# MOROCCO'S COLLECTIVE PROTECTION STRATEGY AND THE HEALTH SECURITY CHALLENGE IN THE CONTEXT OF CONTEMPORARY HUMANITARIAN DEVELOPMENTS

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Abstract - Lorem The study sought to introduce the concept of social protection and health security, and the interdependence between the two concepts, in addition to their impact on achieving development, by studying a modern model of strategies concerned with social protection, and it is related to Morocco. The study assumed that there is a close correlation between social protection and the achievement of health security, and therefore the framework law on social protection in Morocco seeks to achieve the dimensions of health security as developed by international organizations concerned with health. The study was based on the method of description, analysis, and induction, to build the concept and research its manifestations in the two strategies and download them in reality. The study concluded with a number of results, the most important of which are: Framework Law 19.21 is the culmination of Morocco's experience in promoting the constitutional right to social protection.

Where work will be done gradually to spread this right to include all citizens of the country in order to achieve social justice and health security, a bet that the state has taken upon itself to continue to win, through public budgets by allocating a large part of the budget to serve social protection workshops.

Keywords: Social, protection-Health, security-Morocco, lorem ipsum

#### INTRODUCTION

Previously, social protection was the preserve of developed countries and was seen as inappropriate for developing countries suffering from poverty and vulnerability. However, over time and times, the negative effects of poverty have emerged at the level of countries and societies, which necessitated the need to engage in the Millennium Development Goals and the sustainable development process, which were adopted by the international community under the auspices of the United Nations in 2000 and 2015, as a mechanism to combat poverty and fragility.

In view of the importance of social protection in enhancing human capital, enjoying a good level of health for members of society, and seeking opportunities that lift families out of poverty, a group of countries sought to take a set of measures and strategies to implement social protection workshops, especially after the Corona crisis, which destabilized the health security of major countries, and revealed that social protection systems are a protective shield for such crises.

Perhaps what is remarkable from the experiences of these countries is what the Kingdom of Morocco launched as social protection workshops, with the issuance of Framework Law No. 09.21 on social protection. The experiment covered various aspects that need protection, most notably health

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coverage that includes the full range of necessary and quality health services, from health promotion to prevention, treatment, rehabilitation and care.

#### 1. PROCEDURAL CONCEPTS OF SOCIAL PROTECTION AND HEALTH SECURITY

#### **1.1. DEFINITION OF SOCIAL PROTECTION**

The concept of social protection is one of the flexible and unstable concepts, in terms of its connotations and contents, and it is not usually legislation and laws to give the definition and definition the utmost importance, as much as it is concerned with the ramifications related to this issue, and this applies to the framework law 09.21 in Morocco, which did not give a definition of social protection.

Referring to the studies interested in defining this term, we find that they define them as follows:

- It is a set of general measures aimed at addressing the vulnerability of individuals through social insurance, providing lifelong protection against risks and adversity through social assistance, providing financial support to the poor and empowering them through integration efforts that enhance the ability of the marginalized to obtain social insurance and social assistance (Brunoir, 2010, P11'Reilly, ().

- It is a set of services and programs provided by the State towards certain categories of individuals or groups who need the basic necessities of life, or need protection, whether individuals or families, especially those whose behavior poses a threat to the welfare of society (Abu Al-Maati, 2010, p. 15).

Based on these two definitions, social protection in its modern sense is based on two basic elements:

1. Social assistance, which is direct financial assistance to individuals, to confront fragility and poverty and achieve teleological and health security and others.

2. Social insurance, by protecting the poor and vulnerable groups from the risks of illness or disability of all kinds

Ait Bassou et al. (2021) argue that the different visions of researchers on the meanings of social protection are mainly due to the view of each of them and their involvement in development programs in developing countries, which results in a focus on the procedural dimensions and social change that can be achieved for the target group of social protection.

1.2. Definition of health security and its importance in achieving sustainable development

#### 1.2.1. Definition of health security

Despite the increasing acceptance of the concept of health security in different circles, it is incompatible in formulating an integrated concept for it, which Adlis (2008) confirmed by pointing out that although the concept of health security has become accepted by public health literature and practices, there is no agreement on the scope of the concept and content.

He defined health security as: seeking to liberate a person from all limitations that could negatively affect his physical and mental well-being, and not just providing health care that protects him from disease (Abu Al-Dosh, 2021, p. 3).

Health security can be defined as: the degree of security that members of society feel through their physical and psychological safety, and the disappearance of fears that threaten them, due to preventive measures and therapeutic mechanisms taken by the state or individuals.

In general, Al-Siddiqi (2005) stated that health security seeks to achieve the following objectives:

- Providing full health care to citizens

- Protecting the vulnerable classes of society from the line of disease to which they are exposed, with no material capacity to protect themselves.

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- Complete therapeutic possibilities commensurate with the needs of the population

- Home medical care when necessary, care for women in cases of pregnancy and childbirth, and treatment abroad if necessary.

. The importance of health security in achieving sustainable development

According to the World Bank (2019), health security is of great importance and a fundamental pillar of development, and this explains that social protection guarantees access for all individuals to affordable basic social services in the areas of health, water and sanitation, education, food security and housing (Barsoum, Kassem, 2019.P: 8).

In this context, the Arab countries have made remarkable progress, with a series of achievements such as increasing life expectancy at birth and reducing the incidence of fatal infections in children and mothers, such as tuberculosis, polio, malaria and other infectious diseases (Banawla, 2022). Taking into account the phenomenon of poverty, which constitutes one of the biggest development challenges faced by various countries, the Arab countries have been subjected to great pressure to attach their economies to the global capital market, and prepare their societies to deal with their requirements, social security and social insurance is a socio-economic system based on the principle of securing protection from poverty and risks for all individuals (Sadek, 2016).

Also, talking about health security in this particular circumstance was necessitated by its security importance in general, especially after the spread of the Corona epidemic, as many specialists and those concerned with security affairs believe that in the context of the world's immediate transformations, where the geographical and political borders of countries have been compressed, the world has become a small village, so public health issues, including infectious and epidemic diseases, have become a security problem par excellence given the magnitude of the risks that threaten human existence (Enmark, 2007).

Morocco has followed a path that seeks to achieve international standards in the field of social welfare since the launch of programs related to this matter, in Morocco a kind of complementarity between social assistance and social security was observed, with the creation of the Social Development Agency and the Mohammed V Foundation for Solidarity in 1999, and the launch of the National Initiative for Human Development in 2005 to improve the social and economic situation of vulnerable groups National Development of Human Development in 2005 to improve the social and economic situation of vulnerable groups in Morocco (Mouaquit, 2004).

With regard to social security, the social security system has been established and managed by the National Social Security Fund for more than 50 years. The Social Benefit Fund was established in 1942 by employers to grant family allowances to workers in large enterprises. He also established the social security system for industry, commerce and liberal professions in 1959. After the entry into force of this system in April 1961 (National Social Security Fund, 2022).

Perhaps the most prominent development in the social protection system in Morocco was in parallel with the establishment of the Labor Code in 2003, one of the most important objectives of which is to strengthen the conditions for the promotion of work, improve its environment, and provide and respect for the principles of rights and freedoms guaranteed by the Constitution (Khalfi, 2014), as well as the issuance of the Basic Health Coverage Code, under which the medical assistance system for the needy was created (Organisation internationale du Travail, 2017).

However, the results of these reforms have been limited by a number of obstacles and challenges, including poor coordination between relevant bodies and institutions (Ismaili, 2014). In general, the challenges and objectives set were not at the required level at various levels, which prompted thinking about reviewing the current system of social protection and evaluating its effectiveness, with the aim of valuing the gains and reforming its components that are no longer effective to achieve the goals set for it, in addition to expanding the scope of coverage and raising the quality of governance of the system as a whole, especially with the issuance of the constitutional document of 2011, which Article

RUSSIAN LAW JOURNAL Volume XI (2023) Issue 11s

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31 stipulates the importance of social protection for individuals, as stipulated in the Constitution, which stipulates that the State, public institutions and territorial collectivities must mobilize all available means to facilitate the equal access of citizens to the right to: treatment and health care, social protection and health coverage, solidarity or organized by the State, access to modern, accessible and quality education, education to adhere to the Moroccan identity and solid national constants; Vocational training and access to education Adequate housing, employment and support by public authorities in the search for a job or self-employment; access to public employment. Framework Law No. 09.21 of 5 April 2021 on Social Protection n° 6975 of 5 April 2021 was promulgated. related to social protection, as a key stage in the implementation of the directives of His Majesty King Mohammed VI regarding the universalization of social coverage for all Moroccan citizens by 2025. Dahir No. 1.21.30 issued on March 23, 2021 published in the Official Gazette No. 6975 of April 5, 2021.

As mentioned in the preceding paragraph, there are a number of obstacles and challenges that have prevented the achievement of the objectives of the social policies and programmes launched by Morocco. Whereas social protection means, inter alia, the provision of social benefits to families that enable them to live in dignity, a right recognized in the Universal Declaration of Human Rights (ILO, 2021), so that every person as a member of society is entitled to the right to social security, including work accidents, old-age, disability and death insurance (Abboud, 1994), in addition to the right to a well-being standard of living, as stated in Articles 22 and 23 of the Universal Declaration of Rights, Human.

However, the results of the reforms launched by the Kingdom of Morocco in particular in the area of health protection have been limited. Morocco's health coverage system came into being during the French protectorate with the creation of mutual aid framed by honorable manifestations. Despite the progress made since 2002 through the creation of health insurance systems for workers in the private sector, in the job and the public sector and for the benefit of needy groups, by activating the compulsory sickness insurance system starting in August 2005, and the universalization of the medical assistance system starting in March 2012 and the access of foreign immigrants to health coverage (RAMID) starting from October 2015, health insurance in the public and private sectors increased from 17% to 34%, and enabled the universalization of medical assistance to low-income people in the year. 2012 by raising the percentage to 64%, leaving more than a third of citizens without health insurance (Ibrahimi, Hammouni, 2021).

Moreover, despite the passage of more than 16 years since the adoption of Law No. 65.00 as the code of basic health coverage in 2002, as of 2018, 45.4% of the population still does not have any health coverage, and there is a major problem that those who have not accumulated sufficient insurance periods to qualify them for pension entitlement, or those in a situation of loss of work or unemployment, family helpers, homeworkers, self-employed professionals and contractors who are not wage earners. Workers in the informal sector such as agriculture, fisheries and handicrafts, and Moroccans who have stayed abroad for a while, do not have the right to health coverage (Elbakkour, 2022).

# 2.THE REALITY OF HEALTH COVERAGE THIRD THEME: PRINCIPLES AND PROSPECTS FOR ESTABLISHING A SOCIAL PROTECTION STRATEGY FOR HEALTH SECURITY IN MOROCCO

Social protection mainstreaming workshops are among the major projects launched by Morocco. It is a real social revolution led by the leader of His Majesty King Mohammed VI, aimed at reducing poverty, combating all forms of fragility, supporting the purchasing power of families, universalizing compulsory health insurance for all citizens, universalizing family allowances and compensation for job loss, and expanding the pension system. Framework Law No. 09.21 of 22 Shaaban 1442 (April 5, 2021) on social protection in Morocco is a key stage in the implementation of the directives of His Majesty King Mohammed VI regarding the universalization of social coverage for all Moroccan citizens by 2025. With regard to health security, these workshops mainly aim to universalize compulsory health coverage by 2022, for the benefit of 22 million beneficiaries, so that the benefit of compulsory sickness insurance

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that covers the costs of treatment, medicines and hospitalization according to the preamble of the law According to article 5 of the same law, with regard to health coverage and thus the achievement of security, these challenges in their health aspect depend on two things:

1. Extending the benefit of this insurance to the needy groups benefiting from the medical assistance system;

2. Achieving the full reduction of compulsory basic sickness insurance for the categories of professionals, independent workers and non-wage earners engaged in private activity, to include all the categories concerned, and adopting the necessary mechanisms for this purpose, in particular simplifying the procedures for the payment and collection of contributions related to this insurance.

In order to achieve the goal of universalizing compulsory basic sickness insurance, the public authorities are committed to reforming and rehabilitating the national health system. In the same context, a clear forward-looking vision was developed that defines the various commitments, with the commitment of the public authorities to reform the national health system, which must include the rehabilitation of the hospital offer, with the obligation to respect the course of treatments, in addition to the development of an innovative and stimulating policy in the field of human resources, such as reforming the institutional framework regionally and developing an integrated information system (Ismaili, 2021).

In terms of boldness, the framework law determined the contribution mechanism based on the advance payment of contribution amounts by insured persons or by third parties for their own account. Social protection under this mechanism is financed either through contributions due in application of the legislative and regulatory texts in force, or through the complementary duties imposed by the State on certain professional groups within the framework of the unified professional contribution system for the payment of social contributions (Ismaili, 2021). Article 11 of the Act provides for a solidarity-based mechanism for persons unable to bear their contribution duties, which entitles them to social protection services related to compulsory sickness insurance, compensation for protection against risks associated with childhood or arbitrary compensation; , and others... Often, they are not enough for what is needed. In our view, these principles invoke a set of principles of democratic governance and the reduction of manifestations of discrimination to ensure the effectiveness of social and Cultural Rights of the United Nations in its 2007 General Comment, in which he focused on the importance of basing public authorities in their policies for the social protection system on concrete and measurable principles (Ismaili, 2021).

## 3. PROSPECTS FOR HEALTH SECURITY UNDER SOCIAL PROTECTION STRATEGIES

Morocco's adoption of modern strategies in line with the provisions of international conventions and organizations in the field of health stems mainly from the need to adopt the concept of health security, which combines a concept that takes into account the liberation of the Moroccan person from all threats to his physical, mental and social well-being through integrated health care, while working with the countries of the world and international organizations to preserve human security from the threats of disasters, accidents and infectious diseases. Dosh, 2021).

Perhaps it is too early to talk about an evaluation of the strategy in achieving health security, but the reports issued suggest the stability of the steps of this strategy and its progress on the road to success, which was confirmed by the Ministry of Economy and Finance in Morocco (2022), where the Finance Law for the year 2022 came to consolidate and strengthen integration mechanisms and progress in the universalization of social protection by continuing to implement the universalization of compulsory basic sickness insurance for non-wage workers, in addition to starting to generalize this insurance for the benefit of poor groups by allocating 4.2 billion AED within the framework of the Social Protection and Social Cohesion Support Fund.

RUSSIAN LAW JOURNAL Volume XI (2023) Issue 11s

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Perhaps the most prominent indication of the prospects for social protection in winning the bet of health security is the issuance by the Government of a series of decrees aimed at accelerating and improving these workshops, including Decree No. 2.21.290 implementing Law No. 98.15 on the basic compulsory sickness insurance system, and Law No. 99.15 establishing a pension system for professionals, independent workers and non-wage earners engaged in private activity, with regard to doctors. and other decrees.

By the end of 2022, an additional 22 million people are expected to benefit from the compulsory insurance system, including the beneficiaries of the medical assistance system, noting that 21 million people will have health coverage in 2021, of whom 10.6 million will benefit from the compulsory sickness insurance system (Ministry of Economy and Finance, 2021).

The above mechanisms are capable of achieving the challenges set in the social aspect, especially since Morocco has made 2025 the year in which access to social protection systems will be expanded, according to the timetable.

3.3. Challenges of achieving health security in Morocco's social protection strategy

In the Moroccan experience, it is mainly related to the scheduling of the download of various social protection programs and the scheduling of the download of the targeting system, revealing the existence of inconsistency between the two schedules, and the weak attendance of talk about the workshops to prepare the targeting system in the government discourse 2021-2026, and the marriage between the subscription and solidarity systems will pose many problems when applied.

Moreover, under Law No. 65.00 on the Basic Health Coverage Code, each body charged with managing the basic compulsory sickness insurance system combines the management of one of these systems with the management of institutions that provide services in a broad sense, leading to the closure of medical facilities and the suspension of existing health services, and access to treatment in Morocco is still very limited (Economic, Social and Environmental Council, 2018, p. 88).

#### CONCLUSION

After this presentation, it appears that social protection workshops in Morocco are an ambitious program aimed at achieving the effectiveness of social protection programs, especially with regard to achieving health security linked to ensuring the integrated health safety of society, as one of the functions of the modern state. A number of mechanisms have been combined to ensure the effectiveness of these workshops, some of which are material and financial, and some of which are organizational and administrative.

Despite Morocco's achievements in the aspect of social protection, before the promulgation of Law 21.09, there are a number of shortcomings and challenges that prevent winning the bet of health security in accordance with the international standards set in this framework.

The study concluded with a number of results that can be summarized in the following :

- The launch of social protection programmes was not born of the moment in Morocco, but since the beginning of the thirties of the last century, and with the development taking place in various fields, especially demographics, a modern strategy was thought to achieve health security.
- Framework Law 19.21 is the culmination of Morocco's experience in promoting the constitutional right to social protection, where this right will be gradually extended to all citizens of the country in order to achieve social justice and health security.
- Governments continue to allocate a large part of the budget through public budgets to serve social protection workshops, in order to achieve the objectives set.
- There are a number of indicators of the success of these projects in view of the number of beneficiaries and the legislative measures allocated to them.
- $\circ$  Record a set of challenges, which must be concerted efforts of all partners to overcome them.

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