



## INNOVATIONS FOR SUCCESSFUL SOCIETIES

### REDESIGNING A PUBLIC AGENCY: SOCIAL SECURITY IN MOROCCO, 2001 – 2010

#### SYNOPSIS

Until 2001, Morocco’s Caisse Nationale de Sécurité Sociale (CNSS, or National Social Security Fund) did its job unevenly, inefficiently, and, critics said, often unfairly. Although the fund was meant to provide insurance for all private sector employees, it covered only about half of them. It had no proper accounting and was mismanaged and corrupt to the extent that it had lost the trust of companies, workers, and politicians. In 2001, the CNSS’s new director general, Mounir Chraïbi, moved to improve service delivery and increase enrollment in response to a parliamentary investigation committee report that had revealed the agency’s shortcomings. Chraïbi and his successor, Saïd Ahmidouch, reorganized the CNSS to enhance accountability and efficiency, rebuilt the staff to raise skill levels, introduced an electronic system for handling many of the fund’s interactions with businesses, and changed the design of the auditing process. By 2010, when Ahmidouch implemented the final measures of the reform plan, the agency had sharply increased its enrollment of private sector companies and their employees and regained the trust of its partners.

*Romain Ferrali drafted this case study based on interviews conducted in Casablanca and Rabat, Morocco, in June and July 2013. Case published October 2013.*

#### INTRODUCTION

When press freedoms expanded in Morocco in the 1990s, media attention focused on stories of extortion or alleged embezzlement by public pension fund employees. A series of reports by auditing firm PricewaterhouseCoopers from 1993 to 1997 pointed out irregularities in public pension fund management and lack of proper accounting. Political leaders took notice and pledged to respond. In 2000, Minister of Employment Khalid Alioua stated that “the Caisse Nationale de Sécurité Sociale [CNSS, or National Social Security Fund] has worked as a

[slush] fund rather than as social security. It is time for things to change. We cannot treat CNSS as a cash cow.”<sup>1</sup>

Increasing scope for citizens and businesses to voice their views created a moment for reform. The late 1990s marked the beginning of a gradual but sometimes halting political liberalization in Morocco, a country with a constitutional monarchy and a youthful population that had just topped 30 million. Led by the Union Socialiste des Forces Populaires (Socialist Union of Popular Forces), the Democratic Koutla coalition won the

1997 elections, securing a majority in the lower house of the country's new bicameral legislature.

The victory launched an era of more-equal power sharing between the monarchy and the elected government. The vote also underscored rising popular concern for reducing poverty and improving public services, including social security. Morocco's four social security programs were performing poorly. At the time, public social expenditures amounted to about 3.6% of gross domestic product compared with 8.3% and 7.2% for two of Morocco's neighbors, the slightly wealthier Algeria and Tunisia, respectively.<sup>2</sup>

According to a 2002 World Bank report, Morocco's four programs covered—all together—only a small fraction of the population, mostly urban formal workers and the public sector. Only 23.7% of Morocco's active population contributed to any of the country's four main retirement programs compared with 44% and 57.7% in Algeria and Tunisia, respectively.

Furthermore, the World Bank report said, “the benefits for some participants [were] too generous, while for others, they barely keep people above the poverty line.”<sup>3</sup> The new government's platform set a priority on improving social security—pensions and health care—and fighting corruption.

In 1999, King Mohammed VI succeeded his father, King Hassan II, and placed social policy high on his agenda, leading some to refer to him as the “king of the poor.” The winds of change that surrounded Mohammed VI's accession to power resulted, at least for a few years, in increased political liberalization and shifted the balance of power away from the monarchy and toward the elected government and parliament.

At the center of attention was the CNSS, the institution responsible for providing all private sector employees with old-age, disability, and survivor pensions. Built gradually since Morocco's independence from France in 1956, the system of social security reflected French principles. The

CNSS was a government-administered fund that required private sector employees' enrollment. It coexisted with three other social programs that were meant to cover different segments of the labor force. Two were mandatory and covered public sector workers; the other was optional. With the private sector representing 90% of Morocco's total workforce in 2001,<sup>4</sup> the CNSS had the broadest mandate by far and bore the largest share of responsibility for the failure of Morocco's social security system.

CNSS had a well-deserved public reputation for poor performance. The fund covered only a small percentage of the working-age population and had inadequate reserves to cover its commitments. The agency's coverage rate could not be known with certainty until 2010, because Morocco's statistics office did not collect official figures on the number of private sector employees. However, calculations based on other government figures for 2001 indicate that the CNSS insured fewer than half of private sector employees,<sup>5</sup> and a 2005 estimate by CNSS placed the proportion covered at 43%.

Worse, the figures did not take into account the informal sector, which amounted to about 18% of Morocco's workforce at the time.<sup>6</sup> In 2001, Morocco's population was still young. The demographic dependency ratio—the share of the population between 20 and 59 years of age compared to those young than 19 or older than 60—was about 14%. But the population was starting to age, and given the level of contributions, the government and independent observers agreed that revenue would fall short of commitments to Morocco's retirees within 20 years.

Although the agency's management problems dated back to the 1980s,<sup>7</sup> the CNSS's poor performance festered—and its reputation worsened—during an eight-year governance crisis that began in 1992 with the collapse of the agency's governing board. The crisis stalled nearly

all attempts to improve operations at the agency because the law required the director general to get the board's approval in order to carry out significant responsibilities.

Presided over by the minister of employment, the board comprised 24 representatives, split evenly between unions, employers, and government oversight agencies. Its mandate included the supervision and monitoring of CNSS's top management, as well as the approval of a yearly budget and action plan. Without the board, the agency was crippled, and significant changes were impossible.

The board stopped meeting when the Union Marocaine du Travail (UMT, Moroccan Workers' Union), which held seven of the eight seats reserved for labor representatives, staged a boycott along with the Union Générale des Travailleurs Marocains (General Union of Moroccan Workers), which held the other labor seat. At a time when new unions had started to appear and to compete for members, the UMT found itself caught between the need to champion the interests of Moroccan workers in general—for whom a well-performing pension system was important—and the demands of CNSS employees, whose work conditions it had a particular responsibility to defend.

The union stated that the boycott was a way to signal its acute dissatisfaction with top management at the CNSS—in particular, with the director general. In a 1992 memo to the prime minister, the UMT asserted that “the CNSS [lacked] an accurate and reliable system of accounting. . . . For years, the agency [had] not even carried out a physical inventory of its assets. Its budget [was] often presented to [the board] near the *end* of the fiscal year, although it did not know how it was put together, and with no proper internal control to monitor its execution.” In a 1995 letter to the prime minister, the union said it would return to the board only if the government investigated the CNSS and if the agency's top

management adhered to rules that required, for instance, presentation of the budget at the *beginning* of the fiscal year.<sup>8</sup>

At the same time, during the boycott, the UMT could still defend CNSS workers because its members dominated lower-level management and participated in the day-to-day operations of the agency. Former board member and employers' representative Hassan Chami said: “UMT refused to sit on the board, but it did not give up the management of CNSS. It was everywhere in management. By paralyzing the board, it had more power than by sitting in a board where it had to face other participants.”<sup>9</sup>

The UMT would be able to prevent other unions from competing for seats and from challenging its monopoly of labor representation within CNSS while still appearing to champion the interests of all of the country's workers. Chraïbi said, “This was a way to block the arrival of another union, and to say that they disagreed with the way things were going.”<sup>10</sup> The boycott appeared to be a solution to a political problem within the UMT. On one hand, the union had obligations to the workers writ large to ensure that the CNSS operated effectively. On the other hand, as the only representative of the agency's employees, it had to defend a staff that bore some responsibility in the agency's condition.

The board crisis continued until 2000, when Minister of Employment Alioua used his power as president of the board to convene a meeting. The need to reform the agency was pressing. Alioua had trusted the former minister of employment and director general at the time, Rafik Haddaoui, to reunite the board, but Haddaoui had struggled and failed. Board member Touria Farouk said, “Alioua threatened the DG [director general] and said that with or without [UMT], we would start.”<sup>11</sup>

Alioua had the authority to revise the distribution of board seats. He cut the UMT's representation on the board to four seats from

seven and allotted the other three seats to the Confédération Démocratique du Travail (Democratic Confederation of Labor), a union close to the new coalition in power. The revised distribution of board seats reflected erosion in the number of private sector employees the UMT represented.

For a year, the board met without UMT representatives. Officially, the union had conditioned its return on accounts certification and respect for the board's prerogatives. In 2001, Minister of Employment Abbas El Fassi promised the UMT that its conditions would be respected, however, and the union returned.

Meanwhile, Morocco's legislature created a committee to investigate the CNSS. The 2001 committee hearings developed a mandate for change by determining that, among other things, corruption and mismanagement undermined the organization's financial position. The committee estimated that the cumulative loss from 1972 to 2001 was \$5.62 billion, although some analysts said the figure overstated the scale of the hemorrhage.

The task of repairing the CNSS fell to Mounir Chraïbi, an experienced public sector manager whom the minister of employment appointed as the agency's director general in 2001. Chraïbi led the CNSS until 2005, when Saïd Ahmidouch, who had significant experience in the private insurance sector, succeeded him. Ahmidouch followed the same reform track and accelerated the pace of change.

## THE CHALLENGE

Having led reform in various public sector agencies during the previous 12 years, Chraïbi had experience with implementing the kinds of changes needed at the CNSS. Upon taking over as director general in 2001, Chraïbi conducted his own review of the CNSS's situation and came to the same conclusion as the parliamentary

committee had: overall, the agency was inefficient and had failed to deliver on its mandate.

Chraïbi's own analysis and the parliamentary investigation committee's report pointed to daunting challenges:<sup>12</sup> Lines of management responsibility were unclear, and financial monitoring had disintegrated. Shortcomings in staffing created major problems. The agency had too many unqualified staffers and too few with the knowledge and experience to handle their jobs.

When Chraïbi took over, Haddaoui had already dealt with the most urgent situations of this kind and had reduced staff by about 12%. Furthermore, Haddaoui had conducted a staff census and laid off so-called ghost workers—people who collected salaries without appearing at work.

Still, Chraïbi said that when he took over as CNSS director general in 2001, the agency, with 5,600 employees, was clearly overstaffed. In addition, only about a third of employees had completed secondary education.

The agency lacked formal recruitment procedures, and in practice many managers hired workers based on family ties or union connections; one field office employed 10 members of the same family. Finally, "for internal promotion, you had to be approved by workers' representatives,"<sup>13</sup> Chraïbi said, and top CNSS managers had long used yearly bonuses to reward their followers, supporters, and kin.

Management quality posed a serious challenge as well. Because responsibilities overlapped, accountability was blurred. To decide who did what, managers often engaged in informal negotiations that were akin to horse trading, said board member Abdelfatah El-Baghdadi. "You did not know whether it was the general direction which managed the CNSS, or whether it was the board, or the ministries," he said. "Everybody manages according to his power. And there is even a consensus: I close my eyes on

this; I give you this, you give me that.”<sup>14</sup>

The CNSS also lacked consistent and strong guidance from above. The board—when it had met at all—made decisions that sometimes strayed from its mandate, and the oversight ministries (finance and employment) failed to exert significant powers of supervision and control.

Financial monitoring and accountability for spending were nonexistent. From the 1980s to 2001, the agency had no certified accounts; some of its accounts were used for unapproved purposes; and fraud permeated its procurement process. One consequence of that mismanagement was that the agency had expanded into the provision of health-care services without any legal mandate. From 1975 to 1990, the CNSS had built 13 health centers, called polyclinics, which were supposed to provide its members with cheaper health care than the private sector could. In addition to operating at a loss, the health centers were underused. In 2000, they operated at 35% of capacity and covered only 38% of their costs.<sup>15</sup>

The procedures the agency used to obtain wage declarations and company contributions to worker pensions compounded the system’s poor performance.

The paper-based process was costly and prone to errors. The CNSS first sent a wage declaration form and a payment form to each company. A company mailed the completed wage declaration form to the CNSS and the completed payment form to its bank. The CNSS checked the wage declaration form. The bank processed the payment form and transferred the funds to the CNSS as needed. Any mistake in the process was costly for the agency, the companies involved, and their employees. Director of Studies, Communication, and Development Omar Souabni explained: “Every service provided by CNSS was closely linked to salary declarations. If we do not have reliable information regarding salaries, those we insure suffer.”<sup>16</sup>

Every year, on average, companies challenged the accuracy of 5,000 dues statements—a figure that implied that about 5% of companies registered at the CNSS were involved in disputes. As a result of those errors, trust was tenuous between companies and the agency. The CNSS accounts showed cumulative unpaid contributions amounting to 13.9 billion Moroccan dirhams (\$1.23 billion) in 2001.

The auditing process was a source of corruption because the agency had no information system to monitor the activity of inspectors who checked the wage declarations of participating companies. The inspectors had broad discretion that encouraged the solicitation of bribes. First, individual inspectors worked alone within a given territory, and there was no way for a company to blow the whistle if an inspector threatened to overcharge. Second, inspectors had the power to impose fees if they felt companies were uncooperative, and they used the threat of such fees as leverage in extorting money. Law-abiding companies whose managers refused to pay the bribes had to endure lengthy investigations, whereas less honest ones would bribe inspectors and escape this burden.

The CNSS’s reputation suffered as trust collapsed between the CNSS and workers and participating companies. Chraïbi said, “People regarded the agency as a slush fund.”<sup>17</sup>

If Chraïbi hoped he could shed the agency’s problematic health-care responsibilities, he was wrong. In 2002, the legislature created an additional challenge when it passed a law that made the CNSS responsible for managing a compulsory health insurance program—the long-awaited Assurance Maladie Obligatoire (AMO)—alongside its pension responsibilities, thereby expanding the ad hoc system that was already in place. “Many stakeholders anticipated that CNSS would not be capable of managing”,<sup>18</sup> said board member Mohamed Alaoui. The investigation committee also noted that the



CNSS's poor reputation impeded the legislature's planned increase in the agency's scope.

### FRAMING A RESPONSE

Chraïbi's predecessor, Haddaoui, had laid the groundwork for reform. In addition to reconstituting the board, Haddaoui had put a hold on the agency's generous recruitment policy, conducted a staff census, and boosted recovery of dues from companies.

However, progress was slow because the state—the elected government and the monarchy—still had little interest in social policy and because the lack of a functioning board limited the director general's freedom to maneuver.

In 2001, when Chraïbi arrived to direct the CNSS, the governance climate had improved enough to enable action toward fixing the agency's many shortcomings. Although board gatherings were often tense, the group began meeting regularly and decisions were being made. Chraïbi said: "When I got there, my first goal was to create a work mood for people to get together, so problems got progressively less acute. We were living under the constant threat of a boycott by unions or employers, but hopefully, during [the] four years [I stayed in office], governance was respected."<sup>19</sup>

During his first three months as director general, Chraïbi consulted with high-level CNSS managers and developed a four-year improvement plan. The broad objective was to "move the agency from a bureaucracy, with a bureaucratic culture, to a service enterprise with a culture of efficiency and performance,"<sup>20</sup> said Ahmidouch.

Chraïbi focused on five long-term goals: increasing the number of enrolled members by 50%, to reach 2 million; adjusting the old-age pension plan in order to balance income and spending in 20 years; instituting proper accounting policies and practices and having the board certify all accounts; creating a separate

functional management organization for the health centers; and implementing the AMO—the new health insurance program—effectively and in line with legal requirements.

Because most of the long-term goals were intertwined, Chraïbi knew it was important to work on them simultaneously. More important, he realized he would have to overhaul the entire agency and its operational structure in order to succeed. To achieve his major objectives, he took five essential interim steps: assembling a reform coalition, reorganizing the agency to build accountability and improve management, building a more-highly-skilled staff, introducing an electronic system to handle many of the interactions with businesses, and changing the design of the auditing process.

Computerization and reform of the auditing process were key to ensuring sound financial management. The changes also would streamline relationships with participating companies and help boost enrollment by easing the process of signing up as a member of the social security fund.

Building a more-highly-skilled staff was necessary for the agency if it was going to implement the changes successfully. For solutions and inspiration, Chraïbi drew on the advice of consultants he hired as well as from his own ideas.

Beginning in 2001 and in all subsequent years, Chraïbi developed an action plan with the top management, won the board's approval, and carried out a final evaluation. To carry out his plan, he hired several people to serve as key members of his management team. He insisted that the people he appointed have specific skills the organization needed and no affiliation with political parties or unions. Chraïbi said that this policy "lent [management] credibility with each of the many stakeholders, although it initially raised criticisms."<sup>21</sup>

Because overhauling the agency was a government priority, the Ministry of Finance allowed Chraïbi to recruit through private

contracts rather than through the civil service, which was tightly regulated. That departure from standard practice enabled him to pay higher wages so as to attract experienced and highly skilled people who otherwise might not be interested.

One example was Secretary-General Abdel Mjid Tazlaoui, whom Chraïbi described as a newcomer—an unknown—and who brought skills and knowledge from outside the organization.<sup>22</sup> Tazlaoui had more than two decades of experience in the French social security system. As such, Tazlaoui would not seem affiliated with any of the agency's stakeholders, and he had the skills required for the agency's overhauling.

When the king appointed Chraïbi governor of Marrakech in 2005, Minister of Employment Mustapha Mansouri selected Ahmidouch to succeed him. Because most of the new director general's experience was in the private insurance sector, Ahmidouch was well prepared to implement the new AMO. He continued on the same reform path as Chraïbi but increased the pace.

Throughout the reform years under both men, the agency could count on adequate financial resources. Although demographic change threatened CNSS's long-term financial sustainability, the problem could be fixed by raising the contributions required of companies and their employees. Furthermore, the other branches, such as child benefits, were largely profitable. Finally, operating costs represented only a tiny fraction of the agency's budget.

## GETTING DOWN TO WORK

Transforming service delivery usually entails changes in organizational design. But is also requires the political skill to overcome inertia or resistance. Both types of effort intermingled in Morocco's CNSS reform.

### *Building a reform coalition*

To implement his plan, Chraïbi had to win the support of the CNSS board and staff. At the board level, he had to formulate policies and actions that appealed to all three groups that were represented: the oversight ministries, employers, and organized labor, which were largely affiliated with the UMT, the labor union whose objections had led to the board's collapse in 1992.

Chraïbi faced similar problems with both groups. First, resistance was likely to come from people who benefited from the agency's dysfunction or who were merely satisfied with the status quo and reluctant to see any changes in the way they did things. Second, various stakeholders would have conflicting needs and demands that would require persuasion and compromise.

Both of the CNSS's oversight ministries embraced Chraïbi's strategy for rebuilding the agency. The Ministry of Finance endorsed the plan because it promised sounder fiscal management. The Ministry of Employment supported it because despite a shift in political winds in 2002, reform of the social security fund still ranked high on the government's agenda.

After the 2002 legislative elections, a technocratic government headed by Prime Minister Driss Jettou took over. Government change, however, did not reduce the political momentum that had sustained the CNSS reform. Because no clear majority emerged in Parliament, the king reunited three major parties under the apolitical Jettou.

Although many observers considered this period to have been a step back from Morocco's march toward political liberalization,<sup>23</sup> the new government's platform maintained a priority on reform of the CNSS. Indeed, the government aimed to improve the business climate through broad reform of labor market institutions, including a revamp of labor laws and the

restoration of formal bargaining procedures between unions and employers. Overhauling the CNSS worked toward both of the government's goals, because social security was a crucial labor market institution that affected both workers and employers. As "CNSS clearly fell within this orientation, it had no difficulty being supported by the Jettou government,"<sup>24</sup> said Ahmidouch.

Most private sector employers supported Chraïbi's strategy because the plan would provide greater transparency—and, potentially, greater fairness—in the pension contributions the CNSS required. After all, private sector employers had to compete with rival companies that operated in Morocco's extensive informal economy and paid no such costs. The employers' association supported reforms that would help reduce their costs, especially computerization and changes in the bribery-tinged inspection system.

Although the employers' association also represented industries that were well-known for evading their responsibility to participate in the social security fund, the association had no difficulty in getting them to support Chraïbi's plan. Businesses that did not want to go along had a hard time making a case within the employers' association. Chami said, "Cheaters never show themselves as cheaters. The guy won't say, 'I don't want more transparency, because I'm a cheater.' People can't oppose a transparency policy."<sup>25</sup>

To encourage CNSS participation by employers from the informal economy and those that conducted significant parts of their business under the table, Haddaoui and Chraïbi also enacted several amnesty plans that promised reduced exposure to potential fines and other penalties for past failure to comply.

The task of drawing the unions into a cooperative relationship was more complicated. The UMT held four seats on the board and was the sole labor representative of the agency's own staff (who had organized under the title *Fédération Nationale du Personnel de la Sécurité*

*Sociale* [National Agency of Social Security Personnel]).

The UMT's dual role—representing all Moroccan workers on the board while acting on behalf of CNSS employees, some of whom were involved in mismanagement and corruption—created potential conflicts of interest. Even though the same people were not active in both roles, the UMT board members and the Federation representatives had informal ties. "It is totally normal that there is some exchange of information between members of the board and the Federation,"<sup>26</sup> said board member and UMT representative Alaoui. In 1998, the Federation orchestrated a strike to protest a layoff plan conducted by Haddaoui, and Chraïbi had to try to win the union's cooperation in the broad range of reforms he envisioned.

By the time Chraïbi took control, however, the UMT was no longer enjoying the power and credibility it had in 1992, when it precipitated the CNSS board crisis. Although it was Morocco's first union and had long been the largest, other unions had started to gain members. The UMT had lost three of its seven seats on the board. Furthermore, in 2000 the Ministry of Employment increased the CNSS's accountability to the broader Moroccan workforce, and the parliamentary inquiry into the CNSS blamed the UMT for much of the agency's poor performance.

As a result, UMT leaders began to cooperate. Board member and labor representative Farouk said the UMT understood that "the process was getting started, with or without them."<sup>27</sup> For instance, along with the other unions, the UMT objected to some of Chraïbi's proposed policies, such as amnesty for companies that had failed to pay their fair share of contributions. In their view, the amnesty was tantamount to stealing money that rightfully belonged to workers. However, because the amounts that such companies owed were large and were supposed to have been paid

too long ago to be fully accounted for and recovered, unions came to realize they could not



defend a hard-line stance. They began to work with Chraïbi to look for solutions.

### *Reorganizing*

In 2002, the year after he was appointed, Chraïbi began to overhaul the CNSS's organizational structure. The goal was to improve accountability and increase efficiency and citizen access.

Early efforts aimed to expand the agency's existing operations and sharpen their focus. Chraïbi created regional offices to bring the agency closer to its member companies and their employees. The nine new regional divisions as well as new branch offices more closely mirrored the geographic distribution of potential enrollees. Regional divisions were responsible for reaching specific targets for member registration, service provision, and audits.

Chraïbi also reorganized offices by function, making it easier for people to know whom to call or visit to carry out a particular type of transaction. Functional reorganization also improved accountability by clarifying who was doing what.

Eight years later, in 2010, Ahmidouch rolled out an entirely new organizational structure that followed the same principles of improving service while further bolstering accountability and lines of responsibility. Divisions were regrouped into larger "poles." A new, network pole ensured the implementation of the yearly action plan across all branches of the CNSS network. A new enterprise pole managed all relations with companies, including affiliations, collection, and other enforcement functions. Finally, a new services pole provided members with their benefits.

Ahmidouch figured that the CNSS's main functions required radically different organizations and employees with significantly different skills. Aiming to increase efficiency through specialization, he separated the divisions that handled commercial functions—enrollment, distribution of benefits, and the marketing of new

products such as computerized declaration and payment—from the divisions that handled enforcement functions such as inspection and auditing.

Ahmidouch also reorganized field offices. First, he narrowed their responsibilities to handling only commercial functions. Second, he increased the number of regional divisions to 13—subdividing some of the larger regional units—and created new divisions in the south. He also reorganized some of the branches.

Some of the offices, including those in Tangier and Casablanca, had grown so big that they were hard to manage, and the quality of service had weakened. As a result, branches that had more than 100 employees were divided into branches of about 25 each.

### *Building a skilled staff*

Changes in the CNSS's human resources policies and practices were essential to the success of other changes in the organization, and Chraïbi moved quickly on that front, as early as 2002. Ahmidouch explained: "You cannot change an establishment if you do not tackle human resources. You have to recruit, make people leave, sometimes with much difficulty—because it is difficult to reform if you keep the same teams, with the same people, and the same habits."<sup>28</sup>

Chraïbi used the credibility he gained from the board's support to move forward quickly. Speed was essential in his view. "You could not let people think about whether they were winning or losing," he said. "Once I had gained the trust of board members, I had to move very fast so that opponents could not organize themselves. Then, after a while, reform was so much on track that we entered a virtuous circle, and we got people's support."<sup>29</sup>

Chraïbi said he gained "the support of staff on the project"<sup>30</sup> by offering a voluntary departure program. The offer was designed to eliminate staff members who either were corrupt, lacked the

skills to do their jobs, or received salaries that were above the market rate for their positions. Those who accepted voluntary retirement or departure received a month's salary for each year they had worked for CNSS. Because the agency had reliable budget support, it could afford a generous policy. Chraïbi said: "We could afford to proceed that way. We created the conditions such that those who wanted to leave the CNSS on a voluntary basis could benefit from a month's salary per year of seniority as a form of compensation."<sup>31</sup>

To prevent skilled and effective employees (those with strong performance reviews) from accepting the departure offer and then taking jobs in the private sector, managers had the authority to veto employee requests. That option was never needed, however, Chraïbi said.

Under Chraïbi, about 200 of the CNSS's approximately 5,600 employees subscribed to the voluntary plan.

In 2006, Ahmidouch launched a similar but more ambitious plan that aimed to reduce staffing by 20% while hiring new employees to fill some of the vacancies that required special skills. More than 1,100 employees left under that plan, and about 260 new workers were hired.

Those who did not leave voluntarily faced heightened supervision and scrutiny. A reactivated disciplinary council either fired or brought to court about 30 employees on allegations of corruption, thereby signaling to other employees that illicit behavior would not be tolerated.

Ahmidouch also introduced reforms in recruitment, promotion, performance pay, and training. The idea, he said, was to homogenize the agency "in order to avoid a schism between the old [staff] and the new, which could be deadly for a company."<sup>32</sup> He discussed his approach with the union and reached an agreement that performance-based measures, rather than simple

longevity, would ensure the best balance between old and new staff in terms of promotion and

responsibilities. "We look for the best at a given time for a particular function—may it come from the old or the new—to make one, and one body alone,"<sup>33</sup> Ahmidouch said.

To end the recruitment of cronies and kin, in 2009 Ahmidouch instituted a mandatory employment exam with written and oral components. To ensure fairness, an external consultant, recruited each year through a public bid, administered the exam and carried out recruitment in collaboration with the CNSS's human resources managers. The unions initially opposed such a measure, seeking to favor the children of employees, but Ahmidouch stayed firm, emphasizing that access to public sector jobs should be based on merit rather than kinship.

Ahmidouch also established new procedures for promotion and internal recruitment. Under the new policy, a committee developed job descriptions and candidate criteria and then issued an in-house call for candidates. After the human resources division selected a short list of the best applicants, another committee, whose members were nominated by the director general, conducted interviews and made its choices. The director general reviewed the process and validated the committee's decisions.

The CNSS bonus system, abused in the past, also received a makeover. Prior to the reform, division heads had complete discretionary power over the awarding of bonuses. As a result, bonuses became a tool for managers to reward followers rather than to recognize outstanding performance. The reform required that the awarding of bonuses follow a specific process to ensure that the money was used to recognize performance rather than connections. Bonuses were based on two criteria. One was a team evaluation: whether the employee's unit had achieved the quantitative goals set by the yearly action plan. The second was

an individual score, based on a performance appraisal that managers conducted and that could be reviewed by staff and appealed.

Finally, the CNSS sharply expanded its training programs, more than quadrupling the budget for training from DH1.45 million (US\$164,000) in 2004 to more than DH6.72 million (US\$838,000) in 2009.<sup>34</sup> Another element in the effort to change the agency's internal culture, the expanded training raised skill levels across the entire organization. In 2001, 37% of the agency's staff had completed secondary education; in 2012, the figure was 66%, almost double.

#### *Computerizing business procedures*

One of the fundamental problems the CNSS faced was persuading companies to abide by the law and contribute to employee pensions. The companies distrusted the agency's capacity for making accurate assessments of the required contributions, and those that made contributions found the process cumbersome and time-consuming.

Not long after becoming director general in 2001, Chraïbi moved to correct those problems. His first step was to computerize some of the existing procedures. A major element was the implementation of a system that would enable companies to complete declaration forms online. For the agency, such a change would help provide reliable, real-time information on employee incomes. For both the agency and the companies, the change would lower the cost of data entry and processing as well as reduce mistakes and facilitate error detection.

Such direct e-declarations would also burnish the agency's image with participating companies and enrolled members and help restore trust. In a departure from past practice, the CNSS made adoption of the new procedure optional rather than mandatory. The experiment was also significant in another way: it was the first time the

Moroccan government had pioneered an e-government innovation with the express purpose of improving service to citizens.

The director general first set up a working group to specify the main requirements of the new system and to contract with a supplier. Because the CNSS was a global pioneer for the e-declaration platform, which it called *Damancom*, it developed its own model jointly with some external service providers. The initiative had a budget of DH11 million (US\$1 million).

In January 2002, top management assembled a pilot committee that included representatives of the agency and member companies. An external service provider developed a Web portal, and a working team of 15 people received training that focused heavily on both how to "sell" the advantages of the new system to companies and how to support the new procedures and technology. To implement electronic payments, the agency signed agreements with seven banks, which together represented more than 90% of national transactions.

The test phase, which involved 30 large companies and 20 smaller ones, lasted four months.

The new, e-declaration system rolled out in February 2003, and electronic payments began in December. Companies had two incentives to opt in: first, the system saved them processing costs and it reduced errors; and second, it gave companies a few extra hours to fill out their declarations and pay, because they could file the required reports after post offices had closed.

The goal was to enroll 1,000 of the CNSS's largest member companies within a year, focusing initially on those that had the highest processing costs and well-developed information technology systems.

Gaining companies' trust was a major challenge because some firms feared that the system could be used against them if, for instance, the CNSS debited their bank accounts incorrectly.

Anticipating that potential problem, CNSS accompanied the launch of the new system with a media campaign and advertised 20 training seminars. Furthermore, the agency followed a 100%-quality approach that set a goal of no errors or other foul-ups. The approach included a call center, Allo Damane, that enabled users to get help in navigating the new system and solve problems as they arose.

Damancom's launch was successful: the agency "received no formal complaints one year after launching the product," said Director of Affiliates Mohamed Benkhalid.<sup>35</sup> The call center was able to head off problems before they became formal complaints. That early success turned early adopters and banks into advocates for the product and even helped overcome initial doubts among CNSS staffers.

The program met its target of 1,000 companies a little late, but by 2005 about 1,500 had adopted the system. When Ahmidouch succeeded Chraïbi as director that year, the system was fully operational. Ahmidouch said his job was to get the system "up to speed," with "Damancom as the normal relation between the CNSS and companies."<sup>36</sup> In subsequent years, the annual action plans sought to expand company participation, targeting smaller firms each year. To maintain the 100%-quality commitment, the CNSS set up a Damancom unit that promoted adoption and then followed up with companies by providing guidance and technical support.

Reaching out to smaller companies required special effort. One or two sales people per branch were dedicated to the program, and the Damancom unit began to partner with prescriptors such as banks, industry federations, and law firms, which encouraged companies to opt in.

By 2007, the service had accomplished many of its original goals and the Damancom unit began to implement new functions. The strategy

was to pursue the computerization of the relationship between the agency and member companies while prioritizing the services that companies asked for. That year, a new function was created to enable companies to print their certificates of CNSS registration directly online.

Not surprisingly, by 2010—eight years after its creation—the system showed signs of overuse and obsolescence, as users experienced lags and interruptions. Upgrading the system became a priority for management in the years that followed.

#### *Inspections and audits*

In 2003, while other reforms were under way, work began to improve the corruption-prone inspection and auditing system. First, Chraïbi implemented an information system that gathered data on the activities of inspectors and controllers who dealt with participating companies. Centrally issued mission orders, copies of which were sent to the companies themselves, spelled out which firms would receive visits from inspectors and specified the limits of inspectors' authority within their territories.

Journalist Khadija Masmoudi said, "Inspectors and controllers work in a way that is much more transparent and much less objectionable than it used to be. Missions are collegial, and the choice of which companies are to be audited is not random anymore but ruled by several criteria. The company can also contact the CNSS to check that it is indeed on the list of member companies to be audited."<sup>37</sup> Inspectors also had to complete new forms that dictated what information the inspectors could request and how they reported it.

CNSS management created new procedures that required a written record of each step in inspections and audits. If a company disagreed with the accuracy of any part of the record of an inspection or audit, it could appeal and meet with

agency representatives to reconcile the differences.

The new information system and the changes in procedures empowered companies in a relationship that had previously favored the inspectors and encouraged bribe seeking.

Although Chraïbi had set up the initial reform, the major changes took place under Ahmidouch. In 2007, the information system had accumulated enough data to enable top management at CNSS to identify the companies most likely to cheat on their contributions to the fund. By cross-referencing company information with fiscal and labor inspection data, the agency could estimate the likelihood of a problem. CNSS specified rules regarding what kinds of violations justified the imposition of taxes and fines, and it developed special inspection procedures for such industries as textiles and construction, where violations were most likely to occur.

Ahmidouch also helped carry out Chraïbi's initial plan to separate inspection and monitoring from other functions and to focus employees more clearly on their core missions. Inspectors no longer carried out support tasks. Further, three CNSS employees, each from a different level of the personnel system, participated in each inspection mission. Sharing the task helped standardize the process the companies experienced, increased accountability, and built collegiality.

During the 1990s, corruption within the CNSS had been most prevalent among workers who engaged in inspection, monitoring, and auditing. As a result, the voluntary departure program targeted these functions, and the number of inspectors and auditors declined from more than 390 in 2004–06 to 150 in 2008–11.

To gain union support for the changes he introduced, Ahmidouch said, he explained how crucial the reform was in earning companies' trust. "On points as sensitive as the reform of inspection and audit, I bargained with union representatives to tell them that if we don't change something

with inspection and audit, the image of CNSS won't change," he said. "We will always be seen as corrupt people. If a business still sees the same fanatics at its door, we can do all the PR we want, all the cosmetic changes, but people will think nothing has changed."<sup>38</sup> CNSS also redoubled training for those who carried out the inspection functions.

## OVERCOMING OBSTACLES

The most serious obstacle to reform occurred early in the process and stemmed from the scale of the 2001 parliamentary investigation and the court trial that followed. Set up in November 2001 to evaluate how well the CNSS was doing its job, the parliamentary committee consisted of members of the majority and opposition parties. The panel had six months to complete its mission.

The committee focused on how well the CNSS fulfilled the mandates defined by a 1972 document that spelled out responsibilities for the registration of members, collection of dues, and delivery of benefits as well as related tasks. The investigation was especially cumbersome because the committee decided to look into everything that had happened since 1972, a period of nearly three decades. Some of the documents it sought had been destroyed, many workers from the early years were no longer at the agency, and some of the current employees involved in alleged malpractices were reluctant to cooperate.

A legal saga began after the report appeared in May 2002. Two other government reports followed the parliamentary report: one by the Inspection Générale des Finances (IGF, General Inspection of Finances), which audited bureaucracies for the executive, and the other by the Cour des Comptes (Court of Auditors), which carried out a similar mission for Parliament.

The trial itself began in December 2003, when the Minister of Justice, Mohamed Bouzoubâa, used the IGF report to refer 44 defendants to the Special Court on charges of



complicity in embezzlement of public money involving CNSS current or past top executives, including Haddaoui, as well as another former director general, Mohamed Gourja, and a former secretary-general, Abdelmoughit Slimani, both of whom held those posts from 1971 to 1992.

The case was moved to the appeals court of Casablanca in 2005 because the Special Court was dissolved that year. The preliminary inquiry continued for six years. Court hearings finally began in 2011 and were still under way in 2013.

Some observers said the glacial pace of the proceedings reflected an effort to let the issue quietly go away. In 2013, board member El-Baghdadi said, “Why has this affair been going on for 13 years? It’s because there are too many interests at stake. Making the case linger is deliberate. It means waiting for some people at fault to die.”<sup>39</sup>

The report and the trial were both a help and a hindrance to CNSS reformers. On one hand, the moves boosted the incentive for reform by raising the salience of the problems and challenges facing the agency. Journalist Khadija Masmoudi recalled, “CNSS was under the spotlight for a very long time, so it had no other choice than to break away from those long years of poor management.”<sup>40</sup> In particular, the report reinforced the legitimacy of reformers and made it difficult for reform opponents to argue against organizational improvements. On the other hand, however, the 10-year investigation and trial put added burdens on the CNSS’s new managers and staff, who had to devote valuable time and effort to responding to the committee’s questions and assisting in the investigation. In addition, the trial created a climate of fear among employees, some of whom were jailed on suspicion of wrongdoing and later proved innocent.

Finally, the investigation eroded public and government support for the CNSS by maintaining a focus on the agency’s malpractices rather than on its achievements. Ahmidouch said, “People

only remembered scandal, squandering, etc., although the stakes were very high.”<sup>41</sup>

Trying to move forward with reform under those conditions belied the common adage that crisis creates opportunity. Although public attention could have opened the door to forming a broad coalition in support of reform, the development and implementation of solutions were exceptionally difficult. As predicted by some observers, the negative impact of the parliamentary report and the trial waned as the case dragged on, the executives involved in the trial left the agency, and public interest faded.

## ASSESSING RESULTS

In a 1998 letter to his cabinet that defined his policy orientation, Morocco’s prime minister, Abderrahmane Youssoufi, stated that “[change] must translate itself, first, into the cleaning up of the institutional environment, through a reform of bureaucracy and of justice.”<sup>42</sup> The reform team at CNSS carried out that mission.

At the time of his departure in 2005, Chraïbi had achieved most of the goals in his plan. The CNSS had restored the financial stability of the old-age pension program as early as 2001, thanks to an increase in the level of contributions. Ahmidouch met the target of 2 million members in 2008.

Auditors certified the CNSS’s income accounts, though the organization still struggled to re-create some records from before 1999, reflecting the difficulty of cleaning up decades of mismanagement.

After the November 2002 law that established compulsory health insurance, the CNSS implemented the new AMO program without major problems—just a few months before Chraïbi’s departure.

The main problem for Chraïbi and, later, for Ahmidouch was their inability to delegate the management of health centers. The law that created the AMO stipulated that the CNSS

should have delegated management by 2008. However, because of the complexity of the this task the agency was unable to prepare the specifications required by the public bill. The CNSS obtained several extensions, and the new deadline was set for 2015.

The clearest indicator of the success of the CNSS reforms was the growth in the percentage of enrolled employees from the private sector. In 2011, CNSS insured 2.5 million people, or 72% of private-sector employees, compared with fewer than 50% when Chraïbi became director general 10 years earlier.

The increase reflected a sharp acceleration in enrollment. From 1991 to 2000, the CNSS had enrolled 59,000 new members yearly; from 2001 to 2010, the agency enrolled 101,000 new members yearly.

The online Damancom operation paved the way for increased participation in the fund by reducing participating companies' cost of compliance. As a global pioneer of the computerization of social security, the system earned two prizes: the Moroccan e-mtia award for e-governance in 2005 and the International Social Security Association good-practice award for Africa in 2008. In 2013, 36% of member companies were using Damancom for e-declaration, accounting for 88% of payroll contributions to the CNSS and including most companies of 20 and more employees. Forty-one percent of Damancom users made e-payments, and the system played an important role in restoring companies' trust in the agency. Since the reform, complaints decreased from 5.7% of processed files in 2002 to 2.0% in 2012. Damancom's success inspired other countries, such as Belgium and Mauritania, to emulate the system.

The reform of inspection and control functions not only diminished cheating but also increased efficiency. During 2004–06, 392 agents every year conducted about 40,000 such missions,

resolved about 70,000 disputes, and recovered about DH400 million (US\$45.2 million). In each year from 2008 to 2011, less than half the number of agents (150) conducted far fewer inspection and control missions (about 2,500) but resolved nearly as many disputes (about 60,000) and recovered more than DH480 million (US\$59.8 million).

At the same time, the CNSS also regained the trust of the public. According to the Social and Economic Council's report on government agencies, the CNSS in 2013 was the second-favorite government agency in Morocco, with a 57% satisfaction rating. The country's mail service was the favorite, with 65% satisfaction.

In a little more than a decade, the CNSS had rebuilt its capacity and its credibility to the point that El-Baghdadi could say in 2013: "Our organization has been put back on track. Now we can talk about perspectives for the future."<sup>43</sup>

Looking ahead, the CNSS began to focus on how to reach 100% coverage of private sector employees. Although it covered about three-quarters of private sector employees, the remaining quarter consisted mostly of rural employees. Furthermore, Morocco's social security programs as a whole still fared poorly compared with those of their neighbors. In 2001, 24% of Morocco's active population was contributing to retirement programs compared with 44% and 58% in Algeria and Tunisia, respectively. According to the most recent comparable data available, in 2006, the ratio had barely moved in Morocco, whereas it had increased to 60% and 63% in Algeria and Tunisia, respectively. In 2011, Morocco had increased the ratio to 30%.

The CNSS also sought to enhance its rate of return on reserves. The agency was required by law to place its funds at the Caisse de Dépôt et de Gestion (CDG, the Deposit and Management Fund). CDG was a public financial institution that offered a rate of return far below the rates enjoyed by other programs that had more freedom

in the way they managed their reserves. The CNSS's average rate of return for 2005–10 was 3.8%; rates for other programs ranged from 6.1 to 10.7%. However, because CDG was an important investor in several major infrastructure projects and CNSS was the most important contributor to the fund, it was hard to assemble the political coalition needed to win permission to invest more flexibly.

## REFLECTIONS

The architects of the changes at Morocco's CNSS took many of the same steps that successful leaders of institutional transformation had used in other settings. The agency had lost the trust of key constituents, who doubted that improvement was possible. Therefore, any change had to produce visible results that could alter the organization's reputation and change expectations. Chraïbi observed, "To change an image, it is necessary to demonstrate to people that you have a serious plan and to communicate the elements of the plan clearly." That step was important for building political support. Media coverage enabled Chraïbi to win the backing of the unions, the minister of labor, and the prime minister.<sup>44</sup>

Many of the underlying problems arose from the difficulty of supervising functions carried out in the field, while others stemmed from not having adequate knowledge of employee actions

in the home office. It was possible to solve some of those problems by computerizing selected functions and reducing employee discretion, but the reform leaders emphasized that computerization was really only a part of a larger effort to rationalize procedures. It was not a magic wand that could solve all problems. They took steps to reconfigure work teams and audit procedures in ways that increased supervision, in consequence.

The country's political opening helped give voice to worker interests and build political will, but it also created some special challenges. For example, at first, Chraïbi felt that parliamentary inquiry was helpful because it created a sense of urgency and helped break a political impasse. But the process sometimes resulted in public interrogation of people who had done nothing wrong, while many of the people who had actually caused the organization's difficulties had already left the organization or had died. It engendered fear, lasted too long, and ended up hindering the agency's day-to-day functioning as well as making it harder to change the organization's image and build a coalition that would sustain reform.

Despite the difficulties, the reform was a serious effort to address "the social question," the growing citizen demand for more attention to social security and to the other services that made better livelihoods possible.

## References

<sup>1</sup> *L'Économiste*, 19/01/2000, no. 685, "CNSS: Le projet de réforme bientôt devant le Conseil de Gouvernement," Khadija MASMOUDI & Nadia LAMLILI, <http://www.leconomiste.com/article/cnss-le-projet-de-reforme-bientot-devant-le-conseil-de-gouvernement>, "La CNSS a jusque-là plus fonctionné comme caisse que comme sécurité sociale. Il est temps que les choses changent. Nous ne pouvons plus considérer la CNSS comme la vache à traire. De plus, il faut que l'on arrive à distribuer l'épargne correctement."

<sup>2</sup> Source: ILO SECSOC. Figure for Morocco, 2001, interpolated from 2000 and 2005 values.

<sup>3</sup> Source: World Bank Kingdom of Morocco Social Protection Note, 12/19/2002, p. 42, <https://openknowledge.worldbank.org/bitstream/handle/10986/15314/multi0page.pdf?sequence=1>.

<sup>4</sup> Source: Haut Commissariat au Plan, Direction de la statistique. *Activité, Emploi et Chômage 2001, Résultats détaillés*, 2001.

<sup>5</sup> Let  $x$  be the number of private sector workers,  $y$  the number of public sector workers, and  $z$  the number of employees; the number of private sector employees ranges from  $\max(0, z-y)$  to  $\min(z, x)$ . Here the estimate

range is 40.2 to 55.6%. Sources: Haut Commissariat au Plan, Rapport de synthèse (annuel), 2001; Base de données statistiques de l'AISS sur la sécurité sociale dans les pays en développement.

<sup>6</sup> Haut Commissariat au Plan, Enquête Nationale sur le secteur informel 2007, calculations from the author.

<sup>7</sup> Parliamentary Investigation Committee report.

<sup>8</sup> Source: UMT, *L'épargne et les droits des travailleurs auprès de la CNSS, Un Livre Noir*, Collection "livre noir et livre blanc." February 2002.

<sup>9</sup> Chami: "L'UMT a refusé de siéger au conseil d'administration, mais elle n'a pas abandonné la gestion de la CNSS. Elle était toujours omniprésente dans la gestion des polycliniques et dans la vie de tous les jours de la CNSS. En paralysant le conseil d'administration, elle avait plus de poids qu'en étant dans un conseil d'administration où elle avait devant elle d'autres intervenants."

<sup>10</sup> Chraïbi: "C'était une manière pour eux à la fois de bloquer l'arrivée d'un nouvel arrivant et d'exprimer aussi qu'ils n'étaient pas d'accord avec la façon dont les choses se déroulaient."

<sup>11</sup> Farouk: "Avec grand courage, le ministre du travail, Alioua, il a menacé le DG, il lui a dit qu'avec ou sans eux, on va démarrer."

<sup>12</sup> Parliamentary Investigation Committee report.

<sup>13</sup> Chraïbi: "La promotion interne, il fallait être agréé par les représentants du personnel."

<sup>14</sup> El Baghdadi: "Tu ne sais pas est-ce que c'est la Direction Générale qui gère la CNSS, est-ce que c'est le conseil d'administration, est-ce que c'est le ministre, est-ce que c'est l'État ? Apparemment, chacun gère suivant son pouvoir. Chacun tire les ficelles à sa manière, tant qu'il peut. Et puis il y a quand même un consensus : je ferme les yeux sur ceci, je vous donne ceci, tu me donnes ceci, etc. Et malheureusement l'UMT était dedans, elle n'a jamais bougé le doigt, parce qu'on lui donnait l'exclusivité de la représentation syndicale, y compris la CNSS, en plus de l'ONE, l'OFPT, . . ."

<sup>15</sup> Parliamentary Investigation Committee report.

<sup>16</sup> Souabni: "Toute prestation servie par la CNSS est en lien étroit avec le niveau des salaires déclarés. Donc si on a pas une information fiable et bien saisie des salaires, ceci impacterait négativement les droits des assurés et se traduirait par la rupture ou l'interruption du service des prestations."

<sup>17</sup> Chraïbi: "La caisse avait la réputation d'être une caisse noire."

<sup>18</sup> Alaoui: "Beaucoup de lobbys intéressés anticipaient que la CNSS serait incapable de gérer cette affaire et prédisaient avec beaucoup de certitude son échec."

<sup>19</sup> Chraïbi: "Mais en arrivant, mon premier objectif était de créer une ambiance de travail pour que les gens se réunissent, donc finalement les problèmes ont progressivement reculé. Nous avons vécu avec une menace permanente de retrait des partenaires sociaux du conseil d'administration, mais pendant quatre ans la gouvernance a été heureusement respectée."

<sup>20</sup> Ahmidouch: "Transformer cet établissement d'une administration, avec une culture administrative, en une entreprise de service, avec une culture d'efficacité et de performance."

<sup>21</sup> Chraïbi: "Ce qui nous rendait credible vis-à-vis de l'ensemble des acteurs, même si ça a donné des critiques au début."

<sup>22</sup> Chraïbi: "Une compétence indépendante que personne ne connaissait à l'époque."

<sup>23</sup> Pierre Vermeren, *Histoire du Maroc depuis l'indépendance*. Paris: La Découverte, 2006, pp. 99–102.

<sup>24</sup> Ahmidouch: "Au niveau du gouvernement, il y avait cette vision transversale, pour réformer l'ensemble de l'administration, et les établissements publics, pour la transformer en étant une administration réellement au service de l'économie de ce pays, et des citoyens et des entreprises de ce pays. La CNSS s'inscrivait clairement dans cette orientation là, c'est pour ça qu'on a pas eu de mal à être soutenus et appuyés par le gouvernement de M. Jettou."

<sup>25</sup> Chami: "Les tricheurs ne s'affichent jamais comme tricheurs. Vous ne pouvez pas avoir de résistance. Le type ne va pas dire, 'Moi je veux pas de transparence parce que je triche.' Les gens ne peuvent pas être contre une politique de transparence."

<sup>26</sup> Alaoui: "Maintenant, qu'il y ait des échanges d'information entre les membres du conseil et la fédération c'est

une chose tout a fait normale ; mais la fédération reste autonome et indépendante dans la gestion des affaires du personnel CNSS et dans sa prise de décision."

<sup>27</sup> Farouk: "Et après une année d'absence, avec des négociations du patronat, ils ont repris. Ils ont compris que le processus démarrait avec ou sans eux."

<sup>28</sup> Ahmidouch: "On ne peut pas changer un établissement si l'on ne s'attaque pas aux ressources humaines. Il faut recruter, faire partir les gens, parfois au forceps. Parce que c'est très difficile de mener des réformes si vous gardez les mêmes équipes, les mêmes personnes, et avec les mêmes habitudes."

<sup>29</sup> Chraïbi: "Un point clé du succès c'était la rapidité d'exécution de la réforme. Il ne fallait pas laisser les gens réfléchir est-ce qu'ils gagnent ou ils perdent. Donc une fois la confiance des administrateurs acquise, il fallait aller très très vite pour ne pas laisser les résistances s'organiser. Puis au bout d'un certain moment, la réforme était tellement bien lancée qu'on est rentré dans un cercle vertueux, et les gens ont progressivement adhéré."

<sup>30</sup> Chraïbi: "En même temps, j'avais fait adhérer les gens en interne sur ce projet là."

<sup>31</sup> Chraïbi: "On avait les moyens de le faire. On a créé les conditions pour que ceux qui veulent quitter la CNSS sous le principe du volontariat bénéficient d'un mois par année d'ancienneté à titre de dédommagement."

<sup>32</sup> Ahmidouch: "Pour éviter un schisme entre les anciens et les nouveaux, qui peut être mortel pour une entreprise."

<sup>33</sup> Ahmidouch: "On cherche les meilleurs pour une fonction, qu'il proviennent des anciens ou des nouveaux, et ce pour faire un et un seul corps."

<sup>34</sup> Source: Rapport Annuel de la Cour des Comptes, 2010.

<sup>35</sup> Benkhalid: "Après un an du lancement, nous n'avons reçu aucune réclamation."

<sup>36</sup> Ahmidouch: "On va viser à ce que la relation normale entre la CNSS et les entreprises soit Damancom."

<sup>37</sup> Masmoudi: "Les inspecteurs et les contrôleurs travaillent de façon beaucoup plus transparente et moins critiquable que par le passé. Les missions sont collégiales, et le choix des entreprises à contrôler n'est plus aléatoire mais obéit à un certain nombre de critères. L'entreprise peut également contacter la CNSS et s'assurer qu'elle figure sur la liste des affiliés qui font l'objet d'une vérification."

<sup>38</sup> Ahmidouch: "Sur des points aussi sensibles que [la réforme de l'inspection et du contrôle], j'ai négocié avec les représentants du personnel et je leur ai dit: 'Si on ne change pas quelque chose au niveau de l'inspection et du contrôle, l'image de la CNSS ne changera jamais. Nous serons toujours vus comme étant des gens corrompus. Si l'entreprise continue à voir les mêmes énergumènes débouler chez elle, on a beau faire toutes les relations publiques, tous les changements cosmétiques, mais les gens se disent, 'C'est toujours la même maison CNSS parce qu'on a toujours les mêmes gens corrompus.'"

<sup>39</sup> El-Baghdadi: "Comment ça se fait qu'une affaire d'une caisse CNSS dure 13 ans? C'est parce qu'il y a trop d'intérêts en jeu. C'est voulu, faire trainer cette affaire. C'est attendre que certains responsables crèvent."

<sup>40</sup> Masmoudi: "La CNSS a été pendant très longtemps sous le feu des projecteurs, elle n'avait donc pas d'autre choix que de rompre avec les longues années de mauvaise gestion."

<sup>41</sup> Ahmidouch: "Tout ça a créé une ambiance négative autour de la CNSS. Les gens ne retenaient que scandale, dilapidation, etc., alors qu'il y avait des enjeux très importants."

<sup>42</sup> "Il [le changement] devra se traduire, en premier lieu, par l'assainissement de l'environnement institutionnel, à travers une réforme de l'administration et de la justice." In Abdelkébir Khatibi, *L'Alternance et les partis politiques*, Casablanca, Morocco: Eddif, 2000, p. 38.

<sup>43</sup> El-Baghdadi: "Notre caisse a été mise sur les rails. Maintenant on peut parler de perspectives et d'avenir."

<sup>44</sup> "Pour changer l'image, il faut que les gens aient l'impression que vous avez un vrai projet, que ce projet va être utile, et une communication très forte. . . . Cette communication a été très importante pour marquer qu'il y avait un projet, qu'il y avait des gens mobilisés, qu'il y avait la volonté politique. C'était important parce que pour réussir, il faut que les gens adhèrent, sinon ça va compliquer votre réforme. [Pour réussir] il faut des projets réels, mais il faut communiquer. Aujourd'hui, un déficit de communication est une raison, sinon d'échec, du moins de ralentissement."



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