كرامة وفرص للجميع

DIGNITY AND OPPORTUNITIES FOR ALL

THE INDEPENDENTS' PROGRAM

2026 2031

RNI التجمع الوطني للأحرار

كرامة وفرص للجميع

DIGNITY AND OPPORTUNITIES FOR ALL

For you,
For everyone.

3 commitments **12 measures**

A clear roadmap to support and stand by every family, accross all territories.

VISION

One Morocco.

One path forward.

- Standing with every family across all regions of the kingdom and abroad.
- A unifying vision for social and economic consolidation, dignity, and social mobility, across all regions.
- A vision that fundamentally transforms the concept of the welfare state, by shifting the focus from passive aid to active support for empowerment and autonomy.

Three commitments to protect, support, and empower every Moroccan.

Consolidated reforms, tangible commitments and measures to ensure that everyone in Morocco realizes the promised progress.

1

Sustainable Protection of Purchasing Power

Specifically, **four shields** to help every Moroccan maintain and improve their **standard of living**, regardless of economic fluctuations.

MEASURES 1-4

2

Delivering High-Quality Public Services Across Every Region

The 2026–2031 period will be marked by the **territorial expansion of the welfare state**.

Ensure effective implementation of rights in every region.

MEASURES 5-8

3

Building an inclusive economy

Remove barriers to **employment and ensure a secure path for everyone**.

Make social welfare a springboard to empowerment.

MEASURES 9-12

1

COMMITMENT 1

Sustainable Protection of Purchasing Power

Sustainable Protection of Purchasing Power

Our goal is for every Moroccan to be able to maintain their standard of living, live with dignity, and build on their achievements, regardless of economic fluctuations.

Protecting their purchasing power entails not only mitigating the effects of crises, but also allowing everyone to move forward in the face of uncertainty, without fearing for their basic needs.

In real terms • 4 Shields against economic shocks:

1. A Social Protection Shield to protect the purchasing power
2. A National Savings Shield
3. Higher Wages and Better Pensions
4. An Education Shield to help families invest in their children's future

1 A Social Protection Shield to protect the purchasing power

Indexing direct social assistance to inflation by establishing an automatic adjustment mechanism that is triggered as soon as inflation exceeds a predefined threshold.

- Automatic indexation for **sustained inflationary trends**.
- One-time adjustments for **sudden economic events**.
- A spending cap defined in the annual Finance Act to ensure **fiscal sustainability**.
- **An index that includes energy and electricity** to protect against energy shocks.

The **measure would protect** the purchasing **power of 4 million households**—nearly **12 million Moroccans**, including more than **5.5 million children**.

MEASURE 1

2 A National Savings Shield

Creating a simplified savings account subsidized by the government, accessible via mobile phone or local bank branches, to fill a gap: workers in the informal sector have no pension, no unemployment insurance, and no structured protection.

A two-tier structure:

- Precautionary savings: fully liquid, with withdrawals allowed at any time, to cover unexpected expenses.
- Future savings: Locked in for 24 months, these earn above-market interest and are matched by the government at 0.25 dirham for every dirham deposited.

Deposits eligible for the government match allow informal-sector workers to build up capital for protection and investment, thereby promoting their economic autonomy.

MEASURE 2

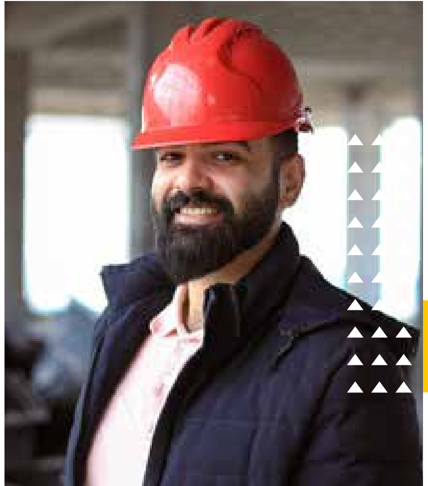
3 Higher Wages and Better Pensions

- **Raise the minimum wage** SMIG.
- Continue **aligning the SMAG** with the SMIG.
- **Increase retirement pensions.**
- **Protect purchasing power**, raise the median wage, and foster formalization.

Increase **SMIG*** and **SMAG*** wages to improve the incomes of two-thirds of formal-sector employees. **Increase retirement pensions**.

MEASURE 3

** The minimum wage in the industrial, commercial and liberal professions sectors (SMIG).*
The minimum wage in the agricultural sector (SMAG).



4 An Education Shield to help families invest in their children's future

Introduce a tax credit of up to 5,000 dirhams per year per child to cover school tuition fees, complementing the reform of pilot schools.

For the middle class:

- Supporting the middle class who invests in the education of its children.
- Enable families to make informed educational choices without compromising their financial stability.

A program that positions Morocco among the most generous emerging economies in terms of educational support.

MEASURE 4

2

COMMITMENT 2

Delivering High-Quality Public Services Across Every Region

Strengthen the pillars of the welfare state and promote territorial equity

A right only becomes a reality when it is accessible everywhere and to everyone. The period 2026 to 2031 will be one of expanding the welfare state to all regions.

In real terms · 4 Measures to ensure effective implementation of rights

5. Water Security: Protect vulnerable communities while supporting regional development
6. Green Energy: Reduce household energy costs, expand energy production
7. Success in Education for Every Student
8. Quality Healthcare Within Everyone's Reach

5 Water Security: Protect vulnerable communities while supporting regional development

Transform water from a constraint into a key regional development driver, in order to stabilize rural incomes and strengthen economic inclusion.

- Integrated approach: dams, interconnections and desalination, implemented at an accelerated pace.
- The final stretch or 'last kilometer' of potable water infrastructure: connection of individual multifunctional water tanks for water-stressed areas.
- Local water solutions: rainwater harvesting, support for local irrigation, and water security during droughts.

Ensure secure, self-sufficient, and resilient access to water, particularly for vulnerable rural households, by supplementing large-scale infrastructure with local solutions.

MEASURE 5

6 Green Energy: Reduce household energy costs, expand energy production

Protect every household from inflation.
Enable every household to generate their own electricity and sell any surplus, with no upfront cost.

- National program for solar panel self-generation, with no upfront cost: gradual repayment through savings on the electricity bill, and resale of surplus energy.
- For recipients of direct social assistance, explicitly include energy prices in the inflation index that triggers automatic indexation of benefits: any significant increase will automatically result in higher transfers to the 4 million beneficiary households.
- For low-income households, electricity rates will remain unchanged for the lowest consumption brackets during periods of exceptional energy crises.
- Opening of the medium-voltage electricity market; development of LNG and the green hydrogen sector to ensure energy sovereignty.

A new value-creating model for energy production in Morocco—more accessible, more competitive and safeguarding our sovereignty.

MEASURE 6

7 Success in Education for Every Student

- School transportation for all rural areas, in partnership with provincial councils.
- School cafeterias for children in public preschool and elementary schools.
- Individualized academic support through educational technologies.
- Expansion of the university network card to span 27 universities (12 initially).
- Continued implementation of the 12 Cities of Trades and Skills.
- Widespread adoption of "pioneer" elementary and middle schools and expansion to high schools (lycées).
- Schools to become genuine drivers of social advancement, everywhere, for every child.

Expand the "pioneer" elementary and middle schools by 2028 and the "pioneer" high schools by 2031, reduce the dropout rate by half, and establish schools as a true lever for social advancement.

MEASURE 7

8 Quality Healthcare Within Everyone's Reach

Address barriers to healthcare access through integrated hospital networks, increased medical coverage, and the gradual elimination of out-of-pocket costs.

- Expand Regional Healthcare Networks by 2027, with one per region: a tiered care pathway, from health centers to university hospitals, under a single medical regulatory framework.
- Family physicians as the cornerstone of the care pathway; deployment of 5,000 Rural Health Workers over the term of office.
- Increase the medical density from 30 to 45 healthcare professionals per 10,000 residents by 2030;
- Completion of all university hospitals by 2029; upgrading of 1,600 primary care facilities and creation of 200 more in medically underserved areas; deployment of 100 mobile units.
- National SAMU (Emergency Medical Service) 141: single emergency number, 12 regional SAMUs.
- Telemedicine covered at 100% by the AMO.
- Direct billing in the public sector will be phased in, supported by the revision of drug prices and the updating of rates reimbursement schedules.

Ensure a fair and equitable access to quality care, regardless of location or income.

MEASURE 8

3

COMMITMENT 3

Building an inclusive economy

Remove barriers to employment; secure every career path

Social protection safeguards, stabilizes, and supports. But on its own, it is not enough. The challenge now is for it to become a springboard to empowerment.

Four measures to realize the right to economic inclusion

9. A New National Employment Strategy to create jobs for every region of the Kingdom
10. A Back-to-Work Allowance
11. Career Protection for Seasonal Workers
12. An Interest-Free Productive Loan Fund

In addition to the 4 measures, a promise/we promise: an attractive minimum wage and an improved median wage.

9 A New National Employment Strategy to create jobs for every region of the Kingdom

Reduce the unemployment rate from 10.8% to 9% by 2030, by allocating 15 billion dirhams over the 2026–2031 period and maintaining the investment rate at 33% of GDP.

In concrete terms

- One **million jobs** created: 2030 World Cup (100,000/year), tourism (100,000), agriculture and rural areas (150,000), industry (300,000), crafts and services (100,000), digital sector (250,000).

- Major infrastructure projects: desalination, ports (Nador West Med, Dakhla Atlantic), to generate regional ripple effects and job creation.
- A Right to an Economic Activation Program, open to workers in the informal sector and NEETs: assessment, guidance, training, and support for integration into the workforce.
- Employment promotion programs—Tadrij, Idmaj, Tahfiz, and Taahil: nearly 250,000 people integrated into the workforce annually.
- An active employment policy at the heart of the 2026–2031 economic policy, driven by 5% annual growth.

MEASURE 9

10 A Back-to-Work Allowance

Replace the Unemployment Benefit with a three-tiered system, with a doubled duration (12 months instead of 6) and eligibility requirements relaxed.

- **Formal employees**: 70% of the reference salary for 12 months, with the ceiling raised to four times the minimum wage, and eligibility reduced to 520 days of contributions over three years (compared to 780 for the IPE).

- **A reform aligned with the realities of the labor market**: the minimum wage cap has been raised so as not to penalize managers.

Effective protection against unemployment.

MEASURE 10

11 Career Protection for Seasonal Workers

A measure granting the same rights as those afforded to officially registered workers (AMO, retirement benefits, family allowances, Seasonal Return-to-Work Allowance), to address the seasonal realities/adaptation requirements of tourism, culture, agriculture, fishing, and construction.

In real terms

- **Seasonal Worker Card (CTS)**: a personal document for itinerant day laborers; each reported day earns a point that, in stages, unlocks access to AMO, retirement benefits, family allowances, and the seasonal Return-to-Work Allowance (ARE).
- **Seasonal Return-to-Work Allowance (ARE)**: 70% of the reference wage, capped at 2× the minimum wage, for up to 6 months, provided there are 120 days of contributions over 12 months or 240 days over 24 months.
- **Strict regulation of fixed-term contracts (CDD)**: limited to temporary replacements and exceptional peak periods (6 months, renewable once); automatic reclassification as a permanent contract (CDI) in cases of abuse..

Du réceptionniste d’hôtel à l’ouvrier agricole itinérant: aucun travailleur saisonnier ne reste à l’écart de la protection sociale et de l’allocation chômage.

MEASURE 11

12 An Interest-Free Productive Loan Fund

Create zero-interest loans guaranteed by the government for vulnerable individuals wishing to launch a productive business aligned with our country's needs.

Moroccans living abroad will also receive support through this Fund to invest in and develop projects in Morocco.

Four Principles

- **Access without collateral**: the government guarantee replaces the need for personal collateral.
- **Zero interest rate**: sustainable repayment even for projects with low initial yields/ROI.
- **Structured support**: project development, basic training, and startup monitoring, drawing on the social and solidarity economy.
- **Tailored loan amounts**: small-scale productive projects, adapted to local economic needs and realities.

Removing the credit constraint that prevents investment: evolving the state's role from a safety net to an active lever for economic mobility.

MEASURE 12

SUMMARY

3 commitments

12 measures

- One Morocco.
- One path forward.
- For everyone.

1 A Social Protection Shield to protect the purchasing power

2 A National Savings Shield

3 Higher Wages and Better Pensions

4 An Education Shield to help families invest in their children's future

5 Water Security: Protect vulnerable communities while supporting regional development

6 Green Energy: Reduce household energy costs, expand energy production

7 Success in Education for Every Student

8 Quality Healthcare Within Everyone's Reach

9 A New National Employment Strategy to create jobs for every region of the Kingdom

10 A Back-to-Work Allowance

11 Career Protection for Seasonal Workers

12 An Interest-Free Productive Loan Fund

**Three commitments. Twelve measures.
A pact with every Moroccan, across all regions.**

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