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Morocco: Corruption and anti-corruption

A focus on the social protection sector

Transparency International

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Morocco has expanded social protection programmes, which have included increasing basic compulsory health insurance, family allowance, access to pensions for informal workers and compensation for loss of employment. However, corruption – particularly embezzlement and bribery – pose a significant threat to the funding of such programmes. Although strides have been made with anti-corruption reforms in the country, further progress is needed to protect public finances.

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Query

Please provide a summary of corruption and anti-corruption in Morocco with a focus on the social protection sector.

Main points

- Social protection programmes, which are key to the country's inclusive development and aim to extend services to vulnerable and marginalised groups in Morocco, are particularly harmed by the loss of public funds through corruption. This includes documented cases of public officials directly embezzling funds allocated to social protection schemes but also forms of corruption that result in lower rates of domestic resource mobilisation and undue influence over patterns of government spending. Taken together, corruption in Morocco therefore results in fewer public funds being raised, allocated and spent on initiatives such as pensions, unemployment benefits and school meals.
- Executive power lies in the hands of the head of government and the monarch in Morocco. There have been reports of patronage networks and clientelist practices involving elite families connected to the political system, allegedly resulting in public officials being granted high ranking positions and other favours based on loyalty rather than merit.
- Political corruption remains an issue in the country, with several documented cases of elected officials abusing their position as a means of personal enrichment.
- However, in recent years, the government has made some commitments to curb corruption, and there have been prosecutions for corruption and embezzlement of both elected officials and non-elected public officials. However, political will to curb corruption is still a cited issue (Transparency Maroc 2025).
- Petty corruption during interactions between citizens and officials, such as traffic police and public health workers, remains pervasive.
- The 2011 constitution led to the establishment of the National Authority for Integrity, Prevention and Fight against Corruption (INPPLC), the country's main anti-corruption institution, which assesses the national anti-corruption strategy and collaborates with international institutions.
- The country has been increasingly using digital anti-corruption and digital tools, including e-procurement and open-source platforms where municipalities publish important data. However, some pieces of legislation, such as the right to information law and the whistleblower law, still need improvements to be effective.
- Civic space is reportedly reducing in Morocco, with civil society organisations and independent media being targeted on occasion, which weakens vertical accountability mechanisms. The introduction of recent legislation has prevented civil society from initiating legal action against offences involving public property, which includes cases of embezzlement by elected officials.

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Background

Morocco is situated in the far west of North Africa, with both Atlantic and Mediterranean coastlines. Between 1912 and 1956 the country was a French protectorate and has remained relatively stable since independence (BBC 2024). Morocco is a parliamentary constitutional monarchy with a legislature that consists of a House of Representatives and a House of Councillors and a prime minister who serves as the head of the government.

Following the September 2026 parliamentary elections, a new coalition government was formed in October 2026, comprising the Authenticity and Modernity Party (PAM), the Istiqlal (Independence) Party, the Socialist Union of Popular Forces (USFP) and the Party of Progress and Socialism (PPS). It is led by PAM's Fatima Ezzahra El Mansouri, the first woman to serve as head of government in Morocco (Morocco World News 2026). The previous coalition, in office from 2021 to 2026, comprised the National Rally of Independents (RNI), PAM and Istiqlal, with the prime minister drawn from the RNI. Elections are held regularly; however, significant political influence and power remains with the monarch. The king is both at the head of political and religious life in the country, with the status of supreme arbitrator, legislator and judge (Hind 2020). He appoints the head of government from the political party with the most seats in parliament and approves the appointment of government ministers (USDOS 2021). According to Economist Intelligence (EIU 2023:59), Morocco is classified as a 'hybrid regime', meaning it has a combination of both autocratic and democratic features.

Morocco has made some progress on key human development indicators in the last 25 years. The Moroccan economy, life expectancy and income per capita has made significant progress, and it has become one of the African countries that attracts the most foreign direct investment (Kateb 2024; Kamat 2023). While Morocco experienced significant protests during the Arab Spring, these were less disruptive than other countries in the region and aimed at reforming the country into a constitutional democracy. One of the consequences of these protests was the 2011 constitutional reforms to ensure political stability, which emphasised fundamental rights for citizens, pluralism and an independent judiciary (BMZ n.d.; Associated Press 2019).

The government has recently adopted several reforms to improve social protection[1] provision for the population, an essential step to supporting a population where 46.4% of those surveyed by the World Bank (2023:12) declared that they had insufficient revenues to cover their household expenses. Under the 2021 Framework Law 09.21, basic compulsory health insurance was extended, as well as family allowance, access to pensions for informal workers and unemployment benefits (ILO 2024). In December 2023, low-income families began receiving direct monthly cash payments,[2] amounting to roughly US$50 per month (Agence France-Presse 2023). Other programmes have included school transportation for children, school canteens, grants for vocational training and funding for those with a physical disability and unable to work (Kamat 2023). These measures were accelerated in response to the Covid-19 pandemic, and observers consider Morocco's social protection programmes to be successful (World Bank 2024; Powers 2024).

Despite this, the government is struggling to sustainably fund its expanding social protection programmes. The Moroccan economy is recovering following a slowdown in 2022 caused by various commodity shocks and climatic events such as declining rainfall and Covid-19 (OECD 2024a; World Bank 2023:ix; BNP Paribas 2024). Unemployment remains an issue, standing at 13% in 2024 with high levels of informal employment, with the informal economy accounting for two thirds of jobs (BNP Paribas 2024; Kateb 2024). The illicit drug trade also continues to affect the country (Kamat 2023; Naili 2025). Tax evasion more broadly is also prevalent, as reflected in the number of high-profile Moroccans exposed in the Swissleaks, Panama, Paradise and Mauritius Papers (Powers 2024:62).

The government has responded to recent crises by reforming healthcare and social protection systems, but this has put pressure on public spending (World Bank 2023:ix). To reach the health-related Sustainable Development Goals (SDGs) by 2030, Morocco would have to increase its level of health expenditure by 2.5 percentage points of GDP (OECD 2020:41). The OECD (2020:43) notes that this could be financed through tax reform focused on broadening the tax base rather than raising tax rates.

Therefore, mobilising sufficient domestic revenue and safeguarding these funds from corruption and undue influence is essential to addressing inequality. Corruption, however, remains a pervasive issue in Morocco, with significant consequences to

[1] Social protection instruments include social insurance, social assistance, and labour and economic inclusion programmes to help people find better jobs (World Bank Group n.d.). Morocco's social protection was expanded under the 2021 Framework Law 09.21 which expanded basic compulsory health insurance, extension of family allowances and other provisions (ILO 2024).

[2] For information on corruption risks in cash support, see: Idris, I. 2017. Conflict-sensitive cash transfers: Unintended negative consequences. K4D Helpdesk.

economic growth and development (Ritahi and Echaoui 2024; Igbida and Essaid 2024). Corruption is estimated to cost Morocco around US$5.09 billion each year, which is between 3.5% and 6% of its GDP, according to the director of the National Authority for Integrity, Prevention, and Fight against Corruption (INPPLC) (Ecofin Agency 2024). Despite the government publicly committing to tackling the problem of corruption, it remains widespread at many levels of society; bribery, embezzlement and clientelist practices in government affect the country's ability to fully realise its development potential.

Extent of corruption

Tabe 1: Morocco's performance on selected governance indicators

Worldwide Governance Indicators (World Bank)[3]			CPI (TI)	GCB (TI)	UNCAC	Freedom House	Corruption Risk
Control of Corruption (percentile rank)	Rule of Law (percentile rank)	Voice and Accountability (percentile rank)	Rank (of 180 countries) / Score (out of 100)	Bribery rate (% of citizens over past 12 months)	Status	Score (out of 100)	Index of Public Integrity (higher values representing better performance)
41.71 (2013) 44.76 (2018) 33.02 (2023)	44.60 (2013) 38.1 (2018) 32.55 (2023)	40.85 (2013) 44.76 (2018) 48.68 (2023)	97 / 180 (2023) 38/100 (2023) 37/100 (2024)	31% (2019)	Signed Accession 2007	37 (partly free) (2024)	5.34/10

Morrocco's Corruption Perceptions Index (CPI) score has been declining since 2018 and stands at 37 out of 100 as of 2023 (Transparency International 2025). It currently ranks 99 out of 180 countries in the CPI, placing it in the bottom half but towards the middle in terms of perceived public sector corruption worldwide. Its 2024 score and ranking indicate that the perceived level of public sector of corruption is relatively high, based on data sources that measure bribery, diversion of public funds, officials using their public office for private gain without consequences, ability

[3] 0 to 100 indicates the rank of countries worldwide, where 0 corresponds to the lowest rank (for example, lowest control of corruption) and 100 to the highest rank (highest control of corruption).

of governments to contain corruption in the public sector, excessive red tape, nepotism, state capture and others (Transparency International n.d.).

In the 2019 Global Corruption Barometer, 74% of the citizens surveyed thought that the Moroccan government was doing badly in curbing corruption, and 31% of public service users reported paying a bribe in the previous 12 months (Pring and Vrushi 2019: 45). Those surveyed expressed the view that members of parliament, followed by the prime minister and local government officials were the most corrupt institutions in the country (Pring and Vrushi 2019:45).

In 2023, Morocco ranked -0.54 (between -2.5 and +2.5) in the 2023 Worldwide Governance Indicator on control of corruption (and 33.02 in the percentile rank), which was a decrease from -0.29 in 2018 and -0.42 in 2013, indicating that corruption has been worsening in the country (World Bank Group 2024). Morocco is described as 'partly free' by Freedom House, with political rights ranking 13 out of 40 possible points and civil liberties 24 out of 60 possible points (Freedom House 2024).

In the ERCAS Corruption Risk Forecast, Morocco's forecasted corruption trend is 'stationary', meaning it is neither improving nor declining overall (ERCAS n.d.). ERCAS reports that, while the country has been progressing on budget transparency and e-citizenship, its press freedom has declined in the past decade and improvements are needed with regard to the transparency of public procurement, building permits and the commerce register, while financial transparency and asset disclosure for public officials could be strengthened (ERCAS n.d.).

Nonetheless, within Africa, the Ibrahim Index of African Governance scores Morocco 8 out of 54 African countries in terms of overall governance, suggesting that it performs more strongly than other countries in the region (Mo Ibrahim Foundation n.d.). This index measures security of law, participation, rights and inclusion, foundations for economic opportunity and human development. Anti-corruption is considered specifically in the indicator on security and rule of law.

Finally, Morocco was added to the Financial Action Task Force (FATF) grey list (jurisdictions under increased monitoring) in 2021. FATF pointed to the need to improve the country's case management system to prioritise money laundering requests, ensuring beneficial ownership information is adequate and accurate, and providing the financial intelligence unit (FIU) with adequate financial and human resources (FATF 2021). The country was later removed in February 2023 after it was considered to have made significant efforts and taken measures to implement the FATF action plan. In explaining its decision to remove Morocco from the grey list, the FATF cited its improvement in international cooperation mechanisms, strengthening of anti-money laundering and combating the financing of terrorism (AML/CFT) supervision, strengthening transparency of legal persons by ensuring timely access to

accurate beneficial ownership information and strengthening the capacities of the financial intelligence unit (FATF 2023).

Forms of corruption

Political corruption

Political corruption is a prevalent issue in Morocco and affects various levels of government across different sectors. Political corruption refers to individuals or groups at the highest levels of the political system engaging in corruption to sustain the hold on power or for private and/or group enrichment (Amundsen 2006). There have been several high-profile cases, some of which are described below, of both elected and appointed public officials using their positions for personal gain, including collaborating with organised criminal groups, embezzlement and the manipulation of elections. Igbida and Tarbalouti (2024:515) note that corruption is widespread in the political sphere and that personal enrichment – especially by ruling elites – often goes unpunished.

Elections are held regularly in Morocco, but the Bertelsmann Stiftung (2024:9) argues that that they do not contribute to significant political participation and rather serve to 'preserve a democratic façade' and lend legitimacy to the government and ensure control of the main institutions and budget. The Bertelsmann Stiftung (2024:17) reports that in reality there is limited political opposition and that oppositions parties are unable to substantially hold the government to account. Moreover, there have been reported cases of electoral corruption; for example, in 2021 the political party National Rally of Independents (RNI)[4] were accused of 'flooding the political scene with money' and another accusation made by the Justice and Development Party (PJD) was that some parties had used funds to lure voters and some polling station supervisors (Rédaction Africanews 2021).

Braun and Moens (2023) state that other Moroccan authorities have attempted to bribe members of European Parliament 'either to prevent the vote on resolutions which would be against Moroccan interests, or to pass resolutions which would be in favour of Morocco and would thus contribute to improving the image of this country'. This was termed the cash-for-influence scandal, which targeted Italian members of the European Parliament (MEPs) and offered them financial support for their electoral campaign (Braun and Moens 2023). The family of one MEP also received invitations to visit Marrakech, where they were reportedly accommodated in a five-star hotel (Braun and Moens 2023). In 2019, a financial deal was also settled which amounted to €50,000 a year from Morocco in exchange for lobbying for Morocco's interests (Braun and Moens 2023). The Moroccan secret services (DGED) were

[4] The RNI party is led by the second richest man in Morocco according to Herranz (2022).

reportedly implicated in this incident, while a Moroccan secret service agent was one of the key operators is termed as the 'Qatar corruption scandal' in the European Parliament (Caulcutt and Braun 2022).

The media outlet TelQuel reported that, over the course of several months in 2024, 28 different deputies in the Moroccan parliament were convicted of or faced legal proceedings in relation to financial crimes and corruption charges, including the embezzlement of public funds and fraud (Courrier International 2024). TelQuel stated that 'if we only count the cases already brought before the courts, one in thirteen MPs is involved in a case related to a crime or financial offence' (Courrier International 2024). The two main parties in the previous ruling coalition, the RNI and PAM, had eight and five deputies concerned respectively[5] (Courrier International 2024).

Earlier in 2020, a court in Marrakesh sentenced the former urban agency director to ten years in prison and a fine of US$104,000 for receiving kickbacks from land deals (USDOS 2021). A real-estate developer had blown the whistle on the former director after he had demanded bribes to speed up the authorisation procedures for the plaintiff's property development projects (Guessous 2020). He was sentenced to ten years' imprisonment and fined the equivalent of US$38,000, and he appealed against the verdict (USDOS 2021). These cases indicate that the use of public office for personal gain in Morocco is relatively widespread, with multiple cases emerging in recent years.

Morocco also serves as an important hub in global drug trafficking networks, which operate through its ports and land borders. Corruption on the part of elected representatives and public officials reportedly enables this illicit trade (AL24 News 2024). In 2024, for example, a Malian illicit drug trader testified to police in a Casablanca prison that former Moroccan accomplices and frontmen had seized his assets (Sanz 2024). Following his arrest, he claimed that the officials (who he alleged were his former associates) had seized his villa and luxury apartment in Morocco. This information led to the arrests of 25 suspects, among whom were two parliament members from the Authenticity and Modernity Party, which was part of the governing coalition at the time (Sanz 2024).

Patronage networks and clientelism

According to Bauer (2019), an important driver of public sector corruption in Morocco is the culture of impunity and economic benefaction for individuals in positions of power and close to the monarch. Bauer (2019) states that well-connected

[5] It is unclear whether these deputies included the parliamentarians from the previous case.

public officials receive benefits, such as state-owned land parcels for less than 10% of its actual value, in exchange for their support to the monarch. These kinds of interactions are commonly referred to in the academic literature on corruption as patronage and clientelism, where patronage refers to the distribution of salaried positions (typically to an individual) as a means of rewarding loyalty or personal connection, and clientelism implies a broader exchange of goods or services (often to a group of people) as part of a quid pro quo exchange for political support (Hicken 2011:291; Stokes 2011).

The monarch has veto power over parliamentary and governmental decisions, and his royal decrees (*dahirs*) are immune from judicial control (BTI 2024:10). The *Makhzen* (the economic, political and military elite as well as other well-connected members of the establishment) are viewed, according to the Bertelsmann Stiftung (2024:10), as a kind of 'shadow government' that holds a degree of influence over decision-making that surpasses that of elected officials. Sater (2017:165) contends that the monarch retains significant influence over political parties by having allies in strategic positions. The political movement called the Movement of All Democrats (MTD), which had close relationships with civil society, was established by one of the king's closest allies (Sater 2017:165). This movement then became the political party the Authenticity and Modernity Party (PAM) (Sater 2017:165).

The cultural phenomenon of *parachutage* (parachuting) in Moroccan society is also an expression of patronage networks (Chtatou 2019). This term describes when an individual is given a well-paying job or position in the state system for reasons other than meritocracy, such as belonging to a *Makhzen* system close to the state or providing services to one of these powerful families (Chtatou 2019). Chtatou (2019) contends that this system contributes to the brain drain in the country, as some of those people frustrated by the lack of career opportunities in the face of nepotistic appointments simply emigrate. Additionally, according to Chtatou (2019), the monarchy has also gained support from opposition parties that were previously critical of the government during the 1960s and 1970s by encouraging schisms within strong opposition parties and co-opting leads of the opposition through rentier privileges, as well as ministerial positions and political power. This, Chtatou (2019) argues, has led to the political parties becoming less willing or able to hold the government to account for its performance.

On the other hand, Sater (2017:152-171) asserts that the inclusion of new groups into the country's political life has led to a real and perceived increase of individual rights. The current monarch has enacted certain measures that expand Moroccan's civic and political rights (Sater 2017:157). However, this expansion has taken place under a model of governance in which patronage and clientelism serve as a means of building political coalitions that secure the position of the government by broadening its sources of support (Sater 2017:154). For instance, reforms increasing women's

representation and legal rights have been notable, but also occurred in such a way, according to Sater (2017:165), to embed women's involvement in existing networks. For example, an informal quota of women that includes government appointees are approved by the monarch. As such, gradual societal changes in the country have been possible, but taken place within a political system that remains dominated by the monarch and that responds swiftly to neutralise any potential threats.

The political and economic spheres in Morocco are closely intertwined, which was considered by some as a result of the rentier economy[6] from natural resources that characterised the country until the 1990s (Bauer 2019). In recent decades, the OECD (2024b) notes that many sectors in Morocco are dominated by a few large firms, with a lack of meaningful competition, though state investigations into anti-competitive practices and behaviour are slowly increasing from a low baseline (OECD 2024b). For example, in 2023, Morocco's competition council fined nine fuel companies roughly $180 million for price fixing (Reuters 2023). The council also issued a report in 2022 noting that three companies have 60% of the market share in the country's diesel and petrol market (Reuters 2023).

One significant feature in the economy is the monarchy's continued influence as the country's main entrepreneur and landowner; the royal family privately owns large companies such as supermarket chains, banks, vegetable oil producers and dairy products (Sater 2017). Bauer (2019) states that companies associated with the monarchy receive favourable treatment, such as the ability to skirt the tax rules (Bauer 2019). Sater (2017:166) concurs, noting the nexus between business and politics, whereby business partnerships on advantageous terms are dependent on support to the monarch.

El Maarouf and Belghazi (2021) examine royal pardons and other patronal graces in Morocco as part of the wider rentier economy. The royal pardon is argued by the authors to be a tool of neo-patrimonialism, which relies on the personal dimension of power, patronage and a lack of distinction between the public and private spheres (El Maarouf and Belghazi 2021:3). These acts form part of a 'give-and-take' model, such that the pardon itself includes a debt, which acts as a reminder of the hierarchy and obedience to the monarch (El Maarouf and Belghazi 2021:10). The royal pardon also exists outside of the standard systems of regulations and laws, so that the monarch's use of the pardon potentially weakens the rule of law by establishing virtual impunity for those who enjoy the monarch's favour (El Maarouf and Belghazi 2021:23).

[6] A rentier economy, or rentier state, refers to countries in terms of their disproportionate reliance upon one or several inherited sources of rents, such as mineral resources, notably oil and gas (Neal 2019).

Bribery

Bribery is a significant issue in Morocco, in both the public and private sectors. The Trust Index report (2022) analysed the extent of bribery in Morocco based on quantitative data of a representative sample of 1,500 people in the country. Out of those surveyed, 66% said that bribery is extremely widespread in the country and 27% that it is somewhat widespread (MIPA 2022:21). 90% of those surveyed reported that it is common practice to give extra money to public administration staff to complete a task faster (MIPA 2022:22). In another report, 24% of Moroccan businesses claimed they had been victims of corrupt practices in 2023, mainly in processes like licensing, permits and public procurement (Ecofin Agency 2024).

Bribery is commonplace and necessary for day-to-day life to access government services such as health, justice, and education (MIPA Institute 2022). Most of the bribes are requested and take the form of extortion. Salaries of Moroccan public officials are often low, and some of these officials reportedly consider their positions as a source of self-enrichment (Igbida and Tarbalouti 2024:514).

The large informal economy in Morocco also creates conditions conducive to corruption (Bauer 2019). One study of the period 1999 to 2015 estimated the informal economy to be 42.9% of the country's GDP (Othmane and Mama 2016). To maintain this informal economy, bribes are often given to the police, judicial officials and government administrators in exchange for them not enforcing the rules of the formal economy (Bauer 2019).

Sectors affected by corruption

Social protection

Social protection is defined by the International Labour Office (ILO 2004:2) as the set of public measures that a society provides to protect its members against economic and social distress caused by a reduction of income as a result of various contingencies (such as sickness), the provision of healthcare and the provision of benefits for families with children[7]. Social protection in Morocco costs around 51 billion dirhams (approximately 13.8 million USD) per year, according to the minister of Economy, Finance and Administration Reform (Kingdom of Morocco 2021). There are multiple bodies responsible for the oversight and management of social protection programmes in Morocco which include:

- Insurance and Social Protection Control Authority (ACAPS) supervises insurance and social welfare
- National Social Security Fund (CNSS) manages social security for private sector employees
- National Fund for Social Welfare Organisations (CNOPS) manages health insurance for public sector employees in Morocco
- High Authority for Health created by Framework Law 06-22
- Moroccan Pension Fund (CMR) manages pensions for civil servants and military personnel
- National Pension and Insurance Fund (CNRA) manages pension and insurance schemes
- Moroccan Interprofessional Retirement Fund (CIMR) is a private pension fund that provides complementary retirement benefits for employees in different sectors

[7] This Helpdesk Answer does not cover individual-level fraud within the social protection sector in Morocco as this would not qualify as corruption defined as the abuse of entrusted power for private gain. However, large scale fraud which includes collusion with public officials would be considered as an act of corruption, as in this case, the officials would be abusing the authority granted to them on the premise that they act with integrity to advance the public good.

Notably, ACAPS is part of the Anti-Corruption Agreement in the Financial Sector, along with other national financial institutions in the country (ACAPS 2023). In 2024 it was reported that the public prosecutor initiated an investigation into the formation of a 'criminal gang' of employees and officials of the ACAPS which conducted fraud and corruption after a complaint was filed by the National Authority for the Protection of Public Funds and Transparency Maroc (Hespress FR 2024).

With reference to the number of agencies involved in the sector, Kamat (2023) describes the social protection sector as being characterised by fragmentation and a multiplicity of different programmes, stakeholders, objectives and methods for evaluating results without any real coordination or long-term vision. In addition, the Economic, Social and Environmental Council (2018:91) pointed to several weaknesses in terms of the governance of social protection agencies in Morocco. This included insufficiently integrated structures, the limited independence of the boards of directors, and the difficulties that these boards encounter in controlling the effectiveness and quality of management (Economic, Social and Environmental Council 2018:91). The methods of appointment to and the scope of powers of these bodies were not always formal or clear, while evaluation of their performance has been unsatisfactory (Economic, Social and Environmental Council 2018: 91).

The sector relies heavily on funding from international financial institutions. The African Development Bank Group has supported social protection in Morocco, approving €87 million of financing in 2022 to consolidate an integrated and inclusive social protection programme in the country (AFDB 2022). The World Bank issued a US$300 million loan to fund social protection in 2016 and later approved financing of US$750 million to expand social protection initiatives, particularly in the wake of the Covid-19 pandemic (World Bank 2023; Powers 2024:36). The International Monetary Fund (IMF) included pension reform as one of the five fiscal reform priorities listed within their arrangement with Morocco in 2016 (Powers 2024:36).

Despite these funding arrangements and reforms to the sector, Morocco continues to face challenges in achieving the financial sustainability of its growing social protection system, due to the recent expansion in coverage and challenges in relation to domestic revenue mobilisation. The Moroccan government has suspended payments of pensions several times, sparking controversy in the country. For example, in 2017, the National Pensions and Insurance Fund (CNRA) postponed the payment of retirement pensions to members of parliament as there was a budget deficit in the amount allocated to the retirement of deputies (Article 19 2017).

Insurance coverage in Morocco 'remains inadequate and benefits are highly unequal in their distribution' according to Powers (2024:9). Several groups of people are excluded from social protection coverage, including informal workers, family helpers and domestic workers, as well as some categories of children such as homeless and

imprisoned children (Kamat 2023). As of 2023, the retirement system covered just over 40% of the working population, and by the end of 2021 basic compulsory health insurance covered 74% of the population (Kamat 2023). Criticisms of medical insurance are that its coverage is low, with coverage for those formally employed barely exceeding a third (Taoujni 2020). In 2024, 18 million citizens (almost half of the population) did not have medical insurance (Taoujni 2024).

Lechheb (2024) reports that the issue of corruption in the sector has diverted resources away from essential public services, meaning that the government is struggling to balance its budgets while ensuring funding for development projects. At the same time, low contribution rates from those covered by the ambitious new social protection schemes in the area of health insurance, family allowance and pensions exacerbate the sustainability challenge of these programmes (Lechheb 2024). To counter these challenges, the government is seeking to increase tax revenue and attract foreign investment (Lechheb 2024). Revealingly, the Observatory of Government Work stated that the reform of the pension system and the measures to counter corruption are the most pressing issues currently facing the country (Atalayar 2024). The Observatory also questions the governance model of the pension fund, implying it is not up to the task of managing the fund's reserves (Atalayar 2024).

These concerns have been echoed by the secretary-general of the Unified Socialist Party, who in 2023 was quoted by journalists as stating that ongoing reforms to the social protection system would not succeed unless corruption is curbed, stating that rampant corruption in the health sector is preventing the country from implementing health coverage across its different regions and from ensuring that the budget allocated to health coverage is used efficiently (Al-Siddiqi 2023). The secretary-general emphasised the need to reduce drug prices for the wider population to support those living in vulnerable situations (Al-Siddiqi 2023). The price of medication in Morocco is significantly expensive, with pharmaceutical importers and manufacturers' lobbies reportedly blocking any action from management bodies (TelQuel 2024).

There have been several illustrative cases of embezzlement and bribery in the sector. In a case dating back to 2002, more than 11 billion dirhams (the equivalent to roughly US$2.9 billion) were embezzled from the reserves of the CNSS by the former general manager of the fund and other officials (Machloukh 2020). This incident was revealed by a parliamentary commission of enquiry, which also reported dubious procurement practices and bonuses paid to employees (Machloukh 2020). Those found guilty in 2020 included the former general manager of the fund and other civil servants. They were ordered to reimburse the state the value of the embezzled funds. Additionally, in the early 2000s, the CNSS auditing process was a source of corruption as its inspectors had broad discretion that facilitated the solicitation of

bribes from companies and each inspector worked alone within a given territory (Ferrali 2013 :5).

In 2024, 29 people including public officials from the Ministry of Health and a regional delegate from the ministry in Oujda were sentenced to prison terms and fines for corrupt practices in tender processes conducted by the Ministry of Health (Ibriz 2024; Le Desk 2024). They were found guilty of the embezzlement of public property, falsification, fraud and misappropriation of public contracts (Ibriz 2024; Le Desk 2024). El Kanabi (2022) has reported that the issue of corruption in public procurement for the health sector is widespread in Morocco.

The fragmented nature of the social protection sector also lends itself to being used to consolidate power and loyalty from particular social groups. Powers (2024:13), in his political economy analysis of social and health in the region, considers that social insurance in Morocco serves as a means for keeping Moroccan workers content with the political status quo, just as tax code welfarism[8] helped the government win political support from liberal professionals, influential individuals in informal merchant trades, wealthy asset holders, large domestic businesses and multinational corporations.

As such, the expansion of social protection programmes occurs within the wider context of government efforts to secure loyalty of key social constituencies in the country, by strengthening what Powers (2024) refers to as 'the popular foundations of power'.

Recent policy developments include measures to improve the oversight of the sector. The government has worked on a unified social registry (RSU), national population registry (RNP), and the national agency for registries (ANR) to determine the appropriate social programme and entitlements for each beneficiary (Kamat 2023).

The social protection system has additionally been strengthened by the establishment of a supervisory body, the Insurance and Social Security Supervisory Authority, which was created to replace the Insurance and Social Security Directorate (Economic, Social and Environmental Council 2018:93). This authority is entrusted with powers to monitor the sector, including the bodies that manage health and retirement insurance. World Bank support has been used to provide financial and technical assistance to provide e-procurement in Morocco, which has halved the number of delays of the issuance of payment orders and provides access to complaint procedures for bidders (Jiménez, Hanoteau and Barkemeyer 2022:6). Moreover, the National Social Security Fund (CNSS) has also recently set up a fraud detection

[8] The use of the tax system to provide benefits or subsidies for social purposes.

project that uses digital tools and artificial intelligence to automate the detection of health insurance fraud (Saoudi 2024).

Police

Corruption in the Moroccan police force continues to be an issue, and observers report a culture of impunity in parts of force. Bribery is particularly common when the public interacts with law enforcement agents, which often takes place when police officers extort money from citizens during traffic stops (Mdidech n.d.). This practice results in them paying less than the fine prescribed by law. Mdidech (n.d.) attributes this extortion to the low salaries of traffic police officers. In areas where the drug trade is a particular problem in the northern region of the country, some police officers reportedly collude with organised criminal groups to facilitate the illicit trade (Bauer 2019).

In 2024, a police commissioner from Marrakech was arrested for extortion and corruption, for soliciting a bribe from a hotel employee in exchange for facilitating an administrative procedure (Bladi 2024). In the same year, three police officers were arrested on suspicion of corruption, collaborating at an identification data registration centre in Tangier to obtain documents and administrative certificates for third parties without their physical presence in exchange for money (Aberni 2024).

There have also been reports of torture or degrading treatment by some members of the security force. While the government has taken steps to investigate officials who allegedly committed human rights abuses and acts of corruption, investigations into the policy, security force and detention centre abuses have reportedly lacked transparency and encountered delays (USDOS 2021). There have also been reports of law enforcement officials sexually assaulting protestors during a demonstration calling for retirement benefits (USDOS 2021).

Despite corruption in the police sector, a recent study (Afrobarometer 2024:10) found that only 17% of Moroccans experienced a lack of respect when encountering the police, compared to 48% when encountering medical staff and 34% school staff. This suggests that there is a relatively high satisfaction with the sector. According to some, this is due to the modernisation of police stations, the expansion of facilities in major cities and the digitalisation of administrative processes (Hespress 2024).

Judiciary

The judicial system in Morocco is divided into general jurisdiction courts, specialised jurisdiction courts and special courts (BTI 2024:13). The supreme court is appointed

by the monarch upon the recommendation of the supreme council of the judiciary (Global Edge n.d.). The executive branch of government reportedly dominates the council and most judicial matters (BTI 2024:13). Bauer (2019) argues that there is a lack of independence and a high prevalence of bribery within the judiciary in Morocco.

The Global Organised Crime Index (2023:5) notes that despite the judiciary's independence being guaranteed by the law through the 2011 constitution, in practice the country's courts are often used to target opposition voices. Moreover, while the law provides criminal penalties for corruption, the judiciary does not always effectively sanction corrupt acts by well-connected individuals (BTI 2024:14).

In 2020, the media reported a collusion scheme among judges, prosecutors, clerks and bailiffs of the Casablanca court of first instance, legal representatives of public and private creditors, and service providers (USDOS 2021). This included thousands of suits being filed against citizens without their knowledge. In another exemplary case at the Ain Sebaa criminal court, judicial officials were reportedly involved in an extortion case where they promised to exonerate an individual in a legal case in exchange for the money (AT 2022).

The recently proposed bill 03.23 of the draft penal code is intended to strengthen the roles of the judiciary and public prosecution in monitoring the misuse of public funds (Al-Ashraf 2024). However, there have been concerns that these provisions may be abused or ignored, given the limited independence of these institutions when prosecuting officials that are linked to the government authorities.

The US Department of State (USDOS 2021) in their country report on human rights in Morocco notes that while the law provides the right to a fair and public trial with the right of appeal, this does not always occur. While the law forbids judges from admitting confessions made under duress without additional corroborating evidence, local non-governmental organisations (NGOs) report that judges sometimes decide on cases based on forced confessions (USDOS 2021).

A journalist and editor-in-chief of the newspaper Akhnar al-Yaoum was arrested in 2020 after an individual claimed on social media that he had assaulted them. However, al-Yaoum reportedly stated that the arrest was politically motivated to silence independent journalists. The investigating judge charged him with violent assault and ordered his detention, but Reporters Without Borders alleged his trial was full of irregularities as lawyers were not able to consult the indictment issued by the judge (USDOS 2021). More recently, he was released by royal pardon along with other journalists who had been in prison for several years (RSF 2024).

In recent years, the UNODC has led workshops for judges in different judicial departments in Morocco to educate them on the issue of sexual corruption, where

sexual favours are requested in return for services (Sougrati 2019). The UNODC noted that this occurs in Moroccan universities, the private and public sector and in courts. It became apparent during the workshops that the most important barrier to reporting instances of sexual corruption is the shame and stigma attached to it as well as a lack of laws and witnesses, making claims difficult to prove and keeping those affected silent (Sougrati 2019). This indicates that sexual corruption is an issue in the country and is potentially widely underreported. Transparency Maroc, in partnership with the International Association of Women Judges and the Moroccan Association of Women Judges, also led a mobilisation project against sexual corruption in Morocco for 4 years (2018 to 2021) (Zúñiga 2020). This project raised awareness among the public and the administration and encouraged students to report sexual corruption (Zúñiga 2020).

Legal and institutional anti-corruption framework

International conventions and initiatives

Morocco is a signatory of the United Nations Convention against Corruption (UNCAC) and ratified the convention in 2007 (UNCAC Coalition n.d.).

In 2022, Morocco also ratified the African Union Convention on Preventing and Combating Corruption (AUCPCC). It has also ratified the Arab Anti-Corruption Convention. The country is a full member of Interpol and a member of the FATF regional body, the Middle East and North Africa Financial Action Tast Force (MENAFATF). Its most recent mutual evaluation was in 2019.

In 2011, it hosted the fifth annual conference and general meeting of the international conference of the International Association of Anti-Corruption Authorities in Marrakech which resulted in the Marrakech Declaration (UNODC 2011). Morocco is not currently part of the OECD Anti-Bribery Convention.

Domestic legal framework

Since the 2011 constitution, the country has made significant efforts to address corruption (Bauer 2019; MIPA Institute 2022). The monarch has become a vocal proponent of anti-corruption interventions and has spoken publicly about them (Bauer 2019). In 2016, Morocco established a national strategy to fight corruption based on five pillars: governance, prevention, repression, communication and training.

Bribery is covered by articles 248 to 256 of the Moroccan criminal code and refers to the offer or solicitation made towards or receipt or acceptance on the part of any magistrate, member of the judiciary, arbitrator, public official or electoral office holder of a gift, donation or other advantage in exchange for performance or taking of any act, favour or decision or abstention from any act or decision, or for a medical practitioner.

This can be committed by any public official or private individual who attempts to corrupt a public official. If convicted, the sanction can be a custodial sentence or a fine. However, the law has a loophole in that it does not specify gifts regarding

hospitality expenses incurred by public officials. There are also no regulations regarding the invitation of officials to events, where a company or individual seeking favourable treatment might pay for the official's accommodation and food.

In 2014, Morocco adopted new legislation on public procurement, creating the Commission Nationale de la Commande Publique (CNCP), which is responsible for handling company grievances and complaints from holders of public procurement contracts (CNCP n.d.). An additional update was decree no. 2.22.431 on public procurements in 2023, which aims to strengthen transparency, improve the business climate and enshrine mechanisms aimed at improving the integration of socio-economic, environmental and sustainable development dimensions in public procurement (World Bank n.d.).

A right to information law was adopted in Morocco in accordance with article 27 of the 2011 constitution and enables citizens to obtain data and documents held by public administrations and elected institutions (El-Rayes 2024). However, fees are required when requesting information as the law states that 'the requester of information shall bear the costs incurred, when necessary, for copying or processing the requested information, as well as the cost of sending it to them' (El-Rayes 2024).

Act no.12-18 and act no. 43-05 on money laundering were introduced as a response to the recommendations from the FATF to strengthen the penalties for money laundering in 2021 (Bougrine, Tazi and Sadek n.d.). These acts increased the threshold for fines, added new offences within the definition of money laundering, reinforced internal control and vigilance measures and implemented new disciplinary sanctions (Bougrine, Tazi and Sadek n.d.).

In 2019, a draft law was announced to protect whistleblowers and fulfil the country's commitment as a signatory of the UNCAC (Sadek 2019). However, there are still gaps in the protection of whistleblowers as there is insufficient legal protection against reprisals, undermining the effectiveness of the legislation (GIDE 2024).

Finally, a small number of municipalities publish annual reports on the number and type of right to information requests on the public open data portal. However, most municipalities do not, and the lack of information from municipalities remains a major issue. For example, Tafra's 2024 assessment of the 81 Moroccan communes with more than 50,000 inhabitants found that 18 still had no official website in 2023 (Le360 2024).

Despite these improvement to the legal framework in recent years, some observers have pointed to an ongoing implementation gap on anti-corruption commitments. For example, the OECD (2024b) reports that more can be done to strengthen the national anti-corruption framework, particularly bribery between public officials and companies. To counteract this, the OECD (2024b) recommends digitalising

interactions with officials and improving the coordination across agencies that are involved in public procurement (OECD 2024b:15). It also recommends disclosing data on legal cases in a timely manner to help deter corrupt practices more broadly (OECD 2024b:62). Similarly, in an interview with Al Jazeera Net, the head of the National Authority for Integrity and Prevention of Corruption conceded that corruption remains a problem in Morocco, while noting a gap between the de jure commitments of public authorities and de facto implementation (Ballout 2024).

Institutional framework

The National Anti-Corruption Commission (CNAC) was established in 2017 to improve integrity and counter forms of corruption and is chaired by the head of government and comprised of ministers from other departments, civil society and the private sector (Kingdom of Morocco 2023). However, in 2025 Transparency Maroc withdrew its participation in the CNAC, citing a lack of political will to fight corruption (Transparency Maroc 2025).

The National Authority for Integrity, Prevention and the Fight against Corruption (INPPLC) was created under Article 36 of the 2011 constitution and has the responsibility of initiating, coordinating, supervising and monitoring the implementation of national anti-corruption measures, as well as collecting and disseminating information on this topic (INPPLC n.d.). It succeeded the previous Central Authority for the Prevention of Corruption (ICPC).

The INPPLC receives and examines reports and complaints of corruption and carries out investigations (INPPLC n.d.). In its annual reports it evaluates the state of corruption in the country and the implementation of the national anti-corruption strategy, which is implemented by a variety of public sectors and stakeholders (INPPLC 2024). For example, its 2023 annual report notes that the effectiveness of the national anti-corruption strategy has been affected by a lack of engagement from relevant officials and limitations to its current governance framework, particularly in terms of oversight and coordination (INPPLC 2024:10). While the INPPLC provided recommendations in 2019 in an evaluation report of the strategy, the initial engagement of different sectors and stakeholders quickly declined, leading to a re-emergence of sectoral priorities and a lack of coordination (INPPLC 2024:10).

The INPPLC is part of several international networks which include:

- Network of National Institutions for the Fight against Corruption in West Africa (RINCLAO)
- International Association of Anti-Corruption Authorities (IAACA)
- Council of Europe Network of Corruption Prevention Authorities (NCPA)

- Arab Integrity and Anti-Corruption Network (ACINET)
- Global Operational Network of Anti-Corruption Law Enforcement Authorities (GLOBE)

The Ministry of Justice and the high audit institution (government accountability court) has jurisdiction over corruption issues, and the latter has authority to conduct investigations (USDOS 2021). While the INPPLC is the primary agency responsible for countering corruption, the Ministry of Justice and high audit institution also have jurisdiction on corruption issues, and the Ministry of Justice drafts anti-corruption legislation (USDOS 2018).

The Ministry of Justice runs a hotline for the public to report instances of corruption. According to the US Department of State, as of August 2021, the government reported 9,550 calls to the hotline alleging corruption, which resulted in 39 cases been tried in court in 2021 (USDOS 2021). The government also reported 90% of the calls were inquiries regarding corruption cases in trial, rather than new reports of alleged corruption (USDOS 2021).

In 2018, the Center for Reporting Corruption and Bribery (CRCB) was established, with a team of 12 agents who enable direct intervention with citizens and a direct phone line and fax for citizens to report corruption (UNODC n.d.). This institution receives calls that report financial corruption offences such as blackmail, embezzlement and exploiting influence. Once the centre receives a call, it refers the case to a judge who then coordinates with the public prosecutor in the city where the citizen is located[9] (UNODC n.d.).

Other stakeholders

Civil society

Several anti-corruption civil society organisations (CSOs) operate in Morocco, including Transparency Maroc, which operates an advocacy and legal advice centre (ALAC) providing free legal advice to victims of corruption, as well as the Moroccan Association for the Protection of Public Funds, which works to protect public funds from corruption and embezzlement (Aamari 2023).

[9] From a review of publicly available information, the author of this Helpdesk Answer was unable to determine who should report what type of corruption allegations to which agency: the INPPLC, the Ministry of Justice hotline or the CRCB

The Bertelsmann Stiftung (2024:11) states that local civil society actors can struggle to maintain their independence from the state and political parties as they tend to rely on public funds. CIVICUS's monitor classifies Morocco's civic space as 'obstructed' (CIVICUS 2024).

Access to freedom of assembly is regulated by law 76. The law requires that the authorities are notified before any planned assembly and obliges the organisers to obtain a receipt of acknowledgement from authorities (BTI 2024:11). Spontaneous assemblies may be interrupted by authorities on the grounds of maintaining public order (BTI 2024:11). The US Department of State (2021) notes that while the constitution provides for freedom of association, in practice the government sometimes restricts this. For example, the spyware, Pegasus, was also found to have been used to infiltrate the smartphones of journalists and human rights activists in the country (BTI 2024:12).

In August 2024, the Moroccan government council approved bill 03.23, which amends law 22.01 on criminal procedure. This prevents NGOs from initiating legal action against offences involving public property, which includes cases of embezzlement by elected officials, unless the action is requested by a public prosecutor at the court of cassation (Al-Ashraf 2024). This has generated significant criticism, with Al-Ashraf (2024) arguing that it will undermine the ability of civil society to hold officials to account. Before the introduction of this bill, some organisations had initiated legal action against civil servants and elected officials, which had, for instance, resulted in the arrest of a former minister in the municipal council of Fqih Bensaleh after a complaint was made by the Moroccan Association for the Protection of Public Funds, who cited violations of the public procurement code (Al-Ashraf 2024). This bill could limit civil society's role to only condemning corruption and advocating for accountability without being able to launch judicial action.

The government has, on occasion, refused permission for certain organisations to register as NGOs, and registered NGOs that receive funding from foreign sources are required to report the amount and its origins to the government within 30 days (USDOS 2021).

Media

Reporters Without Borders (RSF) states that the 'diversity of Moroccan media is only a façade' and that independent media and journalists face significant pressure (RSF 2024). The then prime minister had reportedly increased judicial actions against journalists who are critical, who RSF (2024) alleges have been prevented from writing on subjects such as the Western Sahara, the monarchy and corruption. Some

journalists have been subject to arrest without warrant and prolonged pre-trial detention (RSF 2024).

There have been reports of restrictions of free expression, the criminalisation of certain content that criticises Islam and the monarchy, the government's position on territorial integrity, and interference with the freedom of assembly and freedom of association (USDOS 2021). In 2010, Le Journal Hebdomadaire was forcibly closed after publishing criticisms of the monarch, and several journalists who were accused of royal defamation in the courts were forced into exile (Sater 2017). Many media organisations which do not have closed as a result.

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