

# Weekly highlights by L'ECONOMISTE



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BUREAU VERITAS MAROC

## Tourism/roadmap No more time to waste

- Acceleration levers for 2023
- Probing professionals
- Aerial, entertainment, customer experience... the essentials



**Implementation of the Compulsory Medical Insurance: A call to latecomers**



**Payment terms: The bill finally passed**



**Public procurements: No more paper filing!**

**Archeology: Discoveries in the Oriental region of Morocco demystify the Sahara**



### EDITORIAL

### Obstacles

Mohamed Ali MRABI

**A**FTER a long wait during the health crisis, the new tourism roadmap offers new prospects. Reaching 17 million tourists in 2026 “is doable”, according to members of the industry, especially with a huge image capital that is still under-exploited. The challenge now is to retain newcomers, by capitalizing on the prescription capacity of “world icons” who have chosen Morocco to spend their holidays. Political personalities, world stars of showbiz or the sports world, or stars of the Tech industry... but pay attention to details! In terms of tourism, the reputation of a destination is decisive in establishing a sustainable momentum, and with the incredible power of social media, a simple incident can undermine the efforts of several years. Today, in the world’s largest tourist destinations, strategies are focused on “customer experience”. In this approach, all details are important, from reception at the airport

to the departure of tourists. However, beyond the hype, some aspects are likely to drag down the new levers of acceleration of the touristic machine. In addition to the need to strengthen the air connections and the entertainment offer, demanded by professionals, it is just as important to look into the problems of tourist transport, the bad behavior of some taxi drivers, bazaars owners, restaurant owners, merchants, and other professions. The authorities are also expected to improve the quality of training and to strengthen the supply of touristic human resources, after the hemorrhage suffered in the Covid-19 context. It is urgent to tackle these obstacles which prevent Morocco as a destination from sustainably capturing more tourists. One has to act quickly, because there is no more time to waste. □

## Weekly highlights

### Implementation of the Compulsory Medical Insurance A call to latecomers

ON Tuesday, January 10, 2023, the Head of Government seized the opportunity from the rostrum of the Chamber of Councilors to launch an appeal in favor of strengthening solidarity in terms of the feasibility and sustainability of the Compulsory Medical Insurance (AMO). The theme of this monthly session of the general policy issues focused on the implementation of the medical and social coverage project in Morocco for the consolidation of the foundations of the Welfare State. Thus, "those who are not registered are invited to do so quickly. Those who are registered must contribute. Above all, do not wait until you are sick to do so. It would be too late", insisted Aziz Akhannouch in front of an audience which, for the most part, was won over to him. Indeed, people can subscribe to medical coverage in particular through the internet or through the branches of the Social Security agency (CNSS) which has strengthened its human resources by recruiting 1,400 people during 2022. The agency has also set up a processing center for the records of self-employed workers (SEWs). The



*The Head of Government at the House of Councilors during the monthly session of general policy questions. This one focused on the implementation of the medical and social coverage in Morocco for the consolidation of the foundations of the welfare state (Ph. DR)*

CNSS has established partnerships with local and mediation institutions which will carry out the missions of identifying categories of self-employed workers and transferring their personal data to the CNSS. Added to this is the opening of 47 new local branches, the launch of 45 mobile branches, and the creation of 8,000 communication centers to register new SEWs. The system is completed by the establishment of 2,000 contact points to receive files from the AMO compulsory medical insurance, and 4,000 local branches dedicated to the payment of membership fees. For the Head of Govern-

ment, it is not normal for a person earning the minimum wage to contribute 300 Dirhams (MAD) per month while another person with a salary of 10,000 or 20,000 MAD would unduly join Solidarity Compulsory Medical Insurance (formerly known as Ramed) so that the Government pays for him or her 150 or 200 MAD per month. To convince the most undecided, the Head of Government gave the example of a taxi driver who contributes up to 180 MAD per month, or 6 MAD per day. That taxi driver got sick. The operation he underwent cost him 43,000 MAD. The social protection system reimburse-

sed him up to 94%, or 41,000 MAD. In any case, the Head of Government is keeping an eye to maintain the balance of the system so that it continues to function and move forward, said Aziz Akhannouch. In this undertaking, the Head of Government is encouraged by the performance achieved in some sectors. This is the case of auto-entrepreneurs (or microentrepreneurs) 100% of which do contribute to the medical coverage system, tourist guides 87% of which do contribute, and the merchants subject to the Unified Professional Contribution (CPU) of which 77% do contribute to the medical coverage system. However, other persons who fall behind must make efforts to join the system. The Head of Government compares this major project to the soccer team, made up of one single group for the whole of Morocco, each member of society having to contribute in their own way in order to be able to find solutions to the problems posed in the field of health. Collective success requires group work on the basis of a homogeneous system, said the Head of Government. □

Mohamed CHAOU

### Payment terms: The bill finally passed

DRAFT law No. 69-21 on payment terms, amending Law No. 015-95, was scheduled to be submitted to a vote by the Commission for Productive Sectors on Monday, January 09. The latest version of the piece of legislation as undergone some adjustments, in particular the timetable for its entry into force, the amount of fines revised downwards before the vote in committee, then, later, in plenary session. Thus, payment terms between business partners must be specified before the conclusion of any transaction on any supporting document, such as an invoice, a delivery note, or a sales contract.

For public agencies and state-owned enterprises, this period begins to run from the date of supervision of the performance of the service, according to the regulations in force. In the event that payment terms are not agreed, they may not exceed 60 days from the date of invoicing, which must be issued before the end of the month during which

the service was performed or the goods delivered. In the absence of an invoice, the deadline will start to lapse from the end of the month of the performance of the service or delivery. When a supplier and a customer are linked by recurring business transactions during a specific month, the payment due date is set at the end of the following month. Business partners may not agree

to a payment term beyond 120 days. The business partners concerned may exceptionally set deadlines of up to 180 days among themselves following the opinion of the Competition Council. The payment terms per industry will have to be signed between professional organizations under conditions which will be set by a decree. In addition, sectoral agreements are subject

*In the absence of an invoice, the deadline will start to lapse from the end of the month of the performance of the service or delivery*

to objective studies being carried out by the associations concerned. These payment terms must be mentioned by any entity having its registered office, tax residence, or an entity established in Morocco. The provisions of the draft

law apply to any company under private law, entity in charge of the delegated management of a public service, as well as state-owned entities carrying out commercial transactions on a regular basis. Legal and natural persons whose turnover is less than 2 million Dirhams (USD 200,000) excluding tax are excluded from these provisions. Breaches of the law will be punished with a fine equivalent to the amount of the key rate of the central bank, Bank Al-Maghrib, which is currently standing at 2.5%, increased by 0.85% for each month

or fraction of a month of delay. This fine does not apply (Article 78-3) to invoices issued before January 1, 2025 and whose amount is less than or equal to 10,000 Dirhams (USD 1,000) including tax. The fine, whose collection and control of the filings (Article 78-4) will be entrusted to the tax authorities, will be applied to the unpaid amount by taking into account the VAT. The fine must be paid spontaneously to the Treasury when the quarterly declaration of unpaid debts is filed. The fine, subject of a dispute heard by the commercial court, remains dependent on a final judicial decision having acquired the force of res judicata. It should be noted that the fine will apply to the balance of the invoice that remains unpaid. Legal and natural persons with a turnover of more than 2 million Dirhams will be required to submit a quarterly electronic declaration to the tax services before the end of the month following the expiration of the quarter. □

Hassan ELARIF

## Tourism/roadmap: No more time to waste

**T**HE tourism roadmap is in the starting blocks. The next few weeks will include the effective launch of this action plan as well as the operationalization of the priority areas in the short and medium terms. The line ministry, the National Confederation of Tourism (CNT), the Moroccan National Tourist Board (ONMT), the Moroccan Tourism Engineering Corporation (SMIT), and the professional federations/associations have just kicked off Act 1 of a crosscutting and multidimensional action plan. The roadmap comes timely within a recovery context. The goal is to position Morocco in a new development momentum, to modernize the tourism experience, and to professionalize the ecosystems as well as the ecosystem of actors/operators. It must be said that the context lends itself to this all-out mobilization: More than 80% of arrivals of tourists to Morocco as a destination have been recovered (at the end of November), and 112% of foreign currency travel receipts have been collected, compared to the reference year (2019). The roadmap is the result of several consultation sessions as well as



*The attractiveness and stimulation of tourist investment are the driving forces fueling the revival of the competitiveness of the destination.*

thematic workshops between the supervisory authorities and the professionals. In total, a hundred private operators were associated with the reflection and the development of the final version. Better still, the dynamics surrounding the new offensive for the promotion of the Morocco destination is unprecedented with the advent of a new year, the feats of

the Moroccan team during the World Cup in Qatar, international promotion campaigns, the remobilization of professionals, as well as the (economic) indicators in positive territory). This is a virtuous circle heralding ambitious prospects in terms of arrivals, overnight stays, and revenues. According to our sources, the roadmap expects the arrival of 17 million

tourists in 2026. By 2030, the goal is to reach 26 million tourists. In terms of growth, the sector is expected to achieve a rate of 35% between 2019 and 2026. Beyond that, growth should rise to 50% between 2026 and 2030. The main levers of the roadmap revolve around “a new engineering of the tourism offering in order to put more emphasis on the customer experience”. Air transport is a centerpiece of the roadmap. “An offensive plan will be put in place for the development of international and domestic air connectivity”, said the line ministry. In addition, the armed wing for the promotion of the sector, namely ONMT, is called upon to further strengthen marketing and campaigns with particular importance being given to digital and influence communication. Obviously, the attractiveness and the stimulation of tourist investment are the engines fueling the revival of the competitiveness of the destination. The challenge is to seize the opportunities offered by the new context and meet the capital requirements necessary for the restructuring, transformation, and diversification of the tourism value chain. □

A.R.

## Public procurements: No more paper filing!

**T**HE Ministry of Finance is moving towards all-out digitalization in the field of public procurements. Submissions via the filing of large files will be something of a distant past. A deadline has already been set: August 2023. Public procurements will be fully digitized from the launch of the call for tenders to the awarding of contracts, including the deposit of financial guarantees and this, within the framework of Ministerial Order No. 1982/21 dated December 14, 2021 relating to the digitalization of public procurements and financial guarantees. This piece of legislation is taken in application of decree No. 2.20.801 of April 14 of the same year modifying and supplementing the provisions of Article 148 of decree No. 2.12.349 and establishing the obligation to submit to calls for tenders via the electronic procedure and gradually before its generalization next August. The Minister of Finance has just sent a note to this effect to the CEOs and presidents of the territorial administration,



as well as to the General Managers and directors of public agencies and state-owned enterprises. As a reminder, the ministerial order defines the procedures for receiving bids from competitors, opening bids, and evaluating them electronically. The piece of legislation also lays down the procedure relating to the maintenance and operation of the database of contractors, suppliers, and service providers, as well as the conditions

for using electronic auctions, not to mention the digitization of financial guarantees. The digitalization of all public procurement processes is part of the government's digital transition strategy and aims to improve governance, simplify procedures, and strengthen transparency in the field of public procurements. Consequently, indicates the note from the Minister of Finance, public agencies and state-owned enterprises (list

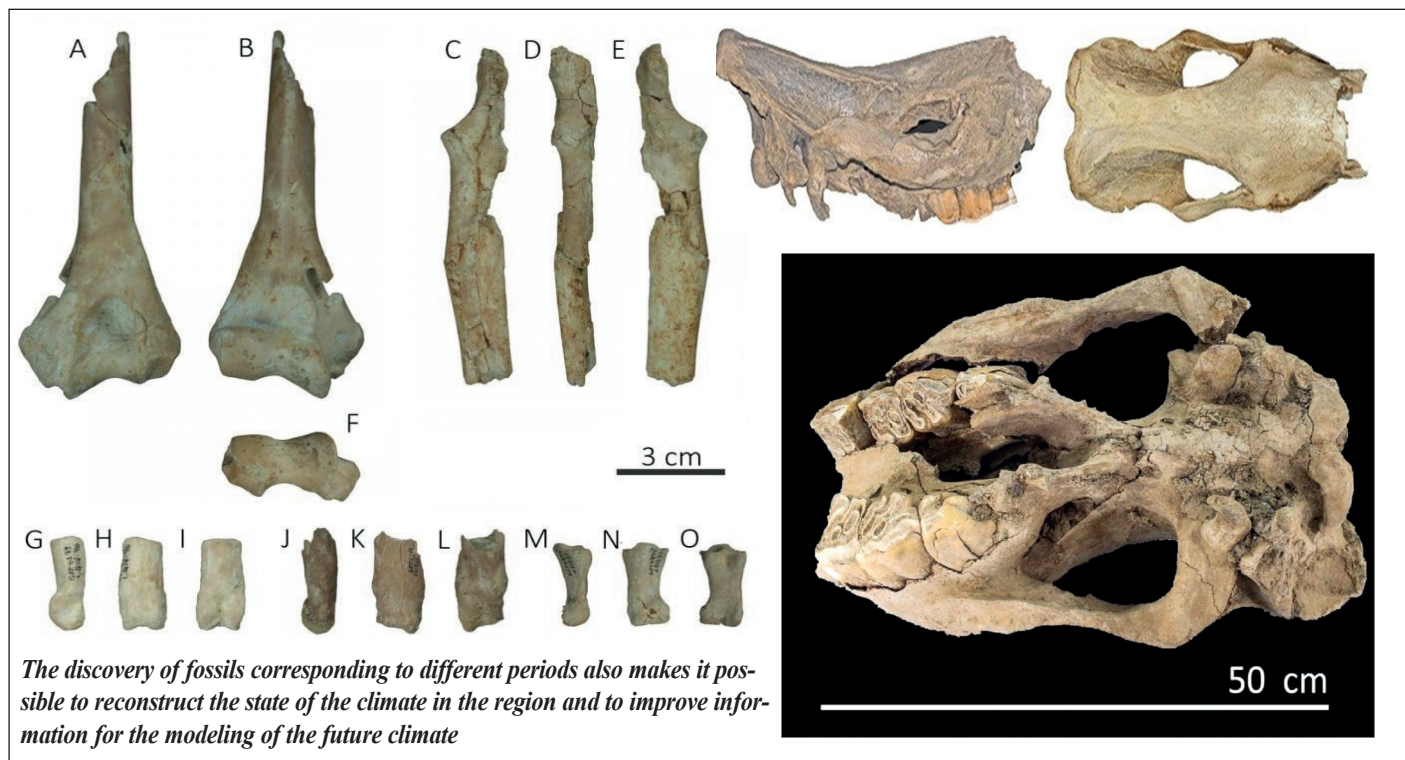
set by decree No. 3577-15) are also required to apply the provisions of the decree on digitization in accordance with the decrees concerning, in particular, Order No. 1982-21 on digital procedures for the award of public contracts and financial guarantees. Public agencies and state-owned enterprises with their own information system dedicated to markets are invited to apply the provisions of said decree pending the finalization and adoption of the reform in progress to comply with the provisions of Article 148 of Decree no. 2.12.349. The note from the Minister of Finance invites state-owned enterprises to use the [www.marchespublics.gov.ma](http://www.marchespublics.gov.ma) platform during all stages of public procurements. However, enterprises using an information system to manage electronic bids can continue to use it, by making sure to digitalize the financial guarantees in consultation with the Moroccan Bankers Trade Association (GPBM). □

Hassan ELARIF

## Weekly highlights

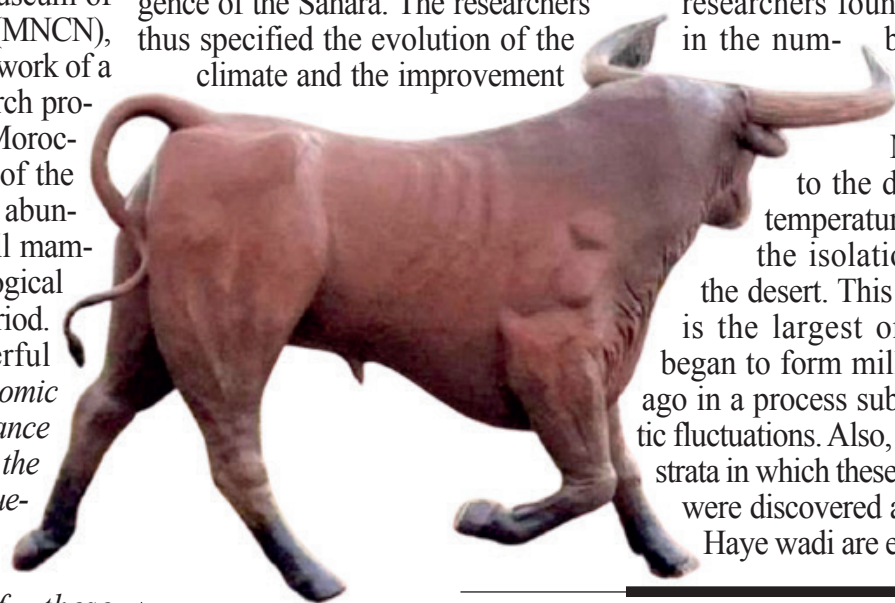
# Archeology: Discoveries in the Oriental region of Morocco demystify the Sahara

ARCHAEOLOGICAL and geological discoveries are multiplying in the Moroccan Oriental region. Teacher-researchers from the Mohammed The First University of Oujda (UMPO), those from the National Institute of Archeology and Heritage Sciences, the Natural History Museum of London, or even other international universities, have not yet unveiled all the secrets of this region. Discoveries do multiply and change, each time, the old historical dates. Before it became a vast arid desert, as it is now, the Sahara was a vast land covered with green vegetation, with many forests and rivers. It was also a habitat for many wild, river, and marine animals. This has been proven through the discovery of fossils, drawings, and inscriptions, made by many researchers in this region. The recent archaeological excavations carried out by a group of professors from the School of Sciences of the Mohammed The First University of Oujda, in partnership with Spanish researchers from the Catalan Institute of Ancient Ecology and Social Evolution of Tarragona (IPHES) and the National Institute of the Museum of Natural Sciences of Madrid (MNCN), carried out within the framework of a scientific cooperation research project, have proven that the Moroccan Oriental region is one of the richest regions in terms of abundance and diversity of fossil mammals belonging to the geological period of the Quaternary Period. Added to this is a wonderful mix of species. *"This taxonomic diversity reflects the abundance and density of vegetation in the former Ain Béni Mathar - Guefait basin (Plio-Pleistocene basin of Ain Béni Mathar/ Guefait), to meet the needs of these enormous mammals"*, specifies a publication of the School of Sciences of the UMPO. Other results of global scientific value, published in reputable journals, including the "Journal of Historical Biology" of December 16, 2021 which specified that the region is full of fossils of animals dating from this period such as the primitive mountain wild bull (aurochs) (*Bos primigenius*), which exceeds 2 meters in height, (according to the measurements of the bone remains



The discovery of fossils corresponding to different periods also makes it possible to reconstruct the state of the climate in the region and to improve information for the modeling of the future climate

discovered) and the white rhinoceros (*Ceratotherium simum*) recently discovered in one of the geological strata of the Oued El Haye wadi in the Ain Béni Mathar (province of Jerada). This allowed a team of researchers from the School of Sciences of the UMPO university and from Spain to provide details concerning the emergence of the Sahara. The researchers thus specified the evolution of the climate and the improvement



of the predictive climate models in the Maghreb region while specifying that this climate belongs to the Arctic region (Palearctic ecozone) and not to the African tropical region (Afrotropical ecozone), contrary to what is published. Also according to the study conducted in the Arabic language by the School of Sciences of Oujda, the researchers found an increase in the number of animals in the Arctic region of the Maghreb, due to the drop in global temperatures and due to the isolation caused by the desert. This desert, which is the largest on the planet, began to form millions of years ago in a process subject to climatic fluctuations. Also, the geological strata in which these animal fossils were discovered at the Oued El Haye wadi are estimated to be

between 57,000 and 100,000 years old, inferred after the emergence and spread of the ancestors of the white rhinoceros (*Ceratotherium simum*), a mammal that replaced the oldest rhinoceros species (*Ceratotherium mauritanicum*), whose remains have been found in North Africa, dating from the so-called Green Desert period. *"In addition to knowing the species of animals that lived on earth thousands of years ago, thanks to the dating of these fossils, we can also know the state of the surrounding environment at a given moment"*, said Hassan Aouragh, researcher in geology and archeology and teacher at the School of Sciences of Oujda, in a declaration to our newspaper. For him, *"continuing to find fossils corresponding to different periods will also allow us to reconstruct the state of the climate in the region and improve information for modeling the future climate"*. □

Ali KHARROUBI

### Verdant desert

A few fossil bones and part of the skull of the ancestor of the current white rhinoceros, *Ceratotherium simum*, have made it possible to date fairly precisely the period when this species replaced the older and also less powerful *Ceratotherium mauritanicum*. It is surprising how *C. simum* moved from sub-Saharan Africa to expand northward and occupy the habitat of the oldest *C.*

*mauritanicum* rhino at a time of increasing influence of the arctic fauna. This happened in one of the two wettest climatic periods (between 85,000 and 80,000 years or between 105,000 and 100,000 years), thanks to the abundance of vegetation during these periods. This allows us to know how animals have evolved in North Africa and to better calibrate climate models for the region.

It should be noted that this field research and fossil discoveries were financed by the scientific research budget of the Mohammed The First University and the faculty of sciences of Oujda, in cooperation with the local population and civil society. Most of these fossils are to be found in the University Museum, at the faculty of sciences of Oujda. □