

## SOCIAL PROTECTION IN MOROCCO: FROM INSTITUTIONAL GUIDELINES TO NATIONAL REALITIES

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### ABSTRACT

Social protection has been known as a fundamental human right since decades, many organizations across the globe called for a just social protection to preserve human dignity in the worldwide, the international labor organization was the first institution to call for the recognition of that right since its creation in 1919. While multiple institutions have advocated the same determination through laid down strategies and recommendations and reports, the most prominent examples are the United Nations and World Bank Group. Following that path, and inspired by institutional guidelines and directives, Morocco has achieved a considerable level in the field, after adopting the framework law n° 09-21 about social protection in 2021 that expended the concept to cover all segments of society. The implementation of such a system exposes multiple financial and economic challenges that the state must address, in order to reach the intended goals and guarantee the prosperity of the nation.

**Keywords:** Social protection- expended social protection system- Moroccan social protection.

### 1.0 INTRODUCTION

Social Protection is one of the fundamental human rights that has been devoted by multiple international organizations in their conventions, programs, and strategies; it has been advocated for decades and recognized its importance by the Universal Declaration of Human Rights in 1948. This concept has been evolved through history, following the development of nations and the growing needs of citizens; leading to a multitude of ideas and practices surrounding this term, however, it has often been constrained to include only labor market intervention, social insurance, and social safety nets. Still, there is no universal definition of social protection; it differs from one country to another, depending on priorities and strategic choices made by policy makers. But broadly defined, the Inter-Agency Social Protection Assessments describes the concept as the set of policies and programs aimed at preventing or protecting all people against poverty, vulnerability, and social exclusion throughout their lifecycles, with a particular emphasis towards vulnerable groups. it can be provided in cash or in-kind, through non-contributory schemes, providing universal, categorical, or poverty-targeted benefits such as social assistance, contributory schemes with social insurance being the most common form, and by building human capital, productive assets, and access to jobs. This adopted definition refers that the concept should encompass every public action that aids people to manage social risks, and offer support to those in a vulnerable situation.

In Morocco, the first signs of a social protection system date back to the time of the protectorate, during this period, some foundations of the modern administrative and social structures, including social security elements, were laid down. However, the implementation

and development of a comprehensive social security system took place after the independence in 1956, by adopting a system that introduced valuable mechanisms of solidarity among generations, while relieving public budget and families from the financial charges of services given to the insured and their beneficiaries. Furthermore, social protection was recognized as a constitutional right for the first time in 2011, through the 31th article of the Moroccan constitution (2011), that gives responsibility to the state, the public establishments and the territorial collectivities to work for the mobilization of all available means to facilitate the equal access of the citizens to conditions that permit their enjoyment of the right to social protection and medical coverage. this constitutional recognition refers that the government and all stakeholders in public affairs have the commitment to harness all collective welfare precaution mechanisms that enable individuals or households to cope with the financial consequences of social risks (Ministry of Solidarity, Social Integration and Family), this was a significant development of ensuring the social welfare and improving the quality of Moroccan's lives.

In 2020, The King of Morocco Mohammed VI made achieving universal access to social protection coverage for all Moroccans a national priority, by the occasion of his 21th Throne Day Speech in 2020, saying that “at the forefront of that, is the provision of social protection to all Moroccans, which will remain our chief concern until we can extend it to cover all segments of society.” This royal vision was a reminder towards all participants in public matters that the state must implement a system where all social classes and groups will have social coverage, even those without a source of income. Which was translated by adopting The Framework Law number 09.21 about social protection on March 23th of the year 2021 as a first step achieving the goal.

The implantation of an expended system in Morocco requests mobilizing financial resources by the government to cover predicted expenses resulting therefrom, which directly affects the state's budget voted annually in the financial law of the year. However, according to the 77th article of the Moroccan Constitution: “the parliament and the government see the preservation of state's financial balance.”. as there are strong links between general budget and financing social protection systems; The main objective of this document is to examine and understand how Morocco can implement the expended social protection system to mitigate social risks. Including its financing system. In order to achieve that, it is necessary to analyze the international guidelines about that subject, Morocco's institutional framework, and the structural components besides financing mechanisms needed for a sustainable social protection system.

Thus, the primary question that this study seeks to answer is what are the key considerations for Morocco establishing a robust and financially sustainable social protection system that aligns with international standards.

## **2.0 MITIGATING SOCIAL RISKS IN MOROCCO: FROM GLOBAL PERSPECTIVES TO NATIONAL STRATEGIES**

### **2.1 International orientations for the mitigation of social risks**

#### **2.1.1 The international Labor Organization (ILO) for the expansion of social protection floors**

Since its establishment in 1919, the International Labor Organization (ILO) has evolved into the foremost point of reference for international efforts in the institution, improvement, and sustainability of social security systems over the globe. It set forth standards that states voluntarily adopt, based on successful practices and innovative approaches to enhance and expand social protection in diverse regions worldwide. While recognizing the fact that there is no uniform approach for social security, emphasizing instead the importance of each society adapting its method to ensure the necessary protection. Accordingly, a range of flexible options are offered, including a mix of contributory and non-contributory benefits, general and occupation-specific schemes, compulsory and voluntary insurance, and diverse benefit administration methods. For the goal to establish a level of protection that aligns with the specific needs of each country (International Labour Organization, 2014).

Furthermore, in order to complete and implement the clauses about the right to social security specified in international human rights instruments, the International Labour Organization (2014) established a normative social security framework that involves eight conventions and recommendations. Security (Minimum Standards) Convention of 1952 (No. 102), and the Social Protection Floors Recommendation of 2012 (No. 202) are the most noticeable instruments. While the early convention No.102 englobes the nine standard social security elements (health care, sickness, unemployment, old age, employment injury, family responsibilities, maternity, invalidity, survivorship) in one single legal instrument, the up-to-date recommendation No.202 gives directions on managing social security deficiencies through creating and maintaining comprehensive social security systems for the goal of achieving universal coverage. It recommends states to prioritize starting with minimum protection levels through the implementation of social protection floors, and to gradually expand the system for the goal of achieving universal coverage. National social protection floors should include fundamental guarantees for social security that make sure people having access to necessary healthcare and a basic income that allows them to live with dignity at all stages of life. These interventions should comprise, as a minimum, the provision of essential healthcare services, including maternity care; basic financial support for children and working age individuals facing income insufficiency due to sickness, unemployment, maternity, or disability; and basic income security for older persons.

## 2.1.2 Social protection amid the focus of sustainable development goals

Over time, the United Nations has consistently appealed for the prosperity of states and the assurance of people welfare, guarantying universal social protection is one of the main targets recommended by this organization. In 2015, 17 sustainable development goals (SDGs) were implemented as a roadmap for countries to build their economic growth and respond to social needs while protecting the environment in the horizon of 2030.

Target 1.3 of the Sustainable Development Goals (SDGs) requests on nations to “implement nationally appropriate social protection systems for all, including floors, and by 2030 achieve substantial coverage of the poor and the vulnerable”. The overarching importance of social protection in Agenda 2030 goes beyond its contribution to eliminate poverty in all its manifestations worldwide as described by SDG 1. It also helps the achievement of other SDGs, notably those related to on health, gender equality, decent work and economic growth, reduced inequalities, and justice and strong institutions (Christina et al., 2021) .

Furthermore, as for (Christina et al., 2021), social protection assumes a crucial role in a forward-looking agenda that seeks not only to ensure a minimum standard of well-being for all people, but also to balance opportunities and to avoid the reproduction of existing disparities. The reduction of inequality hangs on principles of wealth redistribution, risk sharing and societal solidarity that includes vertical redistribution from rich to poor people, as well as horizontal redistribution concerning healthy and sick individuals, families with and without children, women and men, workers and employers, as well as individuals of working age and older persons.

### **2.1.3 The World Bank Group call for a social risk management concept**

At the beginning of the new century, it has become clear that, while individual social protection programs can improve people's welfare and reduce poverty, a more holistic approach is needed to make the quantum leaps necessary to lift poor people in the developing world out of poverty. Many agencies are rethinking or developing their strategies for social protection using comprehensive frameworks that emphasize both risk and redistribution, such as the social risk management presented by the World Bank Group in their social protection sector strategy (World Bank, 2001).

The World Bank (2001) defines social risk management as that many people are unprotected against multiple risks from different sources, both natural such as earthquakes, floods, and illness, and manmade such as unemployment, environmental degradation, and war. Compared to those with more assets and endowments, People with less means and financial resources are typically facing more risks and having limited access to effective risk management tools. This exposure leads individuals to be more cautious about engaging in high-risk return activities, either because they are unwilling or unable to do so. In such conditions, individuals with limited means have developed "self-protection" mechanisms such as assets saving during good times, diversification of income sources, and establishment of informal family and community risk sharing management. However, these measures usually come with higher costs and inefficiencies, when crisis occurs, the surviving strategies presented to poor individuals can reduce their human capital, for instance, they may minimize their meals or withdraw children from school to regenerate income. This underscores the importance of government intervention in addressing these challenges. to ensure the sustainability of this social risk management and go beyond saving people from being poor but giving every individual of the society possibilities to concentrate on building their businesses and making welt without caring about social risks with or without financial contribution.

## **2.2 Morocco's institutional framework and strategic approach to universal social protection**

### **2.2.1 The Economic, Social and Environmental Council (ESEC) and international social protection standards**

Since its set up by The King Mohammed VI on February 21, 2011, The Economic, Social and Environmental Council has always been a specialized and official reference for initiatives and advisory on major development guidelines, economic and social public policies. In the field of social protection, the council has played a significant role on giving a clear guidance for its advancement in Morocco. In 2018, that institution published a report about social protection in

Morocco, in which it gives recommendations to bring the Moroccan social protection system in line with widely accepted international norms and standards. Moreover, the ESEC called for the child social protection by expanding the concept of family allowances exclusively based on the charge of employers to a new conception founded on direct aid for children. Furthermore, it is recommended that risks related to work accidents and professional diseases should be recognized and treated as social risks, and their management would be governed by the principles of solidarity and non-profit, within the framework of a single compulsory social insurance system. In addition, social protection should cover unemployed individuals by including at first those with dependent families, followed by an increase in the number of covered individuals, and a gradual rise in the amount and duration of these benefits. As well as completing the legislative and regulatory framework of the social protection for people with disabilities besides unifying and insuring a social protection coverage for elderly people. Along with assuring universal compulsory health coverage and unifying its systems. Finally, the ESEC recommended establishing a governance system with public initiatives to support these reforms, especially by setting a national strategy embodied by a framework law aiming to achieve the equilibrium between social protection requirements and financial capabilities of Morocco.

## **2.2.2 The Moroccan new development model calls for an expanded social protection**

In Morocco, despite the considerable achievements in various domains, there is still deficient to address exigent requests and necessities of individuals, and diminish the disparity between social strata and regions, in order to attain social justice and keep up with national and international changes. To address this need, the King Mohammed VI set up in November 2019 a Special Commission, whose mission was to collect proposals and studies given by concerned institutions and stakeholders to draw conclusions therefrom; for the reconsideration of the Moroccan development model that reschedule priorities and aim for the prosperity of the kingdom.

In the field of social protection, the new model targets to rush the establishment of an expanded and efficient social protection floor, built on a social agreement that gives responsibility to the State and citizens and emphasizes social solidarity. Social protection accompanies public services as an investment in human capital and as a pillar of inclusion. The social protection floor includes basic coverage available for all citizens to guarantee their resilience, besides particular targeted protection programs for the most vulnerable individuals, such as those who are economically disadvantaged or have disabilities. This mutual commitment by the state and citizens entails them to formalize their professional activities and to contribute fairly, through taxes and contributions, in the funding of public services and social protection. To achieve that, the model mentioned four key actions; the first is to speed up efforts to formalize employment and prevent social fraud to expand social security coverage ensuring that all types of employment and professions are officially declared. This action aims to give workers the right for a social protection financed by contribution, then integrate progressively the small-scale informal sector, such as artisans, traders, and farmers. The second is to found a basic social protection floor that encompass universal healthcare service for all citizens, universal family allowances conditionally for mothers with children receiving schooling, and a dignified minimum income for poor or vulnerable families and people with specific needs, such as elderly individuals without income and people with disabilities (the Special Commission on



the Development Model, 2021). The third is to modernize the governance of the system to enhance the effectiveness of its interventions and better target recipients of social programs, this involves setting up the Unified Social Register (RSU)<sup>1</sup>. And the fourth is to ensure sustainable financing for social protection, both for the social insurance and solidarity components; in term of social insurance, the new model targets integrating liberal professions, self-employed individuals and people working from home, and those in the small-scale informal sector like traders, artisans, and farmers into contribution schemes, The model also calls for a reform of the governance of social insurance funds, integrating them into a unified fund for basic medical coverage and a unified fund for pensions(the Special Commission on the Development Model, 2021) .

### **2.2.3 The Inaugural Comprehensive Public Social Protection Policy**

Following the orientations of specialized organizations in the field, and with the goal of fulfilling its obligation to assure the access to the right of having a social protection coverage for all citizens, guaranteed by the Moroccan constitution; the state has subscribed in major reforms and adjustments to achieve that purpose. The year 2020 has known the adoption of an integrated public social protection policy (UNICEF Morocco & Ministry of Economy and Finance, 2019) that aims for the purpose of Reducing poverty and inequality, as well as enhancing families' resilience to social risks in Morocco. According to this document, achieving this purpose involves accomplishing three strategic objectives, the first is ensuring universal access to essential healthcare services. The second stands for securing a basic income for vulnerable individuals. And the third is providing a high-quality social assistance for people in difficult situations.

This Integrated Public Social Protection Policy (2019) is structured around six thematic strategic axes and three cross-cutting axes. The thematic parts encompass creating an enabling environment for the optimal development of children, Strengthening protection against risks related to the active working age, including job loss, and gradually extend coverage for risks associated with old age, then progressively enlarge and unify medical coverage in a sustainable means, furthermore, enhance support programs for individuals with infirmities to address their specific rights and needs, then, reinforce and expand social support for individuals in difficult positions. Meanwhile, the Cross-Cutting interventions are about improving the overall governance of the protection system, and enhance the targeting system and strengthen information systems, while ensuring a sustainable financing with improved visibility.

## **3.0 EXPENDED SOCIAL PROTECTION UNVEILED IN MOROCCO: NEW FOUNDATIONS FOR AN EFFICIENT SYSTEM**

### **3.1 Expansion of the system: Structural Components for a Comprehensive Analysis**

#### **3.1.1 The Dynamics of System Expansion: key metrics and international benchmark**

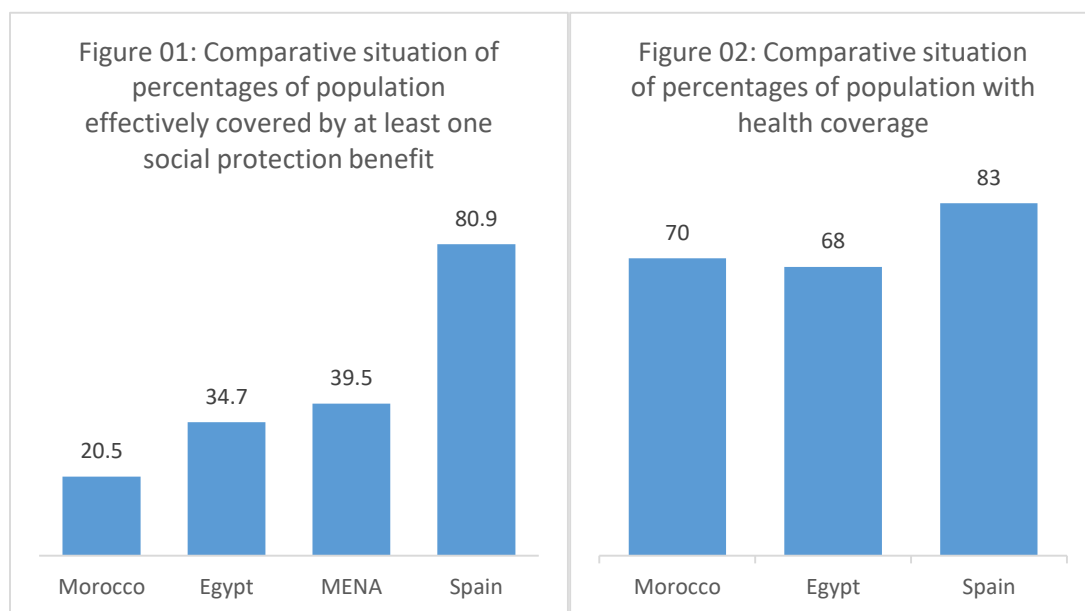
As of the year 2020, only 46.9 per cent of the global population were effectively covered by at least one social protection benefit, leaving the 53.1 per cent, equivalent to 4.1 billion

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<sup>1</sup> The Unified Social Register(Registre Social Unifié - RSU) is a national information system that enables social support programs to determine household eligibility based on objective socio-economic criteria.

individuals, without any coverage. However, across and within regions, there are significant variations, surpassing the global average, Europe and Central Asia with 83.9 per cent of coverage rates, as well as Americas with 64.3. Conversely, other regions shows far more marked coverage gaps, with 44.1 per cent of coverage rate in Asia and the Pacific, and 40.0 per cent in the Arab States and 17.4 per cent in Africa (International Labour Organization, 2021) .

A benchmark analyze of Moroccan situation shows that just 20.5 per cent of the population are effectively covered by at least one social protection benefit (excluded health), and 70 per cent have universal health coverage. Linked to the average per cents of covered population in MENA<sup>2</sup> countries (39.5 per cent) and Egypt (34.7 per cent), Morocco is sited under the threshold. moreover, and compared to Spain, Morocco still way too far to achieve the records of that country that has 80.9 per cent covered population and 83 per cent of universal health coverage. The two figures bellow demonstrate in graphic way the comparative situation.



**Note.** These two figures are made from informations published by ILO report previously referenced.

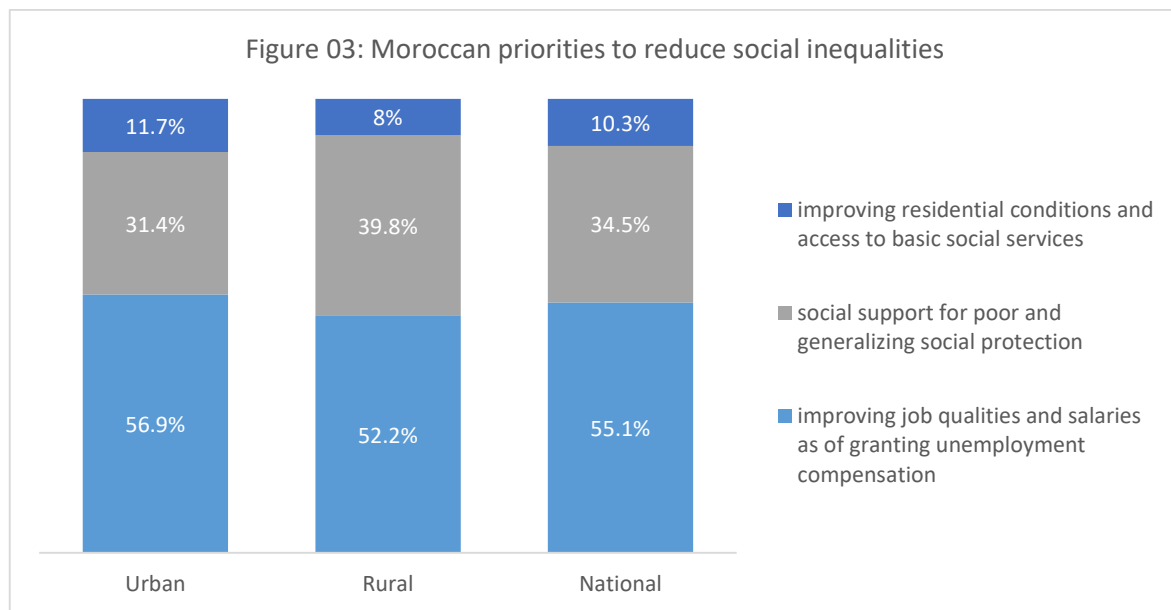
### 3.1.2 Moroccans' priorities for a comprehensive social protection

In 2019, the High Commission for Planning<sup>3</sup> published a document about Moroccans' perceptions for Social Protection. According to that document, only 47.6 per cent of Moroccans are aware of existing public programs to support poor, and 51.7 per cent of citizens qualify the health coverage as Low or Very Low (Abderrahman, 2019). This situation indicates that the majority of Moroccans are not satisfied of the existed social protection programs or health coverage systems.

<sup>2</sup> Middle East and North Africa

<sup>3</sup> The High Commission for Planning is the primary producer of official statistics in Morocco. It is an administrative entity created in September 2003, under the authority of a High Commissioner for Planning appointed by the King. It enjoys institutional and professional independence in carrying out its work.

As for the expectations of a performant system, that reduces social inequalities; improving job qualities and salaries as of granting unemployment compensation come in the first priority by 55.1 per cent, then social support for poor and generalizing social protection by 34.5 per cent, followed by improving residential conditions and access to basic social services that comes with 10.3 per cent.



**Source:** (Hight Commission for Planning, 2019).

The growing concern among Moroccans regarding retirement financing is intergenerational, but it is more pronounced among the working-age population. When asked about social protection concerns, those under 29 years of age are primarily concerned about employment (66 per cent), compared to 37 per cent among those aged 60 and older, and followed by the support for the poor and unemployment compensation (29.8 per cent). Conversely, among the elderly, the main concern is social coverage and retirement financing (63.4 per cent) (Abderrahman, 2019). Analyzing these statistics, shows the necessity of implementing an extended social protection system that includes all groups of Moroccans without exception, in order to meet their expectations and needs.

### 3.1.3 Extended Social Protection: The Key Components of the Moroccan new adopted system

From constitutional provisions to ministerial decrees, Morocco has built a rich legal arsenal that forms the foundation of a solid social protection system. The Framework Law number 09.21 about social protection (2021) came to upgrade the system to another level, by which this concept has been expanded to achieve four goals with a specific timeline for each one step by step for five years.

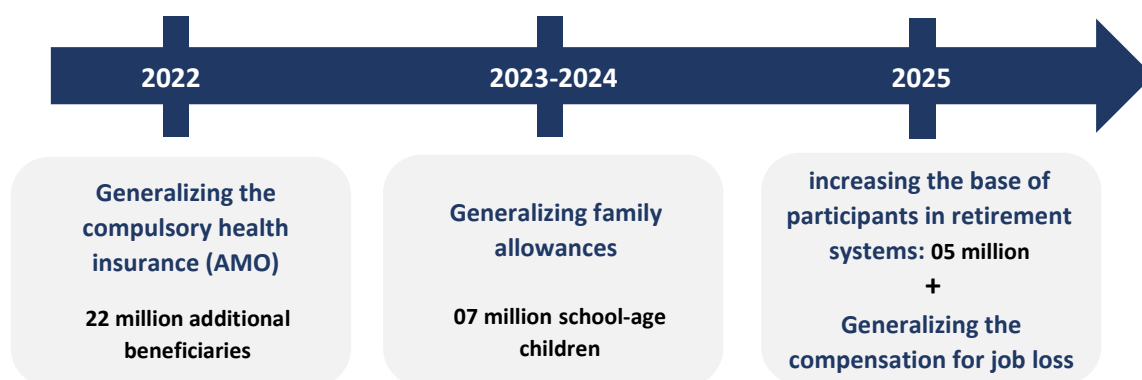


The first is the protection from illness risks, through generalizing the compulsory health insurance (AMO<sup>4</sup>) by the end of 2022; via increasing the base of insureds to encompass vulnerable people benefiting from the Medical Assistance Plan (RAMED<sup>5</sup>), as well as independent workers and freelance professionals; as a result, an extra twenty-two million people benefits from the “AMO”, and all segments of society are gathered in one unique health insurance system.

The second goal is the protection from child-related dangers and generalizing family allowances for households not benefiting from that by 2023-2024, that will concern seven million school-age children.

The third goal is to increase the base of participants in retirement systems to include five million of active population with no pension coverage.

And the fourth goal is generalizing the compensation for job loss by the year of 2025 for those in a stable employment.



## 3.2 Financing Mechanisms meant for a Sustainable Social Protection System

### 3.2.1 Understanding Financing Models Across the Globe

In general, we can distinct between four financing models of social protection systems across the globe; the first was invented 120 years ago, when Germany became the first nation in the world to adopt an old-age social insurance program, designed by Otto von Bismarck(International Labour Organization, 2009). This model is based on an insurance system and is typically funded mutually by employers and workers through deductions from their salaries. These health insurance plans financially unprofitable and must cover all citizens. Private sector is more attractive for health professionals and clinics in Bismarck countries. This model is used in Germany, France, Belgium, the Netherlands, Japan, and Switzerland. The

<sup>4</sup> “Assurance Maladies Obligatoire” [compulsory health insurance] is an insurance system that guarantees, for insured individuals and their dependent family members, coverage for the risks and healthcare expenses related to illness or accident, maternity, and functional rehabilitation. As a result, it entitles them to reimbursement and, if necessary, direct coverage of curative, preventive, and medically required rehabilitation healthcare expenses based on the beneficiary's health condition.

<sup>5</sup> Régime d'assistance Médical [Medical Assistance Plan] set in Morocco in 2011, is a system that Grants free healthcare services within the public hospitals for poor and vulnerable individuals.

second came in 1942, it was named after its primary author, Lord Beveridge, at what time the British government released the Beveridge Plan, it concerns all individuals and is funded by the government through taxes. This “socialized” model is currently used in Great Britain, Spain, and New Zealand. The third concerns health insurance, it is the National Health Insurance model that combines features from the Beveridge and Bismarck models. Within this model, private-sector providers are exploited, but funding comes from a government-administered insurance program that is financed through premiums or taxes by all citizens. These insurance programs typically have lower costs minor administrative expenses compared to the profit-oriented insurance plans in America. Moreover, National Health Insurance plans also manage expenses by either regulating the list of covered medical services or demanding patients wait to be treated. Canada is the most prominent example of the traditional National Health Insurance system. And the final model that is also about health insurance is the out-of-pocket model, the most prevalent system in the world. It is adopted in nations lacking financial resources or organizational capacity to establish any form of national healthcare system. In such countries, individual with financial means get access to healthcare services, while those that do not stay sick or die. In rural areas across Africa, India, China, and South America, hundreds of millions of individuals never saw a doctor in their entire lives (Wallace).

### **3.2.2 Financial Fundamentals within expended Morocco's Social Protection**

Moroccan Social protection’s financing model could be qualified as mixture between Bismarck and Beveridge plan. Inspired by international experiences, financing social protection in Morocco is founded on two mechanisms, the first based on contributing for citizens who are financially capable of that, and the second financing mechanism is based on solidarity for those unable to pay their subscription costs.

According to the ministry of economy and finance (2021), the global cost of expended social protection is predicted at 51 billion of dirhams; 28 billion estimated to be retrieved by the first mechanism from contributions pursuant to the legislative and regulatory provisions in force, and paid social contributions imminent from the supplementary duties imposed by the State on certain professional categories within the framework of the Unified Professional Contribution System. The solidarity mechanism is financed by 23 billion dirhams from the financial allocations of the state’s budget, tax revenues allocated to finance social protection, the generated resources of the reform of the compensation fund<sup>6</sup>, donations and bequests, and all other resources that could be allocated under special legislative or regulatory texts (The framwork law n° 09.21, 2021).

### **3.2.3 The system’s viability amid economic and financial challenges**

Despite noteworthy progressions in several sectors, Morocco's national economy still faces a host of challenges. Especially those related to the private companies, which serve as pivotal drivers of the economy, and significantly contribute to the sustainability of Social Protection Systems through their social security contributions. However, these enterprises are suffering

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<sup>6</sup> It's a fund created in 1941 and reorganized in 1977 by the Dahir 1-74-403 that recognize it as a public establishment charged of the stabilization of prices of essential goods.

from numerous difficulties such as diminished competitiveness, rent-seeking practices, and the presence of an unstructured sector, leading to reduced tax revenues. which forces the government to resort to borrowing or increasing taxes to fund essential social and development projects.

The Participation Mechanism requires precise gathering of information regarding the income of professional groups, there could be a huge income variance between workers in the same professional group, furthermore, the informal sector remains a significant concern, as there is no systematic way to determine the earnings of informal workers, which, in certain businesses, could surpass those of the formal sector in terms of revenue, Thus, social justice would be a remote objective to reach.

The solidarity mechanism is mainly based on contributions and payments of individuals and enterprises rather than the State; consequently, instead of serving as an efficient instrument of social protection, this approach could potentially lead to increase poverty and vulnerability, due to the heavy charges placed on citizens and entrepreneurs' budget generated from financing social programs and paying additional taxes, while the main funder of this Project should be the State. Compared to other countries, there are numerous experiences of funding such Plans even when the state's budget is limited. The most noticeable examples of such case are Sri Lanka and Cambodia, when The Government have invested in social programs while reducing expenditures on defense and security, similarly, Ghana has redirected funds saved from phasing out government support towards social protection programs. While, Norway has taxed Oil and Gas incomes and used the additional wealth to support the state pension fund (CHAHIR et al., 2022).

These challenges require vigilance from public authorities to prevent frauds and guarantee a social justice qualifying contributors and non-contributors efficiently. For this reason, adopting the Unified Social Register becomes a priority in pursuing this objective, with a consistent social database, severe selection of target populations, transparent management of the system and a means to assess the effects of targeted programs, overcoming any political interference or manipulation.

## 4.0 CONCLUSION

Achieving a just social protection is a worldwide concern, where there is no financial pressure on individuals as well as providing good quality services, especially in the health care field. Incorporating guidance from various orientations and recommendations, Morocco chose to expend its social protection system to cover all segments of society, which is considered as one step ahead among becoming one of the well-performing countries in that domain. despite all challenges facing the country in its quest to achieve this goal, the adopted expended social protection with a financing model that gathers Bismarck and Beveridge plan remain one of the effective solutions that addresses the majority of social risks in Morocco.

broadly, the adjustments that the system needs are in the first place financially and economically related, where it is required to protect the formal industry in Morocco and encourage employments to guarantee a sustainable funding of the system, and avoid any

financial deficits due to the immigration from formal to informal activities that gives more advantages according to that system.

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