



## COUNTRY FACT SHEET

### MOROCCO

(August 2015)

#### Disclaimer

IOM has carried out the gathering of information with great care. IOM provides information at its best knowledge and in all conscience. Nevertheless, IOM cannot assume to be held accountable for the correctness of the information provided. Furthermore, IOM shall not be liable for any conclusions made or any results, which are drawn from the information provided by IOM.

#### Table of Contents

I. INTRODUCTION .....	1
1. Measures to be undertaken before the return .....	1
2. Measures to be undertaken immediately after the return .....	1
II. HEALTH CARE .....	1
1. Health care system .....	1
2. Medical treatment and medication .....	2
III. EMPLOYMENT .....	3
1. Labour market situation .....	3
2. Assistance to find employment .....	3
3. Vocational trainings .....	3
IV. HOUSING .....	4
1. Housing situation .....	4
2. Availability of social grants for housing .....	4
V. SOCIAL WELFARE .....	4
1. Pension system .....	4
VI. EDUCATIONAL SYSTEM .....	5
1. Educational system .....	5
2. Needed documents .....	5
3. Approval and verification of foreign diplomas .....	5
4. Stipends .....	5
VII. CONCRETE SUPPORT FOR RETURNEES .....	6
1. Reintegration assistance programs .....	6
2. Financial support to start income generating activities .....	6

## I. INTRODUCTION

### 1. Measures to be undertaken before the return

The returnee should

- bring all the supporting documents related to their stay in the host country:
  - Documents of the social and professional status,
  - Diploma and certified copies,
  - Medical files/records,
  - Internship and work certificate,
  - Driver licence
- consider that there is no special service for returnees at the airport; yet transportation allowance is applicable
- if suffering from fragile health condition, share medical record with receiving mission prior to the return

### 2. Measures to be undertaken immediately after the return

The returnee should

- contact IOM Rabat if benefiting from a reintegration assistance program and ask for settlement allowance to cover basic needs (temporary accommodation, food, etc.)
- apply for National Identification Card (CIN) at the CNIE services at the relevant police station (<http://www.cnie.ma/sinformer/Pages/ProceduresObtentionCNIE.aspx>)
- apply for CNSS pension ([www.cnss.ma](http://www.cnss.ma))

## II. HEALTH CARE

### 1. Health care system

Morocco's public health facilities, that can serve the socio-economically and medically vulnerable persons, are mostly concentrated in big cities. There is a shortage in certain medical services, particularly in rural areas, and in specialties, such as the emergency and mental health departments. Moroccans in secluded areas have to travel to nearby big cities to seek basic medical services, for there is no organized transportation services towards health centres. However, some associations offer symbolic/humanitarian aid to patients through free distribution of some medication, though such assistance remains insufficient and incapable of fulfilling the medical needs required by the long-terms treatment. Morocco provides a national health insurance called RAMED, intended to offer access to health care services to the deprived population.

#### **Precondition for RAMED:**

- Certify that they do not benefit from another health insurance either as primary insured, or dependents
- specify the place of residence (urban or rural), and certify that they do not have sufficient resources to cover expenses related to health care

#### **Eligibility criteria in urban areas:**

- Having an annual income below 5,650 DH per person in the household including transfers, by household socioeconomic variables.

- Having a score of socio economic conditions, calculated on the basis of variables related to the living conditions of the household, less than or equal to 11.

**Eligibility criteria in rural areas:**

- Having a patrimonial score calculated on the basis of all of the components of its assets equal or less than 70 per person in the household.
- Having a score of socio economic conditions, calculated on the basis of variables related to household living conditions, below or equal to 6.

**How to apply for RAMED?**

RAMED folder consists of a filled form which can be reclaimed either in the Caïdats, the Pachaliks or the administrative annexes. It is online available at: [https://www.ramed.ma/Documents/formulaire\\_final.pdf](https://www.ramed.ma/Documents/formulaire_final.pdf). The following documents are needed as well:

- a copy of the National Identity Card (CIN) or the Electronic National Identity Card (CNIE) of the applicant
- a copy of the CIN or the CNIE of adult dependents
- two ID photos of the applicant + two ID photos of the spouse
- in case of physical or mental disability putting a child in total and permanent inability to engage in any remunerated activity, a medical certificate stating the specific disability, issued by the relevant departments
- a children's scholarship certificate or of the children in care aged between 21 and 26 years
- a group life certificate in case there are multiple beneficiaries
- a certificate of taking permanent total effective charge of children living under the same roof as the applicant
- a salary certificate for each member of the household
- a certificate of residence in the case of submission of the CIN

The applicant for RAMED must submit his application to the competent local administrative authority, established on the form accompanied of supporting documents.

**Costs**

The partial annual contribution from the beneficiaries in vulnerable situations is 120 DH per person per year within the limit of a ceiling of 600 DH per household regardless of the number of persons within.

For more information: <https://www.ramed.ma/ServicesEnligne/home.html>

**2. Medical treatment and medication**

- access to public hospitals is free
- symbolic amount to be paid at the reception for consultation (6€ to 15€) according to the area/region of residence
- CIN required for treatment in public hospitals
- at private clinics, patient pays directly and will be reimbursed later by insurance
- availability of medication can be checked in advance

- Returnees with a special medical treatment need to order their medicines at the pharmacy, based on a medical doctor's prescription
- Preferable, bring the needed medication to cover 3 to 6 months
- medical file should be translated into French
- specific details on availability and costs of medication on following website: [www.pharmacie.ma](http://www.pharmacie.ma) and [www.medicament.ma](http://www.medicament.ma)

### III. EMPLOYMENT

#### 1. Labour market situation

Ordinary informal activities constitute the first sector of activity (48.8%) absorbing the marginalized migrant labor force, i.e. returnees according to the Haut commissariat au Plan (HCP). The sector industry electricity and engineering ranks second with 13.4%, followed by the sector of administration, education and health with 7.9% in addition to the sector of commerce with 5.5%, agriculture (4.3%) and breeding (0.6%). The most vulnerable migrants are mainly occupied in the agriculture and breeding sector, with 32.5%, industry, electricity, water and engineering with 17.9% and commerce and repair with 15.2%. It is noteworthy that the majority of these sectors recruit former artisans or small farmers or merchants.

#### 2. Assistance to find employment

The National Agency for the Promotion of Employment and Skills (ANAPEC), which is the only public institution aiming at managing job offers and demands, gives free information and orientation to job seekers, and counselling to employees. In short, they provide:

- Job placement or mediation
- Counselling
- Information

The returnees can find the list of all ANAPEC agencies on the following link: [http://www.anapec.org/sigec-app-rv/files/agences\\_anapec.pdf](http://www.anapec.org/sigec-app-rv/files/agences_anapec.pdf)

Required documents for registration with ANAPEC agency:

- CIN
- Original diplomas or certified copies at least of high-school diploma, or of Professional Qualification Certificate
- Job certificates attesting three years of work experience, especially for non-graduates

#### 3. Vocational trainings

The main agency that offers vocational training is the Office for Professional Training and the Promotion of Employment, which is a Moroccan public agency with short and practical courses for young people to help them integrate in the labor market. The training is divided into a number of modules according to the sector, the level and the training mode. Its duration is two years. It is evaluated by examinations whose periodicity varies according to the curriculum and the level of the training.

For further details on registration see the following website: <http://www.inscription-ofppt.ma/>

## IV. HOUSING

### 1. Housing situation

Affordability remains an important challenge for housing in Morocco. Nearly 20% of the population, an equivalent of 6.4 million Moroccans, remains vulnerable, according to a World Bank report, even though those living below the national poverty line declined from 15.3% in 2001 to 6.2% in 2011. The Moroccan government defines two types of affordable housing units:

- a middle-income house with a capped price at MAD140 000 (about 14 000€)
- a social housing unit with a price capped at MAD250 000 (about 25 000€)

A program was set up to promote rental housing, through updating and improving the legal framework that manages the rental and encouraging the production of housing for rental to meet the different demands. The returnee should be provided with an average of 150€ to 250€ (depending on the city/location) for rental allowances.

Find houses for rent:

- Private real-estate agencies, citizens should pay service fee to the agency.
- Newspapers and magazines classifieds (Le Matin, Le Journal, Tel Quel,...).
- [www.avito.ma](http://www.avito.ma) ; [www.appartement.ma](http://www.appartement.ma) ; [www.marocannonces.com](http://www.marocannonces.com)

### 2. Availability of social grants for housing

Partnerships between banks and the government makes lending more accessible to middle and low-income families, through the Fogarim mortgage guarantee fund, and a MAD40 000 (4 000€) subsidy.

- Fogarim is a guarantee fund for households with small and irregular income.
- Fogaloge a guarantee program wich targets moderate income civil servants, middle class independent workers and non-resident Moroccans buying or building houses up to 100,000€ in value.

## V. SOCIAL WELFARE

The Moroccan welfare system includes a **formal social security system** and a variety of **social assistance programs**. Formal social security coverage is nonexistent among the poor and rare among the middle classes. Social assistance programs, managed and financed by both the state and private charities, include food support and nutrition programs and employment and training programs.

### 1. Pension system

There are seven different pension funds managing the pension scheme of the 800,000 actual retired people in Morocco:

- CNSS for the private sector
- “Caisse Marocaine de Retraite” (CMR) for civil servants
- “Caisse Nationale de Retraite et d'Assurance” (CNRA)
- “Caisse Interprofessionnelle Marocaine de Retraite” (CIMR)

**Preconditions and benefits:**

- No paid employment anymore
- at least 60 years old

- legally worked at least 3240 days (with justifications)
- pension is calculated on the salary of the last eight years
- minimum pension is 600 MAD a month

## **VI. EDUCATIONAL SYSTEM**

### **1. Educational system**

- first 9 years (ages 6-15) are compulsory and guaranteed as a fundamental right by the Constitution
- secondary cycle of school studies is 3 years in duration and is open to students who have successfully completed nine years of basic education
- postsecondary institutions are open to high-school diploma holders
- many schools and faculties require an entrance examination

### **2. Needed documents**

For registration, contact the Ministry of Education in order to prepare examinations and deliver an official certificate justifying the educational level reached. Private schools have their own tests and registration procedures.

### **3. Approval and verification of foreign diplomas**

Each Moroccan with foreign degrees seeking equivalency needs to contact the relevant ministries on the procedure. The following documents might be requested in the form of certified copies, and translated if needed :

- Two copies of the curriculum vitae (CV),
- Two copies of the diploma,
- Two copies of high-school diploma or any equivalent diploma,
- An official certificate from the school/institution issuing the diploma including programs, course descriptions, timetables, tests and results, and internships,
- School/Academic transcripts of each year attended,
- Two copies of a dissertation, or a thesis,
- An official document certifying that the candidate has regularly lived in the country where he obtained his diploma.

### **4. Stipends**

For information on scholarships contact the responsible Ministry  
 Ministère de l'Education Nationale, Direction de la Formation des Cadres  
 35, Av. Ibn Sina B.P.707 Agdal 10000 Rabat  
 Tel.: 05.37.68.20.00  
 Fax: 05.37.77.80.28  
[www.dfc.gov.ma](http://www.dfc.gov.ma)

## **VII. CONCRETE SUPPORT FOR RETURNEES**

### **1. Reintegration assistance programs**

There have been no national programs supporting reintegration so far. The IOM staff provides guidance, counselling and information for the returnee on the services available in their region of return.

### **2. Financial support to start income generating activities**

IOM can refer returnees towards proper MFIs (Micro-finance institutions) and state programs that offer specific services aimed at alleviating the socio-economic precariousness of the impoverished populations such as INDH (The national initiative for human development). Application procedures and eligibility criteria are accessible within the social work department at the level of the Wilaya (governorate) where the returnee resides.

## **VIII. CONTACT INFORMATION AND USEFUL LINKS**

L'Entraide Nationale (social centers)  
N° 20, Rue Meriniyines, Hassan 11000,  
Rabat  
TEL : 0537705150  
<https://www.entraide.ma/Ar/>

Initiative Nationale pour le Développement  
Humain  
Boulevard Mohammed V Quartier  
Administratif, Rabat  
TEL: 0537215562  
<http://www.indh.ma/index.php/fr/>