

**DEDICATION OF THE SOCIAL STATE IN MOROCCO:
FROM RHETORIC TO REALITY*****LA CONSÉCRATION DE L'ÉTAT SOCIAL AU MAROC:
DE LA RHÉTORIQUE A LA RÉALITÉ***Said BELKASSMI¹
Mohammed I University, Oujda**Abstract:**

This paper aims to identify the most important strategic initiatives, projects, and government programs that enhance the pillars of the social state in Morocco and ensure economic balances. It covers the period from the 2011 Constitution to the 2024 Finance Law project, attempting to identify indicators of the Moroccan state's transition from a guardian or protective state to a social state. From the state governed by the logic of charity towards citizens, (such as Qufat Ramadan (Ramadan breakfasts/food distribution)) to a rights-based state (such as teachers' and medical professionals' protests), and the pursuit of human dignity, which forms the horizon of the social state. Additionally, it examines the reactions of citizens and the political, social, and cultural institutions toward these Moroccan social policies. This examination aims to measure to the extent to which these policies are realistic and positive as well as the extent to which social legislation is consistent with the aspirations of society members. In light of this, the current study is a comparative one, which is framed within bibliographic research, following an analytical sociological approach. It aims at understanding the role of government projects in establishing the social state in Morocco, and to analyze Moroccan public opinion regarding these political projects. It also attempts to answer the following research question: To what extent have Moroccan public policies contributed to the transition from a guardian state to a social state?

Keywords: social state, guardian state, public opinion, Moroccan public policies.

Résumé :

Ce document vise à suivre les principaux ateliers stratégiques, projets et programmes gouvernementaux qui visent à renforcer les piliers de l'État social au Maroc, tout en assurant les équilibres économiques. Dans le cadre temporel allant de la constitution de 2011 au projet de loi de finance 2024, afin de déterminer les indices du passage de l'État marocain d'un État gardien ou protecteur à un État social, d'un État basé sur la charité envers les citoyens (comme le panier de Ramadan) à un État de droits basé sur la revendication des droits (comme les manifestations des enseignants et du corps médical) et la revendication de la dignité humaine qui constitue l'horizon de l'État social.

En outre, cette étude examine les réactions des citoyens, des institutions politiques, sociales et culturelles marocaines à ces politiques sociales, en vue de mesurer leur réalisme et leur positivité, ainsi que la cohérence des législations sociales avec les aspirations des membres de la société. A la laune de cette étude qui s'inscrit dans les recherches bibliographiques basées sur la méthode comparative et selon une approche analytique de dimension sociologique, l'objectif est de comprendre le rôle des projets gouvernementaux dans l'établissement de l'État social au Maroc, d'analyser le contenu de l'opinion publique marocaine sur ces projets politiques et de contribuer à répondre à une question large : jusqu'à quel point, les politiques publiques marocaines ont-elles contribué au passage de l'État gardien à l'État social ?

Mots-clés: État social, État gardien, opinion publique, politiques publiques marocaines.

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INTRODUCTION

Since its independence in 1956, the socialist state in Morocco has passed through several important stages of development to improve the economic and social conditions of its citizens.

At the beginning, the Moroccan state focused on building basic infrastructure and providing public services such as education and healthcare, implementing programs to reduce illiteracy and improve public health levels. The state also invested in the development of agriculture and industry sectors to accommodate the increasing demand for jobs and to strengthen the economy.

During the 70s and 80s, as international awareness of the importance of social and human rights increased, Morocco began implementing comprehensive economic and social reforms. This involved enhancing education and healthcare services, as well as expanding social safety nets.

In recent decades, Morocco has witnessed a series of political and social reforms, including initiatives aimed at enhancing the status of women and expanding their rights in society. With the turn of the millennium, Morocco has maintained its focus on the advancement of social policies, increasingly emphasizing sustainable development and the reduction of economic and social disparities.

In recent years, especially in the aftermath of the Arab Spring, Morocco has endeavored to promote political participation and achieve greater transparency and good governance, leading to improvements in social rights indicators. New rights were recognized in Morocco's 2011 Constitution, emphasizing the need for social justice and equality.

The country has also witnessed tangible achievements in areas such as strengthening the healthcare system and extending social coverage to more segments of the population. Regarding the economy, the country has experienced increasing flows of Foreign Direct Investment (FDI), signaling economic growth that may support enhanced social welfare.

By 2024, Morocco can continue to build upon these positive developments and focus on strengthening the social state on several aspects, including:

- 1) *Promoting education and health*: Continuing to elevate levels of education and healthcare, with a focus on developing human capital.
- 2) *Social coverage*: Continuing to expand social coverage to additional segments of the population through the enhancement of social security systems and financial support for the underprivileged
- 3) *Improving the quality of employment and acquiring skills*: Investing in vocational training and higher education to keep pace with the changing needs of the labor market.
- 4) *Promote the economic participation of marginalized groups*: including youth, women, and rural populations, through empowerment and support programs.
- 5) *Infrastructure and services development*: Continuously updating infrastructure and ensuring the equitable provision of basic public services.

Working towards these goals would enhance the social state in Morocco and contribute to sustainable development and social justice for all citizens. However, Morocco, like many developing countries, faces a range of external and internal shocks. Among the most significant external challenges are the effects of the Arab revolutions, commonly referred to as the Arab Spring, which reached Moroccan streets and fueled struggles and social movements demanding change. For example, the Rif Movement in the city of Al-Hoceima in 2016, and the popular protests in the mining town of Jerada in 2018, have heightened internal crises for the Moroccan

state, which seeks to maintain stability and social security on one hand, and to work towards a political model for social welfare on the other. In addition to internal challenges, primarily represented by the COVID-19 pandemic and attempts to address its consequences, there was the Al-Haouz earthquake, which resulted in the deaths of 2960 people and the destruction of 2939 villages.

When discussing the establishment of Morocco's social state, the focus could be on reconciling ambitions to expand social services and protect the most vulnerable with economic challenges and limited resources. The main question might be: How can the Moroccan state enhance its social welfare system in light of financial constraints and the challenges of economic and social development?

In this article, we aim to address the aforementioned issue and identify the manifestations of Morocco's social state-building. By monitoring annual investments in social sectors and identifying the most significant social development projects and their progress, we employ a sociological approach, utilizing bibliographical and netnographical resources to seek the establishment of the social state, as well as to understand the perspectives of citizens and political, social, and cultural institutions regarding Moroccan social policy.

I. BUILDING THE SOCIAL STATE THROUGH INVESTMENT IN SOCIAL SECTORS

In light of the transformations witnessed worldwide due to political and economic events, the prevalence of a culture advocating for human rights, and the monitoring of individuals' living conditions, it has become imperative for political systems to consider the non-economic aspects of their policies and strategies. Building a social state is essential to ensure sustainable development and societal well-being. Investing in social sectors is one of the most important means to achieve this goal, contributing to the promotion of social justice, the provision of basic services to citizens, and the promotion of solidarity and social cohesion. Through this topic, we will explore how to build a social state through effective investment in social sectors and the positive impact that this investment can have on society as a whole.

To demonstrate its responsiveness to international social conventions and global contexts, Morocco has, since the 2011 Constitution, embarked on renewing, supporting, and innovating new social projects to overcome internal political stagnation and empty rhetoric. This is accomplished through enacting legal legislation that addresses social needs, to achieve social democracy alongside political democracy, allowing its residents to enjoy social well-being and a decent standard of living.

1. Investment in the healthcare sector

Investing in the healthcare sector is one of the cornerstones of the social consolidation of the state. It involves providing high-quality and accessible healthcare services for all, which improves quality of life, enhances the ability to respond to diseases and epidemics, and addresses future challenges. From a human rights perspective, health is a fundamental right for everyone, as affirmed in various international human rights treaties, such as the Universal Declaration of Human Rights and the Convention on the Rights of the Child. These instruments prompt states to work diligently to guarantee this human right, including the Moroccan state, which constitutionally defines the right to treatment and access to healthcare services, as stated in Chapter 31 of the 2011 Constitution: “The state, public institutions, and local authorities work together to mobilize all available means to facilitate equal access for citizens, both men

and women, to the right of: treatment and healthcare; social protection and healthcare

years	Management			Investment		Total management & investment expenditures
	Employees and Staff	Equipment and various expenditure	Total management expenditure	Performance credits	Commitment credits	
2011	6 118 581 000	2 980 000 000	9 098 581 000	1 796 978 000	1 335 000 000	12 230 559 000
2012	6 652 384 000	3 428 000 000	10 080 384 000	1 800 000 000	1 335 000 000	13 215 384 000
2013	6 422 147 000	3 950 000 000	10 372 147 000	2 000 000 000	1 700 000 000	14 072 147 000
2014	7 368 194 000	4 050 000 000	11 418 194 000	1 500 000 000	8 200 000 000	21 118 194 000
2015	7 441 876 000	4 154 500 000	11 596 376 000	1 500 000 000	5 000 000 000	18 096 376 000
2016	7 523 969 000	4 256 965 000	11 780 934 000	2 500 000 000	2 500 000 000	16 780 934 000
2017	7 644 752 000	4 250 000 000	11 894 752 000	2 400 000 000	2 000 000 000	16 294 752 000
2018	7 940 120 000	4 300 000 000	12 240 120 000	2 550 000 000	2 000 000 000	16 790 120 000
2019	8 581 249 000	4 500 000 000	13 081 249 000	3 250 000 000	3 500 000 000	19 831 249 000
2020	10 908 500 000	4 426 070 000	15 334 570 000	3 350 000 000	4 000 000 000	22 684 570 000
2021	10 431 145 000	5 143 000 000	15 574 145 000	4 200 000 000	4 000 000 000	23 774 145 000
2022	11 367 550 000	5 275 000 000	16 642 550 000	6 900 000 000	5 500 000 000	29 042 550 000
2023	13 455 252 000	6 675 000 000	20 130 252 000	8 000 000 000	6 000 000 000	34 130 252 000
2024	14 449 949 000	7 240 000 000	21 689 949 000	9 000 000 000	6 900 000 000	37 589 949 000

coverage."²

a) Management and investment expenses for the healthcare sector in Morocco from the fiscal year 2011 to the fiscal year 2024 (in Moroccan Dirham)³

In all sectoral strategies, the presence of a financial and regulatory framework is necessary, and it cannot be fully anticipated due to uncertainties surrounding the process of developing financial laws. Therefore, we have worked to track management and investment expenditures for Morocco's healthcare sector from fiscal year 2011 to fiscal year 2024. This is illustrated in the previous table, which demonstrates that the Moroccan State increases the budget of the health sector with each new financial law. For instance, in the year 2011, management expenditures reached 9,098,581,000 MAD, and they witnessed significant growth over the following years, more than doubling by 2024, reaching 21,689,949,000 MAD. As for the total management and investment expenditures in the healthcare sector, they tripled, recording 12,230,559,000 MAD in 2011 and 37,589,949,000 MAD in 2024.

The purpose of tracking management and investment expenditures in the health sector is not only to provide statistics on the budget spent but also to interpret and elucidate the

² Kingdom of Morocco, 2011, p. 15. (Available in Arabic)

³ Lois de finances marocaines, De : n°43-10 pour l'année budgétaire 2011 à n° 55-23 pour l'année budgétaire 2024.

Moroccan State's political vision regarding the health of its citizens. These financial figures serve as a compelling justification and demonstration of the Moroccan State's intention to develop the health sector as a social priority.

In addition to the significant budgets allocated to Morocco's healthcare system, the country has undertaken efforts to implement and disseminate a series of projects aimed at supporting health services. Chief among these projects are the RAMID project and the AMO project.

1.1 Medical Assistance Project (RAMID):

A community-based project aimed at universalizing basic health coverage, providing medical assistance to needy and low-income individuals across all territories. It was launched on March 13th, 2012, and presided over by His Majesty the King Mohammed VI personally during its launch and dissemination in Casablanca. The Ramid Health Coverage Program is a national health insurance program in Morocco. It aims to provide high-quality and affordable health services to Moroccan citizens. RAMID covers a wide range of health services, including primary care, medical and surgical treatments, medications, natural remedies, medical analysis, radiology, and other medical services. The program is based on joint funding between the government and the participants, where nominal contributions from the participants are paid, and a large portion of the costs are covered by the government. RAMID is an important achievement in providing comprehensive healthcare in Morocco.

This program was the result of royal recommendations. In His Majesty's address to the nation on Monday, July 30th, 2012, on the occasion of Throne Day, he stated: “In an effort to achieve the principle of equity and the need to assist the most vulnerable, we have been keen to implement the medical assistance plan for their benefit. This system is the result of long-term preparation, in which Morocco invested for 20 years, aimed at assisting the disadvantaged population”⁴.

1.2 Health Coverage Project (AMO)

Morocco's Compulsory Basic Sickness Insurance Project, issued in the form of a decree published in the Official Gazette on November 29, 2022, is a program aimed at expanding health insurance coverage for individuals unable to afford contributory duties. The project seeks to provide basic health services at a reasonable cost. This project aims to provide healthcare to all social groups in Morocco, including those with low incomes and no health insurance. AMO's health insurance services include many essential services such as medical visits, treatments, medicines, and essential surgeries. This initiative aims to promote social justice and improve citizens' access to appropriate healthcare.

However, the utilization of this project is subject to a set of criteria, the most important of which is the beneficiary's income and the demonstration of their inability to afford the costs of participation. This determination falls within the jurisdiction of the local administrative authority, which has set the threshold for eligibility for this compulsory insurance system at “9.32”⁵

⁴ Extrait du discours de SM le Roi Mohammed VI ,30 juillet 2012.

⁵ Decree No. 2.22.923 issued on November 30, 2022. (Available in Arabic)

1.3 Citizens' comments on healthcare policy in Morocco

The first comment: "The government is relying on superficial projects solely to secure loans, and it's only after exposure on the global stage and the development of neglected sectors that they realize their role in social development."

The second comment: "The current government does everything in favor of the elite, and their last concern is ensuring social balance."

The third comment: "You advocate for social enterprises like supporting RAMID beneficiaries at the expense of corporate taxpayers... The beneficiaries of RAMID - only 80% of them are deserving of support, while more than 80% of them engage in trade, own shops, electronic stores, and their properties are not registered and they do not pay taxes. The least among them earns twice as much as the pensioner whom you denied even a 100MAD or 150MAD increase. In rural areas, I know individuals who own hectares, tractors, harvesters, benefit from RAMID, and are currently receiving facilitation support. You should reconsider this".

The fourth comment: "Government policies are particularly absurd. This system called(AMO), which is not in the interest of the poor families benefiting from RAMID, has also witnessed several imbalances, such as benefiting some bourgeois individuals who are not entitled to it, while those who are rightful and deserving have not benefited from it."

After reviewing the official statistics regarding the beneficiaries of health coverage and health insurance projects, as well as citizens' reactions to these government initiatives, we observe a divergence of opinions between those who support and endorse them and those who criticize them. However, official statistics affirm the effectiveness of these social projects. "The percentage of beneficiaries of the medical assistance system in 2014 recorded a total of 6,540,155."⁶

2. Investment in the education sector

Throughout history, the education sector has played a central role in the advancement and development of societies. Investing in education is not merely an obligation; it stands as a fundamental pillar of a robust and sustainable social state. A society that prioritizes education and invests in it effectively fosters inclusive development and paves the way for a more sustainable future for its citizens.

Through equal and quality education opportunities for all, the State can promote social solidarity and balance different segments of society. Promoting education contributes to building advanced societies based on knowledge and innovation, and works towards sustainable development in all aspects.

In this context, investing in the education sector stands as one of the fundamental pillars for constructing a resilient and enduring social state. Promoting education is an investment in the future of forthcoming generations and in the fulfillment of society's collective aspirations. The Constitution of Morocco underscores the right to education in Articles 31 and 32, stating, "Access to modern, accessible, and quality education is a fundamental right. Basic education is the right of every child and the responsibility of both the family and the State."⁷

⁶ Ministry of Health of Morocco, March 2014, p. 4. (Available in Arabic)

⁷ Kingdom of Morocco, (29 July 2011), Page 15-16. (Available in Arabic)

years	Management			Investment		Total management & investment expenditures
	Employees and Staff	Equipment and various expenditure	Total management expenditure	Performance credits	Commitment credits	
2011	37 731 324 000	6 272 939 000	44 004 263 000	4 066 061 000	2 376 000 000	60 446 324 000
2012	34 808 317 000	4 456 619 000	39 264 936 000	3 168 328 000	6 086 000 000	48 519 264 000
2013	35 780 334 000	3 829 369 000	39 609 703 000	2 768 000 000	2 800 000 000	45 177 703 000
2014	39 660 686 000	4 006 369 000	43 667 055 000	2 318 000 000	3 160 000 000	49 145 055 000
2015	39 809 423 000	4 042 369 000	43 851 792 000	2 467 500 000	1 050 000 000	47 369 292 000
2016	38 924 937 000	4 044 984 000	42 969 921 000	2 783 445 000	1 044 000 000	46 797 366 000
2017	42 234 042 000	7 318 316 000	49 552 358 000	4 855 286 000	1 856 000 000	56 263 644 000
2018	42 241 372 000	11 191 418 000	53 432 790 000	5 853 680 000	3 036 000 000	62 322 470 000
2019	41 368 540 000	13 818 358 000	55 186 898 000	6 845 280 000	4 073 000 000	66 105 178 000
2020	47 483 110 000	14 550 520 000	62 033 630 000	5 909 487 000	3 920 285 000	71 863 402 000
2021	47 774 819 000	17 717 241 000	65 492 060 000	6 437 394 000	4 310 000 000	76 239 454 000
2022	39 063 916 000	17 135 932 000	56 199 848 000	8 314 601 000	5 168 000 000	69 682 449 000
2023	40 856 209 000	21 202 187 000	62 058 396 000	8 966 871 000	5 277 000 000	76 302 267 000
2024	41 863 314 000	24 824 788 000	66 688 102 000	9 767 870 000	5 016 000 000	81 471 972 000

b). Management and investment expenditures for the education sector in Morocco from fiscal year 2011 to fiscal year 2024 (in Moroccan Dirham).⁸

To achieve accessible and fundamental education for Moroccan children, the Moroccan State has allocated significant budgets to the education sector, divided into management and investment expenditures. Following Moroccan financial laws from 2011 to 2024, as shown in the table above, the budget allocated to the education sector in the 2011 Financial Code totaled 60,446,324,000 MAD, spread between management and investment expenditures. Gradually increasing over the years, the year 2024 recorded a total of 81,471,972,000 MAD; this means an increase in education sector expenditures over a period of 13 years by approximately 20,000,000,000 MAD, representing a percentage increase of approximately 25%. Despite these significant expenditures in the education sector, a variety of challenges persist, including a lack of financial and human resources, inadequate infrastructure, and the need for technological digital transformation. However, ongoing efforts are being made to enhance the structure of education and develop curricula to better align with the needs of both the job market and society.

⁸ Lois de finances marocaines, De : n°43-10 pour l'année budgétaire 2011 à n° 55-23 pour l'année budgétaire 2024.

2.1 Reforming the education system is a cornerstone for building the social state

In the educational reform process in Morocco, the first step taken by the Moroccan Government was to promote the slogan of equality and unify public schools. This initiative aimed to address special schools left by the colonialism, which had created schools based on discrimination between the children of the poor and the wealthy (European schools, schools for the elite). Then came a series of reforms to the education sector, including the "National Charter for Education and Training 1999"⁹, the "Urgent Program for Education 2009-2012"¹⁰, and the "Strategic Vision for the Reform of the Moroccan School 2015-2030"¹¹. Additionally, efforts were made to reform the "Statute of Employees of the Ministry of National Education in February 23, 2024"¹².

This context represents the evolution of reforms within the Moroccan public school system, reflecting Morocco's commitment to democratic principles and human rights in its societal policies. Educational reform is perceived as both a political and social endeavor aimed at fostering equity at both the sectoral and societal levels, ultimately striving to establish an inclusive and cohesive society.

2.2 Citizens' comments on Morocco's education policy

The first comment: "Education in our country does not need reform but urgently needs a revolution to change the entire system, as all previous attempts at reform have failed to fix it."

The second comment: "The government needs to double down on measures aimed at reforming the education sector because this sector requires strong actions to overcome the problems resulting from the patchwork solutions previously relied upon by the previous government."

The third comment: "The salary of a teacher in Morocco is not enough to meet the basic cost of living, yet you expect reform and quality."

The fourth comment: "No matter what reforms the state implements, no education system can succeed while facing chronic issues. The simple reason is who will implement the reform within the classroom; of course, it is the teacher. If the situation of the teacher is catastrophic financially, morally, socially, and symbolically, and they work in dire conditions under immense pressure, how will the reform be implemented?"

Through our examination of the reform projects for the Moroccan school system and the opinions of citizens about them, we find that these reforms are striving diligently to improve the quality of education both in terms of content and in terms of methodology. They place the learner at the center of the educational process and provide a conducive environment for achieving the desired goals. However, according to citizens, these reforms face several challenges and weaknesses, including delays and slowdowns, a lack of guidance and monitoring, inadequate financial allocation, and insufficient technical support. Moroccan authorities should consider improving implementation strategies, enhancing transparency, adopting participatory approaches, and clearly defining mechanisms for the implementation of these reforms.

⁹ Special Committee for Education and Training, October 10th, 1999. (Available in Arabic)

¹⁰ Ministry of National Education, November 2008, (Available in Arabic)

¹¹ Supreme Council for Education, 2015. (Available in Arabic)

¹² Decree No. 2.24.140, dated 16 Sha'ban 1445 (26 February 2024), page 1321. (Available in Arabic)

3. Investment in the housing sector

years	Management			Investment		Total management & investment expenditures
	Employees and Staff	Equipment and various expenditure	Total management expenditure	Performance credits	Commitment credits	
2011	246 871 000	304 000 000	550 871 000	1 015 000 000	30 000 000	581 886 000
2012	251 677 000	338 390 000	590 067 000	1 002 500 000	30 000 000	1 622 567 000
2013	255 357 000	492 350 000	747 707 000	1 025 300 000	55 000 000	1 828 007 000
2014	174 108 000	27 442 000	201 550 000	620 000 000	10 000 000	831 550 000
2015	178 461 000	73 941 000	252 402 000	576 947 000	10 000 000	839 349 000
2016	175 175 000	90 189 000	265 364 000	563 752 000	10 000 000	839 116 000
2017	293 210 000	686 826 000	980 036 000	837 652 000	175 000 000	1 992 688 000
2018	302 072 000	741 190 000	1 043 262 000	868 952 000	190 000 000	2 102 214 000
2019	307 499 000	765 690 000	1 073 189 000	870 952 000	190 000 000	2 134 141 000
2020	332 308 000	649 717 000	982 025 000	685 813 000	77 000 000	1 744 838 000
2021	355 619 000	642 266 000	997 885 000	578 553 000	77 000 000	1 653 438 000
2022	378 902 000	682 270 000	1 061 172 000	698 550 000	80 000 000	1 839 722 000
2023	385 622 000	759 970 000	1 145 592 000	940 495 000	67 855 000	2 153 942 000
2024	390 846 000	838 626 000	1 229 472 000	3 003 645 000	100 000 000	4 333 117 000

Investment in the housing sector is essential to ensure a decent life, uphold human dignity, and promote justice. Social stability, which forms the basis of family and societal harmony, necessitates a tangible policy aimed at providing adequate housing for all, as outlined in the 1948 Universal Declaration of Human Rights, its Article 52 states: "Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing, and medical care and necessary social services."¹³. At the local level, the Moroccan State has responded to the demands of universal human rights by working to protect the right to housing through its 2011 Constitution. The Constitution stipulates that "The State, public institutions, and local authorities shall mobilize all available means to facilitate equal access for citizens to the right to adequate housing."¹⁴

c).Management and investment expenditures of the housing sector in Morocco from fiscal year 2011 to fiscal year 2024(in Moroccan dirham)¹⁵

To understand the Moroccan State's expenditures in the housing sector, we have endeavored to track both operational and investment expenses from fiscal year 2011 to fiscal year 2024, as depicted in the preceding table. When analyzing Morocco's housing budgets, it's observed that in 2011, management expenditures amounted to 550,871,000 MAD, while after 13 years, these expenses increased to 1,229,472,000 MAD, At the level of total management and investment expenditures in the housing and reconstruction sector, 581,886,000MAD were recorded in 2011. This number increased over successive years and reached 4,333,117,000 MAD in 2024, representing an eightfold increase.

¹³ Universal Declaration of Human Rights , 2015, P52

¹⁴ Kingdom of Morocco, July 29th, 2011, p. 15. (Available in Arabic)

¹⁵ Lois de finances marocaines, De : n°43-10 pour l'année budgétaire 2011 à n° 55-23 pour l'année budgétaire 2024.

In addition to the operating and investment expenditures in the housing sector, the Moroccan government has undertaken an important project to provide housing for citizens, titled the Direct Housing Support Program.

Through these budgets allocated for managing and investing in the housing sector, it is evident that the Moroccan government is committed to providing housing for all segments of society, aligning with a human rights perspective aimed at fostering the development of a social welfare state. This entails ensuring a decent standard of living for the population and achieving social and economic equilibrium, despite the concrete challenges posed by economic and social factors to realize feasible housing projects.

3.1 Direct Housing support program 2024-2028

A new Housing Assistance Program was launched on royal initiative, covering the period from 2024 to 2028. The program aims to facilitate home ownership and support citizens' purchasing power by providing direct financial assistance to acquire housing. It benefits Moroccans residing in Morocco or abroad who do not currently own housing in Morocco and have never received housing assistance before.

At the social level, this program will facilitate access to housing for low-income and middle-class individuals, reduce housing deficits, and expedite the completion of the zero-slum cities initiative. From an economic standpoint, it will invigorate the housing sector and encourage investment in this domain.

The conditions and criteria for benefiting from direct housing support are specified in a decree published in the Official Gazette, which states the following: "Direct financial assistance is granted as follows: (100,000MAD) for the purchase of housing priced below (300,000 MAD) or its equivalent including fees, and (70,000MAD) for the purchase of housing priced between (300,000MAD) and (700,000MAD) or its equivalent including fees."¹⁶

3.2 Citizen's comments Morocco's housing policy

The first comment: "The value of the property is so high that we find that the apartment, which was originally priced at 20 million centimes, has now become 30 million centimes, and therefore this meager support will not make any difference for the middle-income citizen."

The second comment: "Currently, acquiring housing has become difficult due to inflation and the high cost involved, whether it's an economic or luxury apartment. Saving 30 million centimes, or even 25 million centimes, is not easy at all without resorting to borrowing from banks. However, the proposed assistance remains a welcome sign."

The third comment: "The conditions for benefiting from such support are not specified in the subject. Who is the target group? It is understood that economic housing is available to any citizen, regardless of their income. The funds allocated for this purpose are state funds. Therefore, it is necessary to restrict the use of public funds to the target group in order to prevent speculators and high-income individuals from taking advantage of them."

The fourth comment: "The support will indirectly flow back into the pockets of real estate developers, as they may increase the price of apartments by the same amount as the support. This means that an apartment that the owner wanted to sell for 50 million centimes before 2024 may be priced at 55 million centimes starting from 2024. Generally, the prices of

¹⁶ Decree No. 2.23.350 issued on the first of Jumada al-Awwal 1445 (November 2023), page 10088.

all apartments will increase by 5 to 7 million centimes starting from 2024. As always, the citizen is the loser in this situation.”

The Direct Housing Support Program is a new political model aimed at facilitating access for disadvantaged families to property ownership. It aims to ensure the right to adequate housing, combat exclusion and poverty, facilitate access to housing, and enhance the purchasing power of citizens.

Opinions and perceptions among citizens vary regarding this program. Some consider it a positive initiative that takes into account vulnerable social groups, while others see it as a fragile program that does not change anything in reality. This is due to the high cost of residential apartments, along with expensive legal procedures and the absence of monitoring of

years	Management			Investment		Total management & investment expenditures
	Employees and Staff	Equipment and various expenditure	Total management expenditure	Performance credits	Commitment credits	
2011	33 288 000	320 000 000	353 288 000	232 000 000	-	585 288 000
2012	39 849 000	418 850 000	458 699 000	178 500 000	-	637 199 000
2013	41 792 000	457 133 000	498 925 000	177 800 000	-	676 725 000
2014	45 713 000	476 374 000	522 087 000	110 000 000	-	632 087 000
2015	47 051 000	504 017 000	551 068 000	98 472 000	-	649 540 000
2016	97 463 000	504 700 000	602 163 000	87 000 000	-	689 163 000
2017	54 169 000	503 100 000	557 269 000	80 500 000	-	637 769 000
2018	55 600 000	568 100 000	623 700 000	225 500 000	100 000 000	949 200 000
2019	56 464 000	668 100 000	724 564 000	225 500 000	-	950 064 000
2020	71 290 000	517 202 000	588 492 000	163 500 000	-	751 992 000
2021	71 917 000	512 600 000	584 517 000	163 000 000	-	747 517 000
2022	82 715 000	512 600 000	595 315 000	163 000 000	-	758 315 000
2023	79 379 000	580 000 000	659 379 000	225 000 000	-	884 379 000
2024	88 994 000	635 000 000	723 994 000	285 000 000	40 000 000	1 048 994 000

the real estate market and the activities of real estate developers who control apartment prices.

4. Investment in the social development, family, and solidarity sector in Morocco

The meaning of growth in the first half of the twentieth century has theoretically shifted from merely achieving economic material growth or material wealth to achieving comprehensive economic, social, cultural, and environmental growth. As development came to be seen as incomplete without social progress, states, including Morocco, established ministries dedicated to social welfare. In Morocco, for instance, the Ministry of Solidarity, Social Inclusion, and Family was established on January 30th, 2012. Its mandate is defined by a decree as follows: "The governmental authority responsible for solidarity, women, the family, and social development shall be entrusted with the task of preparing and implementing government policy in the areas of solidarity, women, the family, and social development."¹⁷

d). Management and investment expenditures for the sector of social development, family, and solidarity in Morocco from the fiscal year 2011 to the fiscal year 2024(in Moroccan dirham) presented¹⁸.

¹⁷ Decree No. 2.13.22, May 2nd, 2013, page 3795. (Available in Arabic)

¹⁸ Lois de finances marocaines, De : n°43-10 pour l'année budgétaire 2011 à n° 55-23 pour l'année budgétaire 2024.

The table illustrates management and investment expenditures for Morocco's social development, family, and solidarity sector from fiscal year 2011 to fiscal year 2024. In 2011, management expenditures amounted to 353,288,000 MAD, which increased steadily over the subsequent years, reaching a total of 723,994,000 MAD in 2024. Total management and investment expenditures for the social development, family, and solidarity sector amounted to 585,288,000 MAD in 2011, with these expenditures doubling by 2024 to a total of 1,048,994,000 MAD.

In addition to these expenditures identified by the Moroccan State to support social development and address the non-economic aspects of its population, prior to establishing the Ministry of Solidarity, Social Inclusion, and the Family on January 3, 2012, it established the "National Agency for Social Development in 1999"¹⁹. In addition to the Moroccan State's efforts on a series of social projects aimed at establishing the welfare state, the most significant of which include the program providing direct support to widowed women in vulnerable situations for their orphaned children, the Fund for Social Protection and Social Cohesion, and the Direct Social Support System project.

4.1 Direct Support Program for Widows in Vulnerable Situations for Their Orphaned Children (2014)

The program, funded by the Social Cohesion Support Fund and the Family Solidarity Fund, has access conditions defined by decree: "Widows in vulnerable situations, responsible for their orphaned children living with them, are entitled to direct support until the children reach 21 years of age, and conditioned upon continuing education or vocational training for children of school age"²⁰

"This program benefited from financial allocations totaling 2.12 billion MAD, of which 475 million MAD were disbursed to the National Retirement and Insurance Fund by August 2019. The number of beneficiaries of this program, as of August 2, 2019, exceeded 97,674 widows and nearly 170,000 orphans."²¹

4.2 Support Program for Persons with Special Needs (2015-2018)

Caring for individuals with special needs is a priority in the Moroccan state, as stated in Article 1 of Law No. 92-07 concerning the social welfare of persons with special needs, which emphasizes that "prevention, diagnosis, treatment, education, training, rehabilitation, and social integration of persons with disabilities are a national responsibility and duty"²².

Additionally, Article 34 of the 2011 Constitution stipulates: "Rehabilitation of individuals suffering from physical, sensory, or mental disabilities and their integration into social and civic life, facilitating their enjoyment of rights and freedoms recognized for all"²³.

"To activate this program, a sum of 441 million MAD was allocated for the period 2015-2018 to the National Cooperation Foundation within the framework of resources from the Social Cohesion Fund."²⁴

¹⁹ Royal Decree No. 1.99.207, October 7th, 1999, page 2450. (Available in Arabic)

²⁰ Decree No. 2.14.791 (December 18th, 2014). (Available in Arabic)

²¹ Finance Bill, 2020, page 45. (Available in Arabic)

²² Royal Decree No. 30-92-1, October 20th, 1993. (Available in Arabic)

²³ Kingdom of Morocco, July 29, 2011, page 17. (Available in Arabic)

²⁴ Finance Bill, 2020, page 45.

4.3 Direct Social Support System Project (2023)

The National Program to Enhance Living Conditions for Families with School-Aged Children or in Vulnerable Situations, which currently does not receive any family benefits in accordance with existing legislative and regulatory provisions. With the aim of enhancing their purchasing power, eligible families will receive monthly social assistance, the amount of which will vary based on the family's composition and the status of its members. The minimum support provided will not be less than 500 MAD per month, subject to meeting the legally prescribed eligibility criteria.

Decree No. 1.23.87, issued on November 30rd, 2023, outlines the benefits covered by the Social Support System:

- “Child-related risk protection subsidies, providing direct support to families with children, including those in foster care.
- Subsidies for families to enhance their purchasing power, decrease vulnerability, and safeguard against risks associated with old age.
- Special subsidies aimed at supporting neglected children in social welfare institutions”²⁵.

To facilitate the implementation of this project, the "National Agency for Social Support" was established. It is a public institution with legal status and financial independence, headquartered in Rabat”²⁶.

4.4 Citizens' comments on Morocco's social development, family, and solidarity policy

The first comment: “The Chairman of the People's Movement Team of the House of Representatives reported that several statements and facts confirm the elimination of certain categories of direct social support. However, the adoption of an online platform within this framework remains crucial for ensuring smoothness, transparency, and enabling stakeholders to access the required statistics”.

The second comment: “A parliamentary advisor from the Independence Party emphasized that 'the Government has no intention of excluding certain groups from benefiting from this national social project.' However, the success of the project requires an information system that contributes to the identification of beneficiaries.”

The third comment: “Come on, is this support? Will 500 MAD lift people out of fragility? This amount can be collected by beggars on the streets and in shops within half a day.”

The fourth comment: “This support will contribute significantly to combating poverty and promoting social development in Morocco.”

Through our review of the most important social projects and programs established by the Moroccan state to support social development in general, and vulnerable groups in particular, such as widowed women and people with special needs, we conclude that the Moroccan state is striving diligently to build a social welfare state. However, these projects face obstacles in terms of implementation, primarily due to the absence of implementation mechanisms, and secondly due to the lack of clarity regarding the criteria for benefiting from these projects in the absence of objective indicators that determine the eligible groups for support.

CONCLUSION

²⁵ Royal Decree No. 1.23.87, December 4th, 2023, page10223. (Available in Arabic)

²⁶ Royal Decree No. 1.23.8, December 4th, 2023, page10225. (Available in Arabic)

The objective of this article was to address the issue of building a social welfare state in Morocco by tracking annual investments in social sectors and identifying the most important social development projects and their progress. These projects are considered the most tangible manifestations that demonstrate the social vision in Moroccan policy, which is decisive over empty rhetoric. They provide social projects that serve citizens in the realm of Moroccan social affairs, support social democracy alongside political democracy, and establish the foundations of a cohesive society where everyone enjoys social welfare and social justice, under the slogan “Constitutional Monarchy, Parliamentary Democracy, Social Democracy”²⁷.

We have worked on tracking projects in four social sectors: health, education, housing, and social development, family, and solidarity, considering them as key variables for understanding Moroccan social policy. In the health sector, the Moroccan state has allocated a significant budget for operational and investment expenses, which have increased steadily over the years. Additionally, it has initiated several projects to support the healthcare system and provide healthcare services to Moroccans: the Medical Assistance Project (RAMED), and the Health Coverage Project (AMO).

At the level of the education sector, operating and investment expenses increased by 25% from the year 2011 to the year 2024. In addition to a series of reforms to the Moroccan education sector, starting with the "National Charter for Education and Training 1999"²⁸, followed by the so-called "Urgent Program for Education 2009-2012"²⁹, then the "Strategic Vision for the Reform of the Moroccan School 2015-2030"³⁰, leading to the reform of the “Basic System for Employees of the Ministry Responsible for National Education, in February 24th, 2024.”³¹

At the level of the housing sector, expenses in this sector increased after comparing the fiscal year 2011 with the fiscal year 2024. To promote this sector and ensure citizens' right to housing, several projects were launched, the most important of which is the “Direct Housing Support Program 2024-2028”.

At the level of the social development, family, and solidarity sector, operating and investment expenses doubled to reach 50% over a period of 13 years. The Moroccan government established the Ministry of Solidarity, Social Inclusion, and Family on January 3rd, 2012, which initiated several social projects, including the Direct Support Program for Widowed Women in Vulnerable Situations for their Orphaned Children (2014), the Support Program for Persons with Special Needs (2015-2018), and the Direct Social Support System Project (2023).

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²⁸ Special Committee for Education and Training, October 08th, 1999. (Available in Arabic)

²⁹ Ministry of National Education, November 2008, (Available in Arabic)

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