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Content

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Hicham Ait Mansour*

Abstract

This report outlines Morocco's social policy response to the Covid-19 pandemic in two main parts. First, it describes the Special Fund dedicated to the management of Covid-19, created in the wake of the health emergency and the subsequent general lockdown from March to June 2020. Second, it highlights the main components of the structural reform of all social protection policy announced for the next five years. The discussion is contextualised within the broader context of the political economy and demographic transition as well as the academic and policy literature about social policy and social protection in Morocco. The conclusion summarises the main findings and the general outlook for social protection reform between 2021 and 2025.

Introduction

The worldwide Covid-19 pandemic reached Morocco in early March 2020 when a Moroccan returning from Italy was diagnosed positive. Immediately, the number of cases continued to rise day after day. Given the limited capacity of hospitals unable to deal with high numbers of potential critical cases, a series of measures were gradually taken by the Moroccan government and public authorities to control the speed of the virus spread, such as limiting the number of participants at public gatherings, suspension of schools and universities as well as public administrations who abruptly switched to distance working and learning; closing cafés, restaurants and other facilities etc. On 19 March 2020, the government declared a state of emergency implying a full and general lockdown applied immediately to all Moroccan territories starting from the following day (20 March).

While public sector employees and a part of the private sector continued to operate, either by distance (education and other main public sectors) or in a regular fashion, especially health and security sectors among others; a large part of the formal private sector and informal sector workers were suspended from work or had to comply with the lockdown. This resulted in the suspension of any kind of economic activity, except in some highly vital areas such as local groceries and supermarkets. This resulted in millions of people suddenly losing their jobs and sources of income, for several months (the full lockdown actually lasted three months before being gradually relaxed, though not fully, for several sectors of activity). According to the Moroccan Central Bank in its October 2020 economic, monetary and financial bulletin, GDP dropped by 14.9%, household consumption by 21.2% and investment by 10.2% whereas public expenditure has increased by 5.8%. The unemployment rate, as it is measured in Morocco, has increased from 8.1% to 12.3%, reaching 15.6% in urban areas and 7.2% in rural areas (Bank Al Maghrib, 2020).[1] However, these nationally aggregate figures may not convey the actual impact of the crisis on workers and households as it has been revealed by the number of households who applied for the work-suspension stipend offered by the Covid-19 special fund as we shall see in the next section.

It was obvious that urgent measures needed to be taken immediately to alleviate the social and economic impact of the crisis for the above-mentioned segments of the population and for the economy of Morocco as a whole. A few days before the lockdown decision, King Mohammed VI of Morocco ordered the government to

1 In 2019, Morocco had a population of 36 million and a GDP per capita of USD 3,204.

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create a special fund entitled "The special fund for the management of the Covid-19 pandemic". Its initial budget was MAD 10 billion (over USD 1 billion), that is 0.87% of Moroccan GDP as of 2019, to be fully covered from the state's budget. The fund aimed on the one hand to urgently acquire necessary health supplies and scale up health infrastructure to combat the pandemic; and, on the other hand, to support the national economy through a series of measures to be proposed by an Economic Oversight Committee, *Comité de Veille Economique*. This committee was composed of different ministers and representatives of business or economic organisations such as Bank al Maghrib (the Central Bank), CGEM, *Fédération des chambres de commerce et d'artisanat* among others, under the supervision of the Minister of Finance and Economy. The measures introduced to support vulnerable sectors aimed to maintain employment and alleviate the social effects of the crisis (MEFPAR, 2020).

Given the large-scale of employment vulnerability and related significant gaps in existing social protection coverage revealed by the crisis, a more structural reform of social protection has been formally put on the policy agenda following King Mohammed VI's opening speech to parliament in October 2020. This reform agenda has actually been under discussion since 2018, but it was accelerated by the Covid-19 crisis and was ultimately been adopted by parliament in March 2021.

The present report is structured in two main parts: the first is dedicated to the social protection emergency response following the Covid-19 crisis, while the second will briefly highlight the main components of the structural reform of the whole social protection sector in Morocco over the next five years.

Political Economy of Social Policy And Demographic Context

In the study of social policy, there are at least two approaches to people's welfare in a given nation-state. The first tackles it in terms of income transfers and social services, whereas the second approaches it more broadly in terms of the political economy, that is, through the lens of the state's role in managing the whole economy (Esping-Andersen, 1990). This report attempts to situate Morocco's social policy response to the Covid-19 pandemic in such a broader political-economic context.

The political economy of social policy in Morocco remains generally under-analysed. Among the few studies conducted in this field was that by Chen et al. (2014) using problem-driven political economy analysis. The authors attempted to develop a model to make sense of how Morocco's political economy shapes decision-makers' room for manoeuvre and reform. Their model consists of three main components: first, the population and citizens increase pressure on the government to expand inclusiveness of the political-economic system, along with rising demand for accountability, transparency and economic opportunities. The second point is the historical concentration of power and decision-making in the monarchy since independence, before a partial transfer of executive power from King Mohamed VI to the prime minister took place, culminating in the constitutional reform of 2011. The third point concerns the business environment, and shows how alliances between privileged businesspeople and governments are strong, exclusive, and often historically rooted. The authors point out that the constitutional reforms of 2011 in Morocco have opened up possibilities for shifting this equilibrium. Finally, despite these reforms, the concentration of economic benefits within a narrow group for decades affects employment creation in the long run and results in deficits that are difficult to absorb in the short term (Chen et al., 2014).

This political economy model captures, indeed, some of the main features of the politics of policy choice in Morocco. However, it leaves out the influential role of international financial organisations in shaping the policy choice as well as the broader pressing factors such as the demographic transition and its implications on policy processes and outcomes. A relevant political economy model may and should take into account these additional key factors, especially with regard to the role played by the normative orthodoxy of economic growth that dominated social policy choice for decades.

More importantly, in analysing social policy choice in the countries of the Global South, one should avoid simply transposing the model of western welfare state development processes. For these countries historically lacked the strongest triggering factor, despite nation-building efforts in the aftermath of independence, that is an industrial revolution (Aita, 2017). Furthermore, as Tony Atkinson (2007) argued, social protection systems are entangled in a historical configuration of institutions so that it would not make sense to import or export a model from one society to another.

The most important lesson that is common to all accomplished welfare systems is that they have not necessarily been conditioned by economic growth orthodoxy, which influenced almost all developing countries at least since the famous structural adjustment programmes, and its very well documented consequences on the welfare of people and citizens in the Global South.

Indeed, for many decades in Morocco social protection was generally not seen, at least not sufficiently, as contributing to economic development. Implicit to the increasingly dominating neoliberal political economy that shaped policymaking, was the prioritisation of structural economic projects to enhance, first and foremost, economic growth. This trend had a weak or no link to social policy in general and social protection in particular. As in many countries in the region, social protection has always been embedded in formal labour market policies, leaving behind millions of workers active in the informal sector for whom only rudimentary social assistance programmes were available (Ait Mansour & Jawad, 2019).

The argument that limited economic growth in developing countries impedes the establishment of a universal social security system seems to be a weak one. According to an ILO study, Morocco and many other countries such as Philippines, Jamaica and India, are now richer, in terms of GDP, than France in 1905 when it established its first universal social security system, and richer than Denmark in 1892 when it established its social security system (ILO, 2017). Moreover, many authors argue that welfare policy should be seen as a precondition for – and not an impediment to – economic growth. The Covid-19 crisis seems, indeed, to give credit to such a counter-argument in the face of the huge scale of workers' and households' vulnerability to shocks.

Yet, gaps in social protection in Morocco and their effects on the population have been very well documented before this crisis. To date, social protection has been fragmented and unequal, benefiting mainly formal sector workers, both public and private, though the extent of coverage within the private sector itself remained limited in scope, as we shall see in the second section of this report. The currently operating social protection system has three components: (1) contributory social security covering formal sector workers (public and private), where employees are insured against risks of illness, disability, old age, death as well as unemployment and family benefits through two separate schemes for the public and private sectors; (2) a partially contributory medical assistance scheme targeting mainly the economically vulnerable populations (RAMED); and (3) a non-contributory component including, for example, a conditional cash transfer programme for education (*Tayssir*) aimed at reducing drop out from schools, the National Human Development Initiative which is designed and implemented since 2005 as a geographical targeting instrument against poverty and social exclusion among many other programmes (MAGG & UNICEF, 2018).

These programmes have been historically designed over a very long-time span to respond, every time period, to the needs of specific groups, which resulted in the widely fragmented nature of social policy in Morocco today. A note prepared by the World Bank for the Moroccan government in 2012, along with other government-commissioned papers, identified the key risks facing the Moroccan population according to the life cycle approach. The working age population mainly face the risks of low human capital, usually translated into low pay due to precariousness and informal labour, under-employment and unemployment. The elderly face increasing health risks often not covered by a medical insurance and/or a pension scheme. Lastly, one major area of risks concerns the poor population with low access to and poor quality of basic social services including housing and healthcare, especially for chronic illnesses (World Bank, 2011). Since then, the debate within policy circles in Morocco on extending social protection has focused more on how to include the self-employed with medium to high incomes rather than the vulnerable groups. The dominating narratives suggested, or at least implied, that investing in a universal social protection scheme would imply high costs that, given the level of economic growth, the public budget could not afford.

Yet, the demographic transition at work in Morocco since at least the 1990s has dramatically transformed society and requires a complete shift of the traditional political-economic system that is no longer sustainable. Indeed, between 1970 and 2020, the population of Morocco has increased from 16 million to over 36 million. Also, remarkably, the fertility rate decreased from a mean of about 6.5 children per women to 2.5 in the same period. Life expectancy at birth increased from 56 in 1980 to 75 in 2015. In the same period, the population structure changed dramatically with the proportion of under 18-year-olds constantly dropping, an increased economically active population proportion (above 50%), and an increasing old-age population (more than 6%) which will continue to increase in the next few years and decades. These demographic changes are correlated with transformations of social structures, namely steady urbanisation, reaching almost 62% in 2017.

It follows that one of the main implications of this demographic transition is that traditional community ties and welfare have been eroded without being replaced by a modern state welfare regime, giving rise to a large proportion of deprived populations without any kind of social protection and social rights, except some fragmented and inefficient social assistance programmes. But, as French sociologist Marcel Mauss argued, social protection is not social assistance. The latter is a form of charity whereas the former is a social right. Thus, Mauss put it:

> *All our social insurance legislation … is inspired by the following principle: the worker has given his life and his labour, on the one hand to the collectivity, and on the other hand, to his employers. Although the worker has to contribute to his insurance, those who have benefited from his services have not discharged their debt to him through the payment of wages. The state itself, representing the community, owes him, as do his employers, together with some assistance from himself, a certain security in life, against unemployment, sickness, old age, and death.* (Mauss, 1990, 2002: 86)

Societies like Morocco's, where the majority of the labour force operate in the informal sector, today face the following structural challenge: they are no longer cohesive traditional societies, yet nor have they become modern societies, where traditional solidarity and family protection is replaced by a social contract including civil and political rights, in addition to the protection against predictable risks such as unemployment, ill health and old age without a pension among others. This has been exacerbated by the increasingly weak social bond (*lien social*), which is characteristic to societies like Morocco's undergoing the same type of transition under more or less the same conditions. A survey conducted in 2012 by the Royal Institute for Strategic Studies concluded that beyond the immediate nuclear family bonds, Moroccans have very weak social bond. Nor are friendship, work and neighbourhood links strong and are secondary to the immediate family links. Moreover, the civic and political bond is very weak, especially when it comes to trust in institutions generally perceived to be corrupt and untrustworthy. Weak social justice, the scale of poverty and inequality as well as endemic corruption are seen as the major challenges to social cohesion in Morocco (RISS, 2012).

In the following, this report highlights that uneven outcomes of public policies in Morocco in all areas of socio-economic development resulted in the formal recognition of the failure of Morocco's model of development. In his speech on 13 October 2017, King Mohammed VI called the government to reconsider the entire approach to economic and social development, and in November 2019 appointed a commission composed of experts and actors from various fields of the economy, business, culture and arts as well as academics including from the Moroccan diaspora, to propose a roadmap for a more equitable model of development.[2]

Morocco's Social Policy Response

In the middle of March 2020, upon a steady increase of Covid-19 cases confirmed in Morocco, a series of measures were taken to respond to the crisis. On 11 March, an economic oversight committee (*Comité de Veille Economique*, CVE) was created to monitor the impact of the crisis of various sectors of the economy. The CVE was steered by the Ministry of Economy, Finance and Public Administration Reform and was composed of key ministries: Ministry of Health, Ministry of Interior, Ministry of Foreign Affairs, Ministry of Labour, Ministry of Transport, Ministry of Agriculture, etc., as well as of national public and private institutions such as the Central Bank, the General Federation of Moroccan Enterprises, Chambers of Commerce among others. The CVE has been assigned the mission to closely monitor the effects of ht eCovid-19 crisis, follow up and decide on the measures to alleviate its economic and social impact on the Moroccan economy (MEFPAR, 2020).

A Special Fund for the Management and Response to Covid-19

On 13 March 2020, the King of Morocco Mohammed VI ordered the creation of a Special Public Fund for the Management and Response to Covid-19 (*Fonds Spécial pour la Gestion de la Pandémie du Coronavirus – Covid-19*), with an initial budget of MAD 10 billion (over USD 1 billion). The fund was also open to public and private contributions from various institutions and actors including reallocations of parts of the budgets of public institutions such as the *Caisse Nationale de la Sécurité Sociale* (CNSS), *l'Office de la Formation Professionnelle*

2 Between its appointment in November 2019 and March 2021, the commission has listened to multiple stakeholders all over Morocco: Local populations, NGOs, political parties, foundations, students and young people as well as public and private institutions.

et de la Promotion du Travail (OFPPT), donations from national companies such as OCP Group and Maroc Telecom, as well as major banks such as BMCE Bank of Africa. Ministers, parliament members and senior officials also contributed one month's salary to the fund among many other contributors with varying amounts. The total received up to July 2020 amounted to MAD 33.7 billion.

The government's decree, number 2.20.269, creating the Special Fund includes urgent measures for social protection and alleviating the economic impact of the crisis. The following policy areas have been emphasised: The strengthening of the health system, supporting the national economy to alleviate the effects of the crisis as well as other expenses for various public and private institutions. It should be noted that the above-mentioned decree only provides an overall framework for action; the extent of coverage and its duration were left to the CVE (MEFPAR, 2020). The main novelty in this response is the extension of support to households who lost their main source of income to also include those who are entitled to social security and social assistance under the existing framework (such as Medical Social Assistance).

Indeed, the fund was initially dedicated to help the Moroccan economy cope with the impact of the crisis, such as suspending contributions from enterprises and companies to the National Social Security Fund (CNSS) as well as considering, on a case-by-case basis, enterprises applying to suspend their bank loans repayments until the end of the crisis. The Minister of Finance and Economy declared on 16 March that the fund will aim not only to help companies but also Moroccan citizens, especially workers that might be economically impacted by the crisis (MEFPAR, 2020). To implement these measures the CVE adopted, on 16 March, an action plan up to June 2020. Among the measures was the allocation, on 19 March, for private sector employees affiliated to the National Social Security Fund (CNSS) of a MAD 2,000 net monthly stipend in addition to family allowances and medical insurance for three months, as well as a suspension of repayments, on request, for consumer or housing loans (MEFPAR, 2020).

On 23 March, the CVE decided to extend the support to informal sector workers impacted by the lockdown. Given the complexity of dealing with such groups, which are not fully identified, it has been decided to deal with this operation in two phases: the first concerns households who are active in the informal sector and benefit from the medical assistance insurance scheme (RAMED) as follows: MAD 800 for households with at least two persons; MAD 1,000 for households composed of three to four persons and MAD 1,200 for households composed of more than four persons. The second phase concerns the households who are not affiliated to any social security or social assistance scheme such as RAMED and operate in the informal sector (MEFPAR, 2020).

During the month of April, the CVE decided fiscal measures aimed at waiving tax on any additional employers' contribution to their employees affiliated to the Social Security Fund, up to 50% of their mean net monthly salary (MEFPAR, 2020). These measures proved to be timely, since as of May 2020 about 134,000 companies employing 950,000 employees have suspended their activities. These employees of the formal private sector have, thus, become eligible for the monthly stipend of MAD 2,000. Transfers to households living from informal economic activities have also been made at this date to 85% out of 3.7 million households eligible for this payment (MEFPAR, 2020). Other measures have been taken for individuals whose income has been dramatically impacted, such as partnering with the bank sector so that the Special Fund covers interest generated by delays in paying consumer loans of no more than MAD 3,000 per month as well as housing loans whose value does not exceed MAD 1,500 per month, in addition to other similar measures targeting small and medium-sized companies.

By the end of May, the number of households living from an informal economic activity and eligible for support from the Special Fund reached 4.1 million with some 150,000 households still to be processed and receive transfers. However, 2 million households complained about being excluded from the allocation. Of these, 800,000 households' claims have been accepted, 400,000 have been rejected while the remaining 800,000 were still under scrutiny (MEFPAR, 2020). The whole operation covered by the Covid-19 emergency fund cost MAD 4.2 billion.

Overall, 6 million households (68% of the total number of Moroccan households) have benefited from the cash transfer due to the suspension of employment in both the formal private sector and the informal sector. 500,000 households have received the stipend of MAD 2,000 for formal private sector employees, whereas 5.5 million households received the stipends for informal sector workers. The amount varied according to the size of the household (MEFPAR, 2020). These statistics reveal the extreme fragility of the Moroccan economy to shocks, but also the enormous vulnerability of the labour force, the majority of which operate in the informal sector as the figures above show.

Such a vulnerability was corroborated by studies and surveys conducted on the impact of Covid-19 on the population, including a nationally representative survey by the Statistical National Office of the High Commission of Planning. The survey constructed a typology of various households according to their income status during the three months of general lockdown in Morocco. The findings show that 44.3% belonged to the poor class; 26.2% to the middle class; 12.3% to senior managers and 10.2% to the upper class. On the current financial situation, the survey's findings show that 37.7% manage to cover their expenses using their income, 22.1% are using their savings, 13.8% rely on loans, 8.3% on social solidarity, 8% on state aid and 0.5% declared they relied on NGOs for aid. The remaining 9.4% declared they still manage to save (HCP, 2020).

The Prospects For Structural Reform

In the light of the extreme vulnerability of the Moroccan population to shocks, as evidenced by the data presented and analysed in the previous sections, Moroccan policymakers seem to have grasped the current challenges that need to be urgently addressed. In this sense, King Mohammed VI, in his opening speech to parliament on 9 October 2020, announced the establishment of a universal social protection scheme to extend coverage to the whole Moroccan population. Drawing on the actual assessment of vulnerabilities as highlighted by several studies and reports and much more so by the Covid-19 crisis, the announced plan aims to extend health insurance to an additional 22 million people by 2022; extend family allowances to an additional 7 million children and 3 million households; extend the pension scheme to a further 5 million among the economically active population, as well as to extend the unemployment allowance to all Moroccan workers engaged in a regular economic activity (Le Monde, 2020).

Such an ambitious plan requires, according to the same speech and subsequent Ministry of Finance and Economy presentations in parliament, the improvement of the governance of social protection schemes by creating a unified body to manage the different social security regimes in Morocco.

Before the Covid-19 crisis, several pieces of academic and policy research evidence had uncovered the vulnerability of the social protection situation in Morocco. In 2018 the Moroccan Economic, Social and Environmental Council released a study which shed light on the structural vulnerabilities that characterise social protection in Morocco. For example, in 2016 one in ten workers lost access to social security before retirement and one in two in the agricultural sector is covered by social security for a duration of less than six months per year (only 15% of women and 37% of men working in this sector are covered for the full 12 months). Almost a quarter of workers affiliated to social security have been in and out of coverage, resulting in a limited and uneven social security system unable to increase the number of affiliated workers and improve the quality of its services (CESE, 2018).

Furthermore, two thirds of the active population (60%) are not covered by any pension regime and 46% not covered by any health insurance scheme, whereas the quasi majority of the active population do not benefit from any social insurance protection against occupational accidents and diseases. Morocco has neither any social protection scheme for children, nor for disabled people nor for the unemployed. One of the major gaps in the current social security regime is that it excludes a large proportion of the population, including those active in the informal sector, independent workers and the self-employed, workers in cooperatives and domestic aides, but also women in rural areas, single mothers, children including the most vulnerable (those living on the streets and children in care), disabled people and the elderly; the poor and the socially excluded, victims of occupational accidents and diseases and the unemployed (CESE, 2018).

The same study reports that extending coverage to all these categories will depend on the increased independence, democracy and efficiency of the social protection governance system and a total reform of the social policy decision-making system to ensure inclusiveness. The situation is even fragile for those already entitled to a pension; the ratio between contributing actives and retirees in the public sector regressed from 3.8 in 2012 to 2.6 in 2016. The legal framework regulating pensions is complex enough, so much so that one contribution does not give rise to the same pension rights in two or more different schemes (CESE, 2018).

This assessment highlighting the vulnerabilities of a large proportion of the Moroccan population as well as weak social protection schemes, in addition to those revealed by the Covid-19 crisis, has triggered and accelerated social protection policy reform commitments at an unprecedented level. Indeed, the recently announced large-scale reform of the social security system to significantly extend coverage to several million Moroccans is expected to be implemented in two phases within a five year time frame.

The first phase (2021–2023) will be dedicated to the extension and generalisation of health and medical insurance and family/child allowances. The second phase (2024–2025) will be dedicated to the implementation of unemployment allowances and extending the pension scheme. More particularly, the recently adopted law on social protection states in its preamble that it aims at enhancing social justice through a strong social protection system able to protect Moroccan citizens against economic and social risks such as those revealed by the Covid-19 crisis. As far as financing is concerned, two mechanisms will be implemented: a contributory scheme for the segments of the population whose income is sufficient to cover their own contribution and a solidarity mechanism in favour of low-income groups. The second mechanism will be financed through the state budget: tax revenues dedicated to social protection and the resources recovered from the ongoing reform of the food and fuel subsidies fund as well as donations and bequests.[3]

These unprecedented reforms need to be closely monitored in the next few years, to assess their progress and evaluate their achievements against the announced objectives, but also to identify any vulnerable segment of the population that might be left out of such large-scale and welcome social protection coverage.

Conclusion

This report outlined Morocco's initial social policy response to the Covid-19 crisis as well as its subsequent policy reform agenda. The latter has been in discussion since at least 2018 but it has been accelerated by the Covid-19 crisis. The proposed shift that culminated in the adoption of a social protection law in March 2021 moves toward a more systematic and universal social protection system rather than sustaining the current fragmented and uneven system.

The Special Fund for the management of the Covid-19 crisis, created to mitigate the pandemic's socio-economic effects, highlighted the large-scale vulnerability of workers and households to shocks. Out of the total Moroccan population, 68% of households applied for the suspension of work stipend, the majority of these households operate in the informal sector.

In the light of the well documented gaps in social protection highlighted by the almost completed demographic transition in Morocco and magnified by the Covid-19 crisis, the newly adopted law seeks to extend social protection to at least an additional 22 million Moroccans.

This reform consists of extending medical insurance, unemployment benefit as well as child benefit and pensions. The implementation is scheduled to take place in two main phases between 2021 and 2025. It will be financed through two mechanisms: a contributory scheme for the segments of the population whose income is sufficient to cover their own contribution and a solidarity mechanism in favour of low-income groups. The second mechanism will be financed through the state budget: tax revenues dedicated to social protection and the resources recovered from the ongoing phasing out of the food and fuel subsidies fund as well as donations and bequests. The annual total amount required to implement this reform exceeds MAD 50 billion (USD 5 billion), that is almost 5% of Morocco's current GDP.

Such an ambitious plan implies a transformation of tax policy as the main source of financing social protection in the long run. Given the dominating political-economic system characterised, among others, by a business environment in which alliances between privileged businesspeople and government are strong, it is unclear whether an equitable tax policy can be implemented.

3 Since the early 2000s, in the context of globally raising food prices, the subsidy system has been criticised for its increasingly huge costs reaching 6.1% of GDP in 2011; and for failing to address social inequities since it largely benefited the middle classes and high-income groups in addition to supply chain corporations rather than the poor and the vulnerable population. The subsidies fund has since then been partially phased out (Jawad et al., 2018).

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Speech of the Minister in the two parliament chambers on the occasion of the presetation of the finances law rectification project rectificative of 2020 https://www.finances.gov.ma/Publication/cabinet/2020/DiscoursParlement-PLFR202008-072020%20fr.pdf

Appendix 1: Social Policy Developments in Response to Covid-19 by Policy Area (Morocco, January–September 2020)

	Policy Area	Pensions	Healthcare	Long-term care and disability	Labor market	Education
(1)	Have there been any significant legislative reforms in the indicated policy area during the indicated time period?	Yes	Yes	No	Yes	Yes
(2)	If (1) yes, have any of these reforms been explicit responses to the Covid-19 pandemic?	Yes	Yes	No	Yes	Yes
(3)	If (2) yes, has there been significant regional variation in the implementation of these reforms?	Yes	Yes	Yes	Yes	Yes
(4)	Have subnational governments enacted any significant legislative reforms in the indicated policy area during the indicated time period?	No	No	No	No	No
	Policy Area	**Family benefits**	**Housing**	**Social assistance**	**Other***	
(1)	Have there been any significant legislative reforms in the indicated policy area during the indicated time period?	Yes	Yes	Yes	Yes	
(2)	If (1) yes, have any of these reforms been explicit responses to the Covid-19 pandemic?	Yes	Yes	Yes	Yes	
(3)	If (2) yes, has there been significant regional variation in the implementation of these reforms?	No	No	No	No	
(4)	Have subnational governments enacted any significant legislative reforms in the indicated policy area during the indicated time period?	No	No	No	No	

* Legislative reforms in other policy areas explicitly aimed at social protection, e.g. food subsidies or tax cuts aimed at social protection.

Appendix 2: Social Policy Legislation in Response to Covid-19 (Morocco, January–September 2020)

Note: This appendix covers all major national social policy legislation published between 1 January 2020 and 30 September 2020.

Law 1		
(1)	Number of law	2.20.269
(2)	Name of law (original language)	مرسوم إحداث صندوق خاص بتدبير جائحة فيروس كورونا
(3)	Name of law (English)	Decree of the creation of the Special Fund for the management of Covid-19 (government decree according to the disposition of the financial law), parliamentary commissions were informed
(4)	Date of first parliamentary motion	16 March 2020
(5)	Date of law's enactment	16 March 2020
(6)	Date of law's publication	16 March 2020
(7)	Is the Covid-19 pandemic explicitly mentioned as a motivation in the law or any accompanying text?	Yes
(8)	Was the Covid-19 pandemic a motivation for the initial parliamentary motion for this law?	Not Applicable
(9)	Was the Covid-19 pandemic a motivation for a significant revision of the legislative project after the initial parliamentary motion?	Not Applicable
(10)	Note on (7)-(9)	This is not a parliamentary motion but a government decree given the urgent character of the situation according to the text of the decree referring to various laws especially regulating public finances.
(11)	Was this law a legislative package that contained multiple social reform components?	No
(12)	If (11) yes, how many distinct social reform components did it contain?	The decree contains urgent measures for social protection and alleviating the economic impact of the Covid-19 crisis.

Law 1: Component 1		
(13)	Policy Area	Other (Legislative reforms in other policy areas explicitly aimed at social protection (e.g. food subsidies or tax cuts aimed at social protection)
(14)	Brief description of reform component	The decree text outlines the following policy areas: the strengthening of the health system, supporting the national economy to alleviate the Covid-19 impact, support to workers and alleviating the social impact of Covid-19 as well as other expenses within the public budget and for various public and private institutions.
(15)	Change in coverage of existing benefits?	Expansion
(16)	Duration of coverage change?	Yes
(17)	*If fix-term*, duration in months	Three months (March–May) for household subsistence allowances, for workers whose work is suspended with an extension for tourism sector workers up to December but not mentioned in this law.
(18)	Note on (15)-(17)	The decree is a general framework for the government response to Covid-19. The extent of coverage and the duration were decided by the commission dedicated to managing the fund (*Comité de veille economique*). The extension of social protection to a larger population in the long run was mentioned in King Mohammed VI's speech during the opening session of parliament in October 2020.
(19)	Change in generosity of existing benefits?	Maintenance
(20)	Duration of generosity change?	Fix-term
(21)	*If fix-term*, duration in months	Three months
(22)	Note on (19)-(21)	The subsistence allowance was extended beyond the population of workers with social security coverage to reach several other million workers with no protection.
(23)	Introduction of new benefits?	Not Applicable

Law 1: Component 1		
(24)	Duration of new benefits?	Not Applicable
(25)	*If fix-term*, duration in months	Click to enter your text.
(26)	Note on (23)-(25)	The new benefits of various social security packages for several million Moroccans were announced by King Mohammed VI during his speech to parliament's session in October 2020 and are not included in this law.
(27)	Cuts of existing benefits?	No
(28)	Note on (27)	Only a cut of three working days' wage was applied to civil servants and public sector workers during the first three months as a measure of solidarity, but no cut in any benefits was made during this phase.
(29)	Estimated cost of reform in 2020 (national currency)	MAD 2.9 billion for March and April for subsistence allowance and suspended workers receiving private sector allowance. The total cost announced by the committee of economic monitoring for the whole pandemic management period is MAD 24.7 billion out of MAD 33.7 billion received by the fund from various sources.
(30)	Estimated cost of reform in 2021 (national currency)	MAD 53 billion
(31)	National Currency Code (ISO 4217)	MAD 504
(32)	Source of cost estimation	News report
(33)	Note (29)-(31)	The final total cost for 2020 is not yet known until an official report is issued by the Ministry of Finance and eventually by the committee on the economic impact of Covid-19. So far only urgent measures to alleviate the social and economic impact have been enacted. The reform of the social protection system has just been announced and the laws and decree on its funding and implementation are still pending. The reform is expected to be implemented in two phases over five years: the first from 2021 to 2023 and will be dedicated to extending and generalising medical insurance and family/child allowances while the second will be dedicated to the implementation of unemployment allowances and extending the pension scheme between 2024 and 2025.
(34)	If the implementation of the reform should already have started, has the reform been implemented?	partially