

## 30. Country profile: Mali



### 1. Development Profile

Mali is an expansive, landlocked country with 65 percent of its land area desert or semi-desert. The country has a rich history as the centre of a prosperous ancient empire. Following independence from France in 1960, Mali has endured “droughts, rebellions, a coup and 23 years of military dictatorship.”<sup>1</sup> However, since 1992 Mali has successfully maintained a democratic government. Four transparent, peaceful and multiparty elections have been held, and each President has respected the two-term limit laid out in the Constitution. There has, however, been some unrest and terrorist activity in the North due to conflict between the Alliance Touareg Nord-Mali and the Government.<sup>2</sup>

Mali will likely meet its MDGs in reducing the spread of HIV/AIDS and increasing access to safe drinking water. “With improved efficiency of public spending and additional donor funding, the country could also meet the targets related to school enrolment rates and reduction of extreme poverty.”<sup>3</sup>

This progress must be considered in the context of Mali’s status as one of the poorest countries in the world. The population of Mali is relatively young; 48 percent of the total population is under the age of 15, and the population is growing at a rate of 2.3 percent per year.<sup>4</sup> In 2008, 77 percent of the population over the age of 15 was illiterate (84 percent for women), which is double the average for African nations. In spite of this major issue, education spending is rising at a rate far below the regional average and well below the rate of GDP growth. In terms of gross primary school enrolment and other educational statistics, the indicators are generally 20 points lower than regional averages.<sup>5</sup> Due to systemic drought and famine, food insecurity is acute.<sup>6</sup> The Malian healthcare system is weak and malaria is widespread, accounting for 33 percent of medical consultations and 13 percent of total

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<sup>1</sup> *Mali: Country Profile*. (n.d.). Retrieved from BBC: [http://news.bbc.co.uk/2/hi/africa/country\\_profiles/1021454.stm](http://news.bbc.co.uk/2/hi/africa/country_profiles/1021454.stm)

<sup>2</sup> *Mali: Country Brief*. (2009, March). Retrieved from World Bank: <http://web.worldbank.org/WBSITE/EXTERNAL/COUNTRIES/AFRICAEXT/MALIEXTN/0,,menuPK:362193~pagePK:141132~piPK:141107~theSitePK:362183,00.html>

<sup>3</sup> Ibid.

<sup>4</sup> Gerber, D. *Mali on OneWorld*. (2008, May). Retrieved from OneWorld: <http://uk.oneworld.net/guides/mali/development>

<sup>5</sup> *Mali*. (n.d.). Retrieved from African Economic Outlook: <http://www.africaneconomicoutlook.org/en/countries/west-africa/mali/#/overview>

<sup>6</sup> Gerber, D. (2008, May).

mortalities. Infant mortality is extremely high – 96 deaths per 1000 births – due to “lack of vaccinations, poor nutrition, diarrheal disease and other poor conditions.”<sup>7</sup> Maternal mortality is also extremely high; pregnant women have a 1 in 16 chance of dying. Desertification is constantly decreasing the amount of arable land, and population increases are severely straining the fragile ecosystem.<sup>8</sup>

Since 2005, Mali has maintained a GDP growth rate of 5.1 percent per year, which has raised per capita income by about 3 percent annually. Economic activity is hampered by the desert climate, dependence on foreign ports, a lack of economic diversity and weak administrative capacity.<sup>9</sup> Mali’s main exports are cotton, livestock and gold, and it is consequently extremely vulnerable to price fluctuations for these commodities. Mali has the third largest gold mining industry in Africa.<sup>10</sup> Because it is landlocked, Mali’s external trade is often affected by unrest in its neighbouring countries.<sup>11</sup> Approximately 10 percent of the population is nomadic; 80 percent of the labour force is employed in the farming and fishing industries.<sup>12</sup>

<b>Socioeconomic indicators<sup>13</sup></b>	
Population (millions)	12.71
GNI per capita, PPP (current USD)	1,090
GDP (current USD) (billions)	8.74
GDP composition by sector (%)	Agriculture – 37 Industry- 24 Services- n/a
GDP growth rate (%)	5.0
Percent below poverty line (%)	51.4
Inflation (%)	13.6
GINI index	39.0
Adult illiteracy rate (%)	73.8
Life expectancy (years)	54
Child dependency ratio	82.2
Elderly dependency ratio	4.3
HIV prevalence (%)	1.5
Overseas development aid per capita (current USD)	82
Net official development assistance (USD Millions)	1,017
Remittances as % of GDP	3.3
2009 Human Development Index (HDI) ranking	178

<sup>7</sup> Gerber, D. (2008, May).

<sup>8</sup> Ibid.

<sup>9</sup> *Mali*. African Economic Outlook.

<sup>10</sup> Gerber, D. (2008, May).

<sup>11</sup> *Mali: CIA World Factbook*. (2010, March 18). Retrieved from US Government, Central Intelligence Agency. <https://www.cia.gov/library/publications/the-world-factbook/geos/ml.html>

<sup>12</sup> Ibid.

<sup>13</sup> *Country Data*. (n.d.). Retrieved from World Bank: <http://www.worldbank.org/data/countrydata/countrydata.html>

## **2. Vulnerability analysis**

### **2.1 External shocks**

The foundation of Mali's recent economic growth is the weather-dependent primary sector, which is prone to boom and bust cycles.<sup>14</sup> Estimated at 9.4 percent of GDP, Mali has a substantial account deficit due to rising oil prices and the decline of cotton exports.<sup>15</sup> Cotton subsidies provided by the US and EU have created an unbalanced and unfair market for the commodity, rendering Mali's cotton more expensive in international markets; "Oxfam estimates that Mali, together with 3 neighbouring countries, has lost \$450 million in foreign currency since 2004 as a direct result of these subsidies."<sup>16</sup> The World Trade Organisation recently ruled in favour of the African nations, requiring a subsidy removal, which has yet to take place.

Desertification has long been a problem in the Sahel region and has significantly affected Mali. Population increases are exceeding the carrying capacity of the land. Overuse of marginal land, improper farming techniques, deforestation for firewood and the increased demand for water are all compounding the crisis.

### **2.2 HIV/AIDS**

At 1.5 percent, the HIV/AIDS prevalence rate is relatively low for Sub Saharan Africa. However, Mali's poor healthcare system and the overall low standard of living render the rapid spread of the disease a constant threat.<sup>17</sup>

### **2.3 Foreign aid and remittances**

Remittances amount to about \$200 million USD and account for one-half of the country's foreign currency earnings.<sup>18</sup>

### **2.4 Political instability**

While Mali itself is a relatively stable nation, because it is landlocked, unrest in neighbouring countries jeopardises its external trade.

## **3. Monitoring and evaluation**

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<sup>14</sup> *Mali: Country Brief*. World Bank.

<sup>15</sup> Ibid.

<sup>16</sup> Gerber, D. (2008, May).

<sup>17</sup> Ibid.

<sup>18</sup> Ibid.

The statistical and information systems in place are inadequate and “incapable of accurately measuring the performance indicators. The reliability and consistency of the information and statistics obtained from various sources remain a serious problem.”<sup>19</sup>

## 4. Social assistance programmes overview

\*All currency conversions are based on 17<sup>th</sup> February 2010 rates:

- 1 XOF = 0.00204 USD
- 1 EUR = 1.369 USD
- 1 GBP = 1.57161 USD.<sup>20</sup>

Programme# 1: in-kind conditional transfer	<b>Programme name</b>	<b>Support for Basic Education<sup>21</sup></b>
	<b>Programme objective</b>	<ul style="list-style-type: none"> <li>▪ The goal of PRODEC is to achieve universal primary education by 2010–2015. To that end, the component will contribute to the promotion of access to basic education, especially for girls, through support for school feeding in primary schools.</li> <li>▪ WFP assistance will help to increase the rates of enrolment and attendance in food-insecure areas, assist vulnerable children in schools and close the gap between boys and girls.</li> </ul>
	<b>Programme components</b>	<ul style="list-style-type: none"> <li>▪ Every year an average 120,000 schoolchildren will receive a hot meal at noon for 180 days.</li> <li>▪ The daily ration will consist of 150 g of cereals, 30 g of dried vegetables and 10 g of oil; the energy value is 729 kcal. In this component, 21,237 mt of food will be distributed during the five years of the CP.</li> <li>▪ To encourage girls to stay at school during the last two years of the primary syllabus, dry rations will be provided for the families of girls attending at least 80 percent each month.</li> <li>▪ Distributions will be made in all WFP-assisted schools, with priority given to schools showing low enrolment rates for girls.</li> <li>▪ Take-home rations will consist of 4 litres of oil every three months.</li> <li>▪ Cooks will be designated by the communities; each cook will receive a daily ration of five cooked meals; 1,737 cooks will participate in the programme.</li> </ul>
	<b>Programme coverage</b>	<ul style="list-style-type: none"> <li>▪ Every year an average 120,000 schoolchildren will receive a hot meal at noon for 180 days.</li> </ul>
	<b>Beneficiary determination process</b>	<ul style="list-style-type: none"> <li>▪ Three levels of targeting will be used: geographical targeting in regions identified as vulnerable by the in-depth evaluation, targeting of educational promotion centres with gross enrolment rates below the national average, the regional average and the average of the six regions, plus those located in rural areas.</li> </ul>

<sup>19</sup> *Mali: Poverty Reduction Strategy Paper*. (2008, April). Retrieved from IMF: <http://www.imf.org/external/np/prsp/prsp.asp#M>

<sup>20</sup> *Currency Converter*. (n.d.). Retrieved from OANDA. <http://www.oanda.com/currency/converter/>

<sup>21</sup> Table drawn from *Country Programme- Mali 10583.0*. (2008–2011). Retrieved from WFP: <http://www.wfp.org/content/country-programme-mali-2008-2012>

		<ul style="list-style-type: none"> <li>▪ The schools should have under 300 pupils and at least three teachers and be able to count on the involvement of beneficiary communities.</li> </ul>
	<b>Legal framework</b>	<ul style="list-style-type: none"> <li>▪ It corresponds to WFP's Strategic Objective 4 and reflects the Government's education policy as expressed in 2000 in PRODEC, the strategy of the Alliance for Basic Education in the Sahel, of which Mali is a partner, and the steering law on education that was enacted in 1999.</li> </ul>
	<b>Administrative framework</b>	<ul style="list-style-type: none"> <li>▪ The Ministry of National Education will coordinate the activity through the National Directorate for Basic Education.</li> <li>▪ The implementation strategy will aim at public authorities assuming a greater share of responsibility for the programme so that they can take over after WFP withdraws.</li> <li>▪ The "school project" approach currently being promoted by educational partners such as UNICEF and Catholic Relief Services (CRS), two of WFP's partners in the schools sector, will be considered. The approach is based on a contract between the schools, government regional and local bodies, partners and communities and is aimed at the global development of schools.</li> </ul>
	<b>Monitoring and evaluation</b>	<ul style="list-style-type: none"> <li>▪ The CP will be monitored by the results-based monitoring and evaluation system. This will, however, be simplified in accordance with the observations of the October 2006 evaluation mission, the WFP regional bureau, CSCR and UNDAF.</li> <li>▪ The CP will be evaluated annually under the auspices of the Ministry of Foreign Affairs and Development Aid, which will bring together all the ministries and partners involved in the CP. A mid-term evaluation will be conducted in 2010 and a final evaluation will be held in 2011.</li> <li>▪ To that end, a baseline survey will be conducted in 2007 for component 1; it will make possible an initial assessment of education and will set the targets to be achieved for each results indicator. In collaboration with the UNESCO and UNICEF statistics office, WFP will provide technical support for the planning and statistics unit.</li> </ul>

<b>Programme# 2: in-kind transfer, food for work</b>	<b>Programme name</b>	<b>Support for Rural Development<sup>22</sup></b>
	<b>Programme components</b>	<ul style="list-style-type: none"> <li>▪ The immediate objectives will be to use FFW and FFS to mitigate soil degradation in cultivated or potentially arable areas and to support initiatives aimed at settling and developing agricultural lands in food-insecure areas.</li> <li>▪ It will feature market gardening based on small-scale irrigation, bottomland development and the assistance of partners such as IFAD/PIDRN and FAO/PNSA in settling the plots.</li> <li>▪ Under the surveillance of Mali's food security system, the activities will allow populations in vulnerable areas to respond to economic difficulties identified by EWS and thus prevent food crises from occurring; 210,000 beneficiaries – 50,000 participants – will receive 7,550 mt of cereals in the form of a personal daily ration of 400 g providing 1,340 kilocalories.</li> <li>▪ Support will be provided for 90 days during the lean season and counter-season.</li> </ul>

<sup>22</sup> Ibid.

	<b>Programme coverage</b>	<ul style="list-style-type: none"> <li>210,000 beneficiaries – 50,000 participants.</li> </ul>
	<b>Finance</b>	<ul style="list-style-type: none"> <li>World Food Programme.</li> </ul>
	<b>Legal framework</b>	<ul style="list-style-type: none"> <li>The activity corresponds to the Government's policy statement on rural development, which led to the Agricultural Steering Law and the Blueprint for Rural Development.</li> </ul>
	<b>Administrative framework</b>	<ul style="list-style-type: none"> <li>The ministries of agriculture, animal husbandry and fisheries, and the environment will, continue to implement the component through their national directorates in the framework of the Operational Strategy on Horizon 2015 and the Strategic Framework for Food Security.</li> <li>An ongoing policy of national decentralization will enable WFP and its partners to work directly with local organizations. The <i>comités de gestion communaux</i> (CGC; Communal Management Committees) will facilitate the participation of beneficiaries, of whom 50 percent will be women; the figure will increase gradually to 70 percent by the end of the CP.</li> <li>WFP will give priority support to partners' programmes that are aimed at responding to the needs of women and are based on FFW and FFS.</li> <li>Implementation will involve the participation of financial partners and NGOs with whom WFP has signed agreements – GTZ, IFAD, FAO, German Agro-Action and CRS.</li> <li>FFS activities will help to enhance the capacities of the populations in agricultural production, anti-erosion and women's literacy. Support will be provided for 90 days during the lean season and counter-season. Reinforcement of beneficiaries' capacities and their involvement in activities will help guarantee that the assets created are sustainable.</li> </ul>
	<b>Monitoring and evaluation</b>	<ul style="list-style-type: none"> <li>The CP will be monitored by the results-based monitoring and evaluation system. This will, however, be simplified in accordance with the observations of the October 2006 evaluation mission, the WFP regional bureau, CSCRP and UNDAF.</li> <li>The CP will be evaluated annually under the auspices of the Ministry of Foreign Affairs and Development Aid, which will bring together all the ministries and partners involved in the CP. A mid-term evaluation will be conducted in 2010 and a final evaluation will be held in 2011.</li> <li>To that end, a baseline survey will be conducted in 2007 for component 1; it will make possible an initial assessment of education and will set the targets to be achieved for each results indicator. In collaboration with the UNESCO and UNICEF statistics office, WFP will provide technical support for the planning and statistics unit. The aim is that results indicators used to monitor component 1 should be defined from the 2007/2008 school year on the basis of data collected by the Government during its annual schools census.</li> </ul>

<b>3: conditional</b>	<b>Programme name</b>	<b>Bourse Maman<sup>23</sup></b>
	<b>Programme objective</b>	<ul style="list-style-type: none"> <li>Contributing to positive schooling outcomes for children, leading households to adopt modern schooling as a normal pattern for their children, particularly for girls. In addition, the project is helping transform women's lives through the extra resources it is brings into the household, which they control.</li> </ul>

<sup>23</sup> Table text from *Child Poverty: A Role for Cash Transfers? West and Central Africa*. (2009). Retrieved from UNICEF: [www.unicef.org/wcaro/wcaro\\_UNICEF\\_ODI\\_3\\_Cash\\_Transfers.pdf](http://www.unicef.org/wcaro/wcaro_UNICEF_ODI_3_Cash_Transfers.pdf)

	<b>Programme components</b>	<ul style="list-style-type: none"> <li>It provides women in poor families with a CCT (\$10 USD a month) on condition that children enroll in and attend school at least 80% of the school year.</li> </ul>
	<b>Socioeconomic impacts</b>	<ul style="list-style-type: none"> <li>When asked to identify the changes the project has brought about in their lives, the 55 women beneficiaries in Sénossa focused unanimously on the impact of having money: they can buy school notebooks and pens for their children; several recalled taking a sick school child to the health centre and purchasing the medication needed. Before, these basic items had to wait for the father's mediation and payment, which were sometimes not forthcoming.</li> <li>The predictability of the cash transfers has given the women a first experience of a modest but more reliable form of income, which they have used prudently to protect their families.</li> <li>Further, the Bourse Maman has prompted a small savings and loans association among beneficiaries, which has been very useful in raising resources for specific purchases and even small investments. Women allocate a small share of their monthly grant to this fund and, with the contributions from everyone, sufficient resources are generated to pay for more significant expenses. Managing this system and making decisions on how to use these resources shows evidence of increased empowerment among women in the community.</li> </ul>

<b>Programme# 4: in-kind transfer</b>	<b>Programme name</b>	<b>Fighting/controlling malnutrition in food-insecure areas in Mali<sup>24</sup></b>
	<b>Programme overview</b>	<ul style="list-style-type: none"> <li>Despite three consecutive years of good harvests, food insecurity affects 26 percent of households, of which 8 percent are severely food-insecure.</li> </ul>
	<b>Programme components</b>	<ul style="list-style-type: none"> <li>24,696 mt.</li> <li>Children aged 6–59 months with a weight/height index of 70 percent and &lt;80 percent of the average will be regarded as moderately malnourished. Testing will be conducted at health centres under the advanced strategy.</li> <li>10 Community health volunteers will refer cases to health centres on the basis of mid-upper arm circumference (MUAC) of 110 mm and &lt;120 mm. A moderately malnourished child will be regarded as treated on attaining a weight/height index of 85 percent at two consecutive weigh-ins.</li> <li>To reduce the risk of relapse, such children will receive food assistance for a further three months. As a further and separate intervention during lean seasons, food supplements will be distributed to all children aged 6–24 months in at-risk areas, irrespective of their nutritional status.</li> <li>Food assistance for women will target pregnant and lactating women with a MUAC of &lt;210 mm. Malnourished women will be identified at pre-natal and post-natal visits and at medical checks of children at health centres and through the advanced strategy by community health volunteers. Women will receive food assistance for six months. The criterion for lactating women will</li> </ul>

<sup>24</sup> Table drawn from *Mali PRRO 10610.0: Fighting/controlling malnutrition in food-insecure areas in Mali*. (n.d.). Retrieved from WFP:  
<http://www.wfp.org/content/protracted-relief-and-recovery-operation-mali-106100-fightingcontrolling-malnutrition-food-insecure->

		<p>be a body mass index (BMI) of 18.5; the criterion for pregnant women will be defined as underweight of children at birth.</p> <ul style="list-style-type: none"> <li>Food assistance for PLHIV will targets patients on anti-retroviral therapy (ART) and people registered in a PMTCT programme whose MUAC is &lt;210 mm. Cases will be tested and managed in hospitals and district health centres for six months, after which cases with a MUAC of 230 mm will be regarded as having recovered.</li> <li>Food assistance for people affected by TB targets those with a MUAC of &lt;210 mm. Cases will be tested and managed at hospitals and district health centres. Patients will be regarded as having recovered if their MUAC is 230 mm at two consecutive visits. TB patients will receive an individual ration for the six months of DOTS with a view to increasing access.</li> </ul>
	<b>Programme duration</b>	<ul style="list-style-type: none"> <li>1 January 2009 – 31 December 2010.</li> </ul>
	<b>Programme coverage</b>	<ul style="list-style-type: none"> <li>896,324.</li> </ul>
	<b>Beneficiary determination process</b>	<ul style="list-style-type: none"> <li>Targets four groups of beneficiaries: i) children aged 6–59 months; ii) pregnant and lactating women; iii) PLHIV; and iv) TB patients. These beneficiaries will be assisted according to criteria developed during implementation of the strategy.</li> <li>Children aged 6–59 months with a weight/height index of 70 percent and &lt;80 percent of the average will be regarded as moderately malnourished. Testing will be conducted at health centres under the advanced strategy.</li> </ul>
	<b>Finance</b>	<ul style="list-style-type: none"> <li>WFP food cost \$15,929,405 USD.</li> <li>Total cost to WFP \$32,748,374 USD.</li> </ul>
	<b>Administrative framework</b>	<ul style="list-style-type: none"> <li>Implementation of PRRO 10610.0 is aligned with current decentralization processes in Mali and with the work of the food security and nutrition committees. At the national level, coordination will be handled by a steering committee of WFP, ministries, the Commission for Food Security, bilateral and multilateral donors, and national and international cooperating partners. The Ministry of Foreign Affairs will chair the committee.</li> <li>Women will have an important role in distributing food for all the components.</li> <li>Awareness-raising through the communications component will promote the involvement of women and will reinforce their presence in decision-making positions on the food distribution committees.</li> <li>PRRO 10610.0 will be implemented in partnership with government departments, cooperating partners and United Nations agencies under the leadership of the steering committee.</li> <li>The Nutrition Division of the Ministry of Health coordinates nutrition management at the national level and leads the working sessions of the nutrition group. A national coordinator in the Division liaises with WFP and other divisions within the Ministry of Health, and is involved in the design of the project document.</li> </ul>
	<b>Monitoring and evaluation</b>	<ul style="list-style-type: none"> <li>Under the leadership of the Ministry of Foreign Affairs, the PRRO steering committee will organize committee meetings every six months to assess progress in implementation and make recommendations for improvement.</li> </ul>



		<ul style="list-style-type: none"> <li>Internal and external approaches will be used to monitor performance. The internal monitoring system will conform with results-based management standards and will include a mid-term review in March 2010. External monitoring will be conducted by the CSA and partners. Food and nutritional data will be collected and processed under a regular monitoring process.</li> <li>WFP sub-offices and operational partners will monitor activities and food distribution in line with the performance indicators; information will be loaded into a database to facilitate assessment. Data from sub-offices will be centralized and analysed by the country office.</li> <li>The number of PLHIV beneficiaries will be tracked using medical files. To protect privacy, names will not be captured in the system.</li> </ul>
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Programme# 5: social insurance	Programme name	Old Age, Disability and Survivors <sup>25</sup>
	Programme components	<ul style="list-style-type: none"> <li>Old-age pension: The pension is equal to 26% of the insured's average monthly earnings in the last 8 years plus 2% of average monthly earnings for each 12-month period of coverage exceeding 120 months up to 80%; 30% of the insured's average quarterly earnings plus 2% for each year of coverage exceeding 60 quarters for the voluntarily insured. <ul style="list-style-type: none"> <li>The minimum earnings for benefit calculation purposes are equal to twice the legal minimum wage.</li> <li>The legal monthly minimum wage is 28,460 CFA francs (\$58.10 USD).</li> <li>Early pension: The pension is reduced by 5% for each year that the pension is taken before age 58; age 60 if voluntarily insured.</li> <li>The pension is paid quarterly.</li> </ul> </li> <li>Old-age allowance: 52% of the legal minimum wage is paid each month; 30% of the earnings used for contribution calculation purposes for the voluntarily insured. <ul style="list-style-type: none"> <li>Benefit adjustment: Benefits are adjusted by decree according to changes in the average salary and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 2008.)</li> </ul> </li> <li>Disability pension: The pension is equal to 26% of the insured's average monthly earnings in the last 8 years plus 2% of average monthly earnings for each 12-month period of coverage exceeding 120 months up to 80%; 30% of the insured's average quarterly earnings plus 2% for each year of coverage beyond 60 quarters for the voluntarily insured. For each year that a claim is made before age 50, the insured is credited with a 6-month coverage period.</li> <li>The minimum earnings for benefit calculation purposes are equal to twice the legal minimum wage. <ul style="list-style-type: none"> <li>The legal monthly minimum wage is 28,460 CFA francs (\$58.10 USD).</li> <li>The disability pension is reassessed if the insured recovers partially or totally.</li> <li>The disability pension ceases at age 53 (age 55 if voluntarily insured) and is replaced by the old-age pension.</li> <li>Benefit adjustment: Benefits are adjusted by decree according to changes in the average salary and the legal minimum wage,</li> </ul> </li> </ul>

<sup>25</sup> Table text from "Mali." *Social Security Programs Throughout the World: Africa 2009*. (2009). Retrieved from United States Government, Social Security Administration: <http://www.socialsecurity.gov/policy/docs/progdesc/ssptw/2008-2009/africa/index.html>

		<p>depending on the financial resources of the system. (The last adjustment was made in 2008.)</p> <ul style="list-style-type: none"> <li>▪ Survivor Pension: The widow(er) receives 50% of the pension the deceased received or would have been entitled to receive. If there is more than one widow, the pension is split equally.</li> <li>▪ Orphan's pension: Each dependent orphan receives 10% of the pension the deceased received or would have been entitled to receive. <ul style="list-style-type: none"> <li>○ The value of the orphan's pension must not be less than the value of family allowances (see Family Allowances, below).</li> <li>○ The total orphan's pension must not exceed 50% of the pension the deceased received or would have been entitled to receive; otherwise, the pensions are reduced proportionately.</li> </ul> </li> <li>▪ Survivor allowance: A lump sum of 1 month of the deceased's old-age pension (calculated based on 156 months of coverage; 80 quarters of coverage for the survivor of a voluntarily insured person) is paid for each 6-month period of coverage. If there is more than one widow, the allowance is split equally. <ul style="list-style-type: none"> <li>○ Benefit adjustment: Benefits are adjusted by decree according to changes in the average salary and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 2008.)</li> </ul> </li> </ul>
	<b>Programme coverage</b>	<ul style="list-style-type: none"> <li>▪ Employed persons.</li> <li>▪ Voluntary coverage for self-employed persons.</li> <li>▪ Special system for civil servants, magistrates, and armed forces personnel.</li> </ul>
	<b>Beneficiary Determination process</b>	<ul style="list-style-type: none"> <li>▪ Old-age pension: Age 58 (age 53 if prematurely aged) with at least 13 years of contributions; age 60 with at least 15 years of contributions if voluntarily insured. Retirement from all gainful activity is necessary. Early pension: Age 53 with at least 13 years of contributions; age 55 with at least 15 years of contributions if voluntarily insured. Retirement from all gainful activity is necessary.</li> <li>▪ Old-age allowance: Age 53 with at least 6 years of coverage (age 60 with at least 10 years of coverage if voluntarily insured) and does not meet the qualifying conditions for the old-age or early pensions. The pension is payable abroad only under reciprocal agreement; in the absence of a reciprocal agreement, the insured's contributions are refunded at retirement age or if permanently leaving the country.</li> <li>▪ Disability pension: The insured must be assessed with a permanent loss of 66.7% of earning capacity and have at least 8 years of coverage; at least 10 years of coverage if voluntarily insured.</li> <li>▪ Survivor pension: The deceased was a pensioner or was eligible for a pension at the time of death. <ul style="list-style-type: none"> <li>○ Eligible survivors are a widow(er) who was married to the deceased for at least 2 years and dependent orphans younger than age 14 (age 18 if an apprentice, age 21 if a student or with a disability).</li> </ul> </li> <li>▪ Survivor allowance: Paid to the widow(er) if the insured had less than 13 years of coverage; less than 15 years of coverage if voluntarily insured.</li> </ul>

	<b>Finance</b>	<ul style="list-style-type: none"> <li>▪ Insured person: 3.6% of gross earnings. <ul style="list-style-type: none"> <li>○ The minimum earnings for contribution calculation purposes are equal to the legal minimum wage.</li> <li>○ The monthly legal minimum wage is 28,460 CFA francs (\$58.10 USD).</li> </ul> </li> <li>▪ Self-employed person: A voluntary contribution of 9% of wage class earnings, according to five wage classes. <ul style="list-style-type: none"> <li>○ The minimum earnings for contribution calculation purposes are 125,000 CFA francs (\$255.18 USD) a quarter.</li> <li>○ The maximum earnings for contribution calculation purposes are 1,000,000 CFA francs (\$2,041.44 USD) a quarter.</li> </ul> </li> <li>▪ Employer: 5.4% of gross payroll. <ul style="list-style-type: none"> <li>○ The minimum earnings for contribution calculation purposes are equal to the legal minimum wage.</li> <li>○ The monthly legal minimum wage is 28,460 CFA francs (\$58.10 USD).</li> <li>○ Contributions are paid monthly by employers with 10 or more employees or quarterly by employers with 1 to 9 employees.</li> </ul> </li> <li>▪ Government: None; contributes as an employer for public-sector employees who are not civil servants.</li> </ul>
	<b>Legal framework</b>	<ul style="list-style-type: none"> <li>▪ Current law passed in 1999 (social insurance), with 2003 and 2006 amendments; and 1999 (voluntary coverage), implemented in 2004.</li> </ul>
	<b>Administrative framework</b>	<ul style="list-style-type: none"> <li>▪ Ministry of Social Development, Solidarity, and Aged Persons provides general supervision.</li> <li>▪ Managed by a tripartite board and a director general, the National Social Insurance Institute administers the program.</li> </ul>

<b>Programme# 6: social insurance</b>	<b>Programme name</b>	<b>Sickness and Maternity<sup>26</sup></b>
	<b>Programme components</b>	<ul style="list-style-type: none"> <li>▪ Sickness benefit: No statutory benefits are provided. (Employers are required to provide paid sick leave for employees.)</li> <li>▪ Maternity benefit: The benefit is equal to 100% of the employed mother's last earnings. The benefit is paid for 6 weeks before and 8 weeks after (11 weeks in the event of complications arising from pregnancy or childbirth) the expected date of childbirth.</li> <li>▪ Worker medical benefits: Medical care and some health and welfare services are provided through the joint inter employer medical services program operated by the National Social Insurance Institute. <ul style="list-style-type: none"> <li>○ Insured and voluntarily insured women receive necessary medical care during pregnancy and childbirth.</li> </ul> </li> <li>▪ Birth Leave: The benefit is equal to 100% of the father's last earnings. The benefit is paid for any 3 days in the first 15 days after childbirth.</li> <li>▪ Dependents' Medical Benefits: Medical care and some health and welfare services are provided to the dependents of insured and the voluntarily insured through the joint inter employer medical services program operated by the National Social Insurance Institute. <ul style="list-style-type: none"> <li>○ Eligible dependents are the spouse and dependent children of the</li> </ul> </li> </ul>

<sup>26</sup> Ibid.

		<p>insured.</p> <ul style="list-style-type: none"> <li>○ The wife of an insured or voluntarily insured person receives medical care during pregnancy and childbirth.</li> </ul>
	<b>Programme coverage</b>	<ul style="list-style-type: none"> <li>▪ Employed persons.</li> <li>▪ Voluntary coverage for self-employed persons.</li> <li>▪ Special system for civil servants, magistrates, and armed forces personnel.</li> </ul>
	<b>Beneficiary determination process</b>	<ul style="list-style-type: none"> <li>▪ Cash sickness benefits: No statutory benefits are provided.</li> <li>▪ Cash maternity benefits: The mother must reside in Mali and have at least 9 consecutive months of insured employment based on at least 18 days or 120 hours of work a month; at least two 6-month periods of coverage for voluntarily insured self-employed women.</li> <li>▪ Birth Leave: Paid to a father in insured employment for the birth of a child. The benefit is not paid for a stillborn child.</li> <li>▪ Medical Benefits: Must be in insured employment or voluntarily insured.</li> </ul>
	<b>Finance</b>	<ul style="list-style-type: none"> <li>▪ Insured person: None.</li> <li>▪ Self-employed person: A voluntary contribution of 2% of wage class earnings, according to five wage classes. <ul style="list-style-type: none"> <li>○ The above contributions finance medical benefits only. Maternity cash benefits are financed under Family Allowances, below.</li> <li>○ The minimum earnings for contribution calculation purposes are 125,000 CFA francs (\$255.18 USD) a quarter.</li> <li>○ The maximum earnings for contribution calculation purposes are 1,000,000 CFA francs (\$2,041.44 USD) a quarter.</li> </ul> </li> <li>▪ Employer: 2% of gross payroll. <ul style="list-style-type: none"> <li>○ The above contributions finance medical benefits only. Maternity cash benefits are financed under Family Allowances, below.</li> <li>○ The minimum earnings for contribution calculation purposes are equal to the legal minimum wage.</li> <li>○ The legal monthly minimum wage is 28,460 CFA francs (\$58.10 USD).</li> <li>○ Contributions are paid monthly by employers with 10 or more employees or quarterly by employers with 1 to 9 employees.</li> </ul> </li> <li>▪ Government: None; contributes as an employer for public-sector employees who are not civil servants.</li> </ul>
	<b>Legal framework</b>	<ul style="list-style-type: none"> <li>▪ 1999 (social insurance); and 1999 (voluntary coverage), implemented in 2004.</li> </ul>
	<b>Administrative framework</b>	<ul style="list-style-type: none"> <li>▪ Ministry of Social Development, Solidarity, and Aged Persons provides general supervision.</li> <li>▪ Managed by a tripartite board and a director general, the National Social Insurance Institute administers the program.</li> </ul>

Programme# 7: Social Insurance	Programme name	Work Injury <sup>27</sup>
	Programme components	<ul style="list-style-type: none"> <li>▪ Temporary disability benefits: The monthly benefit is equal to 100% of the insured's last earnings. The benefit is paid from the day after the disability began until full recovery or certification of permanent disability. <ul style="list-style-type: none"> <li>○ The minimum earnings for benefit calculation purposes are equal to the legal minimum wage. The legal monthly minimum wage is 28,460 CFA francs (\$58.10 USD).</li> <li>○ Benefit adjustment: Benefits may be adjusted according to changes in the average salary and the legal minimum wage after 2 months of payment.</li> <li>○ Permanent disability pension: If the insured is assessed with a total disability, the monthly pension is equal to 100% of the insured's average earnings in the year before the disability began.</li> <li>○ Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, 40% of the disability pension is paid.</li> <li>○ The maximum pension is equal to 20 times the legal minimum wage.</li> <li>○ Partial disability: The pension is equal to the insured's average earnings in the year before the disability began multiplied by 0.5 times the assessed degree of disability for the portion of disability between 10% and 50% and by 1.5 times the assessed degree of disability for the portion greater than 50%. The pension is paid as a lump sum if the assessed disability is less than 10%.</li> <li>○ For an assessed degree of disability of at least 10%, the minimum earnings for benefit calculation purposes are equal to 1.3 times the legal minimum wage.</li> <li>○ Only 33.3% of earnings over 10 times the legal minimum wage are taken into account for benefit calculation purposes. The maximum earnings for benefit calculation purposes are 28 times the legal minimum wage.</li> <li>○ If the assessed degree of disability is 100%, pensions are paid monthly; if the assessed degree of disability is 75% to 99%, monthly or quarterly; otherwise, quarterly or annually.</li> <li>○ If the assessed degree of disability is greater than 20%, the pension may be partially paid as a lump sum after receiving the pension for 5 years; if the assessed degree of disability is 20% or less, the total remaining pension may be paid as a lump sum after receiving the pension for 5 years.</li> <li>○ The insured may be required to undergo medical examinations by a doctor approved or designated by the National Social Security Fund every 6 months during the first 2 years; thereafter, once a year.</li> <li>○ Benefit adjustment: Benefits are adjusted by decree according to changes in the average salary and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 2008.)</li> </ul> </li> <li>▪ Workers' medical benefits: Benefits include medical and surgical care, hospitalization, medicines, appliances, transportation, and rehabilitation.</li> <li>▪ Survivor pension: The widow(er)'s pension is equal to 30% of the deceased's average earnings in the year before the disability began, if the marriage occurred before the deceased's accident. If there is more than one widow, the pension is split equally.</li> </ul>

<sup>27</sup> Ibid.

		<ul style="list-style-type: none"> <li>▪ Remarriage settlement: On remarriage, the widow(er)'s pension ceases and a lump sum is paid equal to 3 years of pension, except if the widow(er) has a child receiving an orphan's pension.</li> <li>▪ Orphan's Pension: 15% of the deceased's average earnings in the year before the disability began is paid for each of the first two orphans and 10% for each additional orphan; 20% for each full orphan. Eligible orphans must be younger than age 14 (age 18 if an apprentice, age 21 if a student or with a disability).</li> <li>▪ Dependent parent's and grandparent's pension: Each receives 10% of the deceased's average earnings in the year before the disability began, up to 30%. <ul style="list-style-type: none"> <li>○ The minimum earnings for benefit calculation purposes are equal to 1.3 times the legal minimum wage.</li> <li>○ Only 33% of earnings over 10 times the legal minimum wage are taken into account for benefit calculation purposes. The maximum earnings for benefit calculation purposes are 28 times the legal minimum wage.</li> <li>○ All survivor benefits combined must not exceed 85% of the deceased's average earnings in the year before the disability began; otherwise, all pensions are reduced proportionately.</li> </ul> </li> <li>▪ Funeral grant: The cost of the burial is paid, up to 25% of the legal annual minimum wage. <ul style="list-style-type: none"> <li>○ The legal annual minimum wage is equal to 341,520 CFA francs (\$697.19 USD).</li> <li>○ Benefit adjustment: Benefits are adjusted for changes in the average salary and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 2008.)</li> </ul> </li> </ul>
	<b>Programme coverage</b>	<ul style="list-style-type: none"> <li>▪ Employed persons, including temporary and seasonal workers, members of production cooperatives, non salaried managers of cooperatives and their assistants, apprentices, students at technical schools, managers of companies under certain conditions, and prisoners working in prison workshops.</li> <li>▪ Voluntary coverage for self-employed persons.</li> <li>▪ Special systems for civil servants and seamen.</li> </ul>
	<b>Beneficiary determination process</b>	<ul style="list-style-type: none"> <li>▪ Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.</li> </ul>
	<b>Finance</b>	<ul style="list-style-type: none"> <li>▪ Insured person: None.</li> <li>▪ Self-employed person: Voluntary contributions of between 1% and 4% of gross earnings, according to the assessed degree of risk. <ul style="list-style-type: none"> <li>○ The minimum earnings for voluntary contribution calculation purposes are equal to the legal minimum wage.</li> <li>○ The maximum earnings for voluntary contribution calculation purposes are equal to 10 times the legal minimum wage.</li> <li>○ The monthly legal minimum wage is 28,460 CFA francs (\$58.10 USD).</li> </ul> </li> <li>▪ Employer: 1% to 4% of gross payroll, according to the assessed degree of risk. <ul style="list-style-type: none"> <li>○ The minimum earnings for contribution calculation purposes are equal to the legal minimum wage.</li> <li>○ The maximum earnings for voluntary contribution calculation purposes are equal to 10 times the legal minimum wage.</li> <li>○ Contributions are paid monthly by employers with 10 or more employees or quarterly by employers with 1 to 9 employees.</li> </ul> </li> </ul>

		<ul style="list-style-type: none"> <li>Government: None.</li> </ul>
	<b>Legal framework</b>	<ul style="list-style-type: none"> <li>Current law passed in 1999 (social insurance); and 1999 (voluntary coverage), implemented in 2004</li> </ul>
	<b>Administrative framework</b>	<ul style="list-style-type: none"> <li>Ministry of Social Development, Solidarity, and Aged Persons provides general supervision.</li> <li>Managed by a tripartite board and a director general, the National Social Insurance Institute administers contributions and benefits.</li> </ul>

<b>Programme# 8: social insurance</b>	<b>Programme name</b>	<b>Family Allowances<sup>28</sup></b>
	<b>Programme components</b>	<ul style="list-style-type: none"> <li>Birth Grant: 10,980 CFA francs is paid for each birth. The grant is paid in three installments: 50% of the total grant at birth, 25% of the grant when the child is aged 6 months, and 25% when the child is aged 12 months.</li> <li>Family allowances: 1,000 CFA francs (\$2.04 USD) a month is paid for each child.</li> <li>Prenatal allowance: 8,235 CFA francs (\$8235 USD) is paid. The allowance is paid in three installments: 1,830 CFA francs (\$3.74 USD), 3,660 CFA francs (\$7.47 USD), and 2,745 CFA francs (\$5.60 USD).</li> <li>Marriage Allowance: A lump sum of 9,155 CFA francs (\$18.69 USD) is paid. <ul style="list-style-type: none"> <li>Benefit adjustment: Benefits were last adjusted in 2003.</li> </ul> </li> </ul>
	<b>Coverage</b>	<ul style="list-style-type: none"> <li>Employees with one or more children.</li> <li>Voluntary coverage for self-employed persons.</li> <li>Special system for civil servants.</li> </ul>
	<b>Beneficiary determination process</b>	<ul style="list-style-type: none"> <li>Family allowances: The child must be older than 12 months and younger than age 14 (age 18 if an apprentice, age 21 if a student or with a disability). Preschool children must undergo prescribed medical examinations. The parent must have at least 9 consecutive months of covered employment and be currently working at least 18 days or 120 hours a month; at least 6 months of coverage for a voluntarily insured parent. <ul style="list-style-type: none"> <li>The benefit is also paid to social insurance pensioners and to the widow(er) of a beneficiary.</li> <li>The benefit is payable abroad only if there is a reciprocal agreement.</li> </ul> </li> <li>Prenatal allowance: Paid to an insured woman or the wife of an insured man. The woman must undergo prescribed medical examinations.</li> <li>Birth grant: Paid to an insured woman or the wife of an insured man. The woman must undergo prescribed medical examinations.</li> <li>Marriage allowance: Paid to an insured person when marrying for the first time. (Voluntarily insured persons are not eligible.)</li> </ul>
	<b>Finance</b>	<ul style="list-style-type: none"> <li>Insured person: None.</li> <li>Self-employed person: A voluntary contribution of 8% of wage class earnings, according to five wage classes. <ul style="list-style-type: none"> <li>The above contributions also finance maternity cash benefits under Sickness and Maternity, above.</li> </ul> </li> </ul>

<sup>28</sup> Ibid.

		<ul style="list-style-type: none"> <li>○ The minimum earnings for contribution calculation purposes are 125,000 CFA francs (\$255.18 USD) a quarter.</li> <li>○ The maximum earnings for contribution calculation purposes are 1,000,000 CFA francs (\$2041.44 USD) a quarter.</li> </ul> <ul style="list-style-type: none"> <li>▪ Employer: 8% of gross payroll. <ul style="list-style-type: none"> <li>○ The above contributions also finance maternity cash benefits under Sickness and Maternity, above.</li> <li>○ The minimum earnings for contribution calculation purposes are equal to the legal minimum wage.</li> <li>○ The legal monthly minimum wage is 28,460 CFA francs (\$58.10 USD).</li> <li>○ Contributions are paid monthly by employers with 10 or more employees or quarterly by employers with 1 to 9 employees.</li> </ul> </li> <li>▪ Government: Provides subsidies to cover any deficits; contributes as an employer for public-sector employees who are not civil servants.</li> </ul>
	<b>Legal framework</b>	<ul style="list-style-type: none"> <li>▪ Current law passed in 1999 (social insurance); and 1999 (voluntary coverage), implemented in 2004.</li> </ul>
	<b>Administrative framework</b>	<ul style="list-style-type: none"> <li>▪ Ministry of Social Development, Solidarity, and Aged Persons provides general supervision.</li> <li>▪ Managed by a tripartite board and a director general, the National Social Insurance Institute administers the program.</li> </ul>