An Evaluation of the Framework Law on Social Protection

ABSTRACT

The Social Protection System helps individuals, families, and society at large to face up to crises and ordeals and find jobs to improve their productivity and invest in their children’s health and education. Well-designed and well-implemented Social Protection Systems help build strong States and reinforce human capital. They also reduce inequality among people and enhance their ability to confront crises and eradicate generation’s cycle of poverty. These systems, however, tend to mask insurmountable advantages and drawbacks while trying to achieve their ultimate goal, which is to provide a decent life for all the components of society. COVID-19 is an unprecedented, exogenous, and unpredictable pandemic crisis. All around the world, policymakers have noted that several categories of the population (children, the elderly, workers in the informal economy) are insufficiently or not at all covered by the already existing social protection systems. To this end, the Kingdom of Morocco has taken a series of normative and institutional measures. Social protection is one of the strategic and priority areas for action in order to prevent and reduce the various economic and social vulnerabilities and to improve the living conditions of the population. However, despite all the progress made by the State up till now, this system is currently faced with a multitude of obstacles and constraints that hinder the reform process. With this in mind, this article aims at assessing the scope of the Framework Law 09.21 on social protection and the challenges it faces.

Keywords:
Social protection, pandemic, vulnerability, mechanism of solidarity, Governance Mechanisms.

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2 Social Protection, Overview of the world bank website: http://www.albankdawli.org/ar/topic/socialprotection/overview
Introduction

The 2011 Constitution has come to consecrate the rights and freedoms as well as the principle of equality among all citizens and establish equity between men and women in all fields. It is a Constitution that aimed at improving the social welfare mechanisms by integrating larger groups through conducting several studies that will help evaluate the real situation of the welfare system in Morocco. It must be admitted that the Government has made great efforts to reduce the social gap between classes by reducing poverty and vulnerability, but those efforts were not sufficient. And as His Majesty the King stressed in the First National Debate on Social Life, held on November 13th under the Theme: “All for an Integrated and Sustainable Protection System” “The scale of depravity and the means to achieve social justice are the most important reasons for which I advocated in the opening session of Parliament an innovation of the National Model” ….”Therefore I call upon the Government and all the actors concerned to carry out a thorough and deep restructuring of the national policies to reinforce Social Protection and come up with suggestions through a participatory approach.”

Besides the current health situation caused by this worldwide pandemic has weighed heavily on all fields, mainly the economic and the social fields and speeded up the implementation of huge structural reforms to promote justice.

Article 22 of the Constitution stipulates that: “Every person, as a member of society, is entitled to Social Security through national efforts and international cooperation in compliance with the structures and resources of each State as well as the economic, social and cultural rights, which are indispensable to preserve their dignity and their personality growth in complete freedom as the International Institute for the Economic Social and Cultural Rights emphasised in Article 9”; then successive declarations ensued which have been adopted by The United Nations General Assembly and which have stressed Social Security, such as the declaration on social prosperity and development in the social field in accordance with Article 11.

Hence, we could consider the Social Protection Systems among the most modern systems that deal with the repercussions that result from the risks that people are exposed to during their professional life and those which are inevitable, like death, old age or the potential risks, such as physical disability, sickness or unemployment.

Humanity has witnessed different types of cooperations before Social Protection as we know it today was introduced to protect individuals from the risks of need and retribution.

The International Labor Organization has defined Social Protection as a series of policies and programs aiming at reducing poverty and vulnerability by supporting the labor market and individual risks and enhancing their ability to face up to the social risks i.e old age, sickness, the incapacity to work, and family financial burdens. The United Nations of Social Development Research is concerned with preventing, managing and overcoming situations affecting the well-being of the people.

Social Protection Policies and Programs aim at reducing poverty and fear through consolidating competencies in the labour market, which will, in turn, reduce the social and economic risks run by individuals and enhance their ability to manage them, i.e. unemployment, disqualification, sickness, and old age. This is referred to as Social Cooperation, which comes in a form of grants and donations given to groups or persons in need to assist them to overcome the hardships they face because of their limited personal assists and means.

On the theoretical level, Social Protection is now considered an urgent issue which legal, economic and social researchers are focusing on, mainly because of the deficiencies and imbalances of its Programs and its inconsistency with reality. As a result, several studies have tried to englobe all its aspects and push the concerned responsible to revisit it to achieve the common good.

On the scientific level, according to the High Royal directives and the successive demands of the political parties and civil society, the Social Protection System had to be modernised so that it would enshrine the
concept of human rights as a universal principle stipulated by international conventions as well as the Constitution of the kingdom to establish Social Justice, move from mutual to distributive justice, and uphold the principle of solidarity and equality. Hence, the promulgation of the Framework Law 21.09 on Social Protection.

In order to provide some answers to the subject, our problematic revolves around the following question: what is the evaluation of the 09.21 law on social protection and what are the challenges to be lifted

I- The advantages of Social Protection

Any object aimed at developing society is bound to have some pillars to support its success and strengthen its foundations to realize the goals set for it.

1.1 The Funding Mechanisms:

Social Protection Systems are very costly as they require significant financial resources. So, the State invests considerable amounts of money to implement its social policies.

The success any particular social system depends on two key factors:

The allocated resources, monitoring and good governance are required to achieve the best results at the lowest cost as it is confirmed in one of the World Bank’s presentations in which it is stated that in some countries the cost of Social Protection could amount to 1.5% of the Gross Domestic Product (GDP). Besides, the Bank’s annual protection lending portfolio reached 16.24 billion dollars in April, while in Morocco, the Finance Ministry set the amount of 51 billion DH as an initial cost to generalise Social Protection in the horizon of 2025.

This financial envelop will be distributed among the four objectives of this Project:

- Generalising Compulsory Health Insurance 14 billion DH
- Generalising Family Allowances 20 billion DH
- Enlarging the Base of people registered in the Pension System 16 billion DH
- Access Instruction to compensate for loss of employment 1 billion DH

The Framework Law defines the source of this sum in Article 11 which stipulates that generalizing Social Protection is based on two funding mechanisms:

- The Participation Mechanism:

  It is aimed at people who have the capacity to make contributions to fund Social Coverage.

According to the Finance Minister, this Mechanism was estimated at 28 billion DH, the amount of which will be extracted from:

1- Contributions pursuant to the legislative and regulatory provisions in force.

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4 Mohamed Ben Shaaboun, former referee.
Chapter 15 of Social Security imposes on all employers to register all their employees with the National Social Security Fund. In addition, if the employer fails to register an employee, the latter has the right to demand that they be registered and their employee should be involved as well. Contributions to the National Security Fund are fixed on the basis of the worker’s total wages, including compensation, grants and bonuses.

2- Supplementary Duties imposed by the State on certain Occupational groups /Professionals within the framework of the Unified Occupational Contribution System:

The Supplementary Duty of Unified Professional Contribution is paid in accordance with the subscriber’s registration status in the Health Insurance System.

The Supplementary Duty is calculated on the basis of an imposed unified professional contribution as it is adopted by the legislator as an update of the Finance Law of 2021. The schedule then fixes the amount of Supplementary Duties.

The following table 1 fixes the amount for each supplementary duty:

<table>
<thead>
<tr>
<th>Amount of quarterly Supplementary Duties (Dirhams)</th>
<th>Amount of quarterly Supplementary Duties (Dirhams)</th>
<th>Annual Duties Segment (Dirhams)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1200</td>
<td>300</td>
<td>Less than 500</td>
</tr>
<tr>
<td>1560</td>
<td>390</td>
<td>Between 500 and 1000</td>
</tr>
<tr>
<td>2280</td>
<td>570</td>
<td>Between 1001 and 2500</td>
</tr>
<tr>
<td>2280</td>
<td>720</td>
<td>Between 5001 and 10.000</td>
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<tr>
<td>6000</td>
<td>1500</td>
<td>Between 10.001 and 25.000</td>
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<tr>
<td>9000</td>
<td>2250</td>
<td>Between 25.001 and 50.000</td>
</tr>
<tr>
<td>14400</td>
<td>3600</td>
<td>and above</td>
</tr>
</tbody>
</table>

Through the above-mentioned Supplementary Contributions and Duties, the State expects to collect a sum of 28 billion dirhams.

This Mechanism will strengthen and multiply the number of those registered with the Social Security Fund to provide financial assistance and Social Protection to participants, especially in times of crises. The COVID 19 crisis is a good case in point, as only subscribers to the Fund have benefited from financial support.

• The Solidarity Mechanism

The principle of solidarity expresses the will of the group to resolve any problem within society by undertaking the risks that threaten each and every individual in society. The Framework Law of Social Protection provides for this. It was also provided for by the previous Law 65 :00 relating to the Code of

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5 The Dahir Sharif Act No. 1.72 of 15 August 1972 concerning the social security system, chapter 15. All operators who employ persons under this regime in Morocco must: Participation in the National Social Security Fund. Each participant must indicate the number of his or her involvement in his or her bills, letters, notes of recommendations, definitions, declarations, etc.
Health Coverage stipulated by Article 1 “Financing of health care services is based on the principle of solidarity”

It is also enshrined in Chapter 31 of the 2011 Constitution, which emphasizes the right of the State to Social Protection, health coverage, and mutual solidarity, which is organised by the State.

This solidarity manifests itself in the contribution of each member or person in society in order to cover the risks that an individual or group of people might run within society without linking their benefit to their contribution to funding. It is rather linked to the necessary amount of need created by the realization of the threat. This means that any distinction between risk and financial means is excluded. Through this mechanism, the State expects to provide 23 billion dirhams as a contribution to financing part of the Social Protection Project which has been developed for persons who do not have the capacity to contribute to funding; that is persons who are not registered with the Social Security Fund and are not subject to any system that gives them this right. The sources that will supply this large amount (23 billion dirhams) have been identified:

1- **Financial Allocations From the State Budget:**

Within the framework of the principle of solidarity, the State will allocate part of the public budget to finance this national Project, as confirmed by the Framework Law. Here, all the State’s components, including local and regional authorities as well as public institutions shall allocate part of their budgets to support this Project, in compliance with Chapter 31 of the 2011 Constitution.

2- **Tax Revenues Allocated to Social Protection:**

These tax revenues will be generated by imposing solidarity levies and charges on all components of society depending on its cost capacity.

The Financial Law of 2021 established a Solidarity Tax, a social contribution of solidarity from profits and wages levied on both companies and self-employed persons. This tax is designed to overcome the dire consequences of the Covid-19 health crisis, which has uncovered the weakness of the Welfare System in Morocco.

The purpose of these Solidarity Taxes and levies is noble and with purely social objectives linked to the provision of payments to the Social Protection Systems.

3- **Resources Generated From The Reform of The Compensation Fund:**

The Compensation Fund dates back to the 1940s. It was adopted to ensure market supply with basic commodities and protect citizens’ purchasing power by controlling prices and import and export operations.

The State grants the Fund the necessary financial resources to carry out its functions and enable it to support the core resources. However, the supporting budget for the Fund has increased in recent years, from 4 billion dirhams in 2004 to 49 billion dirhams in 2011, and 56 billion dirhams in 2012.

As petroleum products have the lion’s share of the support cost and accounts for (41 billion dirhams in 2011 and 48 billion dirhams in 2012), the State decided that the Fund should be reformed because of the burden it exerts on the State’s budget. Furthermore, these petroleum products receive substantial fund support that do not benefit poor and low-income families supposed to be targeted by the Framework Law on Social Protection.

The Government, therefore, undertook a gradual reform of the Fund between 2013 to 2015 by lifting total subsidies on fuels and petroleum products. On the other hand, the State continues to subsidise prices

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6 Dahir Sharif No. 296-02-1 of 25 Rajab 1423 (3 October 2002) Implementing No. 00-65 as the Basic Health Coverage Code
of butane gas, sugar and national flour and soft wheat. Further reform of the Compensation Fund would help increase other savings to reach % 2 of GDP in 2021. These savings will be directed to the Social Protection Project, since the Fiscal Law of 2021 allotted a financial envelope of 12.5 billion dirhams, 80% of which will be allocated to butane gas price subsidies.

4- All Resources that Could be Allocated Under Special Legislative or Regulatory Provisions:

Under this heading, the State may draw up legislative or regulatory texts linked to certain sectors which may impact society in so many ways. They may have a negative or positive direct relationship with individuals and society by promoting solidarity. They can also be linked to specific circumstances, such as natural disasters and health crises.

The best example is the Solidarity Tax against Catastrophic Events (FSEC) Decree No. 2.19.244 ratified by the Government. It is a fee for catastrophic events developed by Law110.14 and which was issued in August 3/3/2016. This Law is concerned with the establishment of a system to cover the consequences of catastrophic events. This fee is extracted when concluding or renewing insurance contracts. The Government is therefore entitled to issue legislative or regulatory texts aimed at providing support resources and activating the social protection project.

1.2- The Governance Mechanisms

Governance, as defined by the United Nations, is the "Participatory way of governing and managing public affairs." It is based on mobilising political, economic and social actors in the public and private sectors, as well as in the civil society with a view to guaranteeing a decent living for all citizens. Good governance is based on four pillars: integrity, transparency, solidarity and accountability, while the Framework Law on Social Protection emphasizes the basic pillars of governance.

First : Ensuring that Social Protection Systems Meet:

The current Social Protection System faces many challenges that have weakened its positive impact on citizens. And among these challenges are the imbalances affecting its multiple and overlapping programmes. For instance, there are approximately 120 Social Protection Programs, and every programme was created for a particular purpose, circumstance and a category of people in time and space. Furthermore, almost all sectors public or semi-public enterprises have their own Social Solidarity System.

There are also different and multiple actors. For instance, there are approximately 14 ministries which are directly involved in Social Protection Programs and Systems. So, we find many differences in some of the requirements that must be fulfilled in order to profit from these Programs and Systems. Each Ministry or sector sets conditions that it deems appropriate to benefit from its Social Protection Programs.

Managing these Programmes and Regulations has proven to be difficult because of the complexity of the procedures and measures in place, especially in cases when the participants and subscribers happen to be living outside the Rabat- Casablanca hub. The concentration of services in this area makes benefitting from these Programmes and Systems extremely difficult.

So in compliance with the Framework Law, the legislator has emphasized the need to put in place a framework for governance to ensure the convergence of the various Social Protection Systems through the adoption of a unified body to help manage such regulations and programmes.

This is confirmed by Article 15 of the Framework Law which stipulates that public authorities take the necessary measures to establish a framework of governance that will make it possible to ensure the convergence of the various Social Protection Systems by adopting a unified body to manage these regulations.
• **Second: Establishing a Unified Leadership Mechanism:**

The success of any project requires good governance, which a prerequisite for the Social Protection Project to succeed. So, to overcome this fragmentation and the multiple actors involved, the legislator and within the Framework Law provided for the creation of a Unified Leadership Mechanism to ensure the complementarity and consistency of the measures taken to reform Social Protection. This unification does not only involve the leadership, but also the beneficiaries. The Government has already promulgated Law No. 72.18 related to the system for targeting beneficiaries of Social Support Programmes and to the establishment of the National Registry Agency.  

The aim of this Law is to establish a national system of registration of families and individuals who will benefit from the Social Support Programmes and to create a unified social register and a national population register, the purpose of which is to identify the target groups of this programme. The beneficiaries, as well as the leadership, will therefore be unified to ensure optimal implementation of this Law and overcome all that can prevent the Social Protection Project from being implemented.

• **Third: Scheduling**

Setting a time limit for the implementation of this big-scale national workshop of Social Protection for approximately 22 million Moroccans is a great challenge for the Government and the State alike. Setting a five-year deadline requires that those involved do their level best to put in place the building blocks of this Project.  

His Majesty the King has therefore time and again stressed the need for all actors be it in the public or private sector, in institutions or individuals to enforce this law as it will help overcome crises and provide support for individuals and groups, particularly those who have experienced difficulties during the current pandemic. This crisis, which has disqualified many citizens and individuals from benefiting from the State support to overcome the repercussions of this health crisis.  

Setting time limits will also accelerate the pace of implementing projects related to the Social Protection Project, particularly infrastructure projects, such as hospitals, roads, information-processing centres, and the provision of logistical equipment. This must take account of the human component necessary to implement this project by providing important human resources linked to the health sector, education and technology. The latter is imperative because Social Protection Systems rely on sophisticated information systems to process all information involving 22 million beneficiaries.

• **Fourth: Targeting Poor and Vulnerable Groups**

The aim of this Framework Law is to support and protect vulnerable citizens who have no insurance to assist them in the event of crises. This Law is therefore meant to ensure a decent social life for vulnerable and disabled persons. The primary targets of this law are children, the elderly, the needy and people who have lost their jobs.

Generalizing health coverage means that about 22 million citizens will benefit from it by 2022. Thus, more than half of the population of Morocco will have access to health services even if they have no insurance.

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7 Mohamed ben Shaaboun’ Former Reference, p. 16

8 Article 1 of the 75.18 Act on a system aimed at..
or a stable job, for this Framework Law does not discriminate among citizens; all Moroccan citizens will be able to access Social Protection Services.

Regarding children, the Law provides compensation for and protection against child-related risks, such as school dropout for children under 21. It also introduces punitive compensation for families without children or with children over 2 to support their purchasing power and reduce their vulnerability. This support is carried out through the reform of family support programmes with a view to compiling and establishing accurate criteria for their utilization and the adoption of the Consolidated Social Registry as a tool for achieving and targeting social groups eligible for support more effectively.

As for the elderly and as it is well known, there are several institutions overseeing the pension schemes in Morocco. These schemes have not been the subject of thorough reflection that would lead to a harmonious building of a long-term sustainable coverage against the risks of ageing. For this reason, the Framework Law aims at extending the base of subscribers in the retirement schemes to persons who are employed, but do not benefit from any pension by fully implementing the pension scheme for professional groups, independent workers and non-employed persons engaged in some private business activity. In this way, the Framework Law on Social Protection will have covered all the groups involved in the protection against old age, as they will be able to profit from the retirement pension.

The fourth objective relating to profiting from damages in case of job loss. This is a procedure designed to accompany the employee who has lost their job involuntarily and is seriously engaged in searching for a new one. A period of six months is ensured as a compensation. Prior to issuing the Framework Law, compensation for loss of employment was limited to those employees registered with the Social Security. Besides, in order to benefit from it, the legislator required that:

- This employment loss should be involuntary;
- The employee must prove that they have been registered with the Social Security Insurance for some time;
- The employee was registered with the National Employment Agency as a job seeker and that the amount of compensation does not exceed 70% of the average wage for the last 36 months without exceeding the minimum wage.

The Framework Law stressed that this compensation should include every person who has a stable job. So, in accordance with this provision, the requirements to provide Social Security Insurance are no longer necessary. The conditions have been simplified: all a person has to do now is to prove that they had a stable job which they have lost due to some natural disaster, economic or health crisis in order to benefit from such a compensation which has increased to reach 70% of the average wage or minimum. It is a meager compensation that can not guarantee decent living or social protection, which is the purpose of this Framework Law.

II-Problems of Implementing the Law on Social Protection:

The establishment of a new system of Social Protection instead of the already existing safety nets, which are numerous, expensive and rather ineffective constitutes an indispensable pillar in building a new development model. A model that will guarantee social cohesion and is capable of integrating all segments of society into the creation and sharing of its wealth. However, the implementation of the Social Protection Project is fraught with economic, financial and political problems.

2.1: Economic and Financial Challenges:

9The First National Social Protection Debate, held under the theme "All for an Integrated and Sustainable System of Social Protection," at the International Conference Palace Mohamed VI, on 12 and 13 November 201.
At the Economic level

Despite all the significant developments that accomplished in several fields, the national economy still faces many challenges. As enterprises are the driving force of the economy and production, they play a vital role in the effectiveness and sustainability of Social Protection Systems and participate through social security contributions in the balance and continuity of Social Protection Systems. This underscores the importance of the timely and effective payment of their tax contributions, part of which is directed towards social assistance.

These enterprises have complementary social protection mechanisms and compulsory regulations as established by the legislator. The complementary mechanisms help families, and especially the elderly against old age when profiting from their pension.

Despite all this, Moroccan enterprises still suffer from poor competitiveness, rent and the intrusion of the non-structured sector into the national economic fabric. This leads to a reduction of the tax revenues of Moroccan companies and contractors. These taxes have been introduced by the Government as a source of financing Social Protection Projects, which puts an increasing burden on the State which adopts a policy of borrowing or raising taxes to cover this tax to finance social and development projects, given that the Moroccan economy is inherently rent, traditional.

Morocco’s rent economy has been reflected in the economic and social sphere by the loss of billions of dirhams and a sustainable imbalance in the equalization of the equitable distribution of wealth because it drains an important budget from the national economy; and hence deprives many needy and destitute citizens of profiting from the wealth of this country.

Economists have agreed that rents are the root of economic and political corruption. It contributes to creating vulnerable social groups that suffer from poverty and deprivation of access to the market on the basis of competition and supply and demand. So, the spread of the rent economy seriously undermines the cohesion of the social fabric. The State is therefore required to support these groups to ensure that they have a decent life, rather than enable them to access to the market and develop freedom of innovation within the an environment characterised by fair competition.

The non-structured economy also employs approximately 80% of Morocco's labour force. According to statistics, 2.4 million workers were affected by vulnerability and poverty in 2013. They also suffered from the absence of Social Safety Nets and Systems. So, the financial compensation granted to families working in the unstructured sector by the State over the past months due to the Covid-19 health crisis has helped determine the scale of this phenomenon as more than 4 million families have benefitted from this compensation.

The State is therefore required to intervene in order to remedy these imbalances, which contribute to the non-competitiveness of the national enterprises and to support small and medium-sized enterprises, which constitute 95% of Morocco's entrepreneurial fabric; as such they are the primary operators of labour and provide Social Protection for these workers.

This support is carried out through the enactment of laws for the benefit of the national economy by protecting enterprises from going bankrupt, as well as the implementation of a fair tax system that combats tax evasion and encourages enterprises active in the informal sector to participate in the economy by structuring and regulating their activities in accordance with the laws in force. All of this will provide income to the Social Protection Project on the one hand, and ease the tax pressure on traditional obligations (structured enterprise and citizen) on the other.

The State is also required to provide human resources to the Social Security Fund as well as the labour inspection. These two institutions monitor the extent to which women entrepreneurs respect the laws related to the protection of the procedure.
At the Financial level

Financing of Social Protection Projects constitutes a pressure on the State and all components of society, given that it will be based on two mechanisms: contribution and solidarity.

The Participation Mechanism requires the cap on long-term offsets be removed, a rule contained in the 31-DGB 1959 update of the National Social Guarantee Fund through which the cap on the pay that is subject to registration was set at 6,600 dirhams. This is criterion does not help achieve social justice, nor does it take into consideration the worker's economic situation. In addition, it results in the subscribers' unwillingness to declare the real salaries received by the workers and in the loss of important income to these Social Systems.

The complementary duties imposed by the State on certain professionals within the framework of a unified contribution system are also paid by professionals who do not have social insurance. These duties put a strain on the income of this category of professionals. As a result, the 28 billion dirhams which is the total sum of contributions comes from tax payers and companies, which makes the State's contribution to this mechanism quite negligible and puts additional pressure on the target group that is supposed to benefit from this mechanism.

As stipulated in the Framework Law on Social Protection, the State expects to save 23 billion dirhams, while the contribution of the State is simply inexistant. According to the Finance Minister, this amount would come from tax revenues and will be used to finance Social Protection Projects; it will also from resources derived from the reform of the Compensation Fund and all the other resources that may be allocated according to the legislative or regulatory provisions.

Thus, the mechanism of solidarity is primarily geared towards citizens and enterprises rather than towards the State; In fact, it could have adverse consequences as it may become a mechanism of poverty and vulnerability, rather than a mechanism of Social Protection because of the added taxes that will have to be paid by citizens and entrepreneurs, while the State should have been the main contributor to this national Social Project. From comparative experiences, there are several examples of financing such national Social Projects despite the limited national resources. The Government in Sri Lanka and Cambodia, for instance, have reduced expenditures on defense and security and invested in social programmes, while Ghana has used the savings of phasing out government support to finance Social Protection Programmes; and Norway has levied taxes on oil and gas revenues and used surplus wealth to finance the State Pension Fund.

Through these experiences, the Government is required to provide fiscal discretion in its management of its financial resources to support and finance Social Protection from the public budget and not from taxpayers' money and effect the principle of linking responsibility to accountability.

2.2. Political and Practical Challenges

At the political level

Political parties both majority and opposition described the Social Protection Project as a "revolution" confirming that it is a project that has exceeded all the political parties’ demands and that it is a cutting point with the benevolent nature of social assistance.

In order to enforce this Project, real political will is required, since Article 18 of the Framework Law stipulates that the legislative provisions on Social Protection and the national health system must be reviewed and that the time frame must be respected.
Through this Article, political parties must break with the political and populist approach and put all political and electoral conflicts as well as personal and party interests aside in order to carry out this national project, which concerns all components of society.

The time limit is therefore a positive factor in favor of beneficiaries, so that this Framework Law can be accelerated.

**At the practical level**

Benefitting from this community-based project must not be dependent on a particular actor or mediation; it is a Project based on the principle of non-discrimination, and therefore legal and modern mechanisms must be adopted to target beneficiaries and not local authorities Qaid and Muqadem to avoid making the same the mistakes made in the ‘ Ramid’ programme, as the people who were supposed to benefit from this programme did not because the Procedures put in place were not clear. Moreover, the authorities were granted broader prerogatives when identifying beneficiaries without establishing any scientific criteria or information system that would help determine the families who deserve to benefit from this program, which has led to its failure.

It is essential to provide an infrastructure that can accommodate all beneficiaries and move beyond the concentration of services in certain territorial hubs ,i.e(Casablanca-Rabat).

**Conclusions**

It is time we broke with this pattern of implementing Social Protection Projects, and rethought the position of Social Protection in public policies and its role to achieve social cohesion. We should also assess the extent to which such policies can help establish not only the principle of equity in the redistribution of wealth, but also the distribution of the burden of financing Social Protection Programmes between taxes and income from capital and wealth.

It can be said, therefore, that despite all the efforts made by the Government in recent years and all the studies that have been done to accomplish a scientific diagnostics of its reality, tremendous efforts are still to be made within the framework of sustainable development which has shown its shortcomings.
This has been confirmed by the impact of the global pandemic, which has had a particularly devastating impact on the health, economic, and social levels.

What has been done is to expedite the enactment of the Law on Social Protection, under the supervision and guidance of His Majesty the King, and put in place strict mechanisms within a fixed time frame to achieve social justice.

The implementation of this unprecedented community workshop will not succeed unless a series of legislative texts on Social Protection are reviewed, namely are that of the national health system:

- Law 65.00 related to the Basic Health Coverage System
- Law 15.98 on the Compulsory Sickness Insurance Scheme for professionals, independent workers and other persons engaged in some private activity
- Law No. 02.17 related to the Social Protection System
- Law No. 09.34 related to the Health System and for the purpose of treatment

Moreover, institutional and administrative structures must be strengthened not at the health the level but of the level of human resources by opening up for foreign competencies to benefit from dual expertise.

The role of the Labour Inspector and Social Security Inspection Officers must also be strengthened; they should be provided with all the means to help them in their job of overseeing enterprises.

The Government should also reduce corporate taxes to encourage entrepreneurs to declare the real profits they make instead of evading paying their taxes, which will encourage both national and foreign investments.

Developing an employment policy to ensure that Social Protection Funds will continue to fulfil their obligations towards beneficiaries and avoid any financial deficits of these funds.

By and large, it is clear that the implementation of the Framework Law will require huge financial, human and administrative resources before the objectives set for it are achieved.

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