



Country Fact Sheet

Morocco

2019



Credit: IOM / 2019

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Funded by:



Bundesamt
für Migration
und Flüchtlinge



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I. Checklist for Voluntary Return



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Before the Return

The returnee should

- ✓ bring all the supporting documents related to their stay in the host country:
 - documents of social and professional status,
 - documents and certificates of dependents, if children are involved
 - diplomas and certified copies,
 - medical files and records
 - internship and work certificates,
 - driver's license
- ✓ 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
- ✓ look for a temporary accommodation nearby their area of return on one of the following websites:
 - www.booking.com
 - www.airbnb.fr

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.); or to register to benefit from the case management approach in Oujda, Casablanca, Khouribga and El Kelaa des Sraghna.
- ✓ if the returnee does not have an ID, apply for National Identification Card (CIN) at the CNIE services at the relevant police station:
<http://www.cnie.ma/sinformer/Pages/ProceduresObtentionCNIE.aspx>
- ✓ check if he/she is eligible, apply for CNSS pension: www.cnss.ma
- ✓ register and contact services assisting with the search for jobs and housing, such as www.anapec.org for work opportunities and www.avito.ma for housing needs,
- ✓ Apply for RAMED if eligible: www.ramed.ma

II. Health Care (1/3)

I. General Information

The following services are free of charge:

- vaccinations of the child and the mother;
- treatment of diarrheal diseases and respiratory infections of adults and children;
- Follow up of pregnancy and postpartum;
- prevention and treatment of sexually transmitted diseases;
- Treatment for tuberculosis.

The most vulnerable have access to a Medical Assistance Scheme (RAMED). This scheme is based on the principles of social welfare and national solidarity (see next page). The private sector participates in some of these health activities but follows different protocols.

Morocco has also committed to the implementation of basic compulsory health insurance for the benefit of professionals, self-employed and non-salaried workers. the ultimate goal is to complete the Universal Health Coverage project and provide equal access to health services for all.

Medical facilities and doctors:

- Access to public hospitals is free but patients must pay between consultation fees varying from 6€ to 15€ according to the area of residence;
- Patients must submit an ID to receive a treatment in public hospitals;
- in private health centers, patients pay the bills themselves and get reimbursed by the insurance
- the medical file of migrants returning to Morocco should be translated into French

2. Admission in health centers:

Except in cases of emergency, beneficiaries of the RAMED should first consult a doctor in the health centre that is mentioned on their RAMED card as a first step. If required by specific health conditions, the doctor might then refer the beneficiary to the most appropriate health facility.

3. 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 and www.medicament.ma
- Most of the medicines that are not commonly available can be ordered in a pharmacy. Returnees must provide an appropriate medical prescription.
- In order to avoid delays in the treatment, it would be advisable returnees should bring along the medication needed to cover 3 to 6 months of treatment.

II. Health Care (2/3)

4. RAMED

Benefits:

Beneficiaries of RAMED have access to the following services in all the public health centers in Morocco: Preventive care: immunization, pregnancy monitoring, maternal and child health, family planning, General medical consultations, Specialized medical and surgical consultations;

Emergency medical consultations, Medical and surgical hospitalization, including hospitalization for delivery, Restorative surgery and maxillofacial orthopaedics medically required and available, Available medical biology and pathology analyses, Radiology and medical imaging examinations available, Functional explorations (for example: digestive endoscopy, cardiac explorations, neurological explorations, etc.

Beneficiaries also receive drugs and pharmaceuticals administered during care, pouches of human blood and its derivatives, Medical devices and implants available needed for various medical and surgical procedures, prosthesis and orthosis items; and rehabilitation and physiotherapy procedures

Costs:

The yearly fee for RAMED paid by beneficiaries in vulnerable situations is up to 120 MAD per person per year with the limit of 600 MAD per household regardless of the number of persons.

Eligibility:

Returnees must:

- Certify that they do not benefit from any other health insurance, neither as primary insured, nor as dependent;
- specify the place of residence (urban or rural), and certify that they do not have sufficient resources to cover expenses related to health care

Those living in urban areas must

- Have an annual income below 5,650 MAD per person in the household including remittances
- Have a score of socio-economic conditions, calculated on the basis of variables related to the living conditions of the household or inferior.

In rural areas:

- Having a patrimonial score calculated on the basis of all of the components of its assets equal to 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.

II. Health Care (3/3)

Registration procedure:

RAMED folders consists of a filled-out form which can be reclaimed either in the Caïdats, the Pachaliks or the administrative annexes. It is available online at: www.ramed.ma

For more information visit: www.ramed.ma

Returnees must submit the following documents:

- 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 total and permanent inability to engage in any remunerated activity of a child due to physical or mental disability, 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/her application to the responsible local administrative authority.



III. Labour Market and Employment (1/3)

I. General Information

Around one third of the population are employed in agriculture, another third make their living in mining, manufacturing, and construction. The remaining workforce is employed in trade, finance, and the service sector. Not included in these estimates is a large informal economy of street vendors, domestic workers, and other underemployed and individuals with low income.

2. Ways/assistance to find employment

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

- Job placement or mediation
- Counselling
- Information

The returnees can find the list of all ANAPPEC agencies on the following link: www.anappec.org

Required documents for registration with ANAPPEC agency:

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

For job opportunities, the returnee can check:

- www.anappec.org / www.alwadifa-maroc.com
- www.tectra.ma
- www.rekrute.com
- www.manpower-maroc.com
- <https://www.brainman.ma/>
- www.emploi.ma

3. Unemployment assistance

General information on public and/or private unemployment assistance:

Employees of the private sector who have lost their jobs can now profit from the loss-of-job allowance (LPE). The loss-of-job allowance (LPE) bill was adopted in September and came into force on 1 December (Law No. 03-14).

Benefits and Costs:

The allowance is calculated on the basis of the average of the last 36 months preceding the date of loss of employment. It does not exceed 70% of the average daily reference wage without exceeding the SMIG.

SMIG:

The SMIG is the Guaranteed Minimum Interprofessional Salary.

As of January 1, 2019, the legal minimum wages in Morocco (SMIG) are: In the sector of industry, trade and liberal professions, the SMIG Hourly is 13.46 MAD / Hour. The monthly SMIG is equal to $13.46 \text{ MAD / Hour} \times 191 \text{ Hours / Month} = 2\,570.86 \text{ MAD}$

The person can also benefit from a positioning interview with ANAPPEC and the job search workshops organized by this agency. It can be redirected by the ANAPPEC to the OFPPT (Office de la Formation Professionnelle et de la Promotion du Travail) to benefit from possible qualifying training in order to reintegrate to the job market.

III. Labour Market and Employment (2/3)

4. Further education and trainings

The main agency that offers vocational training is the “Office de la Formation Professionnelle et de la Promotion du Travail” (OFPPT). This is the Moroccan public agency which aims for the short-term integration of young people into the labor market. The training is divided into a number of modules according to the sector, the level of training, and the training mode over

the duration of two years. It is evaluated by examinations whose periodicity varies according to the curriculum and the level of training.

Unemployment Assistance: Access for Returnees

Eligibility and requirements:

A private sector employee who lost his job for reasons beyond his/her control and is actively seeking to re-enter the labor market.

- If the returnee left Morocco less than 3 years after the date of loss of employment.
- He/she must accumulate at least 780 days of wage declarations during the last thirty-six months preceding the date of loss of employment including 260 days in the last 12 months preceding this date .
- He/she lost his job under circumstances beyond his control,
- He/she must be registered in the CNSS

Registration procedure:

The employee must be registered with the National Agency for the Promotion of Employment and Skills (ANAPEC) and inform them within 60 days after losing his/her job independently of his/her will.

Required documents:

A copy of the ID card CNSS registration card as well as the “Request of Loss-of-Job-Allowance-Form” duly completed by the last employer.



Credit: IOM / 2019

III. Labour Market and Employment (3/3)

5. Entrepreneurship and Auto - entrepreneur

The auto-entrepreneur scheme is an effective mechanism to promote the economic integration of young people and their access to the labor market, and to encourage entrepreneurship and leadership. This scheme is part of the government's policy on the integration of young people and the promotion of the entrepreneurial culture.

The government is now leaning more towards entrepreneurship than wage labor. In fact, the government has set up a self-entrepreneur card for any individual exercising, individually, an industrial, commercial or craft activity, or service provider, whose annual turnover does not exceed the following amounts:

- 500,000 dirhams for industrial, commercial and craft activities.
- 200,000 dirhams for the service providers.

The Auto entrepreneur Card: Access for Returnees

To get the auto entrepreneur card, there are three main phases:

1. Pre-registration online « rn.ae.gov.ma » at the national register of the auto entrepreneur, complete the registration form, print it and sign it.
2. Then presenting the registration form signed to « La poste » bank agency along with a copy of your ID and a recent picture of the applicant,
3. The applicant has to pay 25 MAD the equivalent of 2,3 EUR to the bank agency and wait for around one week to 10 days before retrieving the auto-entrepreneur card.

Benefits:

1. Exemption from the obligation to enroll in the registry of commerce.
2. Non-VAT liability
3. Reduced tax: 1% of turnover for industrial, commercial and craft activities and 2% for service providers.

Cooperatives in Morocco: Access for Returnees

Cooperatives play an increasingly important role in the economic and social development of Morocco. Their attractiveness is growing especially since 2005, when the National Human Development Initiative (NHRI) was launched, encouraging the creation and the sustainability of the structures of the social and solidarity economy.

The creation of a cooperative in Morocco goes through several steps such as:

1. fill out a form in triplicate that you can find on this link: <http://www.odco.gov.ma/>
2. You submit them to the ODCO, this organization will send a copy to the supervising administration that occupies the sector in which you will operate. the latter will carry out a feasibility study of your project. (this stage can take 15 days)
3. if the opinion is favorable, ODCO will invite you to organize a constitutive general assembly and to advise it 15 days in advance of the day and the place where it will be, (it is also necessary to inform the administration of guardianship and the local authorities)
4. After the assembly, you need to gather several documents to complete your application file,
5. Once you have the approval of the Minister of Economic and General Affairs for the constitution of your cooperative, L'ODCO will invite you to retrieve it against the sum of 300 dirhams the equivalent of 28 EUR,

IV. Housing

I. General Information

The returnee should estimate an average of 150€ to 250€ (depending on the city/location) for temporary accommodation.

2. Ways/assistance to find accommodation

The main means available to finding an accommodation are:

- Contact 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 also www.telecontact.ma, citizens need to pay service fee to the agency.
- Newspapers and magazines (Le Matin, Le Journal, TelQuel).
- Websites like www.marocannonces.com; www.avito.ma or www.appartement.ma

3. 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. The management of the funds is entrusted to the Central Guarantee Fund (CCG).

Partnerships between banks and the government makes lending more accessible to middle and low-income families, through the Fogarim mortgage guarantee fund, and a MAD 40,000 (4,000€) subsidy.

Fogarim is a guarantee fund for households with small and irregular income.

More information:

<http://www.ccg.ma/fr/votre-projet/fogarim>

Eligibility:

Moroccan nationals not working in the public sector or in the private sector affiliated to the CNSS and meeting the following criteria:

- The applicant must exercise an income generating activity.

- He/she does not own any house in the wilaya or the province where the housing to be acquired or built is located.
- Beneficiaries of the HMR Habitat Threatening Ruin Program are not subject to this condition.
- Owners of housing in the indivision are also eligible
- She/he must not have previously benefited from a housing loan guaranteed by a state fund or the State's interest rebate.

The submission of the application goes through the bank chosen by the applicant himself/herself,

Fogaloge is a guarantee programme which targets moderate income civil servants, middle class independent workers and non-resident Moroccans buying or building houses up to 100,000€ in value.

More information:

<http://www.ccg.ma/fr/votre-projet/fogaloge>

Eligibility

Moroccan nationals working in the public sector or in the private sector affiliated to the CNSS or practicing for their own account 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/herself,

IV. Housing

Housing: Access for Returnees/Vulnerable Groups

Are there any shelter available where returnee could temporary stay after return?
Are there any governmental shelter?

Unfortunately, there are no such shelters destined to accommodate specifically returnees upon their return, Generally, returnees settle in their family's house or in a hotel while looking for a more permanent accommodation. However, after their return, they can fall under different categories such as ;Victims of Trafficking, seniors, single mothers, unaccompanied children etc. And in this particular cases, there are some NGO's that can offer them a temporary accomodation.

Are there any shelter opportunities for VoT, victims of domestic violence, single mothers etc. ?
There are a few housing centers for victims of domestic violence and single mothers such as:

INSAF (Single mothers)

The National Institution for Solidarity with Women in Need (**Insaf**) has been accommodating single mothers who can no longer live with their family since more than 20 years. They are housed and supported for several months, at least until the birth of the child,

Website: <https://www.insaf.ma/>

Contact details : 5, Rue Hay Adil, Roches Noires

20350 Casablanca - Maroc

Tel: +212 522 907 430 • +212 522 906 843

Fax: +212 522 907 430

Association Bayti: (unaccompanied children)

Bayti accommodate and takes care of children in difficult situations, all ages between 6 and 17 years old. It offers them services and a wide range of pedagogical and fun activities. The duration of care varies not only following the complexity and the nature of the problem family, the profile and the psychological availability of the child and the parental commitment, but also according to the workforce authorized by the law 14/05 or the capacity of the association.

Centre Al Batha FES:

The center assists women victims of violence and provides services to strengthen their capacities and develop their "empowerment", The center hosts nearly 1,000 women annually, and its intervention theory as a model "efficient, real, realistic, achievable and in line with UNFPA guidelines"

Association Basma, Casablanca.

Adress : 400 Boulevard el Joulane Sidi Othmane Casablanca,

Phone : +212 5 22 37 55 96

Association Tilila, Casablanca.

Association Oum El Banine, Agadir.

Adress: Oued Ziz, angle El Mouquaouma, AGADIR.

Phone: +212 5 28 82 08 66

Association Ain Ghazal, Oujda.

Adress: Centre social pour la femme Boulevard Allal El fasi Dhar Lamahalla

Lazaret 60000 OUJDA

Phone: +212 05 36 74 67 12

V. Social Welfare (1/2)

I. General Information

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 institutions, include food support and nutrition programs and employment and training programs.

Currently, the Moroccan social welfare market is undergoing a range of reforms aimed at cementing its stability and further boosting premium-growth.

Access:

Act No. 84-11 provides the extension of social security coverage to self-employed road transportation professionals. This law will come into force as soon as the texts of application are published in the Official Bulletin.

Every insured person has the right to take out voluntary insurance if they:

- have been subject to the mandatory plan for at least 1,080 continuous or discontinuous days (three-and-a-half years in the case of regular full-time employment);
- Are no longer engaged in paid employment;
- have applied for voluntary insurance within a maximum period of 12 months from the date of termination of compulsory coverage.

For students costs are fully covered by the State in the public sector universities. Students from the private sector and paying branches of public higher education have to pay a contribution of 400 MAD per year collected with the registration fees.

2. Pension System

There are several different pension funds managing the pension scheme of the 800,000 currently retired people in Morocco, the main ones of which are mentioned below:

- “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)
- le Régime Collectif d'Allocation de Retraite (RCAR)
- le régime des pensions civiles (RPC)

Costs:

The amount of the pension corresponds to 50% of the average monthly salary subject to contribution for 3240 days. This amount will be increased by 1% for each insurance period but cannot exceed 70%.

Benefits:

The minimum monthly amount of the old-age pension is set at 1000 MAD, which makes it 12 000 MAD per year.

For more information: www.cnss.ma

V. Social Welfare (2/2)

3. Vulnerable Groups

The most vulnerable groups can be divided into main sub-categories:

- Vulnerable women and children including single women with children and unaccompanied minors
- Victims of trafficking and smuggled migrants,
- Returnees with chronic conditions
- Senior returnees

Assistance for vulnerable persons:

Morocco disposed of a number of programs, from which vulnerable groups of returnees could benefit such as shelters and specialized training centers for UAM and single women with children.

Other programs aim to establish sustainable activities for the socio-economic integration of these categories in more than one sphere.

However, the eligibility criteria, the requirement and the procedures vary according to the category and sphere of intervention.

Social Welfare System: Access for Returnees

Eligibility and requirements:

Morocco's social protection system covers all public and private sector employees. It differs according to the professional sector:

- The National Fund of Social Welfare Organizations (CNOPS) manages the public scheme and students.
- The National Social Security Fund (CNSS) manages the private scheme.
- The National Agency of Health Insurance (ANAM) is in charge of the technical supervision of the Compulsory Health Insurance (AMO) and the resource management of the Medical Assistance Plan (RAMED).

While they are not benefiting from the social security scheme for employees in the private or public sector, unemployed Moroccans can subscribe to a wide choice insurances by paying monthly premiums that vary according to their age.

Pension System: Access for Returnees

Eligibility and requirements:

Every person can gradually build up a pension capital by subscribing to an insurance and choosing the amount of the saving contributions, the periodicity of regular and additional payments.

Registration procedure:

Banks and insurance companies offer this service in Morocco. There is a wide choice, flexible and customized products are available, allowing the beneficiary to save a capital for the retirement days.

Generally the person decides on the amount of the periodic contributions starting from a minimum of 200 MAD per month (the conditions of redemption remain strict).

Registration documents:

The subscriber must fulfill certain conditions including some age limits, the payment of the premiums specified in the contract, the frequency,...All the subscribers must have the legal capacity to have such a contract, which requires the guardians of age and minors to use a third party to obtain life insurance.

VI. Educational System (1/2)

I. General Information

The education system in Morocco comprises pre-school, primary, secondary, and higher levels. The Ministry of National Education supervises school education while it falls under the Ministry of Higher Education and Executive Training to supervise higher education.

Educational Level	Age
Child care initiated by some private investors	Up to 4
Pre-school /kindergarten	4 – 6
Primary Level	
e.g. Elementary School	6 – 10
e.g. middle school	12- 15
Secondary Level	
e.g. high school, vocational qualification training, etc	15 – 18
Higher Education	
e.g. College, University, Professional School etc.	From 18

2. Cost, loans and stipend

There are no tuition fees for public educational institutions, only an assistance fee of around 50-150 MAD that should to be paid annually. For information on scholarships contact the responsible Ministry:

- Ministry of National Education.
- 35, Av. Ibn Sina B.P.707 Agdal 10000 Rabat
- Tel.: 05.37.68.20.00
- Fax: 05.37.77.80.28

Access and requirements to stipends and/or loans for covering tuition

Many students, once they get their secondary degrees, they are eligible to benefit from a students' loans to finance their studies in Morocco, in private colleges, or even in foreign countries. The amount of the loan may reach 150.000 MAD or 250.000 MAD if covered by the CGC. The refund is made on a duration that can go up to 10 Years. Almost all commercial banks offer financing formulas.

The applicant must provide the bank with a copy of his/her CIN, a certificate of registration, a proof of address (electricity or telephone receipt or residence certificate), a loan agreement, a proof of expenses registration and tuition fees.

Each bank has its own terms and facilities, as a matter of fact, it is recommended before requesting a credit for study to inquire with all the banks and choose the most beneficial among them.

The Central Guarantee Fund (CCG) manages the "Teaching Plus" fund which guarantees the bank loans offered to students enrolled in higher education institutions in the private sector, for the financing of part or all of the registration fees and schooling.

They can be offered a maximum of 250 000 MAD at a rate of MAD 50 000 MAD per year (5 years) and a deferred reimbursement in 6 years. The conditions vary depending on the bank, usually they are:

- Age between 18 and 25 years old
- Valid registration or a registration certificate

Required documents:

- Copy of the beneficiary's ID
- Registration certificate
- Proof of address (receipt of electricity or telephone or residence certificate)
- Loan agreement
- Proof of registration fees and tuition fees

Supporting documents for the sureties:

- Employees: Salary and work certificate, last 3 pay slips and last 3 bank statements
- Officials: State of commitment or salary certificate and last 3 bank statements
- Pensioners: Superannuation certificate and last 3 bank statements
- Liberal professions: Copy of the professional card, last 6 bank statements and last balance sheet
- Traders: RC copy, last 6 bank statements and last balance sheet
- Copy ID Deposit

VI. Educational System (2/2)

3. Approval and verification of foreign diplomas

Each Moroccan with foreign degrees seeking equivalency needs to contact the relevant ministries regarding 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 they obtained their diploma.

Educational System: Access and Registration Procedure for Returnees

Returnees can register their children in the correspondent institution in their area of return. It is important that the parent keep all their children's certificates and documents, which may be required from the institution.



Credit: IOM/ 2019

VII. Concrete Support for Returnees

1. Reintegration assistance programmes

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 and administrative support

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.

3. Support to start income generating activities

To promote investment, the Moroccan banking system established a series of financing methods for entrepreneurs. Most investment funds in Morocco are dedicated to existing companies. However, some of them are also aimed at companies in creation.

Moubadara

A small business support platform which helps and supports people in precarious situations to create an economic activity generating income and jobs through technical and financial supports in the form of loans that are free of charge and interest. The available amounts vary between 10,000 and 80,000 MAD.

Tatmine

organizes micro-operators and micro-producers into cooperatives, professional associations, from different regions of Morocco.

In order to finance their projects and programmes, it aims to promote local production chains for the benefit of small farmers, men and women, according to an empowerment approach in which strategic activities are invested throughout the sector, from diagnosis to marketing and sometimes even export.

INDH

Organizes projects that aim to fight social exclusion in urban areas and poverty in rural areas. Among its programmes, we can quote:

- Fight against precariousness .
- Economic inclusion of young people.

For further details and information about each programme, please refer to their official website: <http://www.indh.ma/>

Micro-credit associations

They offer individual and group loans, there are more than 1000 agencies all over the country such as:

- Al Amana, <https://www.alamana.org.ma>
- Al Karama, <https://www.alkarama.org/fr>
- ZakouraFondation
<http://www.fondationzakoura.org/>

4. Auto entrepreneur status

Eligibilities:

- Exercise of an individual activity which is part of the eligible activities (commercial, craft, industrial, service)
- Annual turnover <200,000 MAD for services and <500,000 MAD for anything else

Advantages:

- Simplified creation / deletion procedures
- Single Interlocutor
- Reduced taxes
- Possibility to practice from home
- No turnover = no taxes
- Billing flexibility
- Dispense of bookkeeping

Taxes:

Auto entrepreneurs declare 4 times a year in general and have to pay 1% if the activity is commercial and 2% if the activity is service.

IOM Morocco recommends the status of Auto-entrepreneur considering the advantages that it confers and for the ease to benefit from loans.

VIII. Contact Information and Useful Links (1/5)

International, Non-Governmental, Humanitarian Organizations

International Organization for Migration (IOM)

As the leading international organization for migration, IOM acts with its partners in the international community to assist in the operational challenges of migration management and the understanding of migration issues. Encourage social and economic development through migration and also uphold the human dignity and well-being of migrants.

11, rue Aït Ourir, « Pinède », Souissi, Rabat - Maroc
Tel.: 05 37 65 28 81

Email: iomrabat@iom.int

Internet: <https://morocco.iom.int/>

United Nations High Commissioner for Refugees (UNHCR)

UNHCR ensure that everyone has the right to seek asylum and find safe refuge in another State, with the option to eventually return home, integrate or resettle.

10, Avenue Mehdi Ben Barka - Souissi - Rabat - Morocco, BP : 10170, Rabat, Morocco

Tel.: 05 37 75 79 92

Email: morra@unhcr.org

Internet: <http://www.unhcr.org/>

UNICEF

UNICEF promotes the rights and well-being of every child, and works with its partners around the world to make this commitment a reality, with a special focus on reaching the most vulnerable and marginalized children, in the interest of all children, wherever they are.

13 bis, rue Jaafar Essadik, Agdal, Rabat

Tel.: 05 37 67 56 96

Email: rabat@unicef.org

Internet: <https://www.unicef.org>

Programme des Nations Unies pour le développement (PNUD)

PNUD advocates for change, connecting countries to the knowledge, experiences and resources that people need to improve their lives. PNUD provides a global perspective and local knowledge for people and nations.

13 Avenue Ahmed Balafrej, Rabat

Tel.: 05 37 63 30 90

Internet: <http://www.ma.undp.org/>

Caritas

Caritas in Morocco demonstrates its solidarity with the most vulnerable, regardless of their nationality, origins, belief or gender, and seeks through its action to promote common good, respect for the environment and sustainable development.

-Diocesan Caritas of Rabat, B.P. 258 RP 10001, Rabat

-Archdiocese of Tangiers, Sidi Bouabid, 55, B.P. 2116 90000, Tangiers

Address Line 2

Tel.: 05 37 26 38 04/ 05 39 93 63 82

Email: caritas.maroc@gmail.com

Association Marocaine pour l'Action et le Développement

Promote the quality of rural social life

Contribute to the protection of the environment

Contribute to the integration of women in the process of economic and social development.

32, Rue Badr Lamhalla Oujda - Oujda

Tel.: 05 36 71 00 29

Email: asso.amad@gmail.com

Darna

Its mission is to serve the general interest, to anchor in transversality, to listen to children, moms, families and to be empathetic with these people often discontent because of the problems of the society (violence, drugs ...) and being abandoned and despised.

9, Rue du Détroit, Marshan, Tanger

Tel.: 05 39 33 35 58

Email: association.darnasiege@gmail.com

Internet: www.darnamaroc.com

Centre Culturel Africain

the CCA is at the same time a place of connection between the Africans and also a place of integration to help the foreign Africans (diplomats, professionals, students, job seekers ...) to integrate well in Morocco in the middle of the Moroccans.

4, rue Oued Souss, Agdal - Rabat 10000

Tel.: 05 37 77 05 97

Internet: <https://www.ccamaroc.com/>

VIII. Contact Information and Useful Links (2/5)

Association de lutte contre le sida (ALCS)

ALCS is, in Morocco, the only association involved both in the prevention of HIV infection, access to care and the medical and psychosocial care of people living with HIV

24 avenue Massira, J5, CYM, Rabat

Tel.: 05 37 79 73 31

Email: alcs@menara.ma

Internet: www.alcs.ma/

Association Thissaghna pour la culture et le développement (ASTICUDE)

ASTICUDE develops projects around different themes of expertise (Migration and Human Rights, Gender, Culture and Education, Governance, Development and Environment), which together contribute to fight against poverty and inequalities in the country.

165, Boulevard Tanger / Nador Maroc

Tel.: 05 36 60 45 41

Email: asticudecontact@gmail.com

Fondation Orient Occident

Thanks to its reception and listening centers as well as to its training centers, it supports migrants arriving in Morocco as well as those who wish to return to their country of origin. Its voluntary return support structures, provide these people with a favorable environment and successful reintegration opportunities.

Avenue des F.A.R El Massira, Commune de Yacoub El Mansour, BP 3210 10000 Rabat

Tel.: 05 37 79 36 37

Internet: www.orient-occident.org/

Agence de Développement Social

The agency aims to promote social development throughout Morocco by funding several social programs

Avenue des F.A.R El Massira, Commune de Yacoub El Mansour, BP 3210 10000 Rabat

Tel.: 05 37 79 36 37

Internet:

<http://www.pncl.gov.ma/fr/Gestionterritoriale/Partenaires/Pages/agence.aspx>

Relevant local authorities (employment offices, health/pension insurances etc.)

Agence Nationale de l'Assurance Maladie

ANAM's main missions are the supervision and regulation of the compulsory health insurance (AMO) system, as well as the management of the resources of the Medical Assistance Plan (RAMED)

8, Avenue Mehdi Ben Barka, Hay Riad, 10100

Rabat, Maroc

Tel.: 05 37 57 34 02

Email: contact@anam.ma

Internet: www.anam.ma

Centre d'addictologie-Fes

Provide weaning and abstinence care for patients who are addicted to alcohol and psychoactive substances.

Address Line 1

Address Line 2

Tel.: 06 58 84 20 69

Internet: www.psychiatriefes.org

This structure is present in many cities

Tangier, Tetouan, Agadir, Rabat, ...

Wafa Assurance

Siège social Wafa Assurance. I, bd Abdelmoumen - 20100-CASABLANCA

Tel.: 05 22 54 55 55

Internet: <http://www.wafaassurance.ma>

Axa Assurance

120-122 Avenue Hassan II - Avenue Hassan II, Casablanca

Tel.: 05 22 88 93 99

Internet: <https://corporate.axa.ma/>

VIII. Contact Information and Useful Links (3/5)

Services assisting with the search for jobs, housing, etc.

ANAPEC

ANAPEC is the Moroccan public agency which aims for the short-term integration of young people into the labor market.

Rue Jabal El Ayachi, Rabat

Tel.: 05 37 77 45 92

Email: econtact@anapec.org

Internet: www.anapec.org

OFPPT /ISTA

The office of Vocational Training and Labor Promotion Rabat is a Moroccan public body that offers short and practical training courses for young people to better integrate into the labor market.

Avenue Allal El Fassi, Hay Riad Rabat

Tel.: 05 37 71 17 80 - 05 37 71 52 49

Internet: <http://www.ofppt.ma/>

This structure is present in many cities

FOGARIM

FOGARIM is a guarantee fund for households with small and irregular income.

CCG

Centre d'affaires, Boulevard Ar Ryad, Hay Ryad - Rabat, B.P 2031

Tel.: 05 37 71 68 68

Internet: <http://www.ccg.ma/fr/votre-projet/fogarim>

FOGALOGUE

is a guarantee program which targets moderate income civil servants, middle class independent workers and non-resident Moroccans buying or building houses up to 100,000€ in value.

CCG

Centre d'affaires, Boulevard Ar Ryad, Hay Ryad - Rabat, B.P 2031

Tel.: 05 37 71 68 68

Internet: <http://www.ccg.ma/fr/votre-projet/fogalogue>

Medical Facilities

Ministère de la santé

Ministère de la Santé. 335. Avenue Mohamed V

Tel: +212 537 76 10 25

+212 537 76 14 03

Email: Contact@sante.gov.ma

Internet: www.sante.gov.ma

CHU Ibn Sina

Rue Lamfadel Cherkaoui

Rabat - Institut B.P 6527

Tel.: +212 537 676 464

Email: webmaster@chis.ma

Internet: www.churabat.ma

CHU Mohammed VI, Marrakech

Av Ibn Sina Amerchich, BP 2360, Marrakech-principal

Tel.: +212 (0) 524 300 629

Email: webmaster@chumarrakech.ma

Internet: www.chumarrakech.ma

CHU Hassan II

Route Sidi Harazem, Fes

Tel.: 05356-19053

Email: contact@chu-fes.ma

Internet: www.chu-fes.ma/

CHU Mohammed VI, Oujda

BP 4806 Oujda Université 60049 Oujda-Maroc

Tel.: 05 36 53 9 1 00

Internet: www.chuoujda.ma

CHU Ibn Rochd

I, Rue des Hôpitaux, Casablanca 20250

Tel.: 05 22 22 41 09

Email: direction@chucasa.ma

Internet: www.chuibnrochd.ma

Fondation Lalla Salma- Prévention et traitement des cancers

The foundation works with all of its partners to make the fight against cancer a public health priority in Morocco and the region.

Villa No. 1, Touarga Fouaka, Méchouar Said - Rabat

Tel.: +212 (0) 5 37 66 10 55

Email: contact@flsc.ma

Internet: <http://www.contrelecancer.ma/en/>

For an easy conversion to the Moroccan Dirham:

<https://www.xe.com/fr/currency/mad-moroccan-dirham>

VIII. Contact Information and Useful Links (4/5)

Other Contacts (e.g. NGOs for women and children, microcredit-lending)

Association Initiatives pour la Protection des Droits de la Femme (IPDF)

Its strategic mission is the implementation of gender equality in law and in fact, through the defense of women's universal rights. In this sense, IPDF is committed to fighting all violence against women and all forms of discrimination against them, in accordance with international conventions and charters.

Boulevard Allal fassi, Batha, Fès, Maroc

New Fes, Fès, Morocco 30000

Tel.: 0535-63-89-70

Email: ipdf2@yahoo.fr

Bayti

Km 12,5 Ancienne Route de Rabat, Sidi Bernoussi, 20610 Casablanca, Morocco

Tel.: +212 522 75 69 65

Email: contact@association-bayti.ma

Internet: <http://www.association-bayti.ma/>

Union de l'Action Féminine

Its goal is the promotion of the social and legal status of women and the eradication of all forms of discrimination against women.

425, Avenue Hassan II, n°3-Diour Jamaâ, Rabat

Tel.: 0537-70-09-64

Email: uaf.rabat@gmail.com

Solidarité Féminines (mères célibataires)

It has a humanitarian purpose to help single mothers gain work experience by training them in the trades related to catering, pâtisserie and Hammam within the organization and to prevent the abandonment of children born out of school of the institution of marriage.

10, rue Mignard, quartier Palmier

Casablanca

Tel.: 0522-25-46-46

Email: solfem,m@gmail.com

Internet: <https://www.facebook.com/solfem/>

Auto-entrepreneur

15 Bis, Rue des Asphodèles - Casablanca, Maroc

Tel.: +212 (0) 6 61 43 95 16

Internet: <http://ae.gov.ma/>

INSAF:

5, Rue Hay Adil, Roches Noires

20350 Casablanca - Maroc

Tel: +212 522 907 430 • +212 522 906 843

Fax: +212 522 907 430

Internet : <https://www.insaf.ma>

INDH

Boulevard Mohammed V, Quartier Administratif

Rabat.10000

Tel.: 05 37 21 55 62 / 05 37 21 55 77

Internet: <http://www.indh.ma>

AMVEF:

Support and strengthen women's capacity to respond to gender-based violence through a series of services provided by specialists Support and strengthen women's capacities to address gender-based violence through a series of services provided by specialists

37, rue Abderrahman Sahraoui, App 6, et 7 - 5ème étage – Casablanca / MAROC

Tél: +212 522 26 86 67 ou +2126 61 39 61 06

Fax: +212 522 26 86 66

Internet: <http://amvef.org/>

For further information please visit the information portal on voluntary return and reintegration *ReturningfromGermany*:

<https://www.returningfromgermany.de/en/countries/morocco>

VIII. Contact Information and Useful Links (5/5)

Care International

Its mission is to support individuals and families in the poorest communities by contributing to equal opportunities

134, Angle route Ouled Ziane & rue Asswane Imm B, 3ème étage, appt n°5 & 6 Casablanca
Tel.: 05 22 45 29 16

Email: info@caremaroc.org

Internet: <https://www.caremaroc.org/>

GIZ

The GIZ contributes in a significant way and in different fields to the sustainable development of Morocco

29, avenue d'Alger «quartier hassan» Rabat 10001

Tel.: 05372-04517

Email: info@giz.de

Internet: <https://www.giz.de>

Fondation Moubadara pour les jeunes de l'Entreprenariat

Its mission is to promote investment and business creation, encourage private initiative and young project leaders, as well as modernize small businesses.

15 Bis, Rue des Asphodèles - Casablanca, Maroc
Tel.: +212 (0) 6 61 43 95 16

Email:

Internet: <https://fondationmoubadara.blogspot.com/>

Moukawalati

Its mission is to promote investment and business creation, encourage private initiative and young project leaders, as well as modernize small businesses.

Angle Bd Abdelmoumen & rue soumaya, Résidence Shehrazade 3, Étage:5, N°22, Palmiers.
Tel.: +212 522 98 54 60

Internet: <http://www.moukawalati.ma/>

Subscription desks are present all over the country,
<http://www.moukawalati.ma/adresses.cfm>