

Morocco: Design, implementation and child-sensitivity of social protection responses to COVID-19¹

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This One Pager is part of a series based on the report 'Social protection responses to COVID-19 in MENA: Design, implementation and child-sensitivity', developed in partnership by the IPC-IG and UNICEF MENARO (Bilo, Dytz, and Sato 2022). The study reviewed the design and implementation features of the social assistance measures implemented in the Middle East and North Africa (MENA) region up to the end of March 2021, and the extent to which they took children's needs and vulnerabilities into account.

Morocco's economy has been heavily impacted by the COVID-19 crisis, with a 7 per cent decrease in gross domestic product (GDP) in 2020 (International Monetary Fund 2022). In 2019, 1.8 per cent of children under 5 years and 1.9 per cent of children aged 5–18 years were poor, and in 2020, the percentage of children under the poverty line was estimated at 5.1 per cent, even with the government's cash transfers (UNICEF 2020).

Up to the end of March 2021, the IPC-IG mapping of social protection responses to COVID-19 in the Global South² identified nine social protection responses in Morocco. The government's social protection response consisted of five labour market, two social insurance and two social assistance measures. Part of the latter was the *Tadamon* cash transfer, which reached 5.5 million households, around 63 per cent of the population. The programme was announced just a few days after the start of lockdown measures and aimed to cover informal workers who were not previously covered by social insurance schemes. It used the country's health care programme ('RAMED') to identify potential beneficiaries. RAMED card holders had to send an SMS with their card number to register for the programme, and the government selected those who would receive the cash transfer.

In a second phase, the programme was extended to informal workers not registered in the RAMED database. Registration through an online platform was set up. Finally, in a last wave of expansion, people who were not accepted in the first waves could use an online grievance mechanism, asking to be included in the programme, which ended up registering an additional 1 million people.

Households received between MAD800 and MAD1,200 (USD82 and USD123),³ depending on household size. In terms of coverage, the measure was the largest cash transfer programme mapped by the IPC-IG in the region. It is important to highlight, however, the difference in benefit values between the programme and the wage subsidies for formal workers in the country. While both were financed by the same emergency fund, formal workers (working in the contributory system) received a higher benefit of MAD2,000 (USD206).

The benefit for informal workers was considered child-sensitive in the assessment conducted by the IPC-IG and UNICEF MENARO, since

the transfer amount increased with household size. The other social assistance measure adopted also targeted children: the distribution of schoolbooks to 1 million children in remote areas to assist their return to school.

Overall, it is positive to note that Morocco's timely response considerably reduced the negative impacts of COVID-19 on households, due to high-level coordination and political will. The government has also carried out major reforms to the social protection system, with the objective of significantly expanding medical coverage and family allowances to households.

Based on the analysis of the social assistance responses to COVID-19, some of the key lessons learned for Morocco in terms of shock-responsive and child-sensitive social protection are the following.

- The lack of information on informal households ended up slowing down the intervention for non-RAMED card holders. The current establishment of the Social Registry should, therefore, be accelerated, as it can serve as an instrument to prepare for future shocks.
- Despite the high level of coverage of the cash transfer for informal workers, the maximum benefit value was capped at four household members, meaning that children of poorer, larger households received smaller per capita benefits. Indeed, poorer households in Morocco tend to have more family members.⁴ The cap should, therefore, be reviewed.
- Finally, it is important to strengthen social assistance measures and link them more with nutrition, health/water, sanitation and hygiene (WASH), education and child protection interventions, requiring strengthening of the social workforce and relevant referral mechanisms at the local level.

References:

- Bilo, C., J.P. Dytz, and L. Sato. 2022. "Social protection responses to COVID-19 in MENA: Design, implementation and child-sensitivity". *Research Report*, No. 76. Brasília and Amman: International Policy Centre for Inclusive Growth and United Nations Children's Fund Middle East and North Africa Regional Office.
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Notes:

1. For the full list of references and a description of all social protection measures mapped, see the full study.
2. See: <<https://socialprotection.org/social-protection-responses-covid-19-global-south>>.
3. All values in US dollars at the exchange rate of 6 April 2022.
4. In 2014, the average size of poor households in Morocco was 7.3 people, compared to 4.7 members in non-poor households (Haut-Commissariat au Plan 2017).