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THEME

**THE ISSUE OF SOCIAL SECURITY IN
THE UNITED KINGDOM AND IN BENIN
REPUBLIC: A COMPARATIVE STUDY.**

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Dedication

I dedicate this research work to:

- My dear Father, André Adanvoessi and to my dear mother, Justine Djossaba.

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List of acronyms and abbreviations

DWP	: Department for Work and Pensions.
UK	: United Kingdom.
SSA	: Social Security Administration.
SSB	: Social Security Board.
FSA	; Federal Security Agency
HEW	: Health, Education and Welfare.
ILO	: International Labour Office.
BOASI	: The Bureau of old-Age-and Survivors Insurance.
AMREF	: African Medical Research Foundation.
WHO	: World Health Organization.
NORAD	: Norwegian Agency for Development Cooperation.
USAID	: United States Agency for International Development.
NGO	: Non- Governmental Organization.
NICO	: National Insurance Consumers Organization.
ECOWAS	: Economic Community of West African states.
CNPS	: National Council of Social Welfare.
PAES	: Le Programme d'Appui à l'Emploi Salarié. (Program for support to Paid Employment).
RAMU	: Régime d'Assurance Maladie Universelle. (Universal Health Insurance System)

- FNM** : Fonds National de la Microfinance (National Fund for Microfinance)
- ANPE** : Agence Nationale pour la promotion de l'Emploi (National Agency for Employment Promotion).
- FNPEEJ** : Fonds National pour la Promotion de l'Emploi et de l'Entreprenariat des jeunes (National Fund for Promoting Youth Employment and Business).
- UNDP** : United Nations Development Programme.
- CNSS** : Caisse National de la sécurité sociale (National Institution for Social Security).

Introduction

Social security benefits are payments made to individuals under the social security system run by the Department for Work and Pensions (DWP). The various benefits are designed to meet different kinds of need. For example, the State pension is payable to people who have reached state pension age, child benefit to those who have children, statutory sick pay to employees who are absent from work due to illness; and jobseeker's allowance to people out of work and looking for a job. There is relatively little [statistical](#) data on [transfer payments](#) before the [High Middle Ages](#). In the [medieval](#) period and until the [Industrial Revolution](#), the function of welfare payments in Europe was principally achieved through private giving or charity. In those early times, there was a much broader group considered to be in poverty as compared to the 21st century. “Early welfare programs in Europe included the English Poor of 1601, which gave parishes the responsibility for providing poverty relief assistance to the poor”¹.

This system was substantially modified by the 19th-century [Poor Law Amendment Act](#), which introduced the system workhouses. It was predominantly in the late 19th and early 20th Centuries that an organized system of state welfare provision was introduced in many countries. [Otto von Bismarck](#), [Chancellor](#) of Germany, introduced one of the first welfare systems for the [working classes](#) in 1883.

From generation to generation; social security has been a system whereby governments help their citizens in coping with life conditions. Today, it is a worldwide recognized system either in Europe, America, and Asia or in Africa, people benefit from social security depending on different conditions. From

¹ [Http: //www.History of Social Security; "Some arguments about the UK government's welfare reform programme"](http://www.History of Social Security;). Monday July 28th, 2014, 04:00 pm. (anonymous).

civil servants to jobless persons, dead persons to invalid ones; and from holders of pensions to their relatives, there is nowadays a set structure in every country of the globe that provide social security to every person who fits the norms and the conditions to have its services².

In Benin and United Kingdom, social security services are carried out differently. Though they may be similarities, it happens that social and cultural facts can influence the general aspect of social security. The second is an advanced one and can be used as a reference for the first. That's the reason why we decide to carry out a research work on the theme: "The United Kingdom and Benin Social Security: A Comparative Study. The first aim of this work is to make a comparison between the two systems in order to find out similarities or differences that can help in the improvement of both systems. Our prime preoccupation is to help Benin Social Security system because it needs to be improved to fit the needs of its people.

Meaning that by choosing to work on those two systems, we have in our mind the idea to drive from our analysis about the United Kingdom's social security; some positives parts that can impact the improvement of Benin's social security system.

Our second objective is to bring out the way in which social security is carried out in the two countries under study. In other words, we intend to bring to light the ways through which and the conditions under which people can benefit from social security, how social security is granted, what are the structures involved in the management of social security in the UK and in Benin. Our concern about the theme of this research work is to understand the

² [Http://www.gouv.UK](http://www.gouv.UK). Government. Organisations; "Social welfare legislation" Monday July 28th, 2014. 05:30 pm (anonymous).

internal configuration of social security in addition to socially and culturally factors that can influence the systems.

Choosing the topic “The United Kingdom’s and Benin’s Social Security: A Comparative Study for Improvement”, is the best way for us to undertake such a research work in this kind of domain. As student in British studies, it is our modest contribution to add a sustainable value in the development of Benin’s social security system. There is in fact the duty for us to contribute through our research and knowledge to the improvement of the living and people working in that field are experiencing, what civil servants and workers of the private sectors in the same ways are undergoing as far as social services application is concerned. We cannot be only subjective, but objective enough to help the system.

The scope of this research work is national and international. It revolves around the theme of social security in Benin and in the UK. As such, it gives the possibility to study and to evaluate the different aspects of social security and its contribution for the socio-economic development of the country in which it is established. This work focuses on two main countries. They are Benin and the United Kingdom. Our approach is to see inside the internal function and role of social security in order to understand how it works and how certain good parts of the two selected countries can help one another in their ways towards the building of a welfare state for each of them.

This research work is divided into five main parts. Each of them presents an aspect of the question that is the subject of the study and suggests a way of understanding it. Some other parts are included, but they only support the methodological context of the study. These parts include the general introduction, the introduction to the problem, the problem statement, the scope of the study and the significant of the work. This very part helps us in the introduction of the problem along with the different domains that are concerned

by the problem evoked. The limit and the justification of the work have in addition been given in this part. The remaining parts are the most important. They are important because they are the core of the research work. They include the background to social security in Benin and in UK, the literature review, the different institutions, rules and strategies of social security in the two countries, the difficulties encountered by the systems of these countries in the field and some suggestions as well as contributions that could overcome the difficulties.

In addition to all the above parts, the conclusions of the research work appear as the gist of all the analyses and evaluation of social security issues in Benin and in the United Kingdom. In this part the summary of the work has been provided and its essential aspects have been presented so as to lay down the contribution of the work in terms of resources or strategies to be put in the balance in order to change the current ways of conceiving social security in Africa and particularly in Benin. Since the United Kingdom is a developed country, we recommended that some aspects of their systems be taken into account in relation with Beninese realities for the improvement of social security in the country. The bibliography is finally the part in which we show the sources of the materials and books that help us in the building of the present document. Moreover, the annex pages show the results of certain number of data discussed throughout the research work.

**Chapter One: Background to Social Security in Benin And in
the U.K. and Methodology to the Study.**

1.1. Background to British Social Security System

Historically, state social services were non-existent for most of the British population. The churches, charities, the rural feudal system and town guilds (organizations of skilled craftsmen) did give some protection against poverty, illness and unemployment. But this help was limited in its application and effect. Most people were thrown upon their own, often minimal, resources in order to survive.

In Elizabeth I's reign (1558-1603), a poor law was established in English by which the state took over the organization of charity provisions from the church. Similar schemes existed in Wales, Scotland and Ireland. They operated at the local level and parishes were responsible through taxation for their poor, sick and unemployed, providing housing, help and work relief. The poor law was the start of state social legislation in Britain, but it was grudging, limited in its effects and discouraged people from relying on it. Poverty and need were considered to be the result of an unwillingness to work and provide for oneself. The state was not expected to have extensive responsibility for social services.

The state provides services and benefits for the sick, retired, disabled, elderly, needy and unemployed. Some are organized through devolved authorities, such as health, housing and social care by the Scottish government and housing, child care and some social security by the department for social development in Northern Ireland. The UK Department of Work and Pensions has reserved powers under devolution and deals with most UK social security

matters (welfare and pensions) and the UK department of health has responsibility for health care through the National Health Service (NHS) structure and social services for most of the UK except Scotland. The costs of this system are funded mainly by general taxation and partly by a National Insurance Fund to which employers and employees contribute. This means that although many social services, such as health care, are provided free at the point of need, most people will have contributed to them during their working lives through income tax and national insurance.

The model for a welfare state appeared in the Beveridge Report of 1942. This recommended that a comprehensive system of social security and free health care for all should be established to overcome suffering and need. It was intended that the system would be largely financed by a national insurance scheme to which workers would contribute, and out of which they and their families would receive benefits when required. Although conservative governments passed some of the legislation to implement these proposals, it was the 1945-1951 Labour government that radically altered the social and health systems and created the present welfare state.

A Labour government created the National Health Service (NHS) in 1947³. It was based on the Beveridge Report recommendations and replaced a private system of payment for health care with one of free treatment for all at the point of need. The medical profession wished to retain private medicine and opposed the establishment of the NHS, but this was countered by the Labour government.

³John Oakland; *British civilization; an introduction: seventh edition; USA and Canada, Rutledge: 2011, p203-2013*

The background to British Social Security System dated back from the existence of the Social Security Administration also known as “SSA”. This administration has begun as the Social Security Board (SSB). The SSB was created with the signature of the Social Security Act (August 14, 1935 at 3:30 p.m.). The SSB is an entirely new entity, with no staff, no facilities and no budget. The initial personnel have been donated from existing agencies, and a temporary budget has been obtained from Harry Hopkins and the Federal Emergency Relief Administration. Frances Perkins, Secretary of Labor, offered one of her Assistant Secretaries, Arthur Altmeyer, to be an initial Board member, and she even gave her high-backed red-leather executive chair to Altmeyer since the SSB had no furniture.

The Board itself consisted of three presidentially appointed executives and such staff as they needed to hire. On 7/1/39 the Social Security Board lost its independent agency status when the new sub-cabinet level Federal Security Agency was created. The FSA encompassed the SSB, the Public Health Service, the Office of Education, the Civilian Conservation Corp., and the U.S. Employment Service. On 7/16/46 the SSB was renamed the Social Security Administration under the President's Reorganization Plan of 1946. Arthur Altmeyer, who had been chairman of the Board of the SSB, became SSA's first Commissioner. On 4/11/53 President Eisenhower abolished the FSA and created a new Department of Health, Education and Welfare (HEW). SSA was made part of this new cabinet agency. HEW was replaced by the Department of Health & Human Services on 5/4/80. SSA was a major part of HHS until legislation signed by President Clinton on 8/15/94 returned SSA to its original status as an independent agency⁴.

It is to be added that SSA began life as an independent agency in 1935, and has become a sub-cabinet agency in 1939, and returned full-circle to independent status in 1995. Throughout the years, arguments had been heard in the halls of Congress that SSA should be returned to independent agency status. This debate was given impetus in 1981 when the National Commission on Social Security recommended that SSA once again become an independent Social Security Board.

⁴ [Http://www.backgroundofsocialsecurityintheuk.com](http://www.backgroundofsocialsecurityintheuk.com); "Social security History"(anonymous). Tuesday 6thJuly,2014,08:00 a.m

The 1983 National Commission on Social Security Reform (aka, the Greenspan Commission) again raised this issue and recommended a special study be commissioned of the matter. This special study was completed in 1984 and it outlined several options for making SSA an independent agency. This led to numerous legislative proposals in the ensuing years and in 1994 the legislation passed both houses of Congress unanimously. (See statements of support by Congressional officials.)⁵

Afterwards, President Clinton has signed the bill on August 15, 1994 (59 years and one day after FDR signed the original Act). (See text of President Clinton's remarks at the signing) And on March 31, 1995 at a ceremony at SSA Headquarters in Baltimore, SSA once again has become an independent agency. In 1983, a Congressional Study Panel produced the brief narrative history of the main organizational changes at SSA for the period 1935-1983. This Committee has been established by President Roosevelt in June 1934 (Executive Order No. 6757) to develop a comprehensive social insurance system covering all major personal economic hazards with a special emphasis on unemployment and old age insurance. The Committee's legislative recommendations were presented to the President in January 1935, and introduced to Congress for consideration shortly thereafter. A compromise Social Security Bill has consequently been signed by the President on August 14, 1935⁶.

1.2. Background to Beninese Social Security System

Social security in Benin involves Old Age, Disability, and Survivors, Old-Age Benefits Permanent Disability Benefits, Survivor Benefits, Administrative Organization, Sickness and Maternity, Work Injury, Sickness and Maternity Benefits, Workers' Medical Benefits, Temporary Disability Benefits, Administrative Organization and Dependents' Medical. The regulatory

⁵ [Http:// www.SSA . gov/history/orghist](http://www.SSA.gov/history/orghist). Html; "Compilation of the social security laws" (anonymous). Sunday 5th October, 2014. 07:15 P.m

⁶ [Http:// www.SSab.gov/about the board/legislation](http://www.SSab.gov/about_the_board/legislation); " social security act (1935) " signed by Franklin D. Roosevelt. Friday 17th October, 2014. 12:00.

framework is established by the first law of 1970. Under the current law of 2003, social security has been typed in term of social insurance system and covers employed persons; certain managers of companies, voluntary coverage for persons previously insured for at least six consecutive months. However it has some exclusion for instance the Self-employed persons, the agricultural workers, the cooperative members, the informal-sector workers, the apprentices, interns, and students at technical schools. There is a special system for civil servants.

The source of funds of insured person is estimated to 3.6% of gross earnings. Voluntarily insured persons contribute 10% of the last gross salary earned while in compulsory insured employment. The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage. The legal monthly minimum wage is 31,625 CFA francs. The insured's portion of contributions may refund when a foreign worker permanently leaves the national territory or if the insured continues to work in covered employment from age 60 to 65⁷. After age 65, work in covered employment may continue but contributions are not refunded. Self-employed person is not applicable. But employers' contribution is about 4% of gross payroll. The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage. The legal monthly minimum wage is 31,625 CFA francs. Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay quarterly. Old-age pension is Age 60 with at least 180 months of coverage. Employment must cease. Early pension: Age 55 with at least 180 months of coverage. Employment must cease. A month of coverage corresponds to any month in which the insured works at least 18 days or 120 hours in covered employment, including periods for which cash maternity or work injury benefits are paid. The old-age pension is suspended if the pensioner begins new covered employment.

⁷ [Http://www.cnssbenin.org](http://www.cnssbenin.org). "Le régime béninois de sécurité sociale" (anonymous). Friday 17th October, 2014. 12:00

The pension is payable abroad only under reciprocal agreement. For Old-age settlement social security is paid at age 60 if the insured does not meet the qualifying conditions for the old-age pension but has at least 12 months of coverage. Besides, as far as disability pension is concerned the insured must be assessed with at least a 66.7% loss of earning capacity and have at least 60 months of coverage, including at least six months in the 12 months before the disability began (the coverage condition is waived if the disability is the result of an accident). A month of coverage corresponds to any month in which the insured works at least 18 days or 120 hours in covered employment, including periods for which cash maternity or work injury benefits are paid. Constant-attendance supplement: Paid if the insured requires the constant attendance of others to perform daily functions.

The pension is payable abroad only under reciprocal agreement. The pension is payable abroad only under reciprocal agreement. The widow(er)'s pension ceases on remarriage. Survivor pension occurs when the deceased was a pensioner, met the qualifying conditions for a pension, or had at least 180 months of coverage. A month of coverage corresponds to any month in which the insured works at least 18 days or 120 hours in covered employment, including periods for which cash maternity or work injury benefits are paid. The deceased did not meet the qualifying conditions for an old-age or disability pension and had less than 180 months of coverage. Eligible survivors include a widow (disabled or dependent widower) who was married to the deceased at least a year before the insured's death; a widow who is pregnant by or who had

a child with the deceased; and a dependent child younger than age 19 (age 22 if an apprentice, a student, or disabled).

Talking of Orphan's pension, 20% of the deceased's pension is paid for one orphan; 40% for two or more orphans; 30% for a full orphan who is an only child. The amount paid may be recalculated if the number of eligible orphans changes. All survivor benefits combined must not exceed 80% of the deceased's pension. An eligible survivor may also receive survivor benefits under the work injury program. The total amount received is 100% of the work injury survivor pension plus the portion of the non-work injury survivor pension that exceeds this amount. Survivor settlement also occurs and eligible survivors receive one month of the pension the deceased would have been entitled to with at least 180 months of coverage for each six-month period of coverage. The settlement is split equally among the eligible spouse and orphans. If there is no eligible spouse or orphan, the settlement is paid to the deceased's parents. Benefit adjustment: Benefits are adjusted according to changes in the cost of living, depending on the financial resources of the system. Administrative Organization is also concerned by social security in Benin. Ministry of Labor and Public Administration provides general supervision and the National Social Security Fund, managed by a tripartite board and a director, administers the program. Sickness and Maternity has been established in 1952 with the first law of regulatory framework. The current laws of 1998 (entitled labor code) and 2003 (social security) give the type of this kind of social protection. It is therefore the Social insurance system that Maternity benefits only. It covers Employed women; certain managers of companies. Exclusions: Self-employed persons, agricultural workers, cooperative members, informal-sector workers, apprentices, interns, and students at technical schools. There is also a special system for civil servants.

1.3. Research Methodological Process

This research work is based on two theoretical approaches. They are the qualitative and quantitative research approaches. We have found some of our important materials from internet. Our method has been based on data collection, data processing and data analysis. Sometimes it happens that we go to some public services where we have seen very useful information that helps us in the development of the different parts of our work. Mainly, we have gone to the National library and National Archives. These methods provide an opportunity to analyze the available information in order to look into the various perspectives and to evaluate social security issues in the Benin and in the UK. It has also helps us to see the difficulties related to data collection and social security in our country. We have had the opportunity to discuss with some civil servants in order to find out the different ways through which people can have access to information about the management social security in Benin.

The qualitative approach aims at collecting, processing and analyzing data from internet and libraries on the basis of different interpretations that will help us to generate new results about the ways in which social security is carried out in the two countries. This method which is used in different studies on culture, socio-economic subjects is an important element of research. In some extent we will apply the socio-analysis theory in our critical analysis of the theme. The use of socio-constructivism approach in this work is the possible way to gather the entire positive elements after discussions to provide affordable solutions or recommendations to foster both systems. Besides, many materials, ranging from reports, reviews, interviews, articles, novels, and plays, audio and video tracks are also helpful in the carrying out of this work.

Chapter Two: Literature Review

2.1. Definition of the Keys Concepts

Social security is a concept enshrined in Article 22 of the Universal Declaration of Human Rights which states:

Everyone, as a member of society, has the right to social security and is entitled to realization, through national effort and international co-operation and in accordance with the organization and resources of each State, of the economic, social and cultural rights indispensable for his dignity and the free development of his personality.⁸

Social security is, therefore, a universal system whereby, countries include under the norms of the above declaration should make their endeavour to help and improve both the living and working condition of their citizens. In other words, the different signatories agree that society in which a person lives should help them to develop and to make the most of all the advantages (culture, work, social welfare) which are offered to them in the country. The system may then also include the action programs of government intended to promote the welfare of the population through assistance measures guaranteeing access to sufficient resources for food and shelter and to promote health and well-being for the population at large and potentially vulnerable segments such as children, the elderly, the sick and the unemployed. Services providing social security are often called social services.

There are many terminologies in the field of social security. They vary from one country to another depending on the social, economic, political and cultural contexts, but the contents of the principle are fundamental and cannot be modified.

⁸ [Http://www.universal declaration of human rights](http://www.universaldeclarationofhumanrights.org). retrieved 20 April, 2012 (Art 22) by General secretary Ban Ki-moon. Sunday 23 rd, November, 2014. 2:30Pm.

In United States, terminology in this area is somewhat different to that in the rest of the English-speaking world including the United Kingdom. While the general terminology in the area implies action program in support of the well-being of the population, in the United States, it is a “welfare program” and the general term for all such programs is simply “welfare”. As a matter of fact, in American society, the term “welfare” arguably has negative connotations. The term “Social Security”, in the United States, refers to a specific social insurance program for the retired and the disabled. Elsewhere the term is used in a much broader sense, referring to the economic security society offers when people are faced with certain risks. For instance, in its 1952 Social Security (Minimum Standards) Convention, the International Labour Organization defined the traditional contingencies covered by social security as follows⁹:

- Survival beyond a prescribed age, to be covered by old age pensions;
- The loss of support suffered by a widow or child as the result of the death of the breadwinner (survivor’s benefit);
- Responsibility for the maintenance of children (family benefit);
- The treatment of any morbid condition (including pregnancy), whatever its cause (medical care);
- A suspension of earnings due to pregnancy and confinement and their consequences (maternity benefit);

⁹ [Http://www.ilo.org/](http://www.ilo.org/);"Convention C 102. Social security" (anonymous).Saturday 18th October, 2014; 10: 05 a.m

- A suspension of earnings due to an inability to obtain suitable employment for protected persons who are capable of, and available for, work (unemployment benefit);
- A suspension of earnings due to an incapacity for work resulting from a morbid condition (sickness leave benefit);
- A permanent or persistent inability to engage in any gainful activity (disability benefit);
- The costs and losses involved in medical care, sickness leave, invalidity and death of the breadwinner due to an occupational accident or disease (employment injuries). People who cannot reach a guaranteed social minimum for other reasons may be eligible for social assistance (or [welfare](#), in American English).

¹⁰However, modern authors often consider the ILO approach too narrow. In their view social security is not limited to the provision of cash transfers, but also aims at security of work, health, and social participation; and new social risks “single parenthood, the reconciliation of work and family life) should be included in the list as well”.

Moreover, social security may refer to [social insurance](#), where people receive benefits or services in recognition of contributions to an insurance program. These services typically include provision for retirement [pensions](#), [disability insurance](#), survivor benefits and [unemployment insurance](#). Services provided by government or designated agencies responsible for social security provision. In different countries, that may include medical care,

¹⁰Bailey Clive, *extending social security in Africa*, Switzerland Geneva 22: 2004 P.20,.

financial support during unemployment, sickness, or retirement, health and safety at work, aspects of social work and even industrial relations; and basic security irrespective of participation in specific insurance programs where eligibility may otherwise be an issue. For instance assistance given to newly arrived refugees for basic necessities such as [food](#), [clothing](#), [housing](#), [education](#), [money](#), and [medical care](#).

While several of the provisions to which the concept refers have a long history (especially in poor relief), the notion of 'social security' itself is a fairly recent one. The earliest examples of use of the term date from the 19th century. In a speech to mark the independence of Venezuela, [Simón Bolívar](#) (1819) pronounced that: "El sistema de gobiernomás perfecto esaquelque produce mayor suma de felicidad posible, mayor suma de *seguridad social* y mayor suma de estabilidad política". In the [Roman Empire](#), social welfare to help the poor was enlarged by the Emperor "[Trajan](#) Trajan's program brought a claim from many, including [Pliny the Younger](#)". In Jewish tradition, charity (represented by [Tzedakah](#)) is a matter of religious obligation rather than benevolence. Contemporary charity is regarded as a continuation of the [Biblical Maaser Ani](#), or poor-title, as well as Biblical practices, such as permitting the poor to glean the corners of a field and harvest during the [Shmita](#) (Sabbatical year). Voluntary charity, along with [prayer](#) and [repentance](#), is befriended to ameliorate the consequences of bad acts. According to Robert Henry Nelson, "The [medieval Roman Catholic Church](#) operated a far-reaching and comprehensive welfare system for the poor..." The concepts of welfare and [pension](#) were put into practice in the early

Islamic law¹¹ of the Caliphate as forms of *Zakat* (charity), one of the Five Pillars of Islam, since the time of the Rashidun caliph Umar in the 7th century. The taxes (including *Zakat* and *Jizya*) collected in the treasury of an Islamic government were used to provide income for the needy, including the poor, elderly, orphans, widows, and the disabled. According to the Islamic jurist Al-Ghazali (Algazel, 1058–1111)¹², the government was also expected to store up food supplies in every region in case a disaster or famine occurred.

2.2. Theories of Social protection Systems, Strategies and Rules.

In order to understand the concept of social security it is important to cast a look at the theories, and rules of the system through some key institutions. For this reason the evolution of the Bureau of Federal Old-Age Benefits needs to be explained in this work. First of all, the bureau has been renamed the Bureau of Old-Age Insurance (BOAI) in 1937 after its creation in December 1935. It was the forerunner of today's Social Security Administration. It was apparent from the beginning that the scope of the Title II program (old age benefits) would require considerable decentralization. The first step in this direction was the establishment of twelve regional offices attached to the Social Security Board with Regional Representatives for each program. The Bureau of Old Age Insurance concurrently began to establish field offices in October 1936 for public contact and 100 were in operation by February 1937. The president's reorganization established the Federal Security Agency (FSA), and the Social Security Board became a part of that agency.

¹¹Robert Henry Nelson, *Beyond*, USA, Penn state press: 2001 P. 103,.

¹²[Http://www.Unhas.ghazali](http://www.Unhas.ghazali); "Personalities Noble" by Dr A. Zahoor Friday 24th, October, 2014, 5:00 a m.

The FSA also administered the programs of the Public Health Service, Office of Education, National Youth Administration and Civilian Conservation Corps. The U.K. Employment Service and the Bureau of Unemployment Compensation were consolidated into the Bureau of Employment Security under the Social Security Board. The only administrative change was the transfer of the General Counsel and personnel functions to a central function under the FSA Administrator. The FSA Administrator permitted the Social Security Board to continue its program in an independent manner. The Bureau of Old Age Insurance was renamed "Bureau of Old-Age and Survivors Insurance" (BOASI) when the President signed the Amendments to Title II of the Social Security Act on August 10, 1939, which provided benefits for dependents and survivors of insured workers, and made other major changes. In 1940, a Control Division was added to handle the increased claims load resulting from the 1939 amendments. Finally, a Training Section was established in the Director's Office to take over the complete training program, a part of which had previously been handled by the Social Security Board.

In August 1948, following the transfer of the Regional Offices from the Social Security Administration to the Federal Security Administration, new SSA regions were established. Also, in 1948, a Division of Management Planning and Services was created within the Bureau of Old Age and Survivors Insurance to address problems created as a result of tremendous growth in the size of the Bureau. On January 28, 1963, reorganization in HEW retained the old-age, survivors and disability program functions in the Social Security Administration and established a

new Welfare Administration to administer five Federal-State programs (the Children's Bureau, Bureau of Family Services, the Special Staff on Aging, and the Juvenile Delinquency and Youth Development Staff). The Bureau of Hearings and Appeals, the Office of the Actuary, and the Division of Program Research continued as units of SSA. The Bureau of Federal Credit Unions was still affiliated with SSA but only for administrative support. This split effectively made the old BOASI and other legislated social insurance programs into the modern day Social Security Administration.

2.3. Views about typology and realities of Social Security in Benin and in the U.K.

After work DESTREMAU Blandine and Lautier Bruno ¹³(2006), an analysis of the comparison of Social Protection systems in the developing world as well as elements of type and method were outlined. According to the authors , three types of systems characterized Social Protection in the developing world (shown in Table 1 in Appendix) as follows: Type 1: Continuous motion to extend the social security system characterized by a broad base of insurance to professional social base (> 50 % of the population) with ongoing program to extend coverage to the rest of the population (combination of insurance and assistance) Type 2: embryonic social Protection and the extension blocked characterized by a system of professional insurance pedestal base reduced (<25% of the population) , utilities gradients, small-scale initiatives and majority without health insurance or access to health services quality Type 3: dualism

characterized by a state system utilities gradients, characterized by the development of a private sector insurance (illness, retirement) for privileged (<20% of the population) , and the development of a sector of residual assistance.

2.4. Approaches of Poverty management.

Broadly as a guarantee of access to fundamental rights for all: the right to income, education and training, health care, employment, housing, family life, social and cultural Social Protection is an element essential in the fight against poverty. Indeed, thanks to her, poor people are better equipped to participate in economic, social and political life of their communities and their societies living, contribute to, and benefit from it. It encourages the poor to seize the opportunities individuals, which leads to more sustainable strategies for pro-poor growth.

The impact assessments carried out show that access to financial and human capital, priority areas of Social Protection System in Benin allows poor households to improve their welfare. However, the coverage of this segment of the population is still limited, especially financial capital. They confirm to some extent, the adequacy of intervention areas of Social Protection in Benin as part of the fight against poverty and the accuracy of target covered ¹⁴. They also guide the targets that have an impact on poverty reduction. In addition, they show that universal protection oriented especially in the field of health has a significant impact on reducing poverty.

¹³Destremau Blandine and Lautier Bruno *Analysis and comparison of systems of social protection in the developing world*, London, Tottenham Road: 2006 P. 7,

¹⁴[Htp:// www.african child forum.org:](http://www.africanchildforum.org/)"Strengthening the family and social protection mechanism" (anonymous). Saturday 25th October, 2014,12:00.

It also consolidates the measures of free healthcare for children¹⁵ under five and caesarean section.

However, the implementation of these instruments in the context of Social Protection is limited both by the structure of the system by the lack of resources. These analyzes are therefore limited by the absence of specific data on the various programs and projects implemented on the theme of poverty. Appropriate measures shall be taken to overcome these shortcomings.

¹⁵ [Http:// www.ifpri.org](http://www.ifpri.org); "International Food Policy Research Institute"(anonymous). Saturday 25th October, 2014.12:00.

Chapter Three: Institutions, Rules and Strategies of Social Security in the U.K. and Benin today

3.1 British and Beninese institutions of Social Security.

The main institutions of Benin Social Security System are CNSS (Caisse Nationale de Sécurité Sociale), Health ministry micro-finance ministry, family ministry and Home affairs ministry. Each institution makes effort to improve Benin's people social security system.

As far as the CNSS is concerned, it plays a great role in the field of Benin's Social Security. The CNSS¹⁶ supports 80% of the amount of the health cares for a pensioner. In April 2012, the health ministry of Benin has initiated RAMU (Régime d'Assurance Maladie Universelle) to help Benin's workers to improve their health. Each worker should pay twelve thousands a year. Independent workers are not concerned. Benin social security in general includes pensions, old age, death and family allowances. There is a large variety of social security in Benin. Though they can be classified in short category, certain number of them needs to be mentioned in this work. It is the reason why some of the main social security are summarised in the following part of this work.

Family allowances, for instance are allowances paid monthly to civil servants when they finish with their professional activities. The civil servant must work for at least fifteen years or when the civil servant is incapable to continue his career because of health condition; when the civil servant is a woman who has worked for fifteen years and a mother of at least three (3) children. Another condition is when the agent has worked for thirty (30) years.

¹⁶[Http://www.cnssbenin.org](http://www.cnssbenin.org); "Le regime béninois de sécurité sociale"(anonymous) Tuesday April 2nd. 2014. 11:30a.m.

The employer has to give all the documents showing that his employee is going to retire, six months before his retirement. On the contrary, the employer will hold responsible before the employee receives his notebook from CNSS. To intend to the invalidity, one must lose the two third of his/her earnings capacities to have been registered since at least five years and has fulfilled at least six months of insurance during the last twelve civil months precedent the beginning of the incapacity; however, if the invalidity is consecutive to an accident, all you have to do is to occupy an employment subduced to the insurance at the date of the accident and to have been registered at CNSS.

Here, the observation showed that for the calculation of the pension of the invalidity, the years contained between the age where the invalidity takes place and sixty years, are assimilated to the periods of insurance at the rate of six months per year. The owner of a pension of invalidity who needs a constant assistance of a third person for the acts of the ordinary life has the right to supplement of pension equal to forty percent (40%) of the amount of his/her pension. The monthly amount of the pension of invalidity may not be inferior to eighty thousands nine hundreds sixty five FCFA (18.975 FCFA).

There are two features of social security in the case of death. There is the “Death in case of professional risk” and also “Death of the pensioner”. When a civil servant dies during his career especially while he is working, for instance he has an accident in his working place (accidents from machine and other accidents) the survivors have the right to survivors

annuity and the payment of the funeral expenses. The survivor spouse has the right to an annuity equal to thirty percent (30%) of the annual salary of the victim, fifteen percent (15%) for the first child and thirty percent if two children then ten percent (10%) for each ascendant in charge. The total amount of annuity the victim's survivors will receive should not exceed eighty five (85%) of the permanent incapacity annuity. The right to spouse annuity stops in the case where the spouse marries another person or in case of relationship with another man. Here, an allowance of remarriage equal to six times of monthly annuity of the victim's is allocated to him/her (survivor spouse). The funeral expenses are paid by CNSS five times for an amount equal to about 2/3 of the daily salary¹⁷.

In case when there is the death of a pensioner or holder of a pension, the survivors have the right to survivors' pension. Here, when the pensioner does not fill all the required conditions, the survivors will have only the right to an allowance of survivors. Are considered as survivors, the widow married since at least a year before the death of the pensioner and the children also are considered as survivors. The survivors have the right to certain percentage from the pension of the pensioner. Forty percentage (40%) for the spouse (here it depends on the number of the wives. If the pensioner has more than a wife, the wives will get the same amount), twenty percentages (20%) for each orphan. However, in the case where the spouse remarries, he or she loses the survivor's pension. An allowance of remarriage is allocated to him or her. The survivors receive this allowance only once. The way they receive it is explained as follow:

¹⁷ [Http://www.Ontheissues.org](http://www.Ontheissues.org); "background social security" "(anonymous). Tuesday 2nd April, 2014. 11:00 a m.

Fifty percentages (50%) for the widow and fifty percentages (50%) for the children; in case where the deceased has no children (100%) of his/ her pension is allocated to the widow. The amount paid for the survivors' allowance depends on the pension of the holder of the pension.

Moreover, family allowance is a complement of pensions. It includes: Maternity, Antenatal allowances, Professional Risks, Sanitary, social and family action. To benefit maternity insurance, you have to be a member for six months. So, maternity insurance helps to face problems related to women (civil servants) when they are pregnant. As for Antenatal allowances, the amount of the antenatal allowance is five hundreds (500) for nine months. Sanitary, social and family action is another aspect of family allowances. Here, families can benefit healthcare, antenatal care, children case (aged 6 years), medical analysis, and vaccination. As far as Professional Risks is concerned, they are accidents occurred to the civil servants when they are working or when the civil servant goes home or go to their working places. The medical and chirurgical cares are paid by CNSS. The employer pays the first¹² care (emergency). When during the accident the civil servant dies, there are conditions in which his wife or husband and children are taken in charge.

Apart from the CNSS, micro-finance ministry also contributes in the development social security. The programme of micro-credits for poor people initiated by the president Dr Boni Yayi since advent in 2006 has been appreciated by Benin citizens¹⁸. For most of them, although the credits

¹⁸[Http://www. microfinances.bj/](http://www.microfinances.bj/)"diagnostique du secteur de la microfinance au Benin" (anonymous) Tuesday 1st July, 2013.05:15 p m.

granted are not sufficient, it helps them improve their daily activities. The women are the main people concerned with the credits. For FNM (Fonds National de la Microfinance), one of the designations of the ministry of micro-finance, it is not only to grant micro-credits to poor people but also to reinforce the capacity of actors in charge of micro-finance by improving the recovery of taxes.

The ministry of micro-finance has other designations such as: ANPE (Agence National pour la Promotion de l'Emploi) and FNPEEJ (Fonds National pour la Promotion de l'Emploi et de l'Entreprenariat des Jeunes).

The ANPE (Agence National pour la Promotion de l'Emploi) is a structure under micro-finance ministry. Its different programmes are: PAES; PaDE; PAEI and RCDE. Through the different programmes cited above, the ANPE help Benin citizens reduce poverty and unemployment. It facilitates the pre-insertion of people who are willing to work in public or private administration. It offers qualified formation for people in need of jobs to help them satisfy the need of the employers. Here, the young firm managers are formed and are sufficiently autonomous and capable to undertake in their field of choice.

As Mr Didier Maixent Djeigo, the ANPE's general manager has said, the main aim of the structure is to contribute to the elaboration of the implementation of the employment politics. He has added that the structure's resources are essentially limited to the government support¹⁹.

¹⁹ Didier Maixent Djeigo; anpe's general manager. "Adjinakou Benin", Wednesday December 4th, 2013.

Another structure under the ministry of micro-finance is FNPEEJ. The FNPEEJ helps young people and young entrepreneurs have access to means and tools of production by means of credit. The constitution and the reinforcement of young people own funds for necessary credits to the realisation of their programme. It contributes with the support of UNDP, to promote employment through multi-sectorial investissement.

When the project amount is more than three millions, the FNPEEJ takes necessarily about six months to study and to select it, whereas it takes three months when the project amount doesn't overtake three millions. The programme of FNPEEJ mainly concerns people from fifteen to forty years old²⁰.

The ministry of health is one example of institution in charge of Benin Social Security. In April 2012, the health ministry²¹ of Benin has initiated RAMU (Regime d'Assurance Maladie Universelle) to help Benin's workers to improve their health. Each worker should pay twelve thousands a year. Independent workers are not concerned. The ministry improves the families' socio-sanitary conditions. It helps poor and disabled people. The main goal of the ministry is to ensure a universal access to health services and a good quality of health care. The majority of Beninese people is excluded from health insurance because health insurance concerns only formal sector workers and those covered by CNSS. Today, we notice important programmes of sanitary infrastructures realisation to permit the geographical accessibility to health services. The financial accessibility is still the main challenge that health authorities should pick up.

²⁰<http://www.fnpeej.benin.org/>; "fnpeej: la microfinance au Benin" (anonymous) Monday January 13th 2014, 06:10am..

²¹<http://www.beninsanté.bj/>; "plan strategique des mutuelles de santé" (anonymous). Friday January 24th, 2014. 08:10 am

Benin's health ministry needs also to reinforce its relationship with the main health development partners (AMREF, WHO, NORAD, USAID....) to face people health problem. It is to be added that among health world main partners, AMREF for instance, through its programmes and projects reaches more than one thousand people every year in Benin. AMREF's focus continues to be on communities, on transforming the lives of men, women and children effectively and sustainably. AMREF's vision is for lasting change in Africa²².

Benin family ministry also participates in the improvement of Benin Social Security System. Some years ago, Benin family ministry initiated important dimensions in the politics and programmes of development in Benin. The ministry is making effort to reduce illiteracy through sensibilisation, demographic increase, problems related to deprived and old people and people who have difficulties to satisfy their essential needs. Despite the efforts displayed by different governments and social actors, with the help of development partners, we notice the persistence of the difficulties²³.

The present government is making effort to find important solutions to the problems related to the disabled and old people. We thank Non Governmental Organisation (NGO) and development partners for their efforts towards orphaned children. They mainly help them in the field of education, health, feeding...etc.

²²[Http://www.amref.org](http://www.amref.org); "message from the chair Noerine Kaleeba) AMREF's annual report in September 2012"

²³[Http://www.famille Benin.org](http://www.famille Benin.org); "mission, attribution et organigramme du MFASSNHPTA"

As far as Home affairs ministry is concerned, Benin army, the police and the judicial system are trying to guarantee a good security for Benin citizens. Among the efforts made by the present government, we can cite the operation “DJAKPATA”, the operation “coup de poing” and others operations. Despite their efforts, we notice the persistence of the insecurity²⁴.

The main institutions in charge of Benin’s Social Security have difficulties to reduce the insecurity in the country, notably because of the lack of financial and material supports. . The government has to recruit sufficient agents in aid of the institutions. Today we notice the corruption, indiscipline abuse and some criminal acts like robbery in country. We notice insufficient presence of security agents in rural areas. Efforts have been made in urban areas. People continue with some bad behaviours like children traffic and drugs traffic, the rape and the sexual harassment.

The main specifics of social security are the one establish by the legal regulation of social security in Benin. These regulations are mainly about social stability and the fight against poverty. However, there is not political will in order to implement the mentioned norms. In fact, in Benin there is a good system in place. Texts are well structured and officially accepted. The great damage lies of on the implementation, in the application and the fair sharing of the public funds to help effectively the common growing. Consequently, there are many lacks related to social security in Benin. There is a high level of poverty and youth employment, difficulties for retired civil servant to have the pertinent documents of pensions, and a

²⁴[Http://www.gouv.bj](http://www.gouv.bj). Saturday October 25th 2014,03:00 p m

very low financial and material supports for NGOs. The private sector that is to help government in is ill-treated and most of the potential actors of development prefer run away in western and other African countries for the development of their activities.

Due to the low support and lack in the establishment of accurate policy of development in favour of the implementation of positive and long lasting measure in the field of social security, there are numerous employed people who live in misery. They in fact, ill-paid and undertake hug functions in the society where they work. Not only do private employers exploit workers, but they also threaten them, because there could be dismissed from their job.

In this environment very few dispositions about social security are functioning in Benin. Process to benefit from social security is long to carry and sometimes expensive. Since corruption and bribery also handicap the evolution of the system. There are not well structured institutions in charge of social security because of the sad faces of economy in Benin. Today Benin's economy feels bad than in the past year. Though we could not found and present data about the current years, materials dated back to the year 2006, 2007 and 2008 can help in the understanding of that issue:

Benin's economy is marked by an acceleration of growth in 2008. Indeed, the growth rate was 5.0 % 1 in 2008 against 4.6% in 2007 and 3.8 % in 2006. This evolution is mainly due to the primary and tertiary sectors. Indeed, the growth rate is essentially based on a service sector become more dynamic, promotion of the private sector and the effects of the increase in cotton production in the secondary sector, however a target of 6.8% retained in the 2008-2010 multiannual program, it is observed that efforts are still needed to be on this path. The evolution of economic activity due to the performance of activities of all sectors of the economy. Economic activity took place in a context marked by strong inflationary pressures with an average annual rate of 8.1 % against

1.3% in 2007. This growth rate is based mainly on tertiary sector become more dynamic, promotion of the private sector and the effects of the rise in cotton production in the secondary sector. If this trend continues, so it would mean that 2006 marks the return of economic growth. Indeed, this trend is due mainly to primary and tertiary sectors. Population dynamics and human development the population dynamics is characterized by a relatively high fertility at younger ages. Indeed, the Beninese women are characterized by a relatively high fertility at younger ages (112 to 15-19 ‰) and has a fast growing trend, reaching a maximum at 25-29 years (278 ‰), before declining to steadily with age.

As for the United Kingdom, social security also has its functions. In [Great Britain](#) for instance ,the [Liberal](#) government of [Henry Campbell-Bannerman](#) and [David Lloyd George](#) introduced the [National Insurance](#) system in 1911. A system later expanded by [Clement Attlee](#). The United States did not have an organized welfare system until the [Great Depression](#), when emergency relief measures were introduced under [President Franklin D. Roosevelt](#). Even then, Roosevelt's [New Deal](#) focused predominantly on a program of providing work and stimulating the economy through [public spending](#) on projects, rather than on cash payment. Within national Insurance most people between 16 and the State pension age (60 for women and 65 for men) pay contributions into the National Insurance scheme. These contributions enable individuals to claim National Insurance benefits such as the State pension. The Contributory benefits are the benefits in the social security systems that depend on the payment of National Insurance contributions, for example the State pension. In addition, non-contributory benefits are social security benefits that do not depend on the payment of National Insurance

contributions, for example child benefit and invalid care allowance. There are also means-tested benefits. These are benefits where the amount payable depends on the needs and other income of the claimant. Income support is a means-tested benefit.

Arrears of benefit may be paid in a lump sum. The arrears are chargeable for the year or years of assessment to which they relate. The normal time limits for making assessments are extended in these circumstances by Section 35 TMA 1970, which allows assessments to be made at any time within six years after the end of the year of assessment in which the arrears were received. With effect from 1 April 2010 the time limit is 4 years from the end of the year of assessment. The normal rule is that social security benefits are chargeable for the year in which they arise. This means that tax is chargeable on the amount of social security benefit payable for the year where this is different from the amount received in the year. In most cases the amount payable and the amount received will be the same but individuals receiving the State pension, for example, may be paid four weekly or even thirteen weekly in arrears. The amounts may differ in the following circumstances:

- benefit paid in arrears;
- overpaid benefits;
- Non-weekly payment of benefit.

In certain cases where, because of error, there is a delay in the payment of Social Security benefits or the refund of certain National Insurance

contributions, DWP may make ex gratia payments of compensation in respect of the delay (i.e., in addition to the arrears of benefit or the refunds of contributions). These compensation payments should not be regarded as income of the recipient for any tax purposes.

Social security benefits may be reduced or stopped when the claimant is in hospital. Where this happens the taxable amount is the lower revised amount of benefit to which the recipient is entitled. For example, until 20 May 2003 if a retirement pensioner who does not live in a local council home or similar place, goes into hospital, his or her pension was reduced after six weeks. Then if the person stays in hospital for one year the State pension will be reduced by a further amount.

With effect from 21 May 2003 this has now changed. For a pensioner entering hospital for the first time from 9 April 2003, the retirement pension will not be reduced until his or her stay in hospital has lasted 52 weeks. For any pensioner who is in hospital on 21 May 2003 whose retirement pension has been reduced, the pension will be restored to the full amount for payments falling due after 21 May 2003, subject to the 52-weeks limit. Similarly where a retirement pensioner gets extra pension for his or her spouse or civil partner as an adult dependent and that spouse or civil partner goes into hospital, the dependency addition to the pension is reduced after one year.

There are many specifics in the international social security in general and in the UK in particular. Here, some of them are to be mentioned in order to lay emphasis on the principal specifics that are worth

discussing. The first to be dealt with is overpaid benefits. Where benefits have been overpaid the DWP may recover the overpayment by deducting amounts from current benefit payments. Where this happens the full amount of the current benefit, before any deductions to recover previous overpayments, is taxable. In any case where benefits have been overpaid in an earlier year the amount of benefit charged to tax for that earlier year should be reduced by the amount overpaid, so that the individual is taxed on what he or she was entitled to, not on what he or she received. This should be done when the individual makes a claim regardless of the steps taken by the DWP to recover the overpaid benefit. No tax repayment should be made in respect of any year which is out of date for assessment or amendment at the time the claim to repayment is made. Another specifies is related to pension arrears paid following the issue of deficiency notices. Following the issue of deficiency notices by NICO regarding gaps that appear in a person's National Insurance contributions record, subject to payment of additional voluntary contributions, some pensioners may receive small amounts of pension arrears. The arrears may relate to more than one tax year. Recipients will be advised by the DWP that they should only enter on the relevant tax return the amount of pension to which they are entitled for that year and not the total amount received (if the amount received includes arrears relating to one or more earlier years).

In addition, the payments are not made weekly. Claimants can choose to receive some benefits (for example, the State pension) every four or thirteen weeks in arrears, rather than receiving the benefit each week. Depending on payment dates, an individual who chooses to receive

the State pension every 4 weeks in arrears may receive 14 payments in a year (equivalent to 56 weeks benefit) but for income tax purposes the individual remains taxable to the 52 weeks pension entitlement that arose during the tax year ended on 5 April. In the following year the individual may receive 12 payments equivalent to only 48 weeks entitlement but the taxable benefit will again be the 52 weeks entitlement. The correct taxable amount is always the figure of weekly entitlement. Forms P242 show the standard basic rates of the main taxable benefits for each tax year. Only use these forms as a guide because often a different amount is payable, as shown below:

- Many retirement pensioners get more than the basic State pension. This may be because of the earnings-related part of the pension or because the pensioner earned extra pension by deferring retirement beyond State pension age.
- The full standard basic rate of pension or benefit may not be payable if the individual has only partially satisfied the contribution conditions
- If a claimant, or a dependant for whom he or she receives benefit, goes into hospital, the amount of benefit payable may be reduced.
- Where someone is entitled to more than one social security benefit, normally both amounts will not be payable in full.
- Moreover, the taxation of social security benefits depends on the nature of the income. For UK social security pensions, the charge to tax on pension income arises through the time under some legal dispositions. The general rule is that the charge to tax on pension income excluding

- any exempt income. UK social security pensions are one of the numerous types of income falling within the meaning of pension income. Other social security income includes the charge to tax on other social security income arises by 2003.

3.2- Strategies or Policies of Social Security in the U.K. and Benin Republic.

The general understanding about social protection or social security is that the concept refers to the broad sense. It is in fact, all the mechanisms of action or collective action that allow individuals, households and communities to cope financially and materially to the consequences of social risks. These situations can cause a decline in resources or an increase in spending (old age, sickness, disability, unemployment, family responsibilities). Thus, it can be seen as the overall protection which society provides for its members through a series of public measures against economic and social distress that otherwise would plunge because of the disappearance or significant reduction of their gain , sickness, accidents and occupational diseases , old age , unemployment , maternity , death of the breadwinner and family expenses . It includes social security (insurance system), but also social action and social assistance (assistance systems).

Social Security is the compensation system, governments, citizens affected by the vagaries of life (unemployment, accidents, diseases,). Social action is the set of ways in which a company acts on itself to preserve its cohesion, including legislative or regulatory measures and

actions to help people or the most vulnerable groups better live, to acquire or maintain their independence and adapt to the surrounding social environment. In addition, regarding the welfare, it represents all the services constituting an obligation charged to public authorities by law and designed to cope with a craving for beneficiaries in the impossibility of filled. Access to welfare benefits is based on the assessment of the applicant's personal situation and is alternative, that is to say, only occurs when other solidarity proved faulty. Thus, the Social Protection has a wider scope and embraces dimensions such as income security, safety and health at work, environmental security, pensions, and allowances of all kinds. It did not lose sight of either the consideration of effective measures to deal with the new risks that jeopardize the lives of people such as the HIV - AIDS.

However, Social Protection has specific characteristics in terms of orientation according to some institutions. Within the meaning of the International Labor Office (ILO), Social Protection is a collective arrangement that allows cushioning the effects of a temporary or permanent earn income through work disability. It incorporates the basic idea of public Social Protection which is a democratically run and funded jointly system. As for the approach taken by the World Bank's Social Protection, it is oriented on the social risk management, defined as actions to help individuals, households and communities to better manage risk and provide support to those who are particularly poor. This strategy has two major components: a "protective' component - provide support - and a component of "promotion" - manage risk”.

3.3 Rules or Regulations of Social Security in Benin and the U.K.

We generally distinguish three models of Social Protection from which other systems were created by hybridization or reflect. This typology proposed by Esping Anderson (1990) distinguishes three different institutional configurations according to three criteria:

- ✓ The level of deco modification: the degree to which individuals, families can maintain a decent standard of living, regardless of their access to the labor market.
- ✓ Effect on social stratification: with the creation of equality or inequality in this society.
- ✓ Relative importance of each of the "three pillars of Social Protection» (also known as social triangulation). These three pillars are: the family (and more generally civil society, that is to say, families and associations), the market (the insurance company), the State.

The three models based on these criteria are: The Social Democratic Model: This is the most universal systems Social Protection. In this model all citizens are entitled to Social Protection. The benefits are not only financial, but also have a lot of services. This system is based on equality and provides uniforms for all services. This pattern is observed in the Scandinavian countries. Conservative corporatist model: This model is also called Bismarck model or continental model. This system is based on wage labor. Fees are based on belonging to a corporation. Contributions and compensation are based on income. Funding is through social

contributions. Few services are offered, but the financial benefits are very generous. The risk of failure of this system is that it is based on wage labor: when there is a growing problem, and rising unemployment, this leaves a certain portion of the population excluded from rights. This implies a parallel system of assistance. This system has the effect of increasing social inequality because it is the employees who are covered by this model. This pattern is observed in Germany, France, the Netherlands and some southern European countries. This model of Social Protection is also composed of the general social security scheme for employed persons, individual schemes, the mandatory schemes for self-employed and compulsory supplementary schemes for employees, plus the unemployment insurance scheme. This system also includes all non-compulsory supplementary schemes (mutual, pension companies, insurance).

The residual liberal model: In this system, the market has a very important place; however the State occupies a minor part. The state is a last resort, subject to resources. The goal for the population that does not work is to find one as soon as possible, even if the work is not found to be totally skills of the person. This system is very unequal for the company because it allows the population to fend for itself. So everyone has to fight for his wellness, so this means that the strongest will always tear the most important parts, and a large part of society must appeal to the audience. This system is practiced in the United States and England. These models and allow a typology of systems Sociale¹² Protection and the links between them.

**Chapter Four: Difficulties Encountered by the
Systems of these Countries in this Field.**

4.1. Difficulties in British and Beninese Systems.

The general observation is made in sub-Saharan Africa, where poverty is widespread, most formal systems of social protection only affect a very small percentage of the population. Hence the growing interest there is currently manifested not only as a tool to fight against poverty, but also as a cornerstone of building social relations and citizenship. It is mainly driven by international institutions such as the International Labor Organization (ILO) and the World Bank (WB). They have since the early 2000s, the Social Protection inserted as a component of reduction strategy papers poverty.

It is defined as the overall protection which society provides for its members through a series of public measures against the economic and social deprivation or may dip due to the disappearance or significant reduction of earnings, illness, accidents at work or occupational disease, old age, unemployment, maternity, death, child trafficking, support for family and dependents. In this respect, the vision of Benin in 2025 all individuals, families and guards against the risks communities are in a state of social well-being , fulfilled , integrated into the economic , social and cultural environment . Achieving this vision, however, based on certain principles including: political will, active solidarity, mutual recognition of differences, shared responsibility, gender equality and respect for the identity of the beneficiaries.

Thus, for a more efficient response and a good visibility of actions in terms of Social Protection, the State of Benin, in 1998, created a department in charge of Social Protection and Solidarity instead directions

or services infiltrated in other departments. From an operational point of view, programs and projects have been implemented since 1998 in the framework of the national policy on Social Protection for good consideration the concerns of the most disadvantaged, vulnerable and poor. To strengthen interventions that reduce economic shocks and social policies and to contribute to the achievement of the Millennium Development Goals, it seems necessary to evaluate the effects and / or impacts of projects / programs implemented on living conditions of the beneficiaries and poverty reduction.

Recent developments in the Social Protection have focused on the concepts of risk and vulnerability. The assessment of its impact on poverty requires the establishment of a mutual causality between vulnerability and poverty. The vulnerability is the result of risk. Risk is any likelihood of adverse events to the well-being of the individual, family and community or reduces their ability to react to events. Well-being and compromise takes an economic aspect and dignity that requires conscious participation of stakeholders. The origin of these risks, there are natural, economic or political factors, social interaction acting. The work of Murdoch (1999) distinguish idiosyncratic risks (probability of occurrence of a shock that affects a particular household, regardless of others, for example the loss of a job, illness) covariate risks (probability of occurrence of a shock that affects an entire community or region, a typical example is climate shock).

In the case of idiosyncratic risk management by mutual insurance society, is relatively efficient. However, when the risk is covariant, this solution is no longer tenable. Risk management must rely on outside

transfers to the community (credit insurance) or inter-temporal transfers (precautionary savings). According Gondard - Delcroix (2004), the initial lack of resources, combined with systems of protection against the inefficient risk excludes households choosing the most profitable activities that ultimately favour the perpetuation of situation poverty and widening inequalities.

According Duclos (2002), vulnerability is the possibility of suffering a deterioration of well -being, including below a minimum standard or poverty. This decline is caused by shocks against which protection is either expensive or impossible. These shocks may affect people, for example in case of job loss, accident or death. They can also hit a whole community, such as a village, a region or socio -economic group, as in the case of natural disasters, changes in export prices or climatic or environmental changes. The vulnerability is translatable in terms of depletion of the individual, but it refers especially to the threat to any individual. All individuals do not have the same opportunities to face the same threat. In principle, a poor man is already vulnerable or more vulnerable than less poor. It does not have sufficient means to acquire essential goods. It is difficult to respond to a disaster. The vulnerability is used to indicate the status of the population with respect to a potential event and the effects of this event on the elements of the population. The vulnerability to poverty is given by the extent of foreseeable damage the face of economic resources mobilized and the individual. Faced with this situation, the individual must mobilize resources to offset losses in order to escape poverty. It is

vulnerable if it lacks the resources to repair the losses that may be caused by an accident.

The answer to the vulnerability depends on income and may differ from one individual to another. The vulnerability of an individual or household faces a risk reflects the inability of one or the other to deal with misfortunes caused by the threat occurs. For example, struck by the illness of one of its members, the household may be forced to reduce its productive capital to find ways to pay for health care. Household becomes less productive and can pass under or deviate further from the line of poverty. The individual or household can also avoid the risk or repair the damage by mobilizing the form of currency economic, political, symbolic, whose compensation avoids the adverse effects of the event or to restore a disturbed situation. The ability of disaster response thus results from the prior custody rights that facilitate the mobilization of resources. Thus, risk factors and vulnerability reduce the participation of the poor in the growth process. Because of their vulnerability, the poor often avoid taking risks even if the benefits are potentially very interesting. In addition, the shocks caused by natural disasters or manmade crises can lead to contraction of the economy and many people can fall into poverty. Under these conditions, reliable tools Social Protection if they are rapidly deployed in the event of natural disaster or crisis can prevent the poor are not in absolute poverty and lose their human, financial and social in desperate attempt to cope with the situation.

4.2. Their Causes.

This study has been conducted on the one hand on the analysis of national social profile and secondly to analyze the impact of social protection on poverty reduction in relation with the social security system in UK in order to improve the system in place in our country. It has showed that the improvement of the economic growth has contributed to poverty reduction. At the national social security, the study is to understand that improvement. Even if seen some stagnation TBS, the national health situation is improving. It is the same for access to drinking water and energy. As the road network, it remains underdeveloped but is full modernization. This improvement of the social profile and social security, active in an environment marked by renewed growth since 2006 economic environment, relative low inflation and improved governance.

The study has also highlighted that the social protection system in Benin is characterized by a dualism which is a state system utilities gradients, characterized by the development of private sector insurance for the privileged and the development a residual support sector. In addition, if the social protection system in Benin is supported so unwavering government remains the main provider of social services and benefits from the support of NGOs through their proximity to the beneficiaries populations with fresh operating and general quite acceptable , it remains characterized by unfavorable to the effective involvement of NGOs environment. Indeed, it appears that the NGO- Government partnership suffers a number of difficulties or obstacles including:

- A restrictive legal environment;

- Insufficient funding ;
- Lack of coordination of benefits Social Protection throughout the national territory which makes it difficult to plan and monitor actions ;
- The absence of an operational action plan Policy and National Strategies for Social Protection in Benin;
- Lack of norms and standards for the provision of social protection and social infrastructure.

Accordingly, it is suggested that particular attention be given to including elements of improvement following:

- ❖ Strengthening partnership in the field of social protection - the coordination of social protection;
- ❖ The development, implementation and dissemination of various texts and laws on social protection
- ❖ The ratification of the Hague Convention on Inter-country Adoption of the child
- ❖ The ratification of bilateral cooperation against trafficking children within ECOWAS and CEMAC. In addition, major challenges are to be met in order to strengthen and operationalize the system of social protection in Benin. They relate to:
- ❖ Strengthening the institutional framework of the Ministry in charge of the area for the implementation, monitoring and coordination of Social Protection
- ❖ Capacity building in design, monitoring and coordination of social protection programs

- ✓ To set establishment and effective management of a database on social protection
- ✓ To reduce risk exacerbating social inequalities by strengthening existing support networks, devices solidarity and social integration
- ✓ Development institutional structures with strengthening the legal arsenal in the field
- ✓ The financing of social protection system - the strengthening and extension of social security, social insurance and mutual promotion. The study shows that social protection can contribute to poverty reduction.

Indeed, it confirms to some extent, the accuracy of the targets and the adequacy of covered areas covered by the social protection system in Benin in the fight against poverty. It focuses particularly on targets that have an impact on poverty reduction. In addition, it shows that universal protection oriented in the field of health has a significant impact on reducing poverty. It also consolidates the measures of free maternal health care for children under five and caesarean section. On measures to contribute to the improvement of living conditions of households, it is clear that the reduction in spending on housing and electricity has a positive and significant impact on poverty. But in assessing impact on both targeted by the various programs and projects implemented on the theme of poverty populations, much remains to be done to assess the actual contribution of the instruments of protection social on poverty reduction. The culture of evaluation should be systematized in the various programs / projects implemented within the framework of Social Protection in Benin.

It obvious that in the process of implemented projects identified little importance is given to this aspect. Thus, the conceptual framework of

social protection instruments must now put an emphasis on the importance of assessing and ensuring the availability of different elements related (specific indicators, data). It is therefore very important to sensitize stakeholders on the need to integrate impact assessments in the framework of instruments of Social Protection in Benin. This appropriation will help guide not only social policies but also those on the poverty reduction protection.

4.3. Their Effects.

Due to the system in place, Beninese education system has made significant progress in recent years. At the level of primary education, for example, the size of the school population has increased from 932,422 students in 2000 to 1,454,814 students in 2008, representing an annual increase of 56.02%. The gross enrollment rate increased from 88.5% in 2001 to 96.0% in 2006, an increase of 8 percentage points over the same period. This renewed interest in education was reinforced by measures taken by the free Head of State and implemented since 2006 and consists of the assumption by the state tuition for schoolchildren maternal and primary education. Measurement was free

“Measuring the free” was taken in September 2006-2007. The objective is to contribute to achieving universal education by 2015. This resulted in the following sector:

- Launch and construction of 311 classrooms under the 2006-2007 year permanent materials ;
- construction of 500 classrooms in temporary materials ;

- increase in the subsidy for the operation of schools and kindergartens;
- Support for 12-month salaries of all teachers community (about 11,300) ;
- Recruitment and initial training of contractual teachers.

Changes in the workforce compared to taking the measure of the free is presented by a table in appendix.

However, the illiteracy rate for persons aged 15 years and over rate remains high. It is estimated at 39.4 % in 2007 against 54.4% in 2006 representing a decrease of 38%. The nursery school on him suffers problems of access and quality. The gross preschool enrollment is estimated at 4 % in 2007. In terms of primary education, there is a slight increase of TBS during the three (03) years. Thus, the GER increased from 98.48 % in 2007 to 104.27 % in 2008. It was 96 % in 2006. Gender parity, the GER for girls has improved from 81.6 % in 2007 to 83.5% in 2008. In addition, the attendance of health services was 45.6 % in 2007 against 43.9 % in 2006. Regarding the health situation in 2007 is characterized by a high rate of morbidity and a constantly deteriorating. For all of Benin, 47 % of children aged 12-23 months at the time of EDSB III are fully immunized against the six major childhood diseases (one dose of BCG, one dose of measles, three doses of DPT and polio, excluding polio vaccine given at birth). Coverage in urban areas is much higher than in rural areas (55% against 43% fully immunized). As for childhood diseases, according to the results of the EDSB III, 10% of children showed symptoms of ARI, 29 % had fever and 9% of children had diarrhea in the two weeks preceding the survey. The reproductive health was

characterized by improved health coverage. Indeed, among women who had a birth in the past five years, nearly nine in ten (88 %) received antenatal care from trained health services. The incidence rate of malaria in Benin is significantly higher among children under five years: 478.0 ‰. The average incidence of uncomplicated malaria is 116.0 ‰. As for the overall HIV prevalence (both sexes) is 1.2% in 2006 for adults (15- 49 years).

The analysis of the situation of the environment sector revealed that Cotonou where solid waste is 60% of the national level (342 000 tons), the cost of pollution is 1.2% of GDP. Additionally, most households using wood (80.3%) and charcoal (13.4%) as a cooking mode. Importantly, the improvement of access to drinking water. Indeed, the coverage rate in rural areas rose 2.5% between 2006 and 2007, from 44% to 46.5% at the end of 2007. As for employment, an overall participation rate of 56.6% was observed. Rural areas present a higher activity rate due to early entry of children into the labor market and the informal sector engages 95% of assets.

Chapter Five: An Approach of Solution.

5.1. Suggestions

At the end of this work, the different parts of our dissertation show that social protection can contribute to poverty reduction. To ensure its effectiveness, it is useful to make suggestions that will help structures in charge of social security namely: the state, poor people, the technical and Financial Partners and NGOs. It is therefore useful to create an appropriate institutional framework like in the UK and other Western countries. Such a system guarantees cohesion between the need in social services and the national resources. This framework could be a Secretary of State or National Council of Social Welfare (CNPS) to be chaired by the Head of State. The National Council may have divisions namely:

- The Steering Committee, under the Ministry for Development. It will be led by an Executive Secretariat.
- A Technical Committee, the executing agency of the implementation of the social protection policy. It will be under the supervision of the Ministry for Social Protection. The Technical Committee serves as a link with the technical and financial partners, the civil society, decentralized authorities, NGOs, foundations, international institutions of social protection, etc.
- Departmental Committees chaired by social protection Prefects. They will be placed under the supervision of the Technical Committee.
- Committees Communal Welfare chaired by Mayors to be placed under the supervision of departmental committees. The criteria for selection of members and the functioning of the organs which are the branches of the National Council of Welfare (CNPS) are specified in the Order. The

implementation of this recommendation can answer a mechanism for social protection is more focused.

- For poor people in the country certain number of dispositions could be of keen importance:
- The creation of synergy between the structures involved in the field of social protection;
- The strengthening the legal arsenal.

5.2. Contributions

Apart from our suggestion, for a well-developed and stable social security system, it is also advised the system's disposition fit the concerned country' socio-cultural realities and politics; that is to say social security has to be in harmony with the legal exigencies of its relevant country in order to fully play its roles. Our contribution will therefore encourage the cohesion between the local, national and international policies in the domain of social security. For this reason, the following contributions need to be taken into account. There are mainly:

- The rigorous implementation of CPRS measures;
- The coordination of the actions of social protection;
- The special attention to NGOs in facilitating the signing of the headquarters agreement and cooperation between NGOs and state;
- The donation of more human, material and financial resources to social protection in the National Budget;
- The encouragement of the contribution of different companies in the development of social protection;
- A better coordination of social protection by facilitating sectorial synergy and greater investment in social protection;

- State could also give priority to instruments in the fields of health, education, social assistance (housing, access to electricity at a lower cost) and poor households' access to financial capital. For example, to promote universal social protection in health and education by broadening gradually to the poor and vulnerable, measures free at all levels of education and health.
- Strengthen the monitoring and evaluation of programs and projects implemented in the framework of social protection.
- There are also suggestions that could help and improve actions by Technical and Financial Partners. There are mainly:
 - Strengthen the partnership in the field of social protection
 - Invest more in social protection. particularly by encouraging the development of micro - credit , universality in the field of health and education
 - Support the implementation of the policy and strategy of social protection.
 - Finally for NGOs, the government could intensify welfare actions and report to state structures of actions in the framework of social protection.

Conclusion

This work has studied the theme of social security in relation with the different aspects of its implementation in Benin. To make this study more scientific, we find worthy adding some data and specifics of the same matter from a western country. Rather than making a pure comparative study of the social security in Benin and in UK, we have conducted a study that reveals the positive parts of social security in UK so as to help the development of the system in our country. In addition, we have shown the various sectors and the different conditions under which people in Benin can benefit from social security's dispositions. In each of the developed paragraph we have explained and reveal both the weakness and the strength of the system. Afterwards, we have suggested plausible solutions to help the correction of social security in Benin for the welfare of its citizens. The study also highlights that the social protection system in Benin is characterized by a dualism which is a state system utilities gradients, characterized by the development of private sector insurance for the privileged and the development a residual support sector. Moreover, it shows the important role played by NGO in the development of social security in Benin along with the difficulties encountered by people of this sector.

The results of our findings presets the poor political will by politician to improve social items. Though many things have already been done for its development, we still notice lack of projects and poor political will to continue with innovation that could fit the current globalization of the whole world. Certain aspects of social security are indeed awkward in Benin. For example, as far as NGOs are concerned, there are a restrictive

legal environment, an insufficient funding; a lack of coordination of benefits Social Protection throughout the national territory which makes it difficult to plan and monitor actions, the absence of an operational action plan Policy and National Strategies for Social Protection in Benin and the lack of norms and standards for the provision of social protection and social infrastructure. That's why in our work we couldn't end the dissertation without giving some affordable solutions that could help development of social security. If those contributions can be taken into account, many positive things would come out from the services that government in Benin will provide its citizens with.

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Annex pages

TABLE 1: Risk factors in Benin

MICRO LEVEL (Individual / household)	MESO LEVEL (Community)	MACRO (country)
NATURAL FACTORS		
1. Agricultural Productivity (erosion, infertile soil) 2. Health (poor hygiene) 3. Air pollution, overcrowding).	1. Agricultural Productivity (ecological impairment , soil erosion , loss of plant cover, natural disaster) 2. Health (unsafe water,); Flood, pollution , fires	1. Productivity in the primary sector (natural disasters , limited natural resources) 2. demographic pressure (land scarcity , rapid urbanization) 3. epidemics (meningitis, cholera) Social Factors
SOCIAL FACTORS		
1. diseases and injuries 2. Handicaps Old age without support 3. Inequality (laws and regulations, discrimination, unfair and	1. Education / information (illiteracy, poor education, isolation). 2. Share capital: weakening solidarity	1. Domestic Violence 2. Human capital (access to social services: health, education , family planning, hygiene

<p>inadequate budgetary allocations) epidemics (HIV / AIDS) Economic Factors. 4. Human capital (insufficient and ineffective policies and sectorial programs</p>	<p>networks , isolation,) 3. Household structure (high dependency ratio, inequality within the household polygamy burst of households).</p>	<p>and inadequate water) 3. capital (discrimination and exclusion, harmful traditional practices, delinquency) crimes , violence</p>
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ECONOMICS FACTORS

<p>1. Income (low returns to labor, unemployment, irregular payment of wages, no access to credit) 2. Income (inadequate access to land to financial services, economic infrastructure and employment.)</p>	<p>1. Emptiness / distance / production system ineffective inequalities between social groups in access to factors of production and revenue resources (land, systems of financial intermediation, poor economic. And employment infrastructure) 2. Structural inequalities</p>	<p>1. (bad food markets</p>
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Source: World Bank: Contribution for Social security politics in Benin (2001).

TABLE 2: Evolution of the number of pupils for 2006-2008.

School Year	Number of Students (Public and Private)	Number of Students (Public)	Variation (%)
2005-2006	1,356,818	1,178,501	
2006-2007	1.474.206	1.290.602	9,51
2007-2008		1.442.955	11,80

Source: DDPP/MEMP, February 2008.