The protection of the elderly people rights in Morocco.

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Moroccan population is estimated to be 32.5 million in 2012 with 58.8% (29% in 1962) of the population living in urban areas. Morocco is characterized by a large proportion of youth population. In 2012, youth (population under the age of 25) represent 54% of the total population. Over the past years Morocco has recorded good economic performance and made notable progress in reducing poverty. Since 2000, the growth rate is positive. The average growth rate between 2001 and 2008 was 5.1% in real terms, against 2.8% in the 1990's. In 2011, the growth rate reached 4.6%.

Since the beginning of the 90's, structural reforms have been implemented: a law on public limited-liability companies was adopted in 1996, a commercial code in 1997, a law on the setting-up of commercial courts in 1998, a new customs code, a new insurance code in October 2002 and a new labor code in June 2004.

Significant progress has been made in terms of poverty reduction and access to education. According to the High Commission for Planning (HCP), during the period 2001/2007, the poverty rate has decreased from 15% to about 9%, representing approximately 2.7 million people under the poverty line. It should be noted that there are significant geographical disparities. Poverty affects mainly rural areas and in particular women (the poverty rate in urban areas represents 4.8% against 14.5% in rural areas). The most vulnerable are the elderly and young women without schooling. Most of them do not have an access to social protection system.

The new constitution adopted in Morocco in July 2011 reinforce the Moroccan rights to public social protection and provide access to social protection, to health care and to an healthy economic and social environment. These are parts of the fundamental rights guaranteed by the Moroccan Constitution which promote the equal access of citizens to health care, social welfare, medical coverage, modern education, decent housing, work access to public service according to merit, access to water and a healthy environment and sustainable development (Article 31 of the constitution of July 1, 2011).

The National Council of the Human Rights (CNDH), created in March 2011, is an institution of protection and promotion of the human rights. Article 1 of the Dahir N $^{\circ}$ 1-11-19 from 25 rabii 1 1432 (1st March 2011), gives CNDH the mission of protection of the human rights and their freedom, guarantee of their full promotion, as well as the preservation of the dignity and rights of individuals and collective citizens.

¹ Poverty headcount ratio at national poverty line (% of total population).

Promoting the rights of the elderly is an essential task of the CNDH.

With a protection system covering a small proportion of the population, a pension system for less than 20% of retirees, elderly in Morocco and particularly older women, represent a very vulnerable population. Seniors are, in fact, in most cases, without a pension or health coverage and likely to suffer from chronic diseases. In the absence of adequate social coverage and adequate financial resources, the elderly face the risk of poverty, disease and disability.

This study, firstly, presents the main challenges related to the protection of the elderly rights in Morocco. It also focuses on current demographic changes in Morocco, the economic and social situation of the elderly are presented. The second section deals with the Constitutions and the laws concerning the elderly. The third section deals with policy and actions dedicated to seniors in Morocco.