5 (ii)	7.0 (ii)	x

Source: ISSA database (2023/2024, depending on the country). https://www.issa.int/databases/country-profiles
Descriptions of national schemes. The information was updated in January 2023 for the Americas, January 2024 for Asia and the Pacific and Central Asia, and July 2024 for Africa.

Notes:
1. The benefit formula contains a flat-rate component and an earnings-related component.
2. The earnings-related social security scheme is closed to new entrants and is being phased out.
3. The benefit formula contains a flat-rate component and a component based on earnings or years of coverage.
4. The statutory programme has not yet been implemented.

i. All or some benefits are financed under another programme.
ii. Employers bear the full cost or provide the benefits directly to insured persons.
iii. Atypical financing. See the country profile for specific information.
iv. The programme has not yet been implemented.

a. Employer-liability scheme only.
b. The programme has not yet been implemented.
c. Contributory and mandatory individual account
d. Mandatory individual account

Annex III. Selection of case studies

Based on the socioeconomic and demographic analysis and the review of social protection systems providing disability protection (see Annex I), together with the comprehensive literature review, five countries were selected for the comparative analysis. The selection sought to include African countries as well as one Latin American, one Asian and one European country, thereby capturing a range of institutional models and socioeconomic contexts relevant to the design of disability protection in Angola.

Brazil: Brazil is classified as an emerging economy and is a member of the Community of Portuguese Language Countries (CPLP). It has ratified both the Employment Promotion and Protection against Unemployment Convention, 1988 (No. 168), and the Social Security (Minimum Standards) Convention, 1952 (No. 102), Parts II to X, including the provisions relating to sickness and invalidity benefits. Although Brazil differs from Angola on some of the selection criteria, its experience provides a valuable reference for analysing the design and implementation of disability protection.

Cabo Verde: In addition to similarities in its social security system, Cabo Verde is a member of the Community of Portuguese Language Countries (CPLP). Its social protection system includes sickness and disability benefits, as well as unemployment protection, and is coordinated with active labour market policies. Cabo Verde has ratified the Social Security (Minimum Standards) Convention, 1952 (No. 102), in respect of Part III (sickness benefit).

Mozambique: As a member of both the Southern African Development Community (SADC) and the Community of Portuguese Language Countries (CPLP), Mozambique is the country whose socioeconomic and demographic profile most closely resembles that of Angola. Although it does not provide unemployment protection, its social protection system includes both sickness and disability benefits.

Portugal: Portugal was selected as a European country with a well-established social protection system. Employees, self-employed workers and persons covered under the Voluntary Social Insurance scheme are entitled to sickness and disability benefits. The Portuguese system has undergone successive reforms over several decades, providing a rich institutional experience for comparative analysis.

Thailand: Thailand is an emerging economy whose social protection system combines a compulsory scheme for formal sector workers with a voluntary scheme for workers in the informal economy, similar to the Portuguese model. As workers in the informal economy account for around half of total employment, the country's experience in extending sickness and disability protection across different categories of workers provides particularly relevant insights for the Angolan context.

Annex IV. Gradual application of invalidity pension calculation rules in Portugal

For beneficiaries registered with social security before 1 June 2007, the calculation rules are applied gradually.

▶Table IV.1. Beneficiaries registered with social security up to 31 December 2001

Start of pension	Pension amount
Up to 31 December 2016	(P1xC1+P2xC2)/C
From 1 January 2017	(P1xC3+P2xC4)/C

Source: https://www.seg-social.pt/pensao-de-invalidez

P – Monthly amount of the statutory pension

P1 – Pension resulting from the product of the overall pension accrual rate and the value of the reference earnings, based on the total earnings from the 10 calendar years with the highest earnings in the last 15 years, where the annual pension accrual rate is 2 per cent for each calendar year with registered earnings and the overall accrual rate is the product of the annual rate and the number of calendar years with registered earnings, subject to a minimum of 30 per cent and a maximum of 80 per cent. Where the number of calendar years with registered earnings is fewer than 10, the reference earnings are obtained by dividing total registered earnings by the product of 14 and the number of calendar years to which those earnings correspond.

P2 – Pension calculated by applying the calculation rules applicable to beneficiaries registered from 1 January 2002 onwards, in which the reference earnings are based on the total earnings over the entire contributory career, up to a limit of 40 calendar years with registered earnings, and in which the annual pension accrual rate varies between 2 per cent and 2.3 per cent for each calendar year with registered earnings, while the overall accrual rate is the product of the annual rate and the number of calendar years with registered earnings, subject to a minimum of 30 per cent.

C – Number of calendar years in the contributory career with registered earnings relevant for the purposes of the pension accrual rate, completed:

C1 – up to 31 December 2006

C2 – from 1 January 2007

C3 – up to 31 December 2001

C4 – from 1 January 2002

For the determination of C1, C2, C3 and C4, the totality of the contributory career is taken into account, even where it exceeds 40 years.

The value of P1 is capped at 12 × IAS. This cap does not apply where:

P2 is greater than P1;

P1 is greater than P2 and both P1 and P2 exceed 12 × IAS. In that case, the pension is calculated in accordance with the rules set out under “Beneficiaries registered from 1 January 2002”.

These rules also apply to the updating of pensions whose value exceeds 12 × IAS.

▶Table IV.2. Beneficiaries registered with social security from 1 January 2002

20 years or fewer	Registered earnings	
	21 years or more Calculation based on the value of the RR	
	Reference remuneration (RR)	**Calculation formula**
P = RRx2%xN	Equal to or less than 1.1xIAS	P = RRx2.3%xN
	More than 1.1xIAS and less than 2xIAS	P = (1.1xIASx2.3%xN) + [(RR-1.1xIAS) x 2.25%xN]
	More than 2xIAS and equal to or less than 4xIAS	P = (1.1xIASx2.3%xN) + (0.9xIASx2.25%xN) + [(RR-2xIAS) x 2.2%xN]
	More than 4xIAS and up to 8xIAS	P = (1.1xIASx2.3%xN) + (0.9xIASx2.25%xN) + 2xIASx2.2%xN) + [(RR-4xIAS) x 2.1%xN]
	More than 8xIAS	P = (1.1xIASx2.3%xN) + (0.9xIASx2.25%xN) + (2xIASx2.2%xN) + (4xIASx2.1%xN) + [(RR-8xIAS) x 2%xN]

Source: https://www.seg-social.pt/pensao-de-invalidez
Note:
P - Statutory pension
RR - Reference remuneration
N - number of relevant calendar years, with a limit of 40
IAS - Social Support Index

International Labour Organization | SAFE Angola

Funded by the European Union

ILO Country Office for Angola, Cabo Verde, Equatorial Guinea, Guinea-Bissau, Mozambique and Sao Tome and Principe

ENAPP - Escola Nacional de Administração e Políticas Públicas, Estrada da Samba, Luanda, Angola

ilo.org/angola