

# Social Protection in Morocco: Current State and Prospects

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## Abstract

The social protection system in Morocco faces a multitude of problems that reduce its impact on both the social security and social assistance components. This diagnosis was mentioned by His Majesty the King in his speech on July 29, 2018. To this end, His Majesty the King called on the Government and all stakeholders to undertake a comprehensive and profound restructuring of national support and social protection programs and policies. In application of the High Royal Instructions, the government has undertaken the implementation of the structuring royal project for the generalization of social protection for the benefit of all Moroccans by 2025 and the development, in consultation with all social partners, of a comprehensive action plan that includes the timetable, the legal framework and the financing options for the project, as well as the adopted governance mechanisms.

The present work aims to contribute to the current debate, through the study of the normative and conceptual framework of social protection, the reasons for the reform of the current system and the conditions for the success of the ongoing reform.

**Keywords:** reform; social protection; contributory system; non-contributory system; Morocco.

## 1. Introduction

The world is facing serious social and environmental challenges today, which are further exacerbated by the COVID-19 pandemic and are likely to worsen due to climate change. According to the International Labour Organization (2021), more than 53% of the world's population live in social insecurity and are constantly exposed to poverty and vulnerability. Poverty and inequality have increased so rapidly that the progress of recent decades has been wiped out. In 2020, between 88 and 115 million people were pushed into extreme poverty as a direct result of the pandemic (World Bank, 2020), the effects of which are likely to continue. Social protection has proven to be a crucial lever for addressing poverty and supporting social and economic development. Extensive research has shown that financing social protection is an investment that generates significant social and economic returns, far outweighing the costs involved (CSI, 2022). Despite the widespread international recognition of the need to expand social protection, the international community has so far failed to keep its commitments, and the right to social security is still not a reality for the majority of the world's population (Bierbaum & Schmitt, 2022).

As in most countries around the world, Morocco's social protection system has been gradually introduced to address social and human development issues that have emerged over time. The Moroccan social protection system consists of a contributory system (CMR, RCAR, CNSS, CNOPS...) and a non-contributory system (RAMED, INDH...). Despite the progress made, the Moroccan social protection system faces a multitude of obstacles and challenges that require the reform process to continue. Indeed, the system suffers from gaps in terms of coverage of populations, particularly the most vulnerable. Each program was instituted at a given time, for a specific population, in specific circumstances and with a distinct legal framework and operating rules. As a result, public action in the area of social protection is characterized by a high degree of fragmentation, a multiplicity of actors and actions, and a lack of coordination and coverage. This diagnosis was mentioned by His Majesty the King in his speech of July 29, 2018, in which he stated that "it is senseless that more than one hundred support and social protection programs, of different formats and receiving tens of billions of dirhams, are scattered between several ministerial departments and multiple public actors. In fact, these programs overlap, lack coherence and fail to target the categories that are actually eligible." To this end, in his speech opening the parliamentary session of October 2017, His Majesty the King called on the Government and all stakeholders to undertake a genuine reform of the social protection system focused on meeting the needs of citizens, reducing existing disparities and inequalities, and establishing social and territorial justice.

Through this work, we aim to contribute to the current debate by highlighting the normative and conceptual framework of social protection, the reasons for reforming the current system, and the conditions for the success of the ongoing reform.

## **2. Conceptual and normative framework of social protection.**

### **2.1 Definition of social protection**

The literature on social protection highlights the lack of consensus on the definition of this concept. It is approached in very different ways depending on the geographical, historical, socio-cultural and disciplinary context. The imprecision of its outlines therefore requires an effort of conceptualization which, by nature, is subjective.

According to Hugounenq and Sterdyniak (2000, pp. 1124), "the term social protection refers to all social transfers paid to households". For Kessler (2000, pp. 243), "social protection can be defined as the combination of various techniques for managing social risks and social needs at a given time". In a broader version, social protection aims to achieve economic efficiency, reduce poverty, promote social equity, combat social exclusion and act in favor of inclusion, and encourage autonomy (Goodin et al., 1999). Finally, Palme (2001) specifies that social protection is a mechanism of collective solidarity, largely managed by the State which, through the implementation of compulsory levies, operates a redistribution of income that aims to protect all individuals against the occurrence of risks.

In addition to these very economic interpretations, some authors emphasize the sociological dimension of social protection, arguing that it contributes to the construction of social cohesion at the national level (Barbier and Théret, 2004). For others, it is not simply a mechanism for redistributing wealth, but rather a complex system of institutions, organizations and social relations whose purpose goes beyond simply assisting the most disadvantaged (Théret, 1998, pp. 123). It can also be seen as a "socialized wage" (Friot, 2000) or as a socially constructed phenomenon, rooted in a conventional definition of social risks (Bonvin, 2004).

The Inter-Agency Social Protection Assessment Initiative (2016) defines social protection as "a set of policies and programs designed to prevent and protect all individuals - and particularly vulnerable groups - from poverty, vulnerability and social exclusion at different stages of life".

The Economic, Social and Environmental Council (2018) has adopted a similar definition: "the set of insurance and solidarity mechanisms, social security and assistance, contributory and non-contributory, guaranteeing a capacity for care and income to all people throughout their life cycle".

Social protection is defined in the report on the integrated public policy of social protection 2020-2030 in Morocco as "the set of policies and programs, contributory and non-contributory, aiming to prevent and protect all individuals - and particularly vulnerable groups - from social risks, including poverty, vulnerability and social exclusion, at different stages of life".

Table 1 below shows the different social risks according to the stages of the life cycle and the transversal risks that can arise at any time in their lives.

**Table 1: Specific and cross-cutting social risks**

<b>Cross-cutting risks</b>	
<b>Health risks</b>	Everyone may need healthcare at any point in their life. The costs of treatment can push affected families into poverty.
<b>Disability risks</b>	Disability negatively affects access to learning opportunities, social participation, and employment for those affected. It also generates additional costs for the families who care for them.
<b>Risks associated with difficult situations</b>	Risk of abandonment, isolation and social exclusion
<b>Social risks specific to life cycle stages</b>	
<b>Pregnant women and newborns</b>	Maternal, neonatal and infant mortality, malnutrition, stunting
<b>Preschool age and schooling</b>	Limited access to early childhood education services, non-schooling, school dropout, malnutrition, abuse, abandonment, family neglect, exploitation
<b>Working-age population</b>	Risks related to aging, widowhood, illness, disability, work accidents and occupational diseases, unemployment, childbirth, and child care
<b>Elderly people</b>	Risks of loss of productive capacity, health disorders, risks of dependency, isolation and precariousness

**Source:** based on the report on the integrated public policy of social protection 2020-2030.

## 2.2 International social protection framework

### 2.2.1 Social protection according to the United Nations

The Universal Declaration of Human Rights of 1948 states that everyone has the right to social security, which means the right to protection against unemployment, sickness, disability, widowhood, old age, and any other circumstances beyond their control that may result in loss of livelihood. Additionally, the International Covenant on Economic, Social and Cultural Rights of 1966 reaffirms the right to social security and emphasizes the need to provide the widest possible protection and assistance to the family, especially to mothers before and after childbirth.

Over time, the right to social protection has been consistently reaffirmed. For example, the Convention on the Elimination of All Forms of Discrimination against Women states that women have the right to social security, without discrimination based on sex. The International Convention on the Elimination of All Forms of Racial Discrimination also recognizes the right to social security for all, without distinction based on race, color, descent, or national or ethnic origin. Finally, the International Convention on the Protection of the Rights of All Migrant Workers and Members of Their Families guarantees migrant workers and their families the right to social security, without discrimination based on nationality, residence status, or legal status.

The UN Committee on Economic, Social and Cultural Rights clarifies in its General Comment No. 91 of 2007 that social protection can be provided through contributory systems (financed through the payment of compulsory contributions by beneficiaries, employers and the State) and non-contributory systems (such as universal systems or targeted social assistance systems).

### **2.2.2 Social protection according to the International Labour Organization**

Convention No. 102 of the International Labour Organization, adopted by the International Labour Conference on 1952, emphasizes that social protection covers nine main branches, namely: medical care, sickness benefits, unemployment benefits, old-age benefits, employment injury and occupational disease benefits, family benefits, maternity benefits, invalidity benefits and survivors' benefits. For each branch, the Convention sets minimum standards for coverage, duration, amount of benefits and eligibility conditions. It is important to note that Morocco ratified three ILO Conventions on 2019: the Migrant Workers (Revised) Convention (No. 97), the Social Security (Minimum Standards) Convention (No. 102) and the Promotional Framework for Occupational Safety and Health Convention (No. 187).

Recommendation No. 202 on Social Protection Floors, adopted by the International Labour Conference (ILC) in June 2012, expresses the commitment of member States to establishing comprehensive and inclusive social security systems. Social protection floors should include at least the following basic social security guarantees:

- Access to a set of goods and services that constitute essential health care;
- Basic income security for children;
- Basic income security for persons of working age who are unable to earn sufficient income;
- Basic income security for older persons

In addition, when designing social protection floors as an integral part of a comprehensive social security system, member States should:

- Combine preventive, promotional and active measures, social benefits and services;
- Promote productive economic activity and formal employment;
- Ensure coordination with other policies.

### **2.2.3 Social Protection in the Sustainable Development Goals**

Universal social protection plays a key role in achieving the 2030 Agenda for Sustainable Development, in particular Target 1.3 which calls on all countries to "implement nationally appropriate social protection systems and measures for all, including floors". It is increasingly recognized that social protection expenditures are an investment that contributes to the economic and social prosperity of societies in the medium and long term.

Through both contributory and non-contributory schemes, social protection addresses various social risks, including:

- **Poverty:** Social protection can help reduce poverty by providing a safety net for people who lose their jobs, who are sick or disabled, or who live in areas affected by natural disasters.
- **Social exclusion:** Social protection can help promote social inclusion by providing opportunities for people who are marginalized or living in poverty.
- **Vulnerability:** Social protection can help reduce vulnerability by providing support to people who face particular risks or challenges, such as older persons, persons with disabilities, or single-parent families.

The report published in 2017 by the International Labour Organization highlights that the implementation of social protection systems and floors is progressing too slowly. Indeed, only 29% of the world's population is covered by comprehensive social security systems, which means that a large proportion of the world's population does not have access to essential benefits such as pensions, unemployment benefits or health insurance. Furthermore, only 45% of the world's population is effectively covered by at least one social protection benefit, which means that many people who have access to social protection systems do not actually receive the benefits they are entitled to.

### **3. The Founding Models of Social Protection**

Historically, the origin of social protection can be traced back to the social insurance schemes implemented in Germany by Chancellor Bismarck at the end of the 19th century and the proposals made by Lord Beveridge in a report published in 1942 in the United Kingdom.

#### **3.1 Bismarckian model**

Germany was the first nation in the world to adopt a social insurance scheme designed by Bismarck. This scheme had three components: protection against the risks of illness (1883), accidents at work (1884), and old age and disability (1889) (Batifoulie and Touzé, 2000). The German Chancellor's motivations for introducing social insurance were both to promote the well-being of workers and to ward off calls for more radical socialist alternatives. The Bismarckian model is based on the following principles:

- Protection based exclusively on work;
- Compulsory protection only for employees whose salary is below a certain amount;
- Protection based on the insurance technique, which establishes a proportionality of contributions to salaries and a proportionality of benefits to contributions;
- Protection managed by employers and employees themselves.

#### **3.2 Beveridge model**

This model is based on a logic of national solidarity and relies essentially on the mechanism of assistance. Rights are linked to citizenship status and the system is financed by the payment of taxes (Reysz, 2010). Four fundamental principles define the Beveridge system:

- **Universality:** Protection of the entire population (not linked to employment, therefore without affiliation) and of all risks;
- **Uniformity:** Equivalent rights, of the same amount for all;
- **Unity:** A single national insurance managed by the State, created in 1948;
- **Financing based on taxation** (direct taxation).

**Table 1: The Essential Characteristics of the Two Reference Models of Social Protection**

Model	Bismarckian	Beveridge
<b>Historical and geographical period</b>	Prussia (1883)	England (1942)
<b>Economic change</b>	Rural exodus and Industrial Revolution	1929 crisis and entry into the consumer society
<b>Definition of the individual</b>	The worker	The citizen
<b>Scope of protection</b>	The world of work	Society
<b>Social position of the individual conveyed by</b>	His worker status	His consumer status
<b>Major uncertainty</b>	Inability to work	Lack of income
<b>Main objective</b>	To combat occupational hazards	To combat unemployment
<b>Insurance logic</b>	Professional	Universal
<b>Management entrusted to</b>	Social partners	Elected representatives of the nation
<b>Means of financing</b>	Social contributions	Taxation
<b>Main defenders</b>	Trade unions	Government parties

Source : Batifoulier & Touzé (2000, pp. 38).

In practice, no country strictly corresponds to either of these two models, but each is mainly inspired by one of them.

#### 4. Social protection in Morocco

##### 4.1 The components of the national social protection system

The national social protection system has developed in a fragmented manner over a long period. It consists of:

- A contributory social security system that covers private sector employees, civil servants and self-employed workers and provides protection against social risks such as sickness, disability, retirement, unemployment and occupational accidents. It is financed by contributions from workers and employers.
- A partially contributory social protection system (RAMED) for low-income people, people in precarious situations and undeclared self-employed workers.
- A non-contributory social protection system that includes Tayssir, Kafala, INDH, social protection institutions for people in difficulty, etc. It provides social benefits to people who cannot benefit from the other systems, including the elderly, people with disabilities, single-parent families and vulnerable children.

These different schemes have been introduced over time to meet the social and human development needs that have emerged. Table 2 below summarizes the components of the national social protection system.

**Table 2: Components of the national social protection system (non-exhaustive)**

Social protection	Contributory system	Non-contributory system
<b>Children</b>	Family allowances granted to employees in the public and private sectors.	Cash and in-kind transfers through: <ul style="list-style-type: none"> <li>- Tayssir program ;</li> <li>- 1 million schoolbags program ;</li> <li>- Dar talib and Dar taliba ;</li> <li>- School transportation, boarding schools and school canteens ;</li> <li>- Daam program.</li> </ul>
<b>Working-age population (including youth)</b>	Unemployment benefits	Youth can benefit from: <ul style="list-style-type: none"> <li>- Scholarships for vocational training and/or higher education ;</li> <li>- Projects to support income-generating activities (such as those of the INDH) ;</li> <li>- Taehil program ;</li> <li>- Tahfiz program.</li> </ul>
<b>Elderly people</b>	The basic pension schemes are divided between several funds, namely: <ul style="list-style-type: none"> <li>- The Moroccan Retirement Fund (CMR);</li> <li>- The Collective Retirement Allowance Scheme (RCAR),</li> <li>- Internal funds;</li> <li>- The National Social Security Fund (CNSS).</li> </ul>	<ul style="list-style-type: none"> <li>- Awareness campaign for the general public on solidarity with isolated people and the risks associated with old age;</li> <li>- Support and care services for those in a difficult situation.</li> </ul>
<b>Health insurance</b>	Mandatory Health Insurance (AMO)	Medical Assistance Scheme - RAMED
<b>People with disabilities</b>	<ul style="list-style-type: none"> <li>- Lifetime family allowance;</li> <li>- Disability pension.</li> </ul>	<ul style="list-style-type: none"> <li>- Centers for Orientation and Reception of People with Disabilities (COAPH);</li> <li>- Technical aids ;</li> <li>- Aids for encouraging self-employment.</li> </ul>

Source: Chadli & Boutouil (2022).

While the current system has helped to reduce absolute poverty and improve the standard of living of the population, public action in the area of social protection in Morocco is not organized around a unified vision. It is characterized by a fragmentation of programs, actors, objectives, and evaluation methods (Ministries of Employment, Social Affairs, Finance, technical supervision, etc.). This fragmentation leads to inequalities in the distribution of benefits and a loss of efficiency. The report published by the Economic, Social and Environmental Council in 2018 entitled "Review, assessment and strengthening of

social security and assistance systems" identifies a series of findings on the shortcomings of social protection, including:

- There is no official recognition of work accidents and occupational diseases as risks covered by social security;
- More than 60% of Moroccan workers do not have access to existing pension systems;
- People working in the so-called "informal" sector do not have social insurance, whether it is for pensions, work accidents or occupational diseases;
- The majority of health expenses are borne by households;
- Maternal and infant mortality rates remain high, due in particular to poor access to postnatal and neonatal care in rural areas;
- The majority of elderly people do not have pension rights;
- The absence of a non-contributory old-age pension program in Morocco;
- The current family allowance system only covers workers in the formal sector, leaving out a large part of the working population (2.4 million people, or 36.3% of non-agricultural employment).

To ensure dignity, inclusion and social cohesion, while promoting the economic development of the country, it is crucial to reform the Moroccan social protection system. This restructuring must be aligned with international standards, such as International Labour Organization Convention 102 and Recommendation 202. This reform should, in the medium term, create the necessary conditions for the establishment of a comprehensive, universal and solidarity-based national social security system.

#### **4.2 The project of generalizing social security coverage in Morocco**

In response to the Royal Directives expressed in the Throne Speeches of 2020 and the opening of the parliamentary year of October 2020, the Government has committed to concretizing the project of gradual generalization of social security coverage to all citizens by 2025. A comprehensive action plan has been developed to carry out this major reform. This plan defines the precise timetable, the legal framework, the financing options and the governance mechanisms adopted in close collaboration with all social partners. The framework law n° 09.21 on social protection is a key step in the concretization of this project, aiming at the generalization of social security coverage to all citizens by 2025. According to the report published by the Head of Government entitled "Strengthening social protection and supporting vulnerable groups" on the Government's Achievements 2021/2017, the project of generalization of social protection in Morocco is divided into four main axes, aiming at extending social coverage to the entire population:

- First axis: The generalization of the Compulsory Health Insurance (AMO) for the benefit of 22 million additional target people during the years 2021 and 2022;
- Second axis: The extension of family allowances to 7 million children of school age during the years 2023 and 2024;
- Third axis: The broadening of the membership base of pension schemes to include about 5 million people who are employed and do not benefit from any pension by 2025;
- Fourth axis: The generalization of the unemployment benefit during the year 2025.

The implementation process of this project was launched by His Majesty King Mohammed VI on April 14, 2021 through the chairmanship of the signing ceremony of three framework agreements, relating to the generalization of basic compulsory health insurance (AMO) for farmers (around 1.6 million members), craftsmen and professionals of craftsmanship (around 500,000 members) and traders, craftsmen, professionals and independent service providers subject to the single professional contribution scheme,



the self-employed scheme or the accounting scheme (over 800,000 members).

As part of the same process, the government council adopted, on Thursday, April 29, 2021, two bills in favor of professionals, self-employed workers and non-salaried workers exercising a liberal activity. These are the bill n°30.21 amending and completing the law 15.98 relating to the Basic Compulsory Health Insurance (AMO) scheme and the bill n°31.21 amending and completing the law 99.15 relating to the establishment of a pension scheme for this category.

To support the generalization of social protection, identification and targeting systems for individuals eligible for the various social programs have been launched. The National Population Register (RNP) allows to identify the beneficiaries of social support programs, while the RSU determines the appropriate social program for each citizen. These tools, managed by the National Agency of Registers (ANR), are essential to ensure an equitable distribution of social assistance.

## 5. Discussion

For several years, the fight against poverty and precariousness has been a priority for the Moroccan government. More than half of the general state budget expenditure is dedicated to this objective. According to the Royal Institute for Strategic Studies (2019), this proactive strategy has made it possible to broaden the population's access to basic public services, particularly in rural areas, to eradicate absolute poverty and reduce relative poverty from 15.3% in 2001 to 4.8% in 2014. In his recent speeches, notably the one delivered on the occasion of the 20th anniversary of his accession to the Throne, His Majesty King Mohammed VI acknowledged the progress made in terms of infrastructure, economic growth and human development. However, he also stressed that this progress has not been enough to reduce social inequalities and territorial disparities, and to meet the growing needs of a part of the population.

In this context, it is essential to build an effective and resilient social protection system. This project cannot be achieved solely through the expansion of the formal sector and therefore of contributory social insurance. Indeed, it is also necessary to strengthen the non-contributory component through, in particular, cash transfers to poor and vulnerable individuals and households, more effective targeting, efficient vertical and horizontal coordination mechanisms, and strong complementarity and synergy between social assistance and other public policies, sectoral or otherwise.

According to the integrated public social protection policy report 2020-2030, the success of this project requires:

- Create an environment conducive to the healthy development of children;
- Strengthen protection mechanisms against risks related to working age, including job loss;
- Gradually generalize coverage of old-age risks;
- Generalize and unify medical coverage in a sustainable way;
- Strengthen support and assistance programs for people with disabilities to meet the specific rights and needs of this population;
- Strengthen and diversify social assistance responses for people in difficult situations;
- Improve the overall governance of the protection system;
- Improve the targeting system and strengthen information systems;
- Strengthen and sustain financing and improve its visibility.

## 6. Conclusion

The project of generalization of social security coverage is also part of the overall and societal reforms

initiated since the 2000s under the leadership of His Majesty the King. It is considered as one of the strategic and priority areas of action to prevent and reduce the various economic and social vulnerabilities, and to improve the living conditions of the population.

The various diagnoses carried out recently recognize the meritorious efforts made by the Moroccan public authorities in the fight against economic and social vulnerabilities. These efforts have allowed the gradual establishment of a diversified social protection system, covering the majority of social risks and offering protection to a large part of the population.

Despite this notable progress, the social protection system in Morocco suffers from significant fragmentation which can lead to overlapping actions, additional costs and a dilution of responsibilities. Moreover, the design and implementation of the different programs in silos, without taking into account the involuntary cross-effects, can limit their real impact and hinder the achievement of the set objectives. To maximize the impact of interventions and ensure efficient and inclusive social protection, the ongoing reform must be articulated around a global and coherent vision, defining clear and prioritized objectives, and clarifying the distribution of roles and responsibilities between the actors involved.

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