

The impact of the generalization of the social protection system: Implementation and challenges

L'impact de la généralisation du système de protection sociale : Mise en œuvre et défis.

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Résumé:

L'implémentation et les défis liés à la généralisation du système de protection sociale au Maroc sont au cœur de cette étude. Depuis les années 2000, le Maroc a lancé plusieurs programmes de protection sociale pour lutter contre la pauvreté, améliorer la couverture sociale des travailleurs et relever d'autres enjeux socio-économiques. Toutefois, malgré ces efforts, ces dispositifs sont souvent perçus comme fragmentés, limités, inégaux et fragiles, selon le Conseil Économique, Social et Environnemental (CESE, 2015). Dans ce contexte, le Maroc a entrepris une réforme majeure du secteur de la santé, notamment avec le lancement de la généralisation de la protection sociale en 2020. Cette réforme ambitieuse soulève des questions ; dont notre étude vise à y répondre.

Notre étude repose sur une revue de littérature exhaustive, rassemblant des données et des travaux existants portant sur le système de protection sociale au Maroc. L'analyse descriptive des différentes sources met en lumière les tendances clés en matière de financement de la protection sociale dans le pays ; un des enjeux majeurs réside dans les défis de cette réforme de la généralisation de la protection sociale. Son succès dépendra essentiellement de la capacité du gouvernement à mobiliser de manière durable et équitable les ressources financières nécessaires pour garantir la sécurité économique et sociale de la population. Les défis liés à la collecte efficace des fonds, à la viabilité et à la pérennité du système, ainsi qu'à l'amélioration de l'efficacité et de l'équité des prestations sociales nécessitent une attention particulière. Néanmoins, l'accès limité à des informations actualisées a constitué une entrave à l'analyse approfondie de certaines caractéristiques financières, rendant complexe l'évaluation exhaustive des enjeux. En conclusion, notre étude souligne l'importance critique de l'analyse continue et approfondie de la mise en œuvre de la protection sociale au Maroc, ainsi que la nécessité de surmonter les obstacles actuels pour assurer le succès et la durabilité de cette réforme essentielle.

Mots- clés : Maroc ; défis ; protection sociale ; Politique publique ; implémentation.

Abstract:

This study focuses on the implementation and challenges associated with the generalization of the social protection system in Morocco. Since the 2000s, Morocco has launched several social protection programs to combat poverty, improve social coverage for workers and address other socio-economic challenges. However, despite these efforts, these schemes are often perceived as fragmented, limited, unequal and fragile, according to the Economic, Social and Environmental Council (CESE, 2015). Against this backdrop, Morocco has embarked on a major reform of the healthcare sector, notably with the launch of the generalization of social protection in 2020. This ambitious reform raises questions; which our study vice to answer.

Our study is based on an exhaustive literature review, bringing together existing data and work on the social protection system in Morocco. The descriptive analysis of the various sources highlights the key trends in the financing of social protection in the country; one of the major issues at stake lies in the challenges of this reform to generalize social protection. Its success will essentially depend on the government's ability to mobilize, in a sustainable and equitable manner, the financial resources needed to guarantee the economic and social security of the population. Particular attention must be paid to the challenges of raising funds efficiently, ensuring the viability and sustainability of the system, and improving the efficiency and equity of social benefits. Nevertheless, limited access to up-to-date information has hampered in-depth analysis of certain financial characteristics, making a comprehensive assessment of the issues at stake a complex undertaking. In conclusion, our study highlights the critical importance of ongoing, in-depth analysis of the implementation of social protection in Morocco, as well as the need to overcome current obstacles to ensure the success and sustainability of this essential reform.

Keywords: Morocco; challenges; social protection; public policy; implementation.

Introduction:

The widespread introduction of social protection in Morocco represents considerable potential for reducing poverty, alleviating exclusion and reducing social disparities. It is also designed to reinforce political stability and foster social harmony. In addition, it promises to support economic progress by preserving household incomes, thereby promoting domestic consumption, the fundamental driver of Morocco's economic prosperity.⁷

Since independence, Morocco has maintained its commitment to guaranteeing social security for its citizens. The foundations of social protection, particularly in terms of healthcare and support for the elderly, date back to the period of the protectorate. During this period, French civil servants set up mutual aid societies, which were later transformed or merged with others to ensure their long-term survival. In 1930, the Caisse marocaine de retraite (CMR) was created, initially providing a compulsory civil pension for French citizens, later extended to Moroccan personnel. Despite major reforms to the country's health and social protection systems over the past two decades, such as the adoption of the basic code of medical coverage, the introduction of Compulsory Health Insurance (AMO), family allowances, the Medical Assistance Scheme (RAMED) and pension scheme reforms, various criticisms have been levelled at legal, regulatory, financial and governance issues.⁸

In addition, the country's unwavering commitment to international social protection standards is illustrated by the adoption of Convention 102 concerning Social Security, also known as the Minimum Standard, by the International Labour Organization (ILO) in 2012. This convention has been officially approved. By law n°47-12 and published in BO n°6140 of 23 Joumada I 1434 (April 4, 2013). It should be noted that the Moroccan Constitution of 2011, in Article 31, emphasizes the State's commitment to guaranteeing its citizens equal access to essential rights such as health and social protection. In line with this constitutional provision, Morocco has undertaken a comprehensive social protection project, to be implemented over a five-year period starting in 2020. The estimated annual budget for this project is around 51 billion dirhams, according to the Ministry of Economy and Finance in 2021.

⁷ Caisse Nationale de Sécurité Sociale (CNSS). (2020). Rapport d'activité 2020.

⁸ Cour des Comptes. (2020). Report for 2019 and 2020.

Given the significant financial implications of this initiative, it becomes imperative to examine how Morocco intends to finance this ambitious project. While the objective of providing social protection is laudable and essential to the well-being of citizens, it is essential to take into account the current economic challenges and potential obstacles that could hinder the country's ability to secure the necessary financial resources. One of the main challenges facing Morocco is, above all, to achieve sustainable economic growth. Although the country has enjoyed a period of stable growth in recent years, it is crucial to assess whether this growth will be sufficient to finance the widespread implementation of social protection. The allocation of budgetary resources could face increased difficulties due to the additional financial requirements arising from this project. It is therefore imperative to determine whether Morocco has sufficient internal financial resources to support this initiative, or whether it will need to explore external financing avenues. There is also the question of long-term financial sustainability. Even if social protection measures are to be implemented over a five-year period, it is crucial to ensure that funding continues beyond this period. Financial projections must take into account economic fluctuations, demographic changes and evolving social needs. What is the impact of Morocco's social protection system in terms of its implementation and the challenges it faces?

The challenges are compounded by problems relating to the governance of the social protection system, its diversity, lack of coordination, fragmentation, overlap and dysfunction.

With over a hundred social support and protection programs, ranging from universal transfers to targeted mechanisms for specific categories of the population, the system is faced with significant complexities. What's more, the financial equilibrium of certain pension schemes has deteriorated, and was severely impacted by the Covid-19 health crisis. In the medium and long term, the future impact of the generalization of social protection, requiring an annual mobilization of 51 billion dirhams, calls for a reassessment of the governance of social coverage and the healthcare system as a whole, as well as its financing. It is therefore legitimate to ask how Morocco intends to ensure the longevity and sustainability of its social protection system. The aim of this article is firstly to assess the sustainability of the current social protection system, encompassing aspects such as child support, care for the elderly, medical coverage and unemployment benefits. Secondly, it aims to examine the impact of implementation and the challenges facing the social protection system, while proposing new ways of generating additional income and maintaining a social balance for the country.

1. Social security system and major objectives

Social protection is a concept that, while not universally accepted in its interpretation, finds consensus around its lofty goal: to ensure every individual's right to a dignified quality of life (WSM et al., 2010). Originally designed to protect workers in the formal sector, the concept of social protection has undergone a remarkable evolution. It now encompasses both public and private measures, consolidating its position as one of the four fundamental pillars of the strategic framework for dignified employment (Frota, 2007). Social protection represents a comprehensive set of community provisions designed to enable individuals or households to cope with the negative repercussions of social vulnerabilities in a dignified manner. These vulnerabilities, be they ageing, disability, unemployment or family responsibilities, can potentially lead to a depletion of financial resources or an increase in expenditure (Ndiaye et al., 2020). In short, social protection is an essential pillar for guaranteeing everyone a safety net in the face of life's hazards, while promoting a more equitable and inclusive society.

There is no doubt that social protection plays an important role in promoting economic growth and social development within nations. By safeguarding household incomes and stimulating domestic demand, social protection paves the way for transformative changes in national economies (World Bank, 2021). It promotes the creation of sustainable, inclusive growth, facilitates the creation of decent work opportunities and fosters an entrepreneurial environment conducive to long-term success. Recognizing the vital importance of social protection, the United Nations Committee on Economic, Social and Cultural Rights affirms that it is both a fundamental human right and an essential prerequisite for development and progress. Social protection is a crucial tool for mitigating risks, preserving social cohesion and preventing the widespread occurrence of poverty, inequality and social exclusion at all stages of life. Its absence is a major obstacle to economic and social progress.

2. Economic foundations of social security coverage

Social protection is an area of vital importance, attracting the interest of a large number of socio-economic researchers. Various articles have made significant contributions to shed light on the theoretical foundations of social protection as well as its evolution over time. In his article, Laurent (2018) offers an in-depth analysis of the evolution of the concept of social protection. He highlights the transition from the management of social uncertainties, characteristic of the traditional welfare state, to risk management, which integrates environmental and sustainable dimensions into its social protection policies. This shift is taking place against a backdrop of growing socio-ecological challenges. The emergence of the social-ecological state underscores the need to reconcile environmental concerns with economic and social security objectives. This enriching contribution sheds new light on social protection as an essential tool for meeting the complex challenges of our times.

For his part, Strobel (2003) examines the adaptations and transformations of Nordic social protection systems in the 1990s. His work highlights the capacity of these systems to adapt to economic, social and political changes, underlining the increased importance of flexibility and responsiveness in maintaining their effectiveness and relevance in a constantly changing context. In addition, the research of Dang and Zajdela (2009) represents a major contribution that sheds essential light on the ethical foundations justifying state intervention in the field of social and occupational activation. The authors highlight the normative foundations of activation policies, based on theories of justice. Their analysis sheds light on the ethical reasons that justify state intervention to promote the professional and social integration of individuals in vulnerable situations, while respecting the principles of equity and solidarity. They also highlight the importance of social inclusion in the design of activation policies, showing how these policies aim to guarantee equitable access to economic and social opportunities and benefits for all, including those in precarious situations. This research offers varied perspectives on the complex relationship between social protection and economic growth, highlighting the crucial importance of well-designed social policies in promoting economic growth that is sustainable, inclusive and beneficial to society as a whole.

3. Provisional research methodology :

The research methodology adopted aims to support the study of the generalization of the social protection system, its implementation and the challenges arising from it. In this article, we aim to compile existing theoretical work on these specific aspects. To guide this study in the best possible way, we conducted an impartial analysis of the academic literature and relevant

documentary sources. Our research focused on consulting scientific articles and examining data from national and international organizations. This information was used as a basis for assessing the strategies deployed in response to the challenges posed by the generalization of the social protection system.

4.Impact of the social protection system :

a-1 The effect of social protection on economic development :

As an in-depth study conducted by the prestigious World Bank in 2016 shows, a 10% increase in the extent of health insurance coverage is intrinsically linked to a commendable 0.3% increase in the pace of economic expansion. This remarkable correlation between social protection and development progress has been consistently reaffirmed by rigorous economic research.

Collectively, these studies present a multitude of perspectives illuminating the complex relationship between social protection and economic growth. They underline the fundamental importance of carefully designed social policies in fostering sustainable, inclusive and universally beneficial economic growth. Arjona, Ladaique and Pearson (2002) examine the complex correlation between social protection and economic growth. Their survey examines the implementation of social protection policies in various OECD countries, carefully assessing their influence on overall economic performance. They carefully analyze the effects of these policies on crucial parameters such as productivity, employment, investment and innovation, while also examining their role in mitigating social inequalities. Their empirical findings offer valuable guidance to policymakers seeking to develop sustainable and inclusive social protection strategies for economic growth. Research by Galor and Zeira (1993) examines the impact of income redistribution through social protection policies on economic growth. Their findings reveal that equitable redistribution policies can promote more inclusive economic growth. Hemerijck (2012) analyzes the transformations of welfare states and their impact on economic growth and social stability. He comes to the significant conclusion that changes in social protection policies have profound repercussions on the economic and societal dynamics of nations. Huber and Stephens (2001) explore the evolution of social protection policies in various national contexts and their resilience in the face of global market pressures. They conclude that the ability of welfare states to adapt to global economic pressures depends on the specific policies adopted by governments and political parties. In his research, Rodrik (2000) examines the role of institutions, including social protection policies, in promoting high-quality, sustainable economic growth. His findings underline the indispensability of strong, well- designed institutions, including social protection policies, for sustainable economic growth.

b-1 The impact of generalized social protection on Morocco

Social protection occupies an important place on the State's agenda, as it is an essential tool for mitigating economic and social vulnerabilities while guaranteeing the well-being of the population. According to the renowned Interagency Social Protection Assessment Initiative (ISPA)⁹, social protection encompasses a series of policies and programs meticulously designed to prevent and protect individuals, particularly those belonging to vulnerable segments, from poverty, vulnerability and social exclusion throughout their lives. This noble objective is also supported by the prestigious Conseil économique, social et environnemental (CESE), which defines social protection as a comprehensive framework comprising insurance and solidarity mechanisms, social security and assistance, both contributory and non-contributory, with the ultimate aim of guaranteeing quality healthcare and financial stability for all individuals at every stage of their lives.¹⁰

Morocco's social protection system harmonizes the best aspects of the Bismarckian and Beveridgian models, strategically integrating the principles most likely to strengthen the country's social protection. This comprehensive system comprises a contributory facet, exemplified by renowned institutions such as CNSS and CNOPS, a partially contributory dimension represented by the prestigious RAMED program, and a non-contributory dimension encompassing renowned programs such as Tayssir, Kafala and social protection institutions designed to cater for people facing adversity. These distinct elements have been introduced thoughtfully and progressively, responding meticulously to the unique needs and difficulties faced by the population.

In accordance with the prestigious provisions enshrined in the Moroccan Constitution of 2011, it is the solemn duty of the State, alongside public institutions and local authorities, to employ all available resources to ensure fair and unhindered access to healthcare and medical coverage for all citizens. Furthermore, the State is committed to promoting a society that upholds the principles of social protection and mutual solidarity, under the auspices of a well-organized framework established by the State. In pursuit of this noble commitment, Morocco is embarking on a momentous journey of social reform, aimed at strengthening programs that have proved their relevance and effectiveness, while reorganizing those that have failed to meet their objectives. In addition, our nation is determined to extend coverage to vulnerable populations, and to establish an integrated and competent governance structure to oversee the entire healthcare system, ensuring coherence, efficiency and effectiveness throughout.

⁹ Initiative d'Evaluations Inter-Agences de la Protection Sociale (ISPA), 2016.

The large-scale implementation of social protection is of immense importance, as it promotes the harmonious integration of the informal sector into the wider national economy, while safeguarding the fundamental rights of workers. This noble undertaking comprises several phases, including the gradual expansion of compulsory basic health insurance over the years 2021 and 2022, encompassing vulnerable groups such as beneficiaries of the RAMED program, as well as self-employed workers.

In addition, this visionary proposal aims to extend the scope of family benefits over the coming years, 2023 and 2024. By extending financial support to households that do not currently benefit from such assistance, we aim to ease the burden of raising children. This support will be provided in the form of a single, substantial compensation payment, ensuring that every family can adequately care for their offspring. By 2025, our aim is to promote inclusivity within the pension system by including people who currently have no form of pension plan at all. Specifically tailored to self-employed professionals and the self-employed engaged in liberal activities, this pension scheme will enable these hard-working people to secure their future and enjoy the fruits of their labor. In addition, this proposal aims to establish a comprehensive framework for compensating those who will lose their jobs in 2025, by streamlining eligibility conditions and broadening the scope of potential beneficiaries. In terms of financing, this ambitious initiative is based on two fundamental principles: a contributory mechanism aimed primarily at those with the means to contribute, generating a significant sum of 28 billion dirhams, and a solidarity mechanism dedicated to alleviating the burden on the underprivileged, amounting to 23 billion dirhams. As a result, this effort represents a major commitment for the State's financial resources, underlining its profound importance and urgency. Before 2005, only a small fraction - 16% to be exact - of the population had access to basic medical coverage. Yet, thanks to the unwavering dedication of this esteemed royal initiative, Morocco has succeeded in extending this coverage, positively impacting 70.2% of the Moroccan population by 2020. Nevertheless, it is imperative that we emphasize the indispensability of continued vigilance, the cultivation of new technical and organizational expertise, and the establishment of robust management and support mechanisms to truly implement this reform. In essence, this approach highlights the fact that the conventional model of state operation is becoming increasingly inadequate in the light of recent progress, and even more so in a future riddled with uncertainty.

1. The challenges and stakes of social protection

The AMO-CNOPS and AMO-CNSS mutual insurance schemes managed to cover 10.3 million people this year, the majority (70.4%) being covered by AMO-CNSS. However, despite having been in operation for over 15 years, these schemes only manage to cover 36% of the population, leaving a significant proportion without medical cover. To solve this problem, the country has set up the Medical Assistance Scheme (RAMED), which aims to extend coverage to people not affiliated to the above-mentioned schemes. Unfortunately, even with RAMED in place, some 39% of the Moroccan population remains without medical coverage. To improve access to healthcare, all RAMED beneficiaries will be automatically enrolled in the basic health insurance scheme (AMO) managed by the CNSS, as of December 1, 2022.¹¹

Thus, due to the constraints imposed by the contributory model, influenced by the significant presence of the informal sector representing over 30% (Lahlou, K. et al. 2020), and the neglect of the self-employed, Morocco has implemented various funds and initiatives aimed at remedying these limitations by directly assisting the most vulnerable households. A prominent example is the TAYSSIR program, which specifically targets households residing in the poorest communes and aims to combat school dropout rates through conditional cash transfers. By the end of 2019, this program had reached nearly 2 million students in both rural and urban areas, with a budget commitment of around 4 billion dirhams (MEF, 2019).

Several notable programs have been created to support children in need, including the Direct Assistance program for vulnerable widows caring for orphans. Since its implementation in 2014, this program has provided essential assistance to 114,851 widows, responsible for the welfare of 195,000 orphans. The total investment in this initiative, which amounts to around 2.876 billion dirhams, is testament to the commitment and dedication of the Royal Initiative "a million schoolbags". Through a partnership with the National Initiative for Human Development, this program equips students from disadvantaged backgrounds with the supplies

¹⁰ Commission des Affaires Sociales et de la Solidarité (2018), "Social protection in Morocco Review, assessment and strengthening of social security and assistance systems", Morocco.

¹¹ Ministry of Economy and Finance. (2019). Politique Publique Intégrée de la Protection Sociale 2020-2030.

they need for the school year, easing the financial burden on families. In the 2020-2021 academic year alone, more than 4.4 million students benefited from this initiative. However, despite the positive impact of these programs, their limited scope and specific eligibility criteria unfortunately result in countless vulnerable children being excluded from the benefit of adequate social security measures. As a result, family allowances are often seen as a mere income supplement rather than a comprehensive form of social protection for children.

2. Results

An in-depth exploration of social protection in Morocco reveals a series of fundamental findings that merit particular attention. Firstly, the impact of social protection on economic development is clear. According to an in-depth study by the World Bank in 2016, the extension of health insurance coverage is correlated with a notable increase in economic growth. A 10% increase in health insurance coverage is associated with a substantial 0.3% increase in the pace of economic expansion. This finding highlights the essential role of social protection as a catalyst for sustainable and inclusive economic growth.

In addition, economic research by Arjona, Ladaique and Pearson (2002) highlights the complexity of the relationship between social protection and economic growth. Their in-depth analysis of social protection policies in OECD countries highlights the influence on various parameters, from productivity and innovation to employment and investment. These findings underline the crucial importance of designing appropriate social policies to promote overall economic growth and the reduction of social inequalities.

The work of Galor and Zeira (1993) also reveals that income redistribution through social protection policies can have a significant impact on economic growth. Equitable redistribution policies are able to foster more inclusive growth, by ensuring that economic benefits are distributed more equitably across society.

Hemerijck (2012) adds a further perspective by examining the transformations of welfare states and their impact on economic growth and social stability. His findings highlight the profound influence of social protection policies on the economic and social dynamics of nations. These findings underline the need to think carefully about social policy reforms to maximize their economic effectiveness.

Huber and Stephens (2001) provide a comparative perspective on the evolution of welfare policies in different national contexts. They conclude that the ability of welfare states to adapt to global economic pressures depends on the specific policies adopted by governments and political parties. This underlines the need for a flexible, adaptive approach to meet current economic challenges.

Finally, Rodrik's (2000) research highlights the crucial role of institutions, including social protection policies, in promoting high-quality, sustainable economic growth. His findings underline the need for strong, well-designed institutions, including effective social protection policies, to support sustainable economic growth.

In terms of the impact of the generalization of social protection in Morocco, the results show a strong commitment to the well-being of the population. By judiciously integrating contributory and non-contributory mechanisms, Morocco seeks to guarantee access to healthcare and financial stability for all citizens. However, significant challenges remain. Medical coverage remains limited despite the introduction of RAMED, requiring ongoing efforts to extend medical protection.

The precariousness of employment, particularly in the informal sector, represents a major challenge to the establishment of a solid contributory model. Programs such as TAYSSIR play an essential role in providing direct assistance to vulnerable households in this context. Finally, the issue of targeted programs has been identified as a major challenge. Although initiatives such as family allowances have had a positive impact, their specific eligibility criteria excludes some vulnerable children. It is therefore necessary to rethink these programs to make them more inclusive.

In sum, the results of this analysis underline the importance of social protection in Morocco, both for the well-being of citizens and for the country's economic growth. However, significant challenges remain, particularly with regard to medical coverage, job insecurity and the design of social programs. These results highlight the need for further reforms and efforts to create a stronger, more inclusive social protection system for the entire Moroccan population.

3. Discussion

The results of this study highlight several crucial issues relating to social protection in Morocco, as well as significant implications for the future of this system. The following discussion addresses these key issues and explores the implications further:

The impact of social protection on economic development: The results of this study confirm the importance of social protection as a driver of economic growth. The data show a positive correlation between the extension of health insurance coverage and economic growth. This underlines the importance of carefully designed social policies to support long-term economic growth. **Job insecurity and the informal sector:** The analysis reveals that job insecurity, particularly in the informal sector, remains a major challenge to the implementation of a sound contributory model. Direct support programs for vulnerable households, such as TAYSSIR, play a crucial role in providing assistance in this context. However, broader reforms are needed to address this issue holistically.

The design of social programs: Although programs such as family allowances have had a positive impact, their specific eligibility criteria exclude some vulnerable children. It is essential to rethink these programs to make them more inclusive, and to ensure that social protection reaches those who need it most. **Implications for the future:** This study highlights the need for further reform of Morocco's social protection system. This includes extending medical coverage, improving job security and revising social programs to make them more inclusive. It is also crucial to secure sustainable funding to maintain these reforms over the long term.

Challenges and opportunities: Morocco faces significant challenges in building a robust and inclusive social protection system. However, there are also opportunities, including the possibility of fostering sustainable economic growth and reducing social inequalities. It is essential to meet these challenges while capitalizing on the opportunities.

In conclusion, this discussion highlights the importance of social protection in Morocco and the challenges the country faces in implementing it effectively. The results of this study provide crucial information to guide future reforms and ensure that social protection benefits the entire Moroccan population.

Conclusion

In conclusion, an in-depth study of the impact of Morocco's generalized social protection system reveals a complex set of challenges that require constant attention and innovative solutions. It is undeniable that the introduction of widespread social protection offers considerable potential for improving the quality of life of Moroccan citizens, by reducing poverty, alleviating social inequalities and reinforcing political stability. However, achieving these ambitious goals is not without its pitfalls.

First and foremost, the challenge of financing remains a concern. Morocco needs to mobilize significant financial resources to support this project, while ensuring that this funding is sustainable over the long term, despite economic fluctuations and demographic changes. Prudent financial management and strategic planning are essential to maintain the financial viability of the social protection system. Secondly, the governance of the social protection system needs to be rethought to overcome the problems of fragmentation, coordination and overlapping programs. Simplifying and streamlining the system can improve its efficiency and its ability to respond effectively to the real needs of the population, while avoiding the current complexity. Thirdly, it is imperative that Morocco actively explores alternative sources of funding to complement its internal resources. Public-private partnerships, foreign investment and other innovative mechanisms can ensure that the necessary funds are available to support this ambitious initiative. Finally, ongoing monitoring and evaluation of the impact of the social protection system is crucial to ensure that it meets its objectives and adapts to the changing needs of society. This requires constant vigilance, periodic adjustments and policy revision based on the results obtained.

In summary, the generalization of social protection in Morocco represents a noble effort to improve citizens' quality of life, but it requires strategic management, long-term planning and substantial reforms to meet the financial, governance and efficiency challenges. By adopting a thoughtful and adaptable approach, Morocco can aspire to build a more stable, inclusive and prosperous future for all its people.

New avenues of research

Future research could focus on several key areas to better understand the impact of the generalization of social protection in Morocco. Firstly, it would be essential to assess the long-term social and economic outcomes of this policy, looking at its concrete effects on poverty reduction, access to healthcare, employment and political stability; in addition, it would be relevant to analyze the effectiveness of the various programs included in the Moroccan social protection system. An in-depth study of each program would make it possible to identify specific advantages and disadvantages, as well as to formulate recommendations for improvement. In addition, an international comparison with other countries with similar social protection systems could offer useful insights for assessing best practices and learning from the experiences of other nations; the COVID-19 pandemic has had a significant impact on social protection systems worldwide, including in Morocco. It would therefore be crucial to examine in detail how this health crisis has influenced the implementation of social protection, with particular emphasis on pension schemes and long-term financial sustainability; in addition, in-depth demographic analysis and future projections could help to anticipate social protection needs, particularly with an aging population. This analysis could also highlight future challenges in terms of resources and social support.

A study of citizens' perception of and satisfaction with the social protection system would provide a better understanding of how it is perceived by the population, and would enable us to gather suggestions for improvement directly from beneficiaries. The governance of the social protection system raises important questions. In-depth research into the problems of fragmentation, coordination, program overlap and governance in general could suggest specific reforms to improve the system's efficiency and transparency. Finally, an analysis of the environmental sustainability of social protection policies, particularly with regard to natural resource sustainability and climate change adaptation strategies, could be crucial as Morocco continues to mainstream social protection. A comparative cost-benefit study could also help to assess financial viability and social benefits holistically.

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