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From Local Solidarity to Universal Social Security: The evolution of social protection systems

Da solidariedade local à segurança social universal: A evolução dos sistemas de proteção social

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Abstract: The growing interest in social protection in the interdisciplinary field of development studies presents new challenges and opportunities. However, to respond effectively, development specialists need to be aware of the extensive research undertaken over many years in the interdisciplinary field of social policy. Social protection describes all public and private initiatives that provide income or consumption transfers to the poor, protect the vulnerable against livelihood risks, and improve the social status and rights of the marginalized. This article outlines the origins of social protection systems and the historical development of social protection around the world, from primitive techniques to contemporary models of social protection.

Keywords: social protection, insurance, assistance, social assistance, social action.

Resumo: O interesse crescente pela proteção social no domínio interdisciplinar dos estudos de desenvolvimento apresenta novos desafios e oportunidades. No entanto, para responder eficazmente, os especialistas em desenvolvimento têm de estar cientes da extensa investigação realizada ao longo de muitos anos no domínio interdisciplinar da política social. A proteção social descreve todas as iniciativas públicas e privadas que proporcionam transferências de rendimento ou de consumo para os pobres, protegem os vulneráveis contra riscos de subsistência e melhoram o estatuto social e os direitos dos marginalizados. Este artigo descreve as origens dos sistemas de proteção social e a evolução histórica da proteção social em todo o mundo, desde as técnicas primitivas até aos modelos contemporâneos de proteção social.

Palavras-chave: proteção social, seguro, assistência, assistência social, ação social.

Introduction

Social protection is a means of coping with the hazards of life. It covers social risks such as illness, disability and old age. So security is a natural need, regardless of the situation or environment in which we live. This need varies according to the individual's age and environment. In other words, the perception of the need for security and protection differs from one person to another, and according to the degree of solidarity that exists within a family or tribal group. As a result, the need for organized, codified security became just as important with the formation of the great modern states.

The establishment of social protection was the fruit of several initiatives and attempts by economists. These initiatives were spurred on by the trade union movements of the time, which retraced the itinerary of the notion of the economy and state policy, integrating the human and social aspects.

One of the objectives of public intervention is to ensure social integration and solidarity; this has led to the development of the notion of the "social state", in order to defend the principles of neoclassical (human capital) and Marxist (balance between social and economic objectives) theories. The social state prevents individuals from the risk of poverty due to life's hazards, ensures an adequate income and guarantees social rights.

Social protection systems differ from country to country, although some share common features. There are also points of divergence between systems, determined by typologies that reflect these particularities.

It is therefore important to know how social protection systems have developed over time. To answer this question, we will begin by examining the various approaches, starting with the concept of social protection. We'll look at its various definitions, and the difficulty of grasping its contours. Next, we'll look at the need for social protection systems. We'll look at the primitive techniques that preceded social protection in the modern sense, and then move on to the new concepts of social protection. Finally, we'll look at the different models of social protection, from pioneering to contemporary.

1. Concept of social protection

Many theorists have tackled the concept of social protection. What they have in common is that they see social protection as a necessary response to the risks faced by workers. Mechanisms are developed to ensure coverage.

The notion of social protection is difficult to define. It differs from one author to another and from one country to another. This difficulty in grasping a single definition of social protection by intellectuals, practitioners and experts is due to the way in which each country uses social protection. This depends on the country's economic and social situation, as well as its geographical, socio-cultural, historical and disciplinary contexts.

According to Barr (2001), social protection is defined in terms of the multiplicity of sources on which it is based, as well as the modes of distribution and procedures by which transfer income is redistributed (Barr Nicholas, 2001). This imprecision calls for a conceptualization by nature.

For this reason, Hugounenq and Sterdyniak (2000) define social protection as « *all social transfers paid to households* ». Kessler (2000), on the other hand, defines social protection as « *the combination of various techniques for dealing with social risks and social needs at a given point in time* ».

Palme (2001), on the other hand, defines social protection broadly as a procedure for combating poverty, alongside the market and the family. The aims of social protection are to seek economic efficiency, combat social exclusion, foster inclusion, promote social equity and reduce poverty. It also encourages self-reliance (Goodin et al, 1999).

Social protection can therefore be defined as a mechanism of collective solidarity, managed by the State. This mechanism relies on compulsory levies and income redistribution to ensure protection against risks for the entire population.

Barbier and Théret (2004) take a closer look at the sociological dimension of social protection, arguing that « *social protection contributes to the construction of the social bond on a national scale: it links individual and collective logics of action that are normally mutually exclusive. Over and above these differentiated forms of protection (varying proportions of social insurance, social assistance and mutuality, depending on the country and historical period), social protection unites society by forming a system* ».

Institutional and political dimensions must be taken into account, as they represent an important angle in the definition of social protection. According to Théret (1998), « *social protection is therefore a system of relations, institutions and organizations whose organizing principle is the wage relation of market coverage of domestic needs, and whose purpose is the social control of the population and its reproduction, via its consumption*. ».

According to Friot (2000), social protection is considered to be a socialized wage, since social protection originated and developed in the context of wage conflict. As a result, the wage not only pays for alienated time, it also pays for free time. For Bonvin (2004), social protection is a socially constructed phenomenon.

2. The evolving notion of social protection

2.1. Insufficient primitive techniques

The roots of social protection go back to ancient times and the feudal era. Assistance took the form of mutual aid associations, family helpers and professional brotherhoods.

Initially, this assistance was provided by the Church, and was based on the principle of charity, providing help to the needy, families, children and the destitute. During the late Middle Ages and Renaissance, the State and local authorities set up the first public assistance schemes for the poor, combining assistance with strict control of the poor.

The ancient form of assistance or social protection can be traced back to the earliest forms of human association. In ancient Egypt, the Pharaohs had collective relief funds and guilds to cope with the vagaries of life and help the destitute. The ancient Greeks had "hetairies" to enable them to organize ritual funeral ceremonies. As for the ancient Romans, they formed "sodalitia"; but after the collapse of the Roman Empire, monastic associations became refuges for primitive associationism.

In the 7th and 8th centuries, agricultural mutual aid associations existed in China under the Tang dynasty. Cooperation and association were universal practices, such as the post-medieval guilds of the Muslims, the food guilds of Byzantium, the artisans' brotherhoods and work groups of Africa and pre-Columbian America, and the professional castes of India.

In response to practical needs for mutual aid, assistance and charity, organized lay groups were formed outside the church in the 11th century. Companionship associations began to develop in the 14th century.

Friendly Societies" sprang up in England from the 18th century onwards, to provide their members with benefits in the event of death or illness, in return for constant contributions. This type of association was also found in the United States, New Zealand and Australia.

Associations had an individualistic spirit, even though the sovereignty of the State clashed with freedom of association. « *To associate is either to recreate intermediary bodies synonymous with privileges as before, or to create hotbeds of contestation and subversion that must be suppressed in the name of the Nation's superior interest.* » (Jacques Defourny et Patrick Develtere,1999). Nevertheless, the freedom to create associations began to take hold in several European countries (Germany, England and the Netherlands), and in the United States. In France, on the other hand, there were brief periods of association with the revolution of 1848 and the commune insurrection of 1871. Subsequently, a law passed in 1818 prohibited the creation of any association of more than twenty people without prior authorization from the State. In the 19th and 20th centuries, laws established a legal framework for cooperatives, non-profits and mutual societies - the building blocks of the modern social economy.

In the 18th century, a new wave of economic thinkers emerged in Europe, and more specifically in the United Kingdom, cradle of the first industrial revolution, and in France. This revolution gave rise to the first contemporary economists of the industrial era and capitalism. The authors of this school of thought, known as the classical school, rallied around their adherence to capitalist economic liberalism. This school is based on the notion of the value of work and the economic circuit, while neglecting the social aspect.

During this age of enlightenment, social life did not take its place alongside economic and political life, yet civil society became increasingly vibrant, guided by charitable institutions.

The theories of classical economists focused much more on two concepts: capitalism and liberalism. For the classics, capital ideally meant an economic and social organization based on four inseparable characteristics: private ownership of the means of production, initiative by private entrepreneurs driven by their personal financial interests, profit and the coordination of economic decisions under a decentralized and spontaneous force through competitive market mechanisms.

Thus, for the classics, liberalism is based on the model of homo-economicus, the general interest being the sum of particular interests. The knowable natural order and the notion of the police state.

2.2. Savings technique

As a precaution against economic crises, workers have turned to savings. They save a part of their income that they don't spend, and which they keep to face illness and other risks.

Saving is defined as the amount of money that an individual sets aside from his or her personal income to face the risks of life, or to build up capital to invest in profits that will increase income (Sadik Mahdi. S,1964). This practice has been around since the advent of individual property ownership and the growing awareness among individuals of the need to have savings in order to cope with life's hazards. Initially, savings were kept in unsafe places (risk of theft). As a result, savings were not profitable. Deposit banks were therefore created to safeguard these savings funds in return for interest or safekeeping fees.

These banks were established in countries such as Germany, Switzerland and France. They accepted funds of any amount. On the other hand, other countries created post offices that acted as savings banks. They allowed individuals to deposit their savings against interest for a specified period, while allowing them to withdraw their savings at any time without difficulty.

Saving is thus a social protection technique, but it remains insufficient because it assumes that the worker is capable of saving. Despite all the advantages of this practice, savings remain incapable of providing individuals with sufficient protection against social risks. As a result, the population capable of saving is limited. Workers and even low-income earners are unable to save, as their income does not allow them to do so. In order to use this practice, it is assumed that there is a surplus income. This only applies to high-income earners. In fact, savings can be explained as the renunciation of consumption to counter a risk. This renunciation remains difficult, if not impossible, for low-income workers and the underprivileged. The latter remain vulnerable.

Also, you need to save for a very long time to build up the reserves that will enable you to cope with any social risks that may arise. Not to mention the fact that funds saved can lose value, due to monetary inflation.

From another point of view, to be effective, savings must be based on monetary stability, which is often lacking. When savings are not equal to the monetary value of the risk at the time it arises, the risk seems pointless. This was the case with certain social classes, such as the liberal professions, which suffered from inflation. This led to the extension of social security to these classes.

That said, individual savings are by no means an effective means of coping with social risks and providing security for individuals. In other words, according to Netter (2005): « *the protection of individuals against contingencies can be the fruit of individual and private initiatives, or be the object of collective intervention.* ».

2.3. The intervention of others

• Assistance

There's something called assistance. It has always existed. Public or religious institutions come to the aid of the needy. But charity is the only way to find a global solution to the problem of workers' economic security.

This notion of assistance assumes that the benefactor has acted of his own free will, and is not obliged to do so. Objectively speaking, it is doubtful whether this action is really sufficient. In order for it to take place, the needy individual must request it and demonstrate his or her indigence.

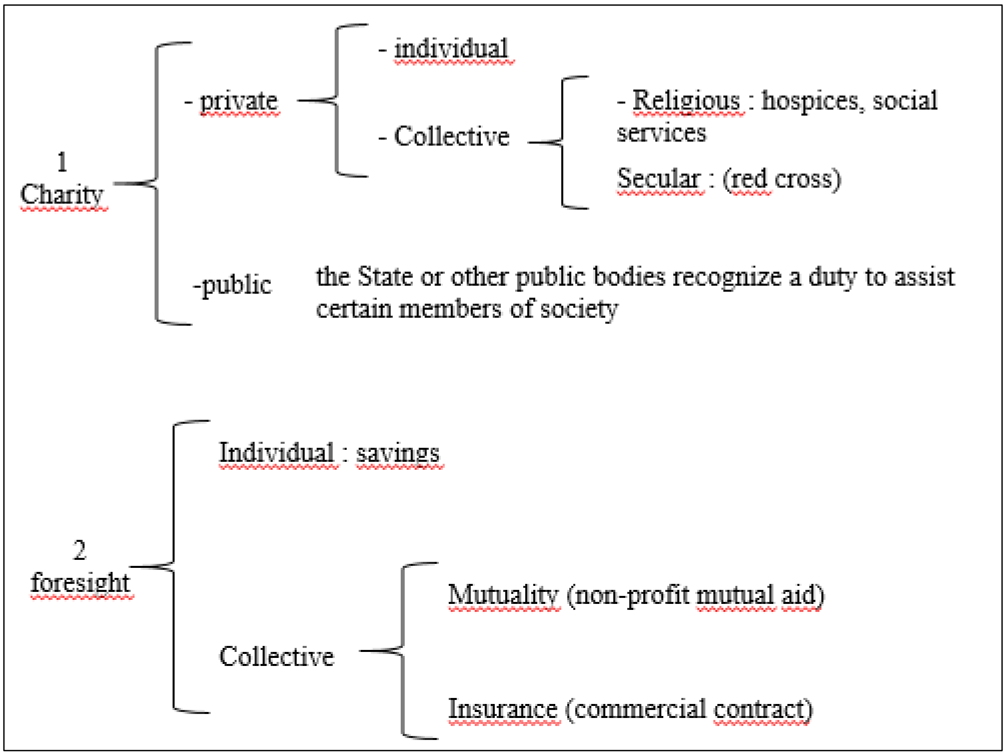
The individual's dignity prevents him from doing so, as the gesture seems humiliating. However, the degree of indigence varies from one individual to another, ranging from destitution to a mere insufficiency of resources for a decent life. So, as the number of people concerned increases, so does the level of assistance.

When assistance becomes more sophisticated, it becomes a form of solidarity that unites individuals in a given community. A network of obligations is created. The only problem is that this solidarity, in the family for example, remains limited.

In the agricultural sector, this family solidarity has long been maintained within the rural family. Assistance between family members has played a very important role, bringing coherence between family members. As a result, social protection developed later in the agricultural sector than in the industrial sectors.

However, it should be noted that the technique of assistance will continue to be used despite the progressive development of social security.

Figure 1: Primitive social protection techniques



Source : Jean-Jacques Dupeyroux (1989).

- **Social assistance and social action**

The principle of aid is action, in social protection, and solidarity. Social aid consists of assistance in the form of charity and donations provided to the poor and destitute, to enable them to cope with the hazards of life, and also to meet their needs (medical care, medicines, etc.). The practice of aid has always been present, and the notion of aid is a very old one. There have always been people who wanted to help their destitute relatives in precarious situations. However, the principle of this practice differs from one country to another and from one community to another, depending on the economic, social and intellectual situation of each society.

Social aid or assistance was present in primitive societies, where wealthy people gave gifts to the needy. This practice still exists today, especially in capitalist countries. The spread of misery and poverty has pushed societies towards cooperatives and social assistance to provide help to people in poverty.

However, social assistance is neither sufficient nor effective in enabling individuals to cope with social risks. This is due to insufficient resources. In other words, this practice relies on voluntary assistance.

- **Responsibility**

When an individual causes harm to another, he must repair the damage he has done. The importance and burden of the event will fall on the perpetrator, rather than on the victim. This transfer is important. It constitutes a fairly important form of economic security for the individual, and acts as a guarantee against the actions of third parties. This protection presupposes :

- The « intervention of a third party », even though certain risks are not linked to the intervention of a third party, such as illness or old age.
- The « intervention likely to entail the liability of its author », which is a liability for fault. But it must meet certain conditions.
- « The solvency of the person responsible ». Most of the time, the latter is not. That's why we're striving to ensure this solvency in sectors where liability plays an important role in repairing the risks that can arise in everyday life, such as urban traffic risks: compulsory motor insurance is a case in point.

- **Insurance and mutuality**

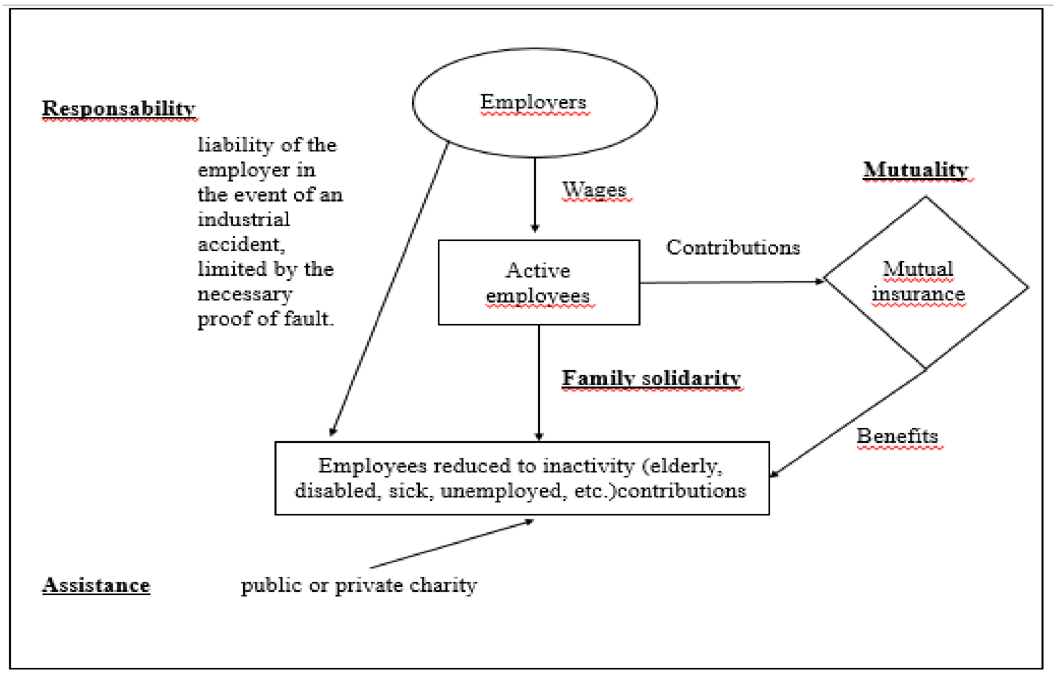
These two techniques are similar to those accepted by early social security systems. They are based on the principle of distributing the burden of the loss to all policyholders or mutualists, and which has affected one of them. These two techniques compensate for the shortcomings of individual savings, where the saver only has what he or she has saved through personal effort.

Insurance and mutuality differ from insurance in two respects. An insurer acts as an intermediary between insured individuals. It collects the premiums paid by policyholders and redistributes the benefits, taking a profit for itself. The insurance contract signed with policyholders is a commercial contract.

In the case of mutuality, there is no insurer. Mutual representatives collect contributions from members and pay out benefits. They make no profit.

In an insurance contract, the premium is based on the risk, which is not the case with mutuality. It depends on each member's contribution.

Figure 2: Primitive techniques grouping together derived techniques: responsibility, solidarity, assistance, mutuality and savings



Source : Jean-Jacques Dupeyroux (1989).

These two techniques, savings and assistance, have come a long way: the individual no longer saves, no longer asks for charity and no longer calls on a third party. Coverage is automatic, and is triggered only when a risk arises, the financing of which is established by synallagmatic contracts.

However, while these measures are positive for the individual, they remain insufficient. Firstly, we note that their mechanism cannot be adapted to all risks. In this case, the risk must be of an uncertain nature for the individual, so that it cannot be applied to family expenses, and is difficult to apply to old-age insurance. Secondly, the risk must be statistically foreseeable, as certain events are difficult to predict, such as the risk of bad weather or unemployment. These two examples of risk cannot be predicted with sufficient precision.

On another level, premiums or contributions are payable by the individual insured or mutualist. It should be noted that these conditions are often difficult to provide, especially as they are calculated on the value of the insured risk and its probability. The more likely the risk is to occur, the higher the contribution for the insured, and the more extensive the coverage. The example given is that of an individual in poor physical condition who wishes to insure himself against the risk of illness and its associated expenses. He or she will then have to pay a very high premium.

In other words, the greater the risk to the individual's security, the heavier the financial burden. The case is different in the mutualist context. The principle of uniform contributions is generally applied.

Despite both techniques, the individual is still subject to the cost of covering the risk. The cost is still too high in relation to their resources. The individual, whether insured or mutualist, remains vulnerable.

Thus, the individual only becomes insured or a mutualist when he is willing to reduce his consumption, or when his income allows him to do so: the indigent person does not commit to covering the risk.

Faced with the inadequacy of the techniques described above, other procedures emerged, leading to the establishment of contemporary social security systems.

Several governments adjusted and adapted these techniques, obtaining so-called derivative techniques to help the most vulnerable social groups. This was the classical period. This was followed by the modern period, which set out to break with these techniques.

3. Models of social protection systems

3.1. Pioneering models: early social protection systems

3.1.1. The Bismarckian model

Germany was a pioneer in setting up a system of social protection for the most vulnerable sections of society. The model devised by the German Empire served as a benchmark for several countries but was rejected by others. In 1883, 1884 and 1889 respectively, laws were passed on health insurance, accident insurance and old age and invalidity insurance (Ritter, 2001).

In the second half of the 19th century, the transition from an agrarian to an industrial economy, accompanied by the growth of a miserable urban proletarian class, was the trigger for the need to create social insurance. Among other things, influenced by the ideas of Marx and Engels, and the rise of social democracy to improve living conditions, Germany embraced the evolving social ideas. As a result, the use of repression and the introduction of new social reform became paramount.

Chancellor Otto Von Bismarck (1879-1963) wanted to take advantage of German unity, following Prussia's victory over France in 1871, to establish a Sozialstaat or welfare state, in order to slow the advance of the labor union movement. However, he did define a welfare model inspired by the socialists' theory of a "natural insurer" state. The aim of this model was to set up a social insurance mechanism for workers, to enable them to cope with the hazards of life. Nevertheless, the Bismarckian system had shortcomings in terms of the generalization of social protection, and also created inequalities in benefits between occupational groups.

The main factor behind Bismarck's introduction of this model was the social situation in the country at the time. The intensity of the social aspect was directly linked to industrial development and urbanization, which led to the growth of an industrial proletarian class threatened with impoverishment (Ritter, 2001).

Occupational solidarity is the rationale behind the Bismarckian system, which implements a social insurance system. This system is based on four principles: the legal obligation for employees to join social protection schemes, the management of schemes by autonomous bodies, the right to benefits linked to the prior payment of contributions in proportion to salaries, and financing shared between the insured, employers and the State.

3.1.2. The Beveridgian model

The post-war period was characterized by the decisions made regarding the choice of organizational models for social protection systems. In 1942, William Henry Beveridge defined a social protection model inspired by Keynesian theory. This model ensures a minimum level of social protection for all individuals. His vision was for a system that would enable a policy of full employment and free health care. His model was critical of existing institutions, which were insufficiently protected and complex. As a result, Beveridge's work focused on developing and unifying the system of social protection, while ensuring access to healthcare for the entire population (a global approach to protection). This system is based on the principles of unity, universality and uniformity.

Like the Bismarckian model, the Beveridge Model defines three fundamental principles known as the three U's. First, Unity, which aims to ensure that a unified social insurance system covers income insecurity. It must also bring together all branches of benefits. The management of this system must be entrusted to a single organization. Secondly, Universality, which aims to ensure that the entire population and all social risks are covered by a single system, thus breaking with the traditional vision of social insurance as covering only the active population (workers). In other words, he wanted to cover the entire population and all social risks, regardless of occupation, as confirmed by Guy Perrin: « *Beveridge's essential contribution to the modern conception of social security. Since its inception, this principle has never ceased to exert a pressing and effective influence in favor of extending the material and personal scope of legislation. It is in fact a continuation of the historical evolution of social insurance schemes, which from the outset have progressively extended their jurisdiction to cover new risks in favour of new categories of beneficiaries*. »

Table 1: Characteristics of classic welfare state models

Model	Bismarckian	Beveridgien
Historical and geographical period	Prussia (1883)	England (1942)
Economic mutation	rural exodus and industrial revolution	crisis of 1929 and entry into consumer society
definition of the individual	the worker	the citizen
protective space	the world of work	society
social position of the individual conveyed by	his status as a worker	consumer status
major uncertainty	the impossibility of working	lack of income
main objective	coping with occupational hazards	fighting unemployment
insurance logic	professional	universal
entrusted management	social partners	the nation's elected representatives
means of financing	social security contributions	taxation
main supporters	unions	government parties

Source : Batifoulier et Touzé (2000 :38)

3.2. Contemporary models of social protection systems

Standard ideals have made it possible to build coherent institutional models of social protection. Titmuss (1974) and Esping - Andersen (1990,1999) are considered the two founders of the welfare state. According to Merrien (2006), the aim of these typologies is to: « *to construct abstract conceptual models that make it possible to account for the operating modes and philosophies of concrete welfare states*. »

Titmuss is the godfather of social policy models, which were refined in 1990 by Esping-Andersen. These typologies were subsequently improved and developed by Leibfreid, Ferrera, Maurice, Rhodes and Abrahamson.

For Titmuss, there are three main models of social protection:

- the residual model ;
- the institutional-redistributive model;
- the industrialachievement-performance model.

The residual model is based on the principle of minimum social guarantees, and is characterized by limited and temporary public intervention. In other words, the state can only intervene to remedy market failures, and must under no circumstances intervene in income distribution. The state plays an auxiliary role in risk coverage, which encourages recourse to private protection. State intervention is limited to meeting needs not met by the family, the market, the corporation or the professional community. On the other hand, state intervention only targets a limited proportion of the population (targeting the poorest individuals who are unable to work).

In contrast, the institutional-redistributive model is based on the right to health for all. It also favors the role of the state in controlling and monitoring income distribution. This model is inspired by the Beveridgian model, which is based on the principle of minimum social security for the entire population, and is opposed to the residual model (Julien REYSZ 2010).

The industrial-meritocratic model, on the other hand, is inspired by the Bismarckian model. It is based on the principle of merit and performance at work, in other words, social needs are met on the basis of professional status (Julien REYSZ 2010). (Bensed Najia et FaslyHakima, 2019)

However, the industrial-meritocratic model is inspired by the Bismarckian principle of compulsory contributory occupational social insurance. The institutional-redistributive model, on the other hand, is based on Beveridgian logic, which stipulates a minimum social security system with lump-sum contributions. This model aims to ensure the well-being of the population by providing services to satisfy needs that the market fails to meet. This characteristic explains the opposition of the institutional model to the residual model.

Esping - Andersen drew on the work of Titmuss to develop a classification of welfare state regimes. His typology is based on three main criteria:

- The degree of demarketing: this is the ability of a social policy to enable an individual to receive replacement benefits and live outside market forces. According to Merrien, this criterion corresponds to the degree of « *autonomy vis-à-vis the market* ». (Merrien 2006)
- Forms of social stratification: these are a step in the welfare state's policy of differentiating between different groups. These refer to the influence of the welfare state on the composition of social classes, and thus to its power to correct economic and social inequalities. In this way, it promotes a solidarity whose ultimate goal is to achieve an egalitarian society. It maintains social classes as they are, while reinforcing social hierarchies. (Mabbett, Bolderson, 1999)

- The nature of the relationship between the state, the market and the family is the place society gives to the public and private spheres in the provision of social services.

The combination of these criteria has made it possible to implement three welfare state regimes:

- Liberal regime;
- Social-democratic regime;
- Conservative corporatist regime.

The first of these, the liberal regime, is well known in Anglo-Saxon countries. It places the notion of need at the center, and the concept of assistance is paramount. This system allows the state to intervene in a redistributive way, with a logic of assistance comprising a basket of low, flat-rate benefits, while limiting its protection to the economically deprived. (Bensed Najia et FaslyHakima, 2019)

The aim of this system is to combat poverty and unemployment by providing coverage specifically for basic needs. The principle of this coverage is to distribute benefits on a means-tested basis. In this way, the system supports social stratification and the original dualism of the labor market. (Reysz Julien, 2010)

The second regime, the social-democratic regime, is the opposite of the liberal regime. This second regime is well known in Scandinavian countries. It fights inequality by establishing a system of redistribution to ensure an income for all, and a high level of equivalent social protection for all. The system is based on the Beveridgian principles of solidarity and universalism, which enable the State to provide high lump-sum benefits and a wide range of social services, while guaranteeing a high standard of living for the entire population. This system guarantees access to social rights, thus enabling individual autonomy. It also facilitates access to the labor market through a well-developed employment policy. (Bensed Najia et FaslyHakima, 2019)

Finally, the third, the conservative-corporatist system, is well known in continental Europe. Inspired by the Bismarckian model, it is based on generalized compulsory social insurance supported by salaried work. The aim of this system is to protect individuals against the risks of impoverishment or loss of income due to the hazards of life. The aim of this social insurance is professional solidarity, which ensures that insured persons are protected against the hazards of life (Bensed Najia et FaslyHakima, 2019). This coverage consists of maintaining or replacing the income lost through the occurrence of a life hazard. Social rights under the conservative-corporatist system are linked to the individual's position in the labour market. In other words, protection is based on paid employment. This protection is financed through social contributions and managed by professional funds.

Conclusion

The term "social security" or "social protection" refers to security for individuals against the social hazards of life, such as accidents, disability, illness, old age and death... This security consists of ensuring a minimum level of resources for individuals, as well as access to essential needs such as health. All countries adhering to the Charter of the United Nations are obliged to set up this social security system in order to fulfill the fundamental role of this organization.

Moreover, this concept originated during the Age of Enlightenment, notably in Article 2 of the Declaration of the Rights of Man and of the Citizen, which stipulates that: « *the aim of all political association is the preservation of the natural and imprescriptible rights of Man. These rights are liberty, property and resistance to oppression* ».

However, the seriousness of the risks faced by individuals means that we can no longer remain passive in the face of social risks. The magnitude of these risks has led to advances in risk acceptance techniques, as well as to the introduction of insurance systems against them.

These social risks can also impact on people's standard of living and lead to impoverishment. As a result, the means of combating these social risks (social security) can be a means of ensuring the well-being of citizens as well as combating poverty.

Nevertheless, the establishment of a social protection system has become a priority for both developed and developing countries. So far, however, we have focused on the conceptual side of social protection, determining its theoretical underpinnings. However, we now need to see how these concepts and models are actually implemented in the national and Moroccan context.

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