

Time-line exercise

Option 1. Mali

Step 1:

Instructor: *“I propose to do a small exercise on the flip chart all together. I will need a volunteer for this exercise. Is there anyone from Senegal here? Yes, ok thank you, you will then be the designated volunteer, you can remain seated.”*

Step 2:

Instructor says: *“I will draw your hypothetical life line, let’s start with where you’re born.”*

Instructor draws a circle on the flip chart and writes Mali in the circle as follows:

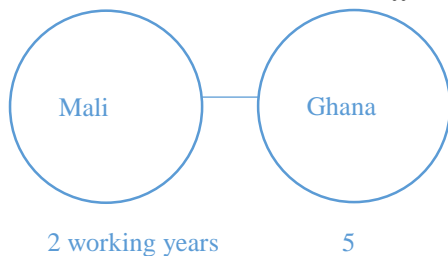


Instructor: *“Let’s imagine that our volunteer who is born in Mali went to school and studied until he was 22 years old. When you turned 22, you were worked for 2 years in Mali.”* --- The instructor then writes 2 working years under the circle.

Note: if the volunteer says he studied until 20 or 26, the instructor has to reply that the time –line will be a hypothetical situation and that for the purpose of the exercise we will keep it at 22 years.

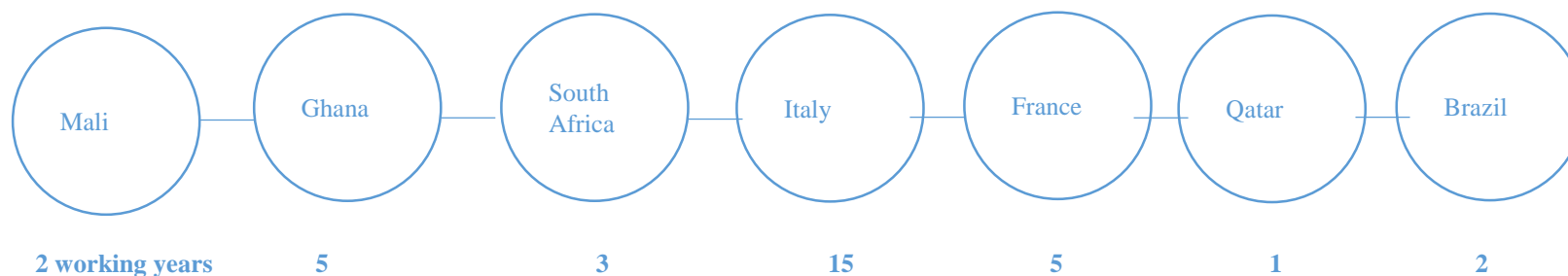
Step 3

Instructor: *“You were then offered a great job opportunity in Ghana so you decided to move to Ghana and you worked there for 5 years.”*



Step 4

Instructor: “You then moved for work to South Africa and worked there for 3 years. You then of course attended the Labour Migration Academy and met a really nice girl/men and decided to get married and move to Italy where you stayed and worked for 15 years, then you moved to France and worked there for 5 years... etc.” (see picture below)



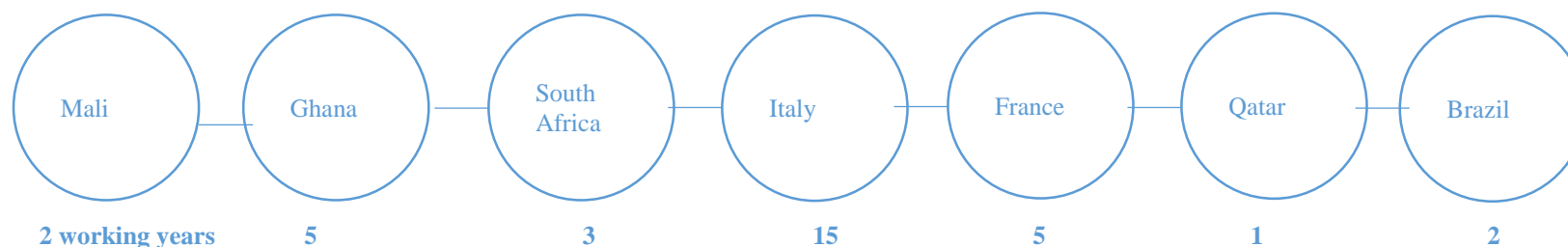
Step 5

Instructor asks volunteer: “what is the retirement age in your country?”

Answer : “Minimum age is 53 for pre-retirement but for a ‘normal retirement the minimum age is 55 years” (Source website of the 'Institut National de Prévoyance Sociale INPS of Mali)

“So let’s say for the purpose of the exercise that you worked till 55 years old.”

Instructor counts together with the group: “At 22 you started working, + 2, + 5 + 3 + 15 + 5 + 1 + 2 = 33 years , so 22 years + 33 years = 55, you’re now 55 years old and decided to return for your retirement to your country of origin Mali” ---- Draws an arrow back to Mali.



Step 6:

Instructor asks volunteer: “how many years of contributions do you need to be able to benefit from your old-age pension?”

Answer: “13 years minimum” To qualify for an old-age pension one should have worked for a minimum of 13 contributory years (INPS website).

Instructor: *Ok, let's count together. The 2 years in Mali count,..*

..the 5 years in Ghana, Ghana is part of ECOWAS and although the ECOWAS General Convention on Social Security still faces some implementation challenges let's assume that those 5 years of contribution in Ghana count, so together that's 7 years...

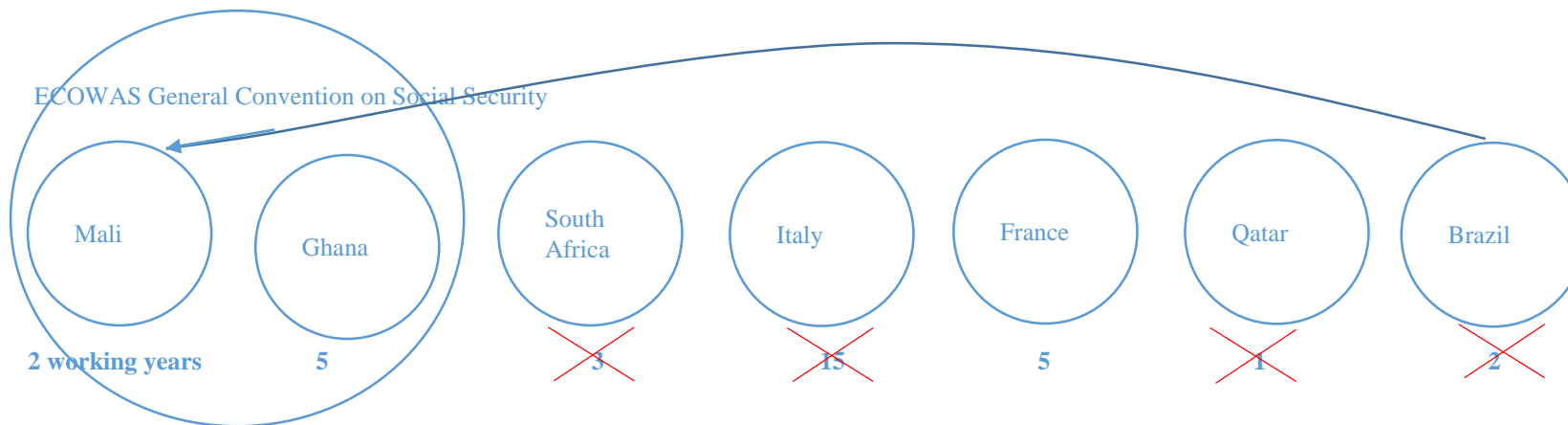
...then the 3 years in South Africa, there is no bilateral or multilateral agreement so these years don't count (big red cross through the "3")...

...Italy, idem no bilateral or multilateral agreement, so big cross through the 15...

...France¹ yes there is a bilateral agreement so we can count those 5 years, we are now up to 12 years...

...Qatar and Brazil no bilateral /multilateral agreement so these years don't count, (both crossed out)...

... which means that when, at the age of 55 years old, having worked your whole life, that is for 33 years, as you only have 12 years of contribution that can be counted and you need 13 years minimum, you return to Mali and you have ... no access to your pension. You do get a refund of you contributions of the 2 years you contributed in Mali either at retirement age or when you leave the country, similar provisions may apply for some of the countries you worked in, however you will not be able access your old-age pension. ----- Any questions?



¹ Mali has bilateral social security agreements with Burkina Faso, Cote d'Ivoire, France and Senegal.