



دول الرفاه وسياساتها الاقتصادية من منظور مقارن

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Welfare states and their economic policies in a comparative perspective

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المستخلص

يهدف البحث إلى تحديد نطاق واتجاه السياسة الاقتصادية والاجتماعية في تحقيق رفاهية المجتمع وتحليل السمات الرئيسية لدول المقارنة ، من خلال الوقوف على مدى الرفاهية التي استطاعت كل دولة تحقيقها من خلال النتائج التي تم الحصول عليها. تكمن أهمية البحث في تقديم هذه النماذج المقارنة كأجهزة إرشادية لتوضيح الفروق التحليلية في تحديد دور الدولة ووضع كل نمط من دول الرفاهية التي أنتجت سياسة مختلفة بعض الشيء عن سياسة الحرية الاقتصادية ، الدراسة قدم إطاراً نظرياً ومنهجياً لشرح الاختلافات في سياسة دول الرفاهية العالمية. من خلال معالجة أنماط دول الرفاهية ونماذج السياسة الاجتماعية والاقتصادية المتبعة ، وتحديد أبعاد التباين التي تعتبر مركزية في التحليل المقارن لدول الرفاهية. لذلك ، تتمحور مشكلة البحث حول حقيقة أن الدول التي حققت اقتصاد الرفاهية هي دول قائمة على اقتصاد السوق. يتطلب تحقيق اقتصاد الرفاهية دوراً رائداً للدولة ، ويعتبر هذا الدور تدخلاً في اقتصاد السوق. لذلك تم اختيار هذه العينة من الدول التي اختلفت في مستويات رفاهيتها وفق سياساتهم الاقتصادية والطريقة المتبعة مثل السويد التي كانت تتمتع بأعلى مستويات الرفاهية. وفرنسا التي توسّطت سلم الرفاهية ، وبريطانيا التي وصلت إلى أدنى مستويات الرفاهية ، وذلك لمعرفة أهمية السياسة المعتمدة ودورها في تحقيق مستويات الرفاهية من أجل الاستفادة منها كأسلوب للدول. التي تسعى لتحقيق الازدهار لوطنها وشعبها. لذلك ، جاء الاستنتاج الأهم ، وهو أن دول الرفاه التي حققت أعلى مستويات الرفاهية ، كان للدولة دور حاسم في ثلاثة مسارات أساسية: أولاً ، من خلال ضمان الحد الأدنى من الدخل للأفراد والعائلات ، وثانياً ، من خلال تلبية أنواع معينة من الطوارئ الاجتماعية ، وثالثاً ، من خلال ضمان مساواة جميع المواطنين في خدمات الرعاية الاجتماعية الأساسية. لذلك جاءت أهم التوصيات بضرورة تدخل الدولة في وضع ما بغض النظر عن آلية السوق لخلق حالة من التوازن بين حرية السوق والاختلالات الاجتماعية لتحقيق درجة أعلى من العدالة الاجتماعية.

الكلمات الدالة: مجتمع الرفاهية ، دولة الرفاهية ، الديمقراطية الاجتماعية ، النمط المحافظ ، النمط الليبرالي

Abstract

the research aimed to determine the scope and direction of the economic and social policy in achieving the welfare of society and analyze the main features of the comparison countries, by standing on the extent of Welfare that each country was able to achieve through the results obtained While the importance of the research lies in presenting these comparative models as guiding devices to clarify the analytical differences in determining the role of the state and the status of each pattern of welfare states that produced a policy somewhat different from the policy of economic freedom, The study provided a theoretical and methodological framework to explain differences in the policy of global welfare states. By addressing the patterns of welfare states and the models of social and economic policy followed, and identifying the dimensions of variation that are central to the comparative analysis of welfare states. Therefore, the research problem is centered around the fact that the countries that have achieved a welfare economy are countries based on a market economy. Achieving a welfare economy requires a leading role for the state, and this role is considered an intervention in the market economy. To what extent is this intervention and what are the economic policies adopted by the countries, which made

them not on one the line of one initiation in the welfare ladder, Therefore, this sample was selected from countries that differed in their levels of well-being according to their economic policies and the method used, such as Sweden, which had the highest levels of well-being. And France, which mediated the welfare ladder, and Britain, which reached the lowest levels of welfare, in order to know the importance of the approved policy and its role in achieving levels of welfare in order to benefit from it as a method for countries. which seeks to achieve prosperity for its country and its people. Therefore, the most important conclusion came, that the welfare states that attained the highest levels of welfare, the state had a decisive role in three basic tracks: first, by ensuring a minimum income for individuals and families, second, by meeting certain types of social emergencies, and third, by ensuring that all citizens are equal in basic welfare services. Therefore, the most important recommendation came that the state must intervene in a situation regardless of the market mechanism, to create a state of balance between market freedom and social imbalances to achieve a higher degree of social justice.

Keywords: (welfare society, welfare state, social democracy, conservative style, liberal style).

Introduction:

The intellectual and realistic developments that the state's role in economic activity has gone through, and the obvious emergence of deficiencies and shortcomings produced by the state's work paths in both its capitalist and socialist forms, prompted some countries to adopt a new approach based on combining the state's interventionist role with the market mechanism in a manner that guarantees the achievement of well-being for its citizens through By securing the basic rights represented by equal opportunities in obtaining education, health, employment, and social security for the most vulnerable groups on the one hand, and in a way that does not impede the advantages of competition achieved by the market mechanism on the other hand. Thus, the patterns of welfare state diversified, so many countries followed the patterns of welfare states,

Research Problem: How can countries based on a market economy achieve a welfare society that requires an interventional role for the state the following questions fall under this problem 1-What are the economic policies followed by these countries to achieve prosperity? Which makes them differ in the degree to which they assume the degrees of the name of well-being. 2- What are the main characteristics of the types of welfare states?

Research hypothesis: As for the research hypothesis, it was based on the importance of the state in providing well-being through direct intervention to redistribute greater wealth and ensure equal social and economic opportunities for all residents, regardless of their income level, through a balanced policy based on activating the role of the public sector alongside the market economy. And the interaction of all parts of society.

Research Objective: The research aims to determine the scope and direction of economic and social policy in achieving the welfare of society. Analysis of the main features of the comparison countries. And standing on the extent of prosperity that each country was able to achieve through the results obtained. And to highlight the role played by the Swedish welfare state, which has the highest levels of welfare.

Importance of the research: - The importance of the research lies in presenting these comparative models as guiding devices to clarify the differences in determining the role and status of each pattern of the welfare economies that produced a policy different from the policy of economic freedom through the extent of the state's interventionist role as the protector of the individual and society.

Study methodology: The study relied on the descriptive and comparative approach, by describing the patterns of economic policies followed by the welfare countries and comparing the welfare countries that the study dealt with.

Research Structure: The research was divided into two sections, the first section dealt with the welfare states, their characteristics and patterns, and the second section dealt with a comparative study of each of Sweden, France, and Britain in achieving a welfare society

. The first axis / is welfare states, their characteristics, and patterns

- 1- **The concept of welfare states:** The welfare state usually expresses the general policy of the state or social policy that aims to address poverty and improve the social welfare of all citizens. That is, it is the mechanism for establishing a social structure that achieves stability and justice and possesses the elements of sustainable development that are based on the minds of the makers of the general national developmental social policy (Abu Nasr, 2012, 199). So it is a concept associated with the style of government in which the state plays a key role in protecting and caring for the social and economic welfare of citizens. The welfare state is based on the principles of equality of opportunity and equal distribution of wealth. It is the responsibility of the state to those who are unable to grant themselves the minimum level of a decent life (Brigitte, 2000, 56). The modern welfare state has also been defined as a political state or government that assumes responsibilities for the social and economic welfare of its citizens, through government spending on social expenditures such as social insurance and other programs created (Jeffers, 2016, 11)
- 2- **Characteristics of the welfare states :** The welfare state has the following characteristics (O'Neill, 2000, 127)
 - a- It is a country that operates in a different economic environment that is characterized by the dominance of the digital knowledge economy, the dominance of the thought of globalization, slow growth, changes in the labor market, stabilization of unemployment and part-time work, and its effects and results that are reflected in their entirety on the future of the welfare state .
 - b- It exists in a social environment in which civil society organizations and non-governmental and non-profit organizations play an increasing role in providing welfare services.
 - c- The process of privatizing luxury services led to a major and radical shift in the provision of luxury services from the state to various entities operating in the free market.

Despite the difference between welfare states depending on their intellectual principles, the existence of a welfare state cannot be considered according to a broad economic structure only, but rather requires a democratic system of government that recognizes the civil, political, and social rights of its citizens. The

services provided by the welfare state to its citizens are not a charity, but rather part of the basic rights that every citizen deserves (Boxburger and Harald Clementa, 1999, 74)

3- Patterns of the welfare state:

The common patterns of the welfare states centered on three basic patterns represented in the following:

A- The social democratic welfare state

It is represented by the Scandinavian countries that enjoy comprehensive welfare systems, that is, regardless of their relationship to the labor market, with very high levels of protection and services, which distinguishes them from other European countries (Hussein, 2006, 53). The state also plays a pivotal direct role in securing social risks, through an effective tax policy (the adoption of a progressive tax), and through the redistribution of wealth to secure maximum coverage of social needs resulting from unemployment, disease, old age, and poverty, to maximize the capabilities of the individual to achieve his independence.

B- A conservative welfare state

It is represented by France, Germany, Italy, Belgium, and the Netherlands. The style is characterized by several important characteristics of social stratification. The state intervenes to maintain income subsidies, and when the family's ability to help its members and support the poorest groups is exhausted, it adopts social insurance systems (Ezzedine Muhammad, 2014, 55). This model is characterized by the fact that it is based on unions affiliated under the umbrella of the state and aims to preserve the details of social status. Rights are linked to class, status, and the individual's affiliation to a certain class of groups, all of which fall under the umbrella of the state that replaces the market in providing elements of luxury (Stephens, 274, 2015). The state does not intervene except in the case of securing needs not related to work and production.

C - liberal welfare state

It is represented by the United Kingdom, Canada, and the United States. This model is derived from the principles of individualism and economic freedom. That is, the state intervenes in the event of the inability of the family or the market to perform their duties properly. And it stops serving when the family and the market return to their usual work normally. This model applies strict procedures against the beneficiaries of services and social care, is characterized by the nature of grace and virtue, and is not considered a right of the citizen or a duty of the state. This model is characterized by conditional assistance and modest social security policies for low-income workers. This pattern is constrained by the traditional liberal work ethic rule and the limits of well-being are equal to the marginal tendency to replace it with work (Omar, 2019). Which makes the rules for obtaining luxury items strict. In this pattern, the population is divided into a low-income minority supported by the state, and a majority that can afford private social insurance plans .

The second axis: models of welfare states

First: the Swedish model

1- The Swedish welfare state

The Swedish experience is one of the best and oldest European experiences. The trade union and political movements in it were highly mobile with the social, political, and intellectual struggles in Europe. Especially concerning capitalist profit, labor wages, the market system, and the welfare of society. As a result, Sweden adopted the concept of the "people's house". The Swedish Social Democrats in 1932 made a compromise between labor power and capital power, labor power and capitalist state power. In this climate, the Social Democrats in Sweden announced their historic initiative, which was summed up by declaring a state of prosperity and social welfare based on class consensus and the negotiating approach (Amin, 1997, 53-54.)

2- The Swedish economic system and welfare policy.

The economic system was characterized by being a mixed capitalist system characterized by high degrees of private ownership. It is also characterized as a competitive system associated with a percentage of the population working in the public sector. It is an economic model based on the use of economic policies accompanied by each other and my agency (Jonathan and others, 2014 Hopkin)

A- Solidarity wage policy: Its aim is first to implement the principle (equivalent wage for equivalent work) to take the extent of labor productivity development as a criterion for that, and secondly to reduce the difference between wages in the practice of different jobs in general.

B- A restricted financial policy with full employment of the labor force: for not losing the results of the solidarity wage policy due to the inflation caused by full employment. If the restrictive policy would keep the total demand within reasonable through the surplus in the general budget. Such a policy pushes companies with low productivity to recede due to this decrease in demand on the one hand, and on the other hand, tightening firmness on the policy of solidarity wages leads to higher costs that affect the competitive position of these companies, which exposes them to loss and exposes their workers to unemployment who are caught by the (selective labor market) policy that It works to improve their skills to enhance their positions in the labor market and improve their qualifications in a manner appropriate to work in companies with high productivity and with good wages. Thus, good companies get a double benefit. The first is that these companies find themselves facing a sufficient volume of demand because of their good position in terms of costs and price formation. The second is that the joint wage decisions are not exhausted in the distribution based on high productivity. Thus, these companies get a supply of capital that they can employ in new, highly productive workplaces, which pushed the country to an advanced degree, and its exports reached half the value of the gross national product (UNESCO, 2012,2). That is, it is noticeable that the synergies of economic policies, including a restrictive fiscal policy, solidarity wages, and a selective labor market, were able to adapt to the composition of the Swedish economy, which formed the guiding line on which the Swedish economic policy follows. Sweden, like the rest of the welfare countries, was characterized by financing companies systematically from the stock market and private banks, but it was distinguished by the exchange of Swedish companies' ownership of their shares among themselves for a long-term future vision .

C - Focusing its economic policy on educated and qualified human capital as a strong economic material for competition in a globalized economy. As the Swedish economic and operational policy does not aim to protect the existing workplace, but rather aims to enable individuals to obtain productive workplaces to be the most competitive workers on the global stage (Wolfgang, 2003).

D - Sweden focused on social security, which is a tax linked to work income imposed on both companies and employees. Revenue from the Social Security rate is an important source of income for the Swedish government because it helps pay for many social programs including welfare, healthcare, and others. So all employers in Sweden (31.42%) pay social security contributions. While employees pay to contribute to social security only 7%. Thus, the average contribution of employers and employees to social security reached 38.42% (Government Offices of Sweden, 2022), which is a small percentage if compared to the huge social spending, which amounts to approximately 68%. As in Table No. (1), which reflects the levels of broad benefits received by members of society, which exceed the level of social spending provided by France and Britain. Table (1) Social spending in Sweden as a percentage of GDP

Country	pensions	unemp loymen t	Subsidy for families	Social returns to families in the event of an unexpected accident	spending on deficit	spending on the labor market	spending on health	spending on educatio n	total social spending
Sweden	17,0	2,9	3,421	20,332	3,4	2,210	11,5	7,20	67,9

per capita income of other countries. At a time when the family's share of wealth in the United Kingdom is higher than the family's share of wealth in Sweden and France, as shown in Table No. (2). As a result of the policy of fair distribution and the totalitarian system followed in Sweden, social inequality in income and wealth decreased to 5%, ranking 8 out of 35 countries. The disparity rate decreased from the richest 10% to the poorest 10% to 4%. Sweden's economic system was also distinguished by its focus on maximizing labor force participation. About 75% of people aged 15 to 64 in Sweden have a paid job, which is higher than the OECD average of 66%, of which Sweden is a member. And 77% of men work for gain, compared to 74% of women. Only 1% of employees work long hours in paid work, which is below the OECD average of 10 (Oecd, Bestlife, 2022). Since the Swedish model is supported by a capitalist economy that encourages creative destruction. It makes it easy for companies to lay off workers and implement transformational business models while supporting employees through generous welfare programs. (Mcwhinney, 2020).

Table (2) indicators of welfare countries, 2021

Country	gross domestic product	per capita gross domestic product	Family net worth/dollars	Average per capita net disposable income\$/	The degree of social inequality in net income and wealth	The ratio of the richest 10% to the poorest 10%
Sweden	635,66 billion	523417,00	435100	33730	5	4%
France	2,96 trillion	36913,00	298639	34375	5,5	9,1%
United kingdom	3,13trillion	33816,00	524422	33049	12	13,8%

1- OECD, Best life index, <https://www.oecdbetterlifeindex.org/countries/france/sweden/united>

2- The World Bank: Data of the national accounts of the World Bank and the accounts of the Organization for Economic Co-operation 2021

- 3- **The role of the state:** The state safeguards protection rights and ensures that people have equal opportunities and live freely. The Swedish welfare state is based on two principles: securing a basic income and ensuring a standard of living. It focuses on progressive taxes to provide everyone with opportunities for education, health, and a decent life. Everyone pays taxes according to annual income. Those whose income exceeds a certain threshold set by the tax authority must pay an additional tax to the state. Therefore, we note that tax revenues amounted to 48% as a percentage of the gross domestic product. As tax revenues amounted to (1.34) trillion, which is among the highest rates in the world, as shown in Table No. (3)

Table (3) Tax returns and revenues for the comparison countries for the year 2021

Country	Tax revenues as a percentage of GDP	Tax revenues at current prices of the local currency
Sweden	47,8	1,34 Trillion
France	43,15	570,55 Billion
United kingdom	39,5	521,64 Billion

The World Bank, <https://data.worldbank.org>

Through public spending, taxation, and bank interest policies, the state directed economic cycles. This means that in the event of a crisis in the economic movement, public spending is raised to maintain the stability of consumption and to stimulate the willingness to invest in the population by granting soft loans. To protect individualism, the state protected individuals and vulnerable groups in society. And public participation in social decision-making, which is characterized by flexibility and openness to innovation in the provision of luxury, has increased. Therefore, it was characterized by social cohesion and the global nature of providing social care through increasing government spending on welfare services, as shown in Table No. (4), which shows the extent of government spending on education and health.

Table (4) Percentage of government spending on the health and education sectors in the comparison countries for the year 2021

Government spending%	Sweden	France	Britain
Government spending on education	13,60	9,70	10,60
Government spending on health	19	16	16

1- OECD, Health at a glance Europe, state of health in the EU cycle, 2022, p131

2- OECD, education at a Glance Europe, 2022, p250.

Through the table, we notice that the proportions of government spending provided by Sweden have exceeded the rest of the other welfare countries. Thus, this experience occupied a distinguished position in the experiments of merging capitalism based on a market economy, a system of competition and profit, and socialism based on social justice and social solidarity, and the employment of economic growth mainly in social development (Leibfried, 2008, XV).

4- **Characteristics and outcomes of the Swedish welfare state:** Sweden is above the OECD average in income, jobs, education, health, environmental quality, social ties, civic engagement, safety, and life satisfaction. I also reduced the gap between rich and poor through taxation and redistribution. Therefore, Sweden was distinguished by the following (OECD, best life, 2022)

- Health care is characterized by high quality and is funded mainly from taxes as well as government contributions. Spending on health care reached approximately (138) billion Swedish kronor. The percentage of spending on health care as a percentage of the GDP is about 12%, which is stable and on par with most European countries. As a result of the great interest in the health aspect, the average age at birth in Sweden is about 83 years. The health care system is characterized by being a decentralized system, and the responsibility for providing it lies with the regional councils, and in some cases with the local councils or municipal governments (OECD, health care in Sweden, 2021, 50)

- The society obtained quality education, as a result of the state's interest in this sector and the advancement of human capital through the increase in spending on education, which reached 13% as a percentage of government spending and more than 7% as a percentage of GDP. Thus, 84% of those between the ages of 25 and 64 have completed their secondary education. This is higher than the OECD average of 79%. And about 90% of the students go on to upper secondary school.

- Sweden has an elaborate social safety net to achieve the welfare of its people. Its construction of the welfare state was gradual and balanced between stimulating economic development and achieving justice. As a result of the welfare policy followed and a large number of benefits available to all age groups, poverty has been

virtually eliminated in Sweden until the poverty rate and poverty gap are zero. Sweden provides additional assistance to those in need of assistance in economic times or crises (James, 2015, 8). Seniors and families with children receive a pension and supplement payments approximately equal to their pre-retirement income. All classes are included in the comprehensive social security system. And that this system does not wait for the family to exhaust all its capabilities to support it, but rather makes the family linked to aid, but by achieving individual independence. As a result, Swedes assessed general life satisfaction (7.5) on a scale of 0 to 10. This is higher than the OECD average of (6.7) (OECD, Best life index, Sweden, 2022).

Second: the French model

1- The French welfare state:

In the aftermath of World War II, France followed the model of a welfare state based on equality, fraternity, and solidarity and established an advanced social security system and well-developed health care, unemployment, and pension systems. Rocard's reforms made it clear that anyone who could not work was entitled to receive from society a decent means of subsistence. In general, the system is directed to combat poverty and social exclusion on the one hand and to ensure a minimum standard of living for each individual on the other hand (Anderson, 1999, 41). France operates under the basic general insurance system, as social protection expenditures increased as a percentage of the gross domestic product to approximately 50%, as shown in Table No. (5).

Table (5) Social spending in France as a percentage of GDP, 2021

Cou ntry	pensio ns	unem ploy ment	The subsidy provided to families	Social returns to families in the event of an unexpected accident	spending on deficit	spending on the labor market	spending on health	spendi ng on educati on	total social spending
Fran ce	14,5	2,5	2,423	12,009	1,9	3,970	12,2	4,4	53,9

OECD, Revenue statistics comparative plates, 2022.

2- The French economic system and welfare policy

The French economic system was characterized by being a middle system between social democracy and neo-liberalism, so it is a class-cooperative model (Anderson, 1999, 41). This system is based on individual principles more than collective ones, as it tries to guarantee greater freedom for individuals and does not abolish the market, but complements it. It depends on institutions managed and funded by the parties to the production relationship, represented by trade unions and employers' unions (Al-Zubaidi, 2013, 39). The trade unions had a major role in their percentage reaching nearly 42%. France also followed the model of an equal welfare state based on the principles of equality, brotherhood, and solidarity, and established an advanced security system. Under this system, several laws were issued as a guideline for the welfare policy, as follows:

A- The Minimum Wage Law, was then supplemented with the Occupational Minimum Wages Law, which led to an increase in the lowest salaries faster than the rate of inflation.

B - The Social Minimum Law, which is government support for those with limited and meager incomes.

C - The economic system focused on the dominance of the private sector, with the public sector gaining importance. As it contained more than 1/5 of the national employment and more than four-fifths of the credit facilities under the control of state-owned banking and financial institutions (Nadal, 2023,109).

D - Directing the economic system to combat poverty and social exclusion on the one hand, and to ensure a minimum standard of living for all on the other hand. Its economic system was characterized by labor force participation. About 65% of people between the ages of 15 and 64 in France work for gain. About 68% of men work for wages, compared to 62% of women. And 8% of employees work very long hours, which is a lot when compared to the Swedish welfare state.

E- Focused in its policy on the principle of social security, but this system was characterized by complexity and included a wide range of employee benefits plans that include basic social security coverage, unemployment benefits, compulsory supplementary retirement plans, supplementary coverage for death and disability, and supplementary health coverage. As a result, the rate of employee contributions to social security reached 23%, while employers' contributions amounted to 45%. Thus, the total social security rate reached 68% (international contact, 2023), a large percentage borne by employees and employers that exceeded the volume of social spending, which amounted to approximately 50%, according to Table No. (5). That is, the financial burden of the social welfare system is borne by the active population of France (workers and employers)

3- **The role of the state:** Despite the dominance of the private sector, the well-established economy in France is a mixed economy, which is characterized by the state by promoting and protecting different types of economic activities. As the national economy was guided by a series of national plans, each covering a period of approximately four to five years, designed to indicate growth goals and development strategies (Daly, 2018,18). The French state was distinguished by its great interest in the health care system, and it introduced the comprehensive health coverage law for all. That is supplementary coverage for the poorest groups. France, unlike its European counterparts from Britain and Sweden, who made work a prerequisite for providing support, France provides social assistance and does not consider providing support according to the work system (Shakdam, 2018, 11). Thus, it accelerated the rate of inequality in income and wealth, as shown in Table 2, which reached (5.5%) and ranked 13th out of 35 countries. Thus, the class disparity between the members of her society emerged. If the disparity between the richest 10% and the poorest 10% reaches 9.1%. It is a large percentage that indicates the inability of the French economic system and the policy of the welfare state to achieve greater justice as a result of the inefficiency of distribution, especially if this percentage is compared with the Swedish welfare state, in which this percentage reached less than 5%. Note that the average per capita net disposable income for a family is \$34,375 annually. It is higher than the Taawon Organization average of 30,490 US dollars, as shown in Table (2). However, the French welfare state did not reach the level of the Swedish welfare state but rather occupied the middle rank in the welfare scale. Although France performs well across several dimensions of well-being.

4- The Advantages and Results of the French welfare state policy

Among the most prominent results of the policy pursued by France to reach the refineries of the welfare states are the following:

•The health care system, which was characterized by comprehensiveness, is mainly funded by the government's national health insurance. France spends approximately 12.2% of its GDP on health care, as shown in Table 5. As for the percentage of government spending, it amounted to 16%, according to Table No. (4), and it is thus on the same line as the advanced welfare countries (Oecd, date health expenditures, 2021). The average life expectancy at birth in France is about 82 years. That is, a year higher than the OECD average of 81. All residents pay compulsory health insurance. Insurance companies are not-for-profit agencies that participate annually in negotiations with the state regarding overall funding for health care.

•Quality education and skills: 81% of adults aged 25-64 have completed secondary education. This is higher than the OECD average of 79%. The state had an important role in spending on this vital sector. If government spending reached approximately 10% according to Table No. (4) and 6% as a percentage of GDP according to Table No. (5) .

•The percentage of the labor force that has been out of work for a year or more is currently 2.9%. This is higher than the OECD average of 1.3, as a result of those policies. The life satisfaction measure had a score of 6.7 out of 10, in line with the OECD average.

Third: the British model

1- The British welfare state

Britain was introduced to the Welfare State by Lord William Beveridge. Where he prepared a document presented to the government in 1924, aimed at protecting every British individual from cradle to grave. And the name William Beveridge was associated with the welfare state mainly because he dealt with the organization of welfare services in the state, and he called it the Beveridge Plan. This plan was a plan of action for the formation of the welfare state. In the document, Beveridge argued that unemployment and poverty can be eradicated by creating full employment and establishing a comprehensive social security system that guarantees every person the minimum right to survival and freedom of access to welfare services, regardless of his income. Beveridge's plan is characterized by the fact that it proposed an apparatus that would serve all citizens and be funded by all. There is no longer an aid device that only serves the needy, but rather a device that grants social rights and security to every citizen (Paul, 2002, 24-25) .

2- The British economic system and welfare policy

The prevailing system in Britain is the new liberal system that gave society the greatest amount of freedom. Britain paid attention to the right of ownership in addition to the right to social protection, while giving the market complete freedom, provided that the market regulates itself by itself, with private companies controlling some services (Tam Bacholat, 2018, 79). Welfare in Britain is not something that is given, but something that is achieved through free and voluntary actions, and it is present in the best way in the market environment. Therefore, the welfare provided by the state is patriarchal, as the state enjoys a system of collective provision of commodities such as education and health (M. O'Brien, 160, 1998). He described the British economy as an uncoordinated, liberal market economy, as a result of the dimensions of its economic policy, which was characterized by this (Fawt, 2014, 90).

A- Companies depend on the money and stock markets for their financing. Thus, investors and financiers are the ones who decide the possibility of financing companies based on their announced evaluation data. Here, the profitability of the company occupies the forefront of the decisive factors for obtaining financing, with the

willingness of the owners of capital to take risks in investment projects with quick and high returns. In addition, 80% of the owners of shares in British business companies and institutions contribute their capital as investors to reach a quick profit. Through the goal of profitability, British companies can take urgent measures to restructure them in the direction of new markets that will secure them with greater profitability on the one hand and reduce production capacity in the less profitable branches of the company on the other hand. This led to the rooting of a typical phenomenon of the British economy, which tends to target what can be obtained urgently and in the short term.

B - The weakness of the British trade unions, which were not at the level that raises the policy of the economic system and strengthened it as much as it weakened it because they were operating according to the subordination rule of professional groups. Thus, in one company there are many different trade unions. Employers' organizations were not obligated to accommodate workers' representation councils in the company's apparatus. Thus, the percentage of regular unions to the total number of workers in Britain reached 30%, which is a small percentage when compared to France and Sweden, whose union organization reached (50%, and 70.8%), respectively (Stephen, 2017,14). As a result, wage-tariff negotiations are conducted through unilateral bargaining. Hence, there was a form of coverage to determine the minimum wage that the wage should not be less than for the sake of fairness to the working class. Thus, the relationship between employers and workers depends on market forces and takes place on an individual level. As a result, workers stay for a shorter period in the companies in which they work because of the lack of a sense of belonging to the company or work institution. In addition to the hierarchy of domination significantly in the company and the British business establishment, which affects those with high qualifications (Wood, 2001, 249 .)

C - The labor market was characterized by flexibility in hiring or terminating the work of workers or employees. Which weakened the qualifications of the workers and the lack of motivation due to the relatively short period of their stay within the company. The labor market was also characterized by a weak inter-relationship among employers' institutions with each other. All this led to weak productivity of companies when compared with Sweden. In addition to focusing on easy-to-manufacture products and traditional production processes. Through this policy, the employment rates increased and the unemployment rate decreased relatively. The labor force that has been unemployed for a year or more is currently 0.9%. That is, below the Organization for Economic Co-operation and Development average of 1.3 (OECD, Best Life in the U.K.). The high flexibility of the labor market accelerates the demobilization of the labor force and increases the number of unemployed at the same pace with which the level of employment rises.

The British system was characterized by stratification and inequality between labor classes and sects, and this is reflected in Table No. (2). So, despite the increase in the gross domestic product and its per capita share, social inequality reached 12%. As for its rank, it reached 27 out of 35 degrees, with a difference of 8 degrees only, to be at the bottom of the list and be in the first row in terms of inequality. Thus, the income differences in Britain are large. If a lot of people earn less than the average income, and these people are poor even though the country is rich (Tamm Bucholat, 2018, 79). Thus, 9.2% of employees work long hours in paid work. However, one of its advantages is that its economic system is characterized by the participation of the labor force, which amounted to 71% of those between the ages of 15 and 64 in paid jobs.

As for the contributions of workers and employers to social security, they were relatively balanced between what workers pay and what employers pay. If employers' contributions to social security amounted to 15.05%, while workers' contributions amounted to 16.50%. Thus, the total average was 31.55% (OECD, 2023). These percentages are considered weak contributions by employers if compared with what employers pay in Sweden and France if their contributions amounted to 31.4% and 45%, respectively.

- 3- **The role of the state:** The state is concerned with the safe functioning of the market. Therefore, the role of the state is very limited. Its role is to help people who are in an emergency only. The state guarantees that no one interferes with people's free actions and freedoms. The state focused on the fact that the fixed value of the currency is more important than providing work for all. Launching an anti-inflation program is better for the state than a project that provides job opportunities. Social benefits were characterized by being very few, as people do not receive much support (Fawt, 2014, 90). This is reflected in Table No. (6) of the low volume of social spending provided by Britain as a percentage of the gross domestic product, which did not reach the level of spending by the Swedish and French welfare states. However, at the same time, there is interest in the education and health sectors and an increase in government spending on these two sectors, as reflected in Table No. (4). In the British model, welfare is a secondary issue for the liberal state. Where assistance depends on a prior assessment of basic needs. It is also characterized by the fact that the transfers are modest and are guaranteed by the social security systems, and they are usually directed to workers who depend on public assistance permanently. The state supports the market by supporting private enterprises. Concern for welfare only rises when it comes to threatening public order. Liberalism rejects state intervention because society can organize itself. And if it interferes, it affects individual freedom and then the functioning of the market. Individual freedom is the guarantee of achieving the public interest. (OECD, *Life in the United Kingdom*, 2022).

Table (6) Britain's social spending as a percentage of GDP, 2021

Country	pensions	unemployment	Subsidy for families	Social returns to families in the event of an unexpected accident	spending on deficit	spending on the labor market	spending on health	spending on education	total public spending
Britain	5,1	5,1	2,306	13,009	1,3	0,530	12	3,8	43,1

OECD, Revenue statistics comparative plates, 2021.

- 4- **The advantages and results of British welfare policies:** Social policy in Britain is not clear. In many areas, distribution is made according to performance, and in other areas according to need. The state investigates in detail whether someone needs help. As for the social differences between people in Britain, they are large and increase with time. Therefore, we note that the size of the disparity between the richest 10% to the poorest 10% reached a large percentage of approximately 14%, according to Table

No. (2). National health and retirement programs are available. The retirement system is easy, as participants pay sums of money that vary according to their income, but the basic pension salary is very low. As for the health system, it is available to all. Everyone pays taxes to get free health care. As for the educational system, it is unfair. There are public and private schools that are parallel to it and are much better. And the cost of private schools is significant. Thus, the state suffices to provide the minimum level of other needs, leaving to other sectors (productive institutions and companies) the task of securing more than that minimum level (Wood, 2001, 27).

Britain is above the OECD average in income, jobs, education, social connections, safety, and life satisfaction, but it is lower than other welfare countries such as Sweden and France. This is according to the limited role of the state and the freedom of the market and its economic policy. However, one of the most prominent results of the British welfare state is the following (OECD, Best Life in the united kingdom, 2022).

- The average per capita adjusted net disposable income of the household is (49,330) US dollars per year. That's more than the OECD average of \$30,490 per year. The average family net worth is estimated at \$524,422, as shown in Table No. (2). It is well above the OECD average and the average income of the Swedish and French welfare states. However, despite this clear rise, it was unable to achieve the level of prosperity achieved by Sweden or France, as a result of the free market, which helps create inequality among the members of society and exacerbates the degree of poverty. As a result of all this, the percentage of the unemployed workforce for a year or more has now increased by 9.0%, more than in other countries of the model .

- In terms of education, 82% of adults between the ages of 25 and 64 have completed secondary education. This is higher than the OECD average of 79%. However, study completion varies between men and women. 81% of men completed secondary school, compared to 83% of women.

- As for health, this feudalism had a clear interest on the part of the British welfare state. If its spending reaches 12% as a percentage of GDP and 16% of government spending. Thus, it is on a relatively equal line with the Swedish welfare state, which reaches the highest levels of welfare, and the French welfare state, which is in the middle of the welfare scale. Therefore, the average life expectancy at birth in the UK is about 81 years. It is the same as the OECD average. As a result of that policy, the measure of life satisfaction was 6.8, slightly above the OECD average of 6.7.

Fourth: An evaluation view of the comparison countries

A - The Swedish Welfare State: The Swedish welfare state reflected on a large scale the field based on the contribution of all. As it linked the rates of coordinated economic growth through its economic system and a welfare state par excellence, with a fair distribution of welfare in society and low unemployment rates. It also focused on the strength of the overlapping and intertwining of mutual capital between companies. And cooperation between employers and workers. That is the involvement of all institutions of society. The state has also worked to promote social equality through social security to promote equality with the highest standards, not equality with minimum needs. Thus, it is an ideal pattern for a coordinated market economy represented by the wide presence of unions that enjoy a very strong position, and a high degree of organization that enables them to make decisions and have the highest levels of welfare.

B- The French welfare state: The French welfare state reflected on the average scale of the domain in the welfare limits. It is concerned with the social needs and subsidies that fall within the government's objectives. It is often based on long-term strategic interests, such as public sector contributions or banks. It loses the strengths inherent in a long-term cooperation based on complete trust between the institutions of society, especially companies because its entitlements are built on the principle of performing work. Thus, it is coordinated capitalism with higher stability, less flexibility, and dynamism, with moderate union regulation compared to Sweden. However, it has a high level of influence on the formation of wages and the work environment. Thus, its welfare programs are managed through the employer and linked to profits more than interest in achieving justice and equal opportunities. This makes the effect of redistribution negligible as a result of the limited role of the state, which does not seek to promote equality with the highest standards. Thus, it occupied the middle of the welfare scale .

C - The British Welfare State: It reflects the concept of the British welfare state on a narrow and limited scale. It has several common features with the French welfare state. It is concerned with the social needs and subsidies that fall within the purposes and objectives of the government. It focuses on investors who contribute their capital, and whose interests usually revolve around the highest possible profitability of the company. However, its entitlements are based on the principle of assessing the individual's needs. Its investment projects were characterized by the risks taken by the owners of capital, as they bet on them on a quick and high return. In addition to the weakness of unions that do not have an influential role in decision-making. Levels of social protection have also been modest and often attract strict eligibility criteria. In addition, market dominance is encouraged passively, by ensuring only a minimum. Therefore, it is an uncoordinated capitalist pattern that recorded the lowest levels of prosperity.

Conclusions

- 1- The policy of the welfare state is an effective mechanism for building societies in which justice prevails and has the elements of sustainability by relying on the market economy, provided that the state plays a major role in ensuring the well-being of the individual
- 2- The countries that follow welfare policies differ according to the ideological orientations followed by each country .between liberalism and neoliberalism, each of which was based on a special policy that seeks to be the most suitable model for social welfare state.
- 3- The research hypothesis was achieved through the economic model of the State of Sweden, which was based on the importance of the state's interventionist role in providing welfare through direct intervention in order to redistribute wealth through the policy of imposing taxes, and ensuring equal social and economic through a balanced policy based on activating the role of The public sector is in addition to the market economy and the interaction of all parties to society, which achieves well-being for all members of society, while other welfare countries abandon the public sector through the privatization of institutions, in a way that does not achieve social justice to the extent that Sweden has achieved, so it has achieved something of prosperity, but not at the level that Sweden has dominated.
- 4- The decisive role of social spending, which was allocated large proportions of the state budget for the purpose of advancing welfare services to serve the vulnerable segments of society, in addition to social security revenues for the purpose of paying the costs of social and health care

- 5- The countries that were classified among the welfare states sought the interaction of market forces in three basic tracks: First, by guaranteeing a minimum income for individuals and families, regardless of the market value of their work or ownership. Secondly, by meeting certain types of social emergencies, such as illness, old age, and unemployment, which may lead to individual and family crises. Third, by ensuring that all citizens, without distinction of status or class, are equal in basic welfare services.
- 6- The Swedish style gave homogeneity in planning thought and political acceptance, reaching a level that no other country had reached in comparison. As Sweden was able to strongly maintain its competitive economy in the global market as a result of its balanced policy and the interaction of all parties to the relationship in Swedish society.
- 7- The research achieved its hypothesis that the approach adopted by Sweden in the interventional role of the state alongside the market economy was able to achieve the highest levels of welfare through redistribution and the achievement of social justice, which achieved a decent standard of living for the members of society, leading to social welfare .

Recommendations

- 1- To achieve the welfare state, there must be a balanced policy between the market economy and the interventionist role of the state, which ensures the achievement of social justice that the market does not care about, in a way that guarantees the poor and destitute segments access to welfare services.
- 2- The welfare state remains a social model. It is not something that can be achieved easily. There is no liberal or neo-liberal inevitability. Rather, there are various human experiences to achieve prosperity, which we can benefit from to bring our developing countries to the level of prosperity.
- 3- Iraq and Countries that seek to achieve the well-being of their people should focus on social spending and increase spending rates on basic care sectors, such as subsidies provided to families, what is provided to the unemployed or cases of disability, or what is spent on labor market. In addition to the interaction and involvement of all state institutions, and an active role for trade unions.
- 4- In order to achieve welfare, wealth must be redistributed through taxation policy, and ensuring social and economic equality. Through a balanced policy based on activating the role of the public sector in addition to the market economy and the interaction of all parties of society in order to achieve prosperity for all members of society

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