



# Morocco

## Country Fact Sheet 2025

Funded by:



Federal Office  
for Migration  
and Refugees



---

# Publisher

## International Organization For Migration (IOM) Germany

Charlottenstraße 68  
10117 Berlin  
Germany  
T. +49 911 43 000  
F. +49 911 43 00 260

[iom-germany@iom.int](mailto:iom-germany@iom.int)  
<https://germany.iom.int/>

This project is funded by the German Federal Office for Migration and Refugees (BAMF).



The information contained in this Country Fact Sheet was researched with best intentions and care. However, IOM Germany assumes no responsibility or liability for any errors or omissions. Furthermore, IOM Germany cannot be held accountable for conclusions or decisions drawn from the information provided in this Country Fact Sheet.

For further information on voluntary return and reintegration, please visit the information portal [www.ReturningfromGermany.de](http://www.ReturningfromGermany.de), or contact your local return and reintegration office.

© IOM April 2025- Please note that information provided herein may be outdated due to dynamic developments in the country.

---

# Table of contents

- 1. Health Care \_\_\_\_\_
- 2. Labour Market \_\_\_\_\_
- 3. Housing \_\_\_\_\_
- 4. Social Welfare \_\_\_\_\_
- 5. Education \_\_\_\_\_
- 6. Children \_\_\_\_\_
- 7. Contacts \_\_\_\_\_
- 8. At a Glance \_\_\_\_\_

# 1 Health Care

## General information on health care

The health care system in Morocco includes both private and public sectors. The public insurance in Morocco is the compulsory medical coverage, mainly, known as AMO, which has been established since the speech of his Majesty King Mohammed VI regarding the launch of the process of generalization of social coverage for all Moroccans in 2020. Compulsory medical coverage assists beneficiaries as well as their family members for medical care due to an illness or an accident, it also covers maternity care and rehabilitation fees. The AMO covers the fees related to tests, radiology, medications, oral hygiene care among others, providing a wider range of services than before. For Moroccans who have benefited from the RAMED medical assistance system, they are automatically enrolled in the AMO (compulsory health insurance), their subscription obligations are covered. The patient's financial participation depends on whether he works in the private sector, in the public sector, if he is retired or if he is unemployed. Moroccans can also choose to enroll in private health insurances. Nevertheless, each one of them has its own requirements and registration procedures. You may find below some examples:

- AXA insurance: [www.axa.ma](http://www.axa.ma)
- SAHAM insurance: [www.sahamassurance.ma](http://www.sahamassurance.ma)
- Allianz Chifae : [www.allianz.ma](http://www.allianz.ma)
- Insurances offered by banks.

According to the website of the CNSS, the AMO covers the costs and services below:

- Preventive and curative care related to the State's priority program.
- Care related to pregnancy monitoring, childbirth, and postnatal care.
- Care related to medical and surgical hospitalization, including day hospital procedures as defined by ministerial decree.
- Medical biology analyses.
- Radiology and medical imaging.
- Functional explorations.
- Medicines accepted according to the list of reimbursable drugs.
- Human blood bags and blood derivatives.
- Medical devices and implants necessary for various medical procedures.
- Prosthetic or orthotic devices eligible for reimbursement.
- Medical eyewear according to the frequency defined by regulatory means.
- Dental care.
- Facial orthodontics for children.
- General and specialized medical and surgical procedures.
- Care related to medical and surgical hospitalization, including day hospital procedures as defined by ministerial decree, including reconstructive surgery.
- Functional rehabilitation/ physiotherapy and paramedical procedures.

# 1 Health Care

## Availability of medical facilities and doctors

Based on the last report published by the Moroccan Ministry of Health and Social Protection in 2023, Morocco has approximately 15,249 medical health professionals in public establishments. This number includes 3 457 general practitioners, 11053 medical specialists, 529 dentists and 210 pharmacists. In the private sector, there are 5582 general practitioners, and 9812 medical specialists, which implies a total of 15 394 medical health professionals. The distribution by region shows that these professionals in the public sector are mainly concentrated in Casablanca where their number is 3255, followed by the regions of Rabat-Salé-Kénitra (3235), Fès-Meknès (2039), Marrakech-Safi (1.961), Tanger-Tétouan-Al Hoceima (1582), l'Oriental (1422), Souss-Massa (521), Béni Mellal-Khénifra (515). Among these specialists, Morocco has around 157 pediatricians, 92 gynecologists, 121 anesthetists and resuscitators, 151 radiologists, 108 cardiologists, 75 nephrologists, 66 psychiatrists and 49 urologists. In terms of infrastructure, the data shows 2199 primary health care establishments in the public, 877 urban health centers and 1322 rural health centres. Regarding hospitals, there are 159 across the country with a capacity of 26 031 beds. Morocco has 11 psychiatric hospitals with a capacity of 1508 beds. In addition, there are 133 hemodialysis centers. These centres are equipped with 2779 dialysis machines. Regarding the private sector, the health map shows that most of the doctors are concentrated in four regions: Casablanca-Settat (5826), Rabat-Salé-Kénitra (2906), Marrakech-Safi

(1480) and Fès-Meknès (1424). There are also 439 clinics in Morocco with a capacity of 16 591 beds.

## Admission to medical facilities

In the first place, the patient must consult the nearest medical facility by providing her/his ID. Depending on the medical situation, the patient can then be referred to other relevant medical facilities. The patient must have either his/her AMO registration number or other health insurance certificates. In the public facilities, the patient needs to get an appointment. The waiting time can sometimes be long given the high pressure. Regarding private medical facilities, admission is provided immediately for mild medical cases and subject to a check deposit for heavy and critical medical cases. Also, it is important to keep in mind that medical files of migrants returning to Morocco should be translated into French or Arabic.

## Availability and costs of medication

Returnees can check online the availability and the prices in Morocco of medicines by visiting the following websites: [www.pharmacie.ma](http://www.pharmacie.ma) or [www.medicament.ma](http://www.medicament.ma). Most of the medications that are not commonly available can be ordered in a pharmacy. Returnees must provide an appropriate medical prescription. To avoid delays in the treatment, it would be advisable that returnees bring the medication needed to cover three to six months of treatment.

Some medication and medical services may not be covered by health insurance, it depends on the insurance chosen by



# 1 Health Care

the beneficiary, as well as the nature of the medical care.

## Access for returnees

**Eligibility and requirements:** Any Moroccan holding his/her national ID can have access to public health services. AMO includes employees who are subject to the social security system and who did not have a medical coverage since the launch of the AMO, to voluntary beneficiaries, to beneficiaries who have a pension, to domestic workers, to self-employed workers, to Moroccans who are unable to pay the contribution (AMO TADAMONE), to those enrolled in AMO Achamil, and to religious attendants. Members of the family of the beneficiary may benefit as well from the medical coverage; Spouses, children who are not older than 21, children who are not married, who are pursuing their studies at the university and who are not older than 26, as well as dependent children with a disability, regardless of age.

You may find below the requirement of each category:

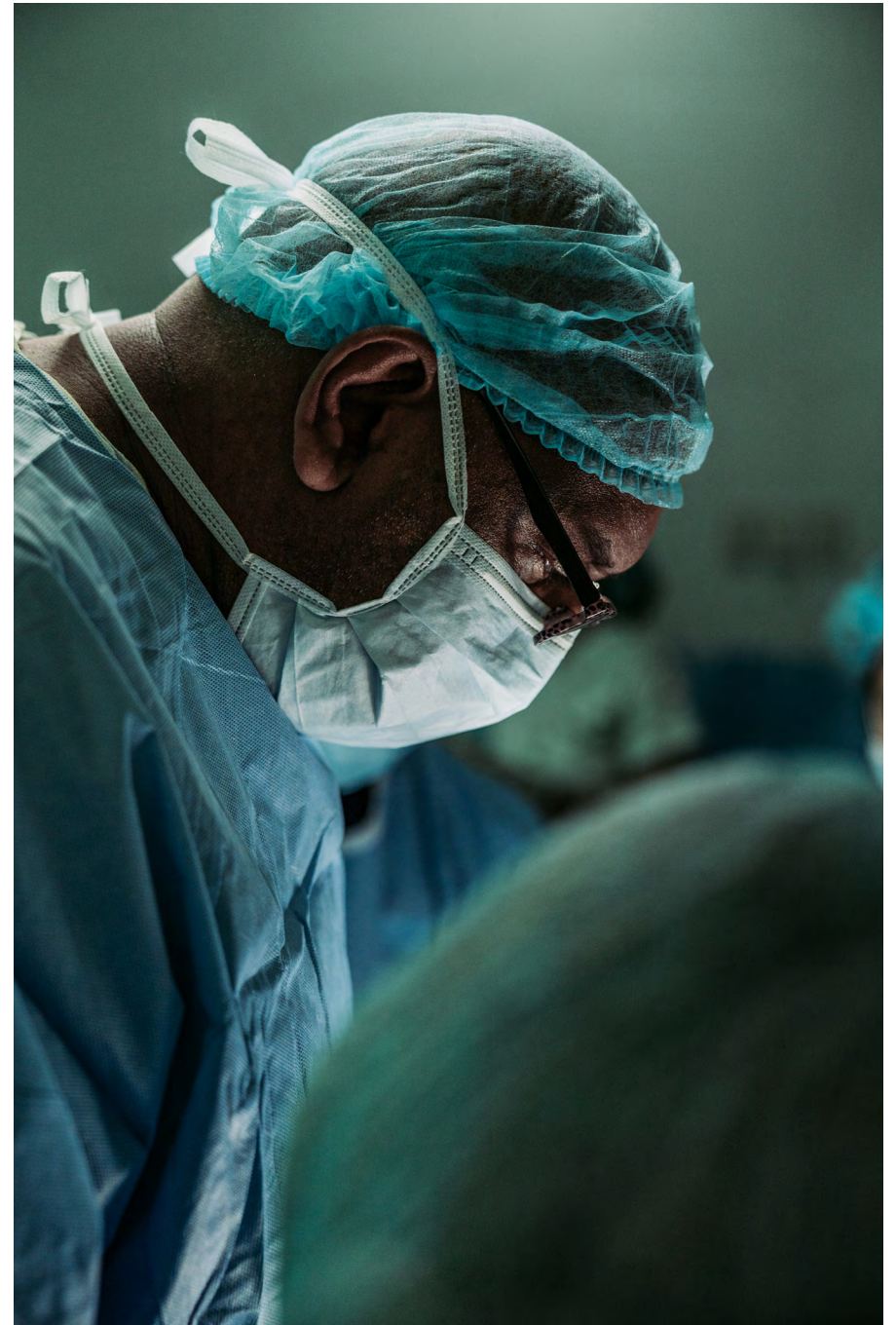
- For employees: justify a period of 54 days of internship, consecutive or not, declared and for which the payable contributions have been paid during a minimum period of 6 months.
- For pensioners: receive a pension with an amount equal to or greater than 500 dirhams/month.
- Domestic worker: justify a period of 54 days of internship, consecutive or not, declared and for which the payable contributions have been paid during a minimum period of 6 months.

- Self-employed worker (TNS): justify a period of 3 months of payment of the due contributions.
- Enrolled in AMO ACHAMIL: 3 months of payment of the due contributions and justifying regularity of payments.
- Enrolled in AMO ATADAMON: have the eligibility score for AMO ATADAMON and submit the application to the authority.
- Enrolled in voluntary insurance: justify 54 days of paid contributions.

**Registration procedure:** While Moroccans who benefit from AMO are mentioned above, the returnee can choose to register as a voluntary beneficiary, he should present a form accompanied by the following documents:

- A copy of the CIN national identity card.
- A life certificate not older than 3 months
- A copy of a CNSS card
- A document that certifies that the beneficiary is no longer an employee delivered by his previous employer or a document.

**Required documents:** The returnee is required to present his national ID and to share his AMO registration number in public hospitals. For those who want to subscribe to a private health insurance they should meet the requirements addressed by the structure that they would reach out to it.



## 2 Labour Market

### General information on labour market

The labour market in Morocco continues to be affected by drought. Between the first quarter of 2023 and the first quarter of 2024, 80,000 jobs were lost in rural areas, mainly unpaid, while 162,000 jobs were created in urban areas, resulting in an overall increase of 82,000 jobs. Except for the agriculture, forestry, and fishing sector, which lost 137,000 jobs, other sectors contributed to job creation. The services sector created 160,000 jobs, while industry, including crafts, created 46,000 jobs, and the construction sector created 13,000 jobs. The number of unemployed increased by 58,000, reaching 1,638,000 unemployed nationwide. The unemployment rate rose from 13.0% to 13.3%, with increases to 16.9% in urban areas and 6.8% in rural areas. This rate is particularly high among young people (36.7%), graduates (19.6%), and women (19.4%). Underemployment in terms of hours worked reached 595,000 people (5.6%), and in terms of insufficient income or mismatch between training and job, 486,000 people (4.6%). The overall volume of underemployment increased to 1,082,000 people (10.1% nationally), with a slight increase in rural areas (12.2%) and a slight decrease in urban areas (8.9%). Between the first quarters of 2023 and 2024, the activity rate remained stable at 43.5%. The employment rate declined by 0.3 points, from 38.0% to 37.7%, with more significant decreases in rural areas and among women.

### Regional Labour Market Situation in Morocco

Five regions account for 72.4% of the active population aged 15 and older. Casablanca-Settat leads with 22.4% of the

active population, followed by Rabat-Salé-Kénitra (13.6%), Marrakech-Safi (13.0%), Tanger-Tétouan-Al Hoceima (11.8%), and Fès-Meknès (11.6%).

Four regions have activity rates higher than the national average of 43.5 %:

- Tanger-Tétouan-Al Hoceima: 48.3%
- Casablanca-Settat: 46.0%
- Southern regions: 45.7%
- Marrakech-Safi: 43.8%

The lowest activity rates are found in Drâa-Tafilalet (40.8%), Souss-Massa (40.3%), the Oriental region (40.1%), and Béni Mellal-Khénifra (39.7%). Regarding unemployment, five regions concentrate 69.8% of the unemployed. Casablanca-Settat tops the list with 25.2%, followed by Rabat-Salé-Kénitra (12.8%), Fès-Meknès (12.6%), the Oriental region (10.1%), and Tanger-Tétouan-Al Hoceima (9.1%). The highest unemployment rates are in the Southern regions (22.2%) and the Oriental region (20.9%). Casablanca-Settat (15.0%) and Fès-Meknès (14.4%) also exceed the national average of 13.3%. Conversely, Marrakech-Safi (8.9%), Tanger-Tétouan-Al Hoceima (10.2%), and Drâa-Tafilalet (10.7%) have the lowest unemployment rates.

### Labour demographics, including sex, age, specific sectors of work

The Moroccan labour market is predominantly male, with men having a significantly higher activity rate than women. In 2024, the employment rate for men was 60.7%, compared to 15.3% for women. Similarly, the unemployment rate for men was 11.6%, while for women, it was 19.4%. Young people, particularly those aged 15-24, face high

## 2 Labour Market

unemployment rates, with the rate for this age group at 36.7% in the first quarter of 2024. For those aged 25-34, the unemployment rate was 21.0%, while for the 35-44 age group, it was 7.6%. Older workers, aged 45 and above, had a relatively lower unemployment rate of 4.0%.

Specific sectors of work show a diverse distribution of employment. Agriculture, Forestry, and Fishing remain significant employers, particularly in rural areas, though this sector has been declining and accounted for 26.3% of employment in 2024. The Industry sector, including crafts, saw a slight increase, representing 12.6% of employment. Construction and Public Works (BTP) made up 11.6% of employment. The Services sector is the largest in terms of employment, especially in urban areas, comprising 49.4% of the workforce in 2024.

Recent trends in the Moroccan labour market have been influenced by various factors, including drought conditions, which have adversely affected agricultural employment. Between the first quarter of 2023 and the first quarter of 2024, total employment increased by 82,000 jobs, with significant job losses in rural areas and the agriculture sector. However, there were gains in urban areas and other sectors such as services, industry, and construction.

The average and median monthly income per household and per person in Morocco varies significantly based on the socio-professional category of the head of the household. Senior managers, directors, top-level executives, and professionals in liberal professions have an average monthly household income of 17,041 DH and a median of 13,055 DH,

while their average monthly income per person is 4,390 DH, with a median of 3,210 DH. Middle managers, employees, merchants, and commercial and financial intermediaries earn an average household income of 8,257 DH and a median of 6,295 DH, with average and median incomes per person being 1,874 DH and 1,359 DH, respectively. Pensioners, retirees, and other inactive individuals have average monthly incomes of 7,819 DH per household and 2,004 DH per person, with medians of 5,458 DH and 1,226 DH. Agricultural workers, fishermen, foresters, hunters, and agricultural laborers earn an average of 7,374 DH per household and 1,415 DH per person, with medians of 4,391 DH and 865 DH. Skilled workers and installation operators have an average income of 6,447 DH per household and 1,429 DH per person, with medians of 4,801 DH and 1,084 DH. Finally, non-agricultural laborers, small job workers, and unemployed individuals who have never worked earn an average of 4,718 DH per household and 1,128 DH per person, with median incomes of 3,912 DH and 907 DH. Overall, the average monthly income in Morocco is 7,661 DH per household and 1,793 DH per person, with median incomes of 5,133 DH and 1,138 DH, respectively.

To address these complex realities, the Moroccan government has launched a series of Active Labor Market Policies (PAMT) aimed at stimulating employment and facilitating professional integration. The National Agency for the Promotion of Employment and Skills (ANAPEC) plays a pivotal role in implementing these policies through various programs such as Idmaj, Tahfiz, Taehil, and Self-Employment. These initiatives



## 2 Labour Market

aim to enhance workers' skills, promote entrepreneurship, and create sustainable employment opportunities for all segments of the Moroccan population.

### Finding Employment in Morocco

#### *Employment Opportunities*

In Morocco, the largest employment sector is Services, which employs 48.5% of the workforce. Agriculture, Forestry, and Fishing play a significant role, particularly in rural areas, comprising 26.4% of employment. The industry sector, including crafts, accounts for 12.7% of employment, while Construction and Public Works (BTP) make up 12.3% of the workforce.

#### *Public Organizations*

##### 1- ANAPEC

The National Agency for the Promotion of Employment and Skills (ANAPEC) is a pivotal organization in Morocco's labor market, operating under the Ministry of Labor and Vocational Integration. It provides essential services such as job matching, training, and career counseling. ANAPEC's primary functions include:

- Job Matching: Connecting job seekers with potential employers through its extensive network and databases.
- Training Programs: Offering vocational training tailored to industry demands, equipping participants with relevant skills and certifications.
- Career Counseling: Providing personalized guidance on career paths, skill development, and job search strategies.
- Youth Employment Initiatives:

Implementing programs to reduce youth unemployment through entrepreneurship, internships, apprenticeships, and training.

- Online Services: Maintaining an interactive website (ANAPEC Website) for accessing job listings, applying for positions, and exploring career resources.

##### 2- The National Initiative for Human Development

The National Initiative for Human Development (INDH) focuses on youth through Program 3, aiming to enhance their socio-economic engagement. Key pillars include:

- Skills Enhancement and Training: Emphasizing professional training tailored to market needs, including technical and entrepreneurial skills.
- Support for Youth Entrepreneurship: Providing tools and resources, such as grants and training, to help young people start and grow businesses.
- Access to Employment Opportunities: Facilitating access to formal and informal jobs and collaborating with the private sector to create internships and apprenticeships.
- Promotion of Social Participation: Encouraging active involvement in community projects and local development.
- Accompaniment and Psychosocial Support: Offering support to disadvantaged youth to overcome personal obstacles.

##### 3- Forsa

Forsa is a government initiative designed

## 2 Labour Market

to help young graduates access internships and employment in the private sector by providing subsidies to companies to encourage hiring and professional integration.

##### 4- Program "Taqafae"

This program aims to develop the skills of young graduates according to labor market needs by offering specialized training and facilitating professional integration.

#### *Private Organizations*

Several private recruitment agencies and job portals operate in Morocco:

- Hays Morocco: [www.hays.ma](http://www.hays.ma)
- Michael Page Morocco: [www.michaelpageafrica.com](http://www.michaelpageafrica.com)
- Manpower Morocco: [www.manpower-maroc.com](http://www.manpower-maroc.com)
- Randstad Morocco: [www.randstad.ma](http://www.randstad.ma)
- Adecco Morocco: [www.adecco.ma](http://www.adecco.ma)
- Kelly Services Morocco: [www.kelly-services.ma](http://www.kelly-services.ma)
- Cabinet Conseil RH: [www.cabinet-conseilrh.com](http://www.cabinet-conseilrh.com)
- Team RH: [www.teamrh.com.ma](http://www.teamrh.com.ma)
- Spring Professional: [www.springprofessional.ma](http://www.springprofessional.ma)
- Tectra: [www.tectra.ma](http://www.tectra.ma)
- ReKrute: ReKrute Website
- Emploi.ma: [Emploi.ma](http://Emploi.ma) Website
- Alwadifa Club: [www.alwadifa-club.com](http://www.alwadifa-club.com)
- Tanmia.ma: [www.tanmia.ma](http://www.tanmia.ma)
- Maroc Emploi: [www.marocemploi.net](http://www.marocemploi.net)

### Unemployment assistance

Morocco offers various forms of unemployment assistance aimed at supporting individuals who lose their jobs. These supports include financial aid: The IPE is an unemployment benefit provided by the Moroccan government to financially support workers who have involuntarily lost their jobs. Beneficiaries must have contributed to the National Social Security Fund (CNSS) for at least 780 days, including 260 days in the 12 months preceding unemployment. The benefit, calculated as a percentage of the average salary received before unemployment, is paid for a maximum of six months. The support also includes practical assistance and informational resources.

### Further education and training

Morocco offers numerous excellent opportunities for vocational training and continuing education. Below are some examples:

- OFPPT (Office of Professional Training and Labor Promotion)
- Programs offered: OFPPT is the leading professional training provider in Morocco, offering programs in various fields such as engineering, healthcare, IT, tourism and agriculture.
- Levels: Training is available at different levels, including specialist technician, technician, qualification and specialist levels.
- Courses: Courses range from short-term programs to long-term diploma courses.

## 2 Labour Market

### *Universities and higher education establishments*

**Programs Offered:** Many universities offer continuing education programs and professional master's degrees.

**Distance learning:** Some institutions offer online courses and distance learning opportunities.

**Private training centers**

**Specializations:** Many private centers offer training in specific skills such as language proficiency, IT skills, project management and other professional certifications in the professions of the future.

### *Public initiatives and NGOs*

**Programs:** Various government and non-government organizations provide job training and educational programs aimed at skill development and job readiness.

**Focus Areas:** Programs often focus on entrepreneurship, digital skills, and soft skills training.

**ANAPEC (National Agency for the Promotion of Employment and Skills)**

#### **Eligibility and Criteria:**

- **Age:** Primarily for young people aged 18 to 35.
- **Nationality:** Beneficiaries must be Moroccan nationals.
- **Education Level:** Open to both graduates and non-graduates, with programs tailored to each level.
- **Professional Motivation:** Candidates

must be actively seeking employment or looking to improve their professional skills.

- **Required Documents:** National identity card (CIN).
- **Diplomas or training certificates** (if available).
- **Curriculum vitae (CV).**
- **Registration Procedure:** Register online or at local ANAPEC offices. Submit the required documents. Attend an evaluation interview to determine needs and professional goals. Orientation towards appropriate training programs, internships, or job offers.

**Youth Platform of INDH (National Initiative for Human Development)**

#### **Eligibility and Criteria:**

- **Age:** For young Moroccans aged 18 to 35. For project carriers, eligibility can extend up to 45 years
- **Nationality:** Beneficiaries must be Moroccan nationals.
- **Residential Status:** Young people must reside in areas targeted by INDH, typically rural or disadvantaged areas.
- **Motivation and Personal Project:** Candidates must have a concrete professional or entrepreneurial project or be actively seeking employment.
- **Required Documents:**
- **National identity card (CIN).**
- **Proof of residence** (utility bill, residence certificate, etc.).
- **Diplomas and training certificates** (if available).
- **Description of the entrepreneurial project** or a motivation letter.
- **Registration Procedure:**

## 2 Labour Market

- **Register at local INDH offices** or youth service centers.
- **Submit the required documents.**
- **Attend an evaluation interview** to discuss the candidate's objectives and needs.
- **Selection and orientation** towards training programs, entrepreneurship workshops, or job opportunities.
- **Personalized support and follow-up.**

In Morocco, there are generally no strict restrictions for accessing employment services; however, specific programs may have certain eligibility criteria based on factors such as age, education, or previous work experience.



Photo: Unsplash 2018/ Carlos Ibáñez



## 3 Housing

### General information on housing

A temporary accommodation costs on average between 250EUR to 350EUR (depending on the city/location, the size of the flat, number of rooms...). It is also necessary to provide a minimum of one month's rent and onemonth deposit to be able to sign a rental contract. In some cases, it is necessary to pay an intermediary or a real estate agency the same amount as the rental fee to facilitate the process. The running costs for electricity and water also depends on the city/location, It can range from 5 EUR to 30 EUR based on each individual's personal usage.

### Finding accommodation

The main ways to find an accommodation are through:

- A real estate agency: There are several in each city of the kingdom. The addresses and the names of the agencies can be found on the site "page jaune": [www.pj.ma](http://www.pj.ma) also [www.telecontact.ma](http://www.telecontact.ma). Citizens need to pay service fees to the agency.
- Newspapers and magazines : (Le Matin, Le Journal, TelQuel).
- Websites : [www.marocannonces.com](http://www.marocannonces.com), [www.avito.ma](http://www.avito.ma), [www.sarouty.ma](http://www.sarouty.ma) [www.mubawab.ma](http://www.mubawab.ma)
- Intermediaries

### Social grants for housing

As part of the implementation of the government policy to promote social housing, Morocco created two guarantee funds to cover bank loans granted on advantageous terms to public sector staff and modest and/or non-regular income-generating populations.

Under the framework of the Central Guarantee Fund (CCG), FOGARIM can guarantee to populations with modest or non-regular incomes access to a credit. This is provided by banks for the financing of the acquisition of housing. The benefit of this fund is open to Moroccan nationals not working in the public sector nor in the private sector affiliated to the CNSS and meeting the following criteria:

The applicant must:

- exercise an income-generating activity.
- Not own any house in the Wilaya or the province where the housing to be acquired or built is located.
- Beneficiaries of the Habitat Threatening Ruin (HMR) Programme are not subject to this condition.
- Not have previously benefited from a housing loan guaranteed by a state fund or the State's interest rebate.

FOGALOGUE on the other hand is more focused on the middle class and Moroccans living abroad.

Eligibility:

Those who can benefit from this fund are Moroccan nationals working in the public or in the private sector affiliated to the CNSS or self-employed and Moroccans Residing Abroad, meeting the same criteria as for FOGARIM. The submission of the application goes through the bank chosen by the applicant himself.

For further details about the above programs, you can visit the websites below:

- FOGARIM: <http://www.ccg.ma/fr/>

## 3 Housing

- [votre-projet/fogarim](http://votre-projet/fogarim)
- FOGALOGUE: <http://www.ccg.ma/fr/votre-projet/fogaloge>

### Access for returnees

**Eligibility and requirements:** No specific procedures available for the returnees.

**Registration procedure:** Not available

**Required documents:** Like any Moroccan, returnee could rent or purchase a property, by signing a sales or rental contract and depending of the terms that they would agree along with the landlord. They would be asked often to have a work certificate.



Photo: Unsplash 2019/ Kyriacos Georgiou



## 4 Social Welfare

### Social welfare system

The social welfare system in Morocco has undergone significant changes and improvements in recent years, aiming to provide better social protection to its citizens. Here is an overview of the social welfare system, including the financial participation of beneficiaries, the costs and benefits covered by social security, and specific benefits for families:

#### *Social Security System (CNSS)*

CNSS is the primary institution responsible for social security in Morocco is the National Social Security Fund (CNSS - Caisse Nationale de Sécurité Sociale). The CNSS covers private-sector employees and certain categories of self-employed workers. Social security contributions are mandatory for covered employees and are shared between employers and employees.

#### *Medical Insurance (AMO)*

The mandatory health insurance scheme (AMO - Assurance Maladie Obligatoire) is managed by the CNSS for private-sector employees and by the National Fund of Social Welfare Organizations (CNOPS) for public-sector employees. AMO aims to provide health coverage to all employees, including hospital care, outpatient care, and pharmaceuticals.

#### *Social Protection Expansion*

Morocco is in the process of expanding its social protection system to cover a broader range of beneficiaries, including

informal sector workers and those in precarious employment.

#### *Financial Participation of the Beneficiary*

Contributions to the CNSS are based on a percentage of the employee's salary. Employers and employees share the contributions. For private-sector employees, the contribution rates are generally around 20% of the gross salary, with the employer contributing about two-thirds and the employee one-third. Self-employed individuals have different contribution rates and schemes based on their income levels.

#### *Healthcare Contributions*

Under AMO, contributions for health insurance are also shared between employers and employees. The total contribution is approximately 6.37% of the salary, with the employer contributing 4.11% and the employee 2.26%.

#### *Costs and Benefits Covered by Social Security*

#### *Healthcare Benefits*

AMO covers a range of medical services, including hospitalization, medical consultations, surgical procedures, maternity care, and prescription drugs. Beneficiaries have access to both public and private healthcare providers under the AMO scheme.

#### *Registration to AMO*

To register with the AMO, the beneficiary

## 4 Social Welfare

should follow the series of steps, that typically involve providing personal and employment information to the relevant authorities. The process may vary slightly depending on your employment status (e.g., employed, self-employed, student, non-employed etc.). Here are the general steps:

#### *For employee registration*

- Ensure your employer is registered with the Caisse Nationale de Sécurité Sociale (CNSS), the organization responsible for AMO.

The employer should register the employee with the CNSS. This usually involves filling out a registration form and submitting necessary documents such as your identification card (CIN) and employment contract.

#### *Contribution Payments*

Contributions to AMO are deducted from your salary. The employer is responsible for forwarding these contributions to the CNSS. Once registered, you can verify your registration status and contributions through the CNSS website or by visiting a CNSS office.

#### *For Self-Employed Individuals:*

- The beneficiary should Visit the CNSS office or their official website to obtain the registration form for self-employed individuals. Then the beneficiary will need to provide necessary documents such as your identification card (CIN), a professional identification card or license, and any other required documents proving the self-employment status.

The contribution rate will be based on the declared income.

For unemployed persons, and for each family member

- They should have their identification number through registering in the National Population Register on the website: [www.rnp.ma](http://www.rnp.ma), after that they should also register in the Consolidated Social Register on the website : [www.rsu.ma](http://www.rsu.ma).

The final step is to fill the form request for AMO and print the form. After that there's a committee who decides whether this person is eligible to AMO or not. The contribution fees will be decided by the same committee based on the vulnerability of each person.

#### *Pension Benefits*

The CNSS has informed the public that, starting from May 1, 2025, and in application of the provisions of Decree No. 2.25.265, individuals who retired between January 1, 2023, and the date of entry into force of Law No. 02.24, and who have accumulated between 1,320 and less than 3,240 days of insurance, will be entitled, with retroactive effect from the date of retirement, to an old-age pension. The minimum amount of the old-age pension will be determined based on the number of insurance days accumulated by each insured person. It will range between 600 and 1,000 dirhams and will also include coverage under the Mandatory Health Insurance (AMO) scheme.

## 4 Social Welfare

### *Other Benefits*

Disability pensions for those who are unable to work due to a permanent disability.

Survivors' pensions for the family members of a deceased insured person.

Short-term benefits such as sickness, maternity, and family allowances.

### *Benefits for Families*

**Child Benefits:** Family allowances are provided to insured employees for each dependent child. Starting from January 2025, the support has been increased to 250 dirhams per child for the first three children who are either enrolled in school, under the age of 6, or have a disability (350 dirhams). This support will be 175 dirhams for children who are not enrolled in school. The amount of the allowance is fixed and generally provided up to a certain number of children (usually up to six children). Morocco has also various social assistance programs aimed at supporting vulnerable families, including cash transfer programs for poor and rural families, educational support for children, and initiatives to improve living conditions.

### *Recent Reforms and Initiatives*

#### *Direct Social Assistance Program:*

This is a national program implemented across the entire kingdom, covering nearly 60% of families who are not currently covered by social security schemes. This program marks the second phase of the national social protection expansion plan, following the implementation of mandatory health insurance for all in

2023.

It includes three main types of assistance:

- Direct social assistance for families without children: This is a fixed monthly allowance granted to these families, amounting to 500 MAD per month.
- Direct social assistance for families with children under 21 years old: This allowance is granted for each child from birth until the age of 21.
- Birth allowances for the first and second births: The amount of this assistance is 2,000 MAD for the first birth and 1,000 MAD for the second.

Efforts are underway to extend health coverage to all citizens, including those in the informal sector. The goal is to achieve universal health coverage by incorporating more comprehensive and inclusive insurance schemes. Regarding the social Protection Framework Law, Morocco has introduced a framework law to unify and expand social protection, ensuring broader coverage and better coordination among different social security schemes.

The government has implemented targeted programs to support the most vulnerable populations, including the Tayssir program for educational support. Overall, Morocco's social welfare system aims to provide comprehensive support to its citizens through a combination of social security contributions and targeted social assistance programs. The ongoing reforms and initiatives reflect the country's commitment to enhancing social protection and reducing poverty and inequality.

## 4 Social Welfare

### *Access for returnees*

There are no specific social welfare programs for returning Moroccans. They can benefit from all the services mentioned above, depending on the category they fall into.





## 5 Education

### General information on education

The structure of the educational and vocational training system in Morocco is divided into two main sectors: the formal education and training sector, and the non-formal education and training sector, as well as scientific and technical research institutions.

#### Formal Education and Training Sector

This includes school education, traditional education, vocational training, traditional teaching, and higher education. School education is structured into four levels: preschool education, primary education, middle school education, and secondary qualifying education. Preschool education is intended for children aged 4 to 6 and will be gradually integrated into primary education to form a unified cycle. Links are established between school education and vocational training to create professional education pathways starting from middle school and to diversify the secondary qualifying education pathways to prepare for higher education or continuous vocational training.

#### Non-Formal Education and Training Sector

This includes non-formal education programs, literacy programs, and programs dedicated to educating the children of the Moroccan diaspora.

- EX: E2C (Second Chance School) in Morocco

The purpose of E2C (Second Chance School) in Morocco is to provide educational upgrading, pre-professional training, and vocational guidance to facilitate the socio-economic integration of out-of-school and school-dropout youth aged 13-18. The objectives include

improving literacy and numeracy to help students catch up on missed schooling, introducing trades and vocational skills through hands-on training, offering career counseling and information on vocational training opportunities, and developing soft skills while facilitating internships and apprenticeships.

To enroll, youth must be aged 13-18, non-schooled, or school dropouts, and show a willingness to participate. Information and registration details can be obtained by visiting or contacting local E2C centers, seeking assistance from educational institutions and local authorities, exploring online resources such as E2C websites and social media, or reaching out to NGOs that provide support and assistance with the registration process.

### Vocational Training

Vocational training is continuously adapted to the changes in the economic fabric and professions, with a focus on strengthening the links between training and the economy, innovating training programs, and integrating the regional dimension into the design of training programs. The government, in collaboration with regional councils, diversifies the vocational training offer and increases its capacity to meet the needs of the labor market.

### Higher Education

Higher education is based on continuous alignment between training programs and economic and social developments. It is structured to group post-baccalaureate components based on coherence, complementarity, and efficiency. A multi-year plan will be implemented gradually.

## 5 Education

A national prospective map of higher education will be established, creating thematic university poles and integrated regional university complexes that provide favorable conditions for learning, training, research, and social, cultural, and sports services.

*Article 19 of the Framework law n° 51-17 relating to the education system, training and scientific research stipulates that access to school education is compulsory for all children, both girls and boys, aged four to sixteen. This obligation falls on the state as well as on the family or any person legally responsible for the child's care.*

Total for public institutions (primary school - middle school - high school) for the year 2022-2023: 11,909, including 5,314 in urban areas and 6,595 in rural

areas. Total for private institutions (primary school - middle school - high school) for the year 2022-2023: 7,231.

In Morocco, within the public education system, there is generally no full-day daycare provided for primary or nursery school children. Public schools do not routinely offer childcare services beyond regular school hours. Children are typically supervised during school hours and must be picked up after the end of the school day, unless specific arrangements are made by parents or local community services outside of school. In contrast, private schools often have more flexibility to offer additional services such as extended daycare, extracurricular activities, and other related services to accommodate parents with extended work schedules. Parents interested in



Photo: Unsplash 2018/ Anni Spratt

## 5 Education

these services should inquire directly with specific private schools to explore available options for daycare and supervision beyond regular school hours

### Cost, loans, and stipends

In Morocco, general education in public schools is free up to the high school level, covering primary and secondary education. School supplies such as books and notebooks are generally not covered and must be purchased by families. For higher education, public universities offer free tuition, but nominal fees may be required at vocational training institutions. Additionally, students may incur extra costs for supplies, accommodations, and other educational expenses.

There are scholarships and financial support programs available for secondary and higher education students to help cover these additional costs. Eligibility criteria often include specific economic conditions and satisfactory academic performance. Students must provide documentation of their financial situation and meet these requirements to qualify for financial aid.

### Approval and verification of foreign diplomas

Diplomas and certificates obtained abroad can be recognized in Morocco, subject to certain conditions and procedures. To obtain recognition of a foreign diploma, applicants must apply for equivalence from the Ministry of National Education, Vocational Training, Higher Education, and Scientific Research. This application must include the foreign diploma, the applicant's detailed

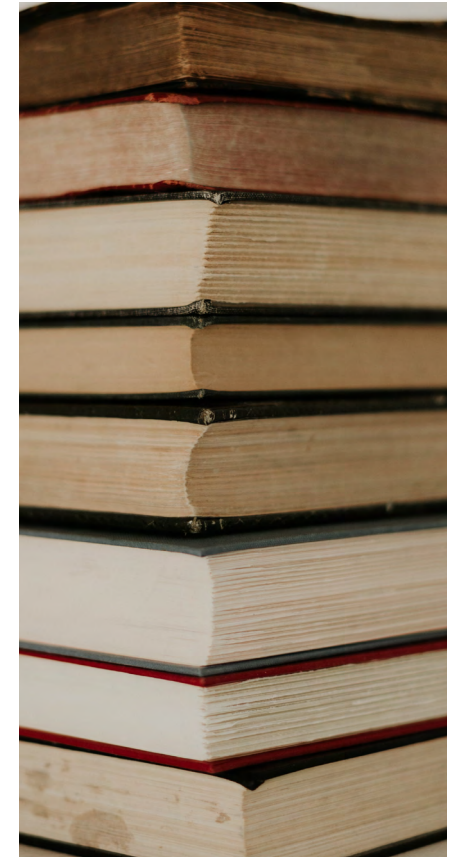
curriculum vitae, and comprehensive information about the program of study, internships completed, and evaluations received.

Foreign documents must be translated into Arabic or French by a sworn translator and legalized by the competent authority in the country of origin or by the Moroccan embassy in that country. The recognition process also involves a thorough evaluation to determine if the foreign diploma is equivalent to a corresponding Moroccan diploma in terms of content and academic level. Interested individuals are advised to contact the Ministry of National Education or a Moroccan educational institution directly for specific and up-to-date information on the requirements and procedures to follow. Costs may be associated with this process, varying depending on the type of diploma and specific administrative procedures required by the competent authorities.

## 5 Education

### Access for returnees

**Eligibility and requirements:** In Morocco, access for returnees to educational and training programs does not have specific procedures tailored exclusively for them. Returnees, defined as individuals returning to Morocco after living abroad, typically need to follow the general registration procedures applicable to all applicants. The registration process varies depending on the specific training or educational program they wish to enroll in. Each program or institution may have its own selection criteria, which the returnees must meet to be eligible. These criteria could relate to academic qualifications, language proficiency, or other specific requirements relevant to the chosen field of study. The required documents for registration generally include a national ID card and school certificates corresponding to the level of education they intend to pursue. These documents are necessary to verify the applicant's identity and educational background, ensuring they meet the prerequisites for admission.





## 6 Children

### General situation of children and infants

In 2023, children in Morocco comprised 32% of the country's population. The analysis of children's rights showed consistent progress, though this was impacted by a powerful earthquake in September 2023, with a magnitude of 6.8. The earthquake affected 2.8 million people, of which approximately 30% were children, particularly in four regions of Morocco. In response, the government implemented a robust program to support affected households and provided specific aid to children who lost both parents in the disaster. A special law was enacted to grant these orphaned children a unique status, ensuring their access to social services through to adulthood. In terms of social protection, Morocco launched the Direct Social Aid Programme (DSAP) to achieve SDG1. This multi-faceted program aims to extend existing cash benefits to 7 million children from birth to the age of 21, provide financial assistance to persons with disabilities, and guarantee a minimum monthly income of USD 50 for households below the poverty threshold, established through a registry. Additionally, a lump-sum cash transfer of USD 200 for the birth of the first child and USD 100 for the second child is included. For children without family care or living in institutions, an allowance is being planned to create savings accounts for those placed in institutional care.

In the education sector, Morocco's action plan for education reform remains a strategic focus. Progress was noted in preschool enrollment, which reached 76.2% in 2022-2023, up from 72.5% in

2021-2022. However, young children in remote and rural areas still miss out on education. While there has been success in achieving universal coverage for primary education, challenges persist at the secondary level, with dropout rates stagnating at 335,000 children, highlighting the difficulty of retaining this age group in school. The Moroccan government continues to invest in social protection programs for education, benefiting 1.5 million households through the Tayssir program, 4.7 million students through the One Million School Bags initiative, and providing support to 130,205 widows and 220,000 orphaned children.

### (Non-) governmental actors dealing with children's well-being and rights

The main UN organizations concerned with children's issues in Morocco are UNICEF and IOM. UNICEF works on implementing the International Convention on the Rights of the Child to ensure equality for all children facing discrimination and achieving sustainable development goals. Consequently, UNICEF focuses on the following areas:

- Protection and social inclusion of children
- Child survival
- Education
- Emergencies and humanitarian actions

The International Organization for Migration has various projects aimed at protecting unaccompanied migrant children, working primarily through partnerships with civil society organizations focused on the same issues.

## 6 Children

Several non-governmental organizations also work with children in Morocco. The main one is Bayti, located in Casablanca, which supports each child in developing and implementing their life plan. Bayti assists children in difficult situations by providing a wide range of pedagogical, educational, recreational, psychosocial, and administrative (civil status) support. Another prominent NGO, "Don't Touch My Child," focuses on protecting children, preserving their rights, and fighting against sexual abuse and exploitation, including pedophilia, incest, and exploitation within networks.

*The Moroccan League for the Protection of Children (LMPE)* is a national Moroccan association that, since its creation in 1954, has been working to improve the quality of care and support for children in vulnerable situations, as well as to promote and preserve their fundamental rights. Considered a non-governmental, non-profit organization and recognized as being of public utility, LMPE has become a national associative actor concerned with issues related to disadvantaged children, particularly those in situations of poverty, abandonment, and disability, as well as mothers in distress.

*"SOS Villages"* is an association dedicated to the long-term care of children in vulnerable situations.

In addition to NGOs, public institutions in Morocco also work to protect children's well-being and rights. These institutions assist children who are victims of violence, refer them to specific workers and reception structures, and provide medical, legal, psychological, and social assistance. They also assess and monitor

the care of children within their families or in centers. The Ministry of Solidarity, Women, Family, and Social Development conducts several programs to protect children. These programs support the initiatives of associations working in this field, improve the quality of care in social protection institutions, and build the capacities of various stakeholders. To implement the Integrated Public Policy for Child Protection, the Ministry, in collaboration with Entraide Nationale, establishes Child Protection Units and programs with expert associations to improve care for children in difficult situations.

The main objectives of these Child Protection Units are:

#### a) Emergency protection:

- Welcoming and listening to children in difficult situations
- Referral to other stakeholders in the service chain
- Psycho-medical, legal, and social support for children's victims of violence
- Monitoring and evaluation of child-care services

#### b) Prevention:

- Raising awareness and promoting children's rights
- Contributing to the implementation of programs and activities for the promotion of children's rights at the local level

#### c) Monitoring at the local level:

- Gathering and analyzing data related to children's victims of violence
- Preparing annual reports

## 7 Contacts

### International Organization for Migration (IOM)

*UN agency for migration*  
11 rue Ait Ourir, pinède Souissi  
05.37.65.28.81  
iomrabat@iom.int  
<https://morocco.iom.int>

### United Nations High Commissioner for Refugees (UNHCR)

*UN agency for refugee protection*  
10, avenue Mehdi Ben Barka,  
Souissi, Rabat  
05.37.75.79.92  
morra@unhcr.org  
[www.unhcr.org](http://www.unhcr.org)

### UNICEF

*UN agency for child protection*  
13 bis, rue Jaafar Saddik, agdal,  
Rabat  
05.37.67.56.96  
rabat@unicef.org  
[www.unicef.org](http://www.unicef.org)

### Caritas

*Charity*  
PO Box 258, RP 10 001, Rabat  
05 37 26 38 04  
caritas.rabat@gmail.com  
<http://www.diocesarabat.org/>

### Daba Doc

*Platform for the contact information of doctors in Morocco*  
06 08 08. 56 56  
contact@dabadoc.com  
<https://www.dabadoc.com/ma>

### INSAF

*Support for single mothers and their children*  
5 rue Casablanca, 20 350  
05.22.90.74.30  
[www.insaf.ma](http://www.insaf.ma)

### Entraide Nationale (EN)

*Poverty alleviation*  
Rue Dayet Erroumi – RABAT  
05 37 77 24 55  
[www.entraide.ma/](http://www.entraide.ma/)

### FOGARIM

*Fonds for residents with low income*  
CCG, centre d'affaires, boulevard Arriad, Hay riad, Rabat, BP 2031  
05.37.71.68.68  
[www.ccg.ma/fr/votre-projet/fogarim](http://www.ccg.ma/fr/votre-projet/fogarim)

### FOGALOGUE

*Fonds for labourer*  
CCG, centre d'affaires, boulevard Arriad, Hay riad, Rabat, BP 2031  
05.37.71.68.68  
[www.ccg.ma/fr/votre-projet/fogalogue](http://www.ccg.ma/fr/votre-projet/fogalogue)

### Office de la formation professionnelle et de promotion du travail (OFPPT)

*Education*  
Intersection Route nationale N°11 et Route BO 50,  
Sidi Maârouf - Casablanca  
+212 (05) 22 63 44 44, contact@ofppt.ma

### INSAF

*Support for single mothers and their children*  
5 rue Casablanca, 20 350  
05.22.90.74.30  
[www.insaf.ma](http://www.insaf.ma)

### Association Maroc solidarité médico-sociale (MS2)

*Charity*  
60 Avenue HASSAN II, Oujda.  
06 69 58 21 94

### Agence nationale de promotion de l'emploi et des compétences (ANAPEC)

*Labour agency*  
4, Lotissement La Colline  
Entrée B Sidi Maarouf Bp 188,  
Casablanca, +212 (05) 37 68 23 44, econtact@anapec.org  
[www.anapec.org](http://www.anapec.org)

### Initiative nationale pour le développement humain (INDH)

*INDH youth platform*  
Labour Market  
[www.indh.ma](http://www.indh.ma)

### École de la Deuxième Chance (E2C)

*Ecole de deuxième chance Lalla Asmaa*  
Rue du Nil, Casablanca 20250  
+212 661-087213  
e2clallasmaa@gmail.com

## 8 At a glance

### Measures to be undertaken before return

- **Documents:** All documents related to the stay abroad must be brought along. This includes: Documents concerning social and professional status, diploma/ certificates and certified copies, medical records and medical reports, internship and work certificates, driving license
- **Pre-departure:** Please note that there is no special service for returnees at the airport, this means that no arrival assistance can be provided at the airport except for complex case such as VOTs, non-accompanied and separated children and medical cases.
- **Health:** In case of medical issues, please submit your medical documents to the receiving mission in advance.
- **Accommodation:** Information on temporary accommodation in nearby return can be found on the following websites: [www.booking.com](http://www.booking.com), [www.airbnb.fr](http://www.airbnb.fr).
- Returnees can still contact IOM Morocco in the following email address: [avrrtomorocco@iom.int](mailto:avrrtomorocco@iom.int), to ask for their advice regarding all the sections above or demand to the IOM mission in the host country to organize a virtual counseling with IOM Morocco to provide you all necessary information.

### Measures to be undertaken immediately upon arrival

- **Financial support:** In case of support through a reintegration program, contact IOM Rabat and ask for initial financial support to cover the initial costs (temporary accommodation, food, etc.).
- **ID card:** The CIN (National Identification Card) can be requested from the CNIE Service at the relevant police station <https://www.cnie.ma/>
- **Pension:** If you are eligible for a pension payment, submit an application for CNSS pension at <https://www.cnie.ma/>
- **Work and accommodation:** Get in touch and register with the agencies for work and accommodation. For example, under: [www.anapec.org](http://www.anapec.org) and [www.avito.ma](http://www.avito.ma)