MOROCCO

COUNTRY FACT SHEET 2020

IOM
UN MIGRATION

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
www.germany.iom.int

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

Federal Office for Migration and Refugees

For further information on voluntary return and reintegration, please visit the information portal www.ReturningfromGermany.de, or contact your local return and reintegration office.

TABLE OF CONTENTS

General information on health care

As of 2019, Morocco has both public and private health insurance schemes.

Public insurance:

The most vulnerable have access to a Medical Assistance Scheme (RAMED). This scheme is based on the principles of social welfare and national solidarity.

The yearly fee for RAMED paid by

beneficiaries in vulnerable situations goes up to 120 MAD per person per year with the limit of 600 MAD per household regardless of the number of persons.

Workers in the public sector can enrol in the following health insurance schemes:

CNOPS (Caisse Nationale des Organismes de prévoyance sociale/

National fund of social welfare organizations)

The CNOPS is the managing body of compulsory health insurance for public sector employees.

CNOPS works in compliance with its regulatory provisions and its strategic guidelines in the management of services provided to insured persons by public and private healthcare facilities.

The National fund of social welfare organizations ensures the recovery of employee's and employer's contributions and the refund or the full coverage of the guaranteed services directly, in general terms, CNOPS is responsible for basic compulsory health insurance.

The contribution rate is set at 5 per cent of all wages, divided equally with the employer.

The minimum monthly contribution is 70dhs and the maximum contribution is 400 MAD.

Private insurance:

There are several private health insurances in Morocco. Every insurance has its own requirements and registration procedure.

Some examples:

• AXA insurance: www.axa.ma

• SAHAM insurance: www.sahamassurance.ma

• Allianz Chifae: www.allianz.ma

• Insurances offered by banks.

Availability of medical facilities and doctors

According to the 2018 health map - published by the Ministry of Health - which gives an overview of the care offer in 2018, Morocco has 7,414 medical specialists, 3,818 general practitioners, 456 dentists and 160 pharmacists in the public sector, which brings to 11,848 the number of medical health professionals. The distribution by region shows that these professionals are mainly concentrated in Casablanca where their number is 3,000, followed by the regions of Fès-Meknès (1,851), Rabat-Salé-Kénitra (1,682) Marrakech-Safi (1,640). In fact, Morocco only has 472 paediatricians, 471 gynaecologists, 406 anaesthetists and resuscitators, 338 radiologists, 316 ophthalmologists, 294 cardiologists, 256 nephrologists, 213 psychiatrists and 191 urologists.

1 HEALTH CARE

As for the paramedical body, their number is 29,738 in the public including 13,209 multi-skilled nurses, 4,748 auxiliary nurses and 4,142 midwives. Noting that there are 11,839 doctors in the private sector in urban areas compared to only 303 in rural areas. The health map shows that most of the private doctors are concentrated in four regions: Casablanca-Settat (4,471), Rabat-Salé-Kénitra (2,258), Marrakech-Safi (1,206) and Fès-Meknès (1,115). In terms of infrastructure, the data shows 2101 primary health care establishments in the public, 831 urban health centres and 1,270 rural health centres. Regarding hospitals, there are 148 across the country with a capacity of 21,692 beds. Morocco has 10 psychiatric hospitals with a capacity of 1,146 beds. In addition, there are 106 haemodialysis centres. These centres are equipped with 1,995 dialysis machines. For its part, the private sector has 356 clinics with 9,719 beds. Unsurprisingly, Casablanca-Settat has the largest number of clinic beds (2,915), followed by Rabat-Salé-Kénitra (1,755), Marrakech-Safi (1,315), Fès-Meknès (892), Tanger-Tétouan-Al Hoceima (770) and Béni Mellal-Khénifra (648). Access to public hospitals costs from 6 EUR to 15 EUR as consultation fees are varying according to the area of residence. Patients must submit an ID to receive a treatment in public hospitals. In private health centres, patients pay the bills themselves and are reimbursed by the insurance. The medical file of migrants returning to Morocco should be translated into French.

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 RAMED card or other health insurance certificates. 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. In the public facilities, the patient needs to get an appointment. The waiting time can sometimes be very long given the high pressure and the lack of resources. Regarding private medical facilities, the admission is provided immediately for the mild medical cases and subject to a check deposit for the heavy and critical medical cases.

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 or 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.

To avoid delays in the treatment, it would be advisable that returnees bring the medication needed to cover three to six months of treatment.

General information on the labour market

According to the High Commission for Planning (HCP), in 2019, the national economy created 165,000 jobs, which represents an increase of 1.5 per cent in comparison to the previous year.

According to figures released recently by the HCP related to the fourth quarter of 2019, the service sector has created most of the jobs (267,000). The construction sector follows with 24,000 jobs, the industry sector comes in the third position (including the craft industry) with 17,000 jobs created, while the agriculture, forestry and fishing sector has lost 146,000 jobs.

In this context, notes the HCP, the unemployment rate thus fell from 9.5 per cent to 9.2 per cent at the national level; from 13.8 per cent to 12.9 per cent in urban areas and increased from 3.6 per cent to 3.7 per cent in rural areas.

The proportion of the unemployed population is 13.5 per cent among women, 15.7 per cent among graduates and 24.9 per cent among young people aged from 15 to 24.

Finding employment

The National Agency for the Promotion of Employment and Skills (ANAPEC), which is the only public institution managing job offers and demands provides:

• Job placement or mediation

• Counselling

• Information

Returnees can find the list of all ANAPEC agencies on the following link: www.anapec.org

The following documents are required to register at the ANAPEC agency:

• National ID Card

• 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, returnees can check:

- www.anapec.org
- www.alwadifa-maroc.com
- www.tectra.ma
- www.dekra-services.ma
- www.rekrute.com
- www.manpower-maroc.com
- https://www.brainman.ma
- www.emploi.ma
- www.tanmia.ma

Unemployment assistance

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

The allowance is calculated on the basis of the average of the last 36 months' salary preceding the date of loss

of employment, and it must not exceed a monthly amount equal to 70% of this average salary.

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 MAD / Hour * 191 Hours / Month = 2 570.86 MAD."

The beneficiary of IPE can also benefit from a positioning interview with ANAPEC and the job search workshops organized by this agency. It can be redirected by the ANAPEC to the OFPPT (Office de la Formation Professionnelle et de la Promotion du Travail) to benefit from possible further education to reintegrate the job market.

Further education and training

The OFPPT (Office de la Formation Professionnelle et de la Promotion du Travail) offers several trainings to young Moroccans in general. The trainings are declined into modules according to the field of study, level, and method of training.

The duration, modes, levels, courses, and schedules are set by the OFPPT in accordance with the regulations in force.

The breakdown of training programs as well as the evaluation procedures are posted in the training locations, in order to inform the trainees.

Trainees are required to attend all courses included in the programmes

For more details about the different trainings: www.ofppt.ma

There are also some private institutions that provide trainings in different fields such as hairdressing, carpentry, catering.

General information on housing

A temporary accommodation costs on average between 150 EUR to 250 EUR (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 one-month deposit to be able to sign a rental contract.

Finding accomodation

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 also www.telecontact.ma. Citizens need to pay service fees to the agency.

• newspapers and magazines (Le Matin, Le Journal, TelQuel).

• Websites like: www.marocannonces.com www.avito.ma,

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 the access to a credit. This is provided by banks for the financing of the acquisition of housing.

Eligibility

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.

The submission of the application goes through the bank chosen by the applicant, buying or building houses up to 100,000 EUR in value.

FOGALOGE 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 programmes, please visit the website below:

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

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

Social welfare system

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

The Moroccan social protection scheme covers all employees in the public and private sectors. It provides the persons concerned with protection in case of unemployment, sickness, maternity, invalidity, old age, survival, death, and it also renders family benefits.

Access:

The responsible structures for managing the paid workers scheme differ according to the professional sector:

• The National Social Security Fund (CNSS) manages the private system.

• The National Fund for Social Security Organizations (CNOPS) manages health insurance for the public system and for students.

• Pension coverage is managed by CMR. The Moroccan Pension Fund (CMR) is a Moroccan public institution responsible for the management of pension plans for Moroccans working in the public sector.

Employers are required:

• to join the National Social Security Fund (CNSS) no later than 30 days after the first employee is hired.

• to regularly declare to the CNSS the monthly amount of wages paid, and the number of days worked by their employees.

A registration card is issued to each employee.

For the public sector workers, they must register by submitting their files to their employers and by post to their mutual fund.

For more details: http://www.cnops.org.ma/

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

• have contributed to the mandatory plan for at least 1,080 days (three-and-a-half years in the case of regular full-time employment).

• are no longer employed.

• have applied for voluntary insurance within a maximum period of 12 months from the date of termination of compulsory coverage.

4 SOCIAL WELFARE

Pension system

There are several different pension funds managing the pension scheme of the 800,000 currently retired people in Morocco. These are:

“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)

Régime Collectif d’Allocation de Retraite (RCAR)

Le régime des pensions civiles (RPC)

The amount of the pension corresponds to 50 per cent of the average monthly salary subject to contributions for approximately nine years. This amount will be increased by one per cent for each insurance period (12 months) but cannot exceed 70 per cent of the average salary.

Benefits:

The minimum monthly amount of the pension is set at 1000 MAD.

For more information:

www.cnss.ma

www.cmr.gov.ma

www.cnra.ma

www.cimr.ma/

www.rcar.ma/

Vulnerable groups

The Government offers number of programmes, from which vulnerable groups of returnees could benefit such as shelters and specialized training centres for unaccompanied migrant children and single women with children.

Other programmes aim to establish sustainable activities for the socio-economic integration of these categories such as the RAMED for vulnerable people who are not subject to any basic compulsory health insurance scheme and who meet the conditions to be eligible for the said scheme.

However, the eligibility criteria, are twofold:

• To certify that they do not benefit from any compulsory health insurance scheme either as insured persons or as beneficiaries,

• Be recognized, on the basis of the eligibility criteria according to the place of residence (urban or rural as mentioned below), that they do not have sufficient resources to meet the expenses inherent in the care. More information www.ramed.ma

General information on education

The education system in Morocco comprises pre-school, primary, secondary, and higher education.

Educational level and 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: 15-18 years

Higher Education:

e.g. College, university, professional school: From 18 years

Cost, loans, and stipends

There are no tuition fees in public schools. Only an assurance fee of around 50-150 MAD applies per student and per year.

The Ministry might grant scholarships on a case-by-case basis.

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 to stipends and/or loans for covering tuition

After secondary school, many students, are eligible to loans to finance their studies either in private institutions in Morocco, or abroad.

Each bank has its own terms and conditions.

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.

They can be offered a maximum of 250 000 MAD. 50 000 MAD per year (5 years) and a deferred reimbursement after 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...)

• Proof of registration fees and tuition fees

Supporting documents for the sureties

• Employees: Salary and work certificate, last three pay slips and last three bank statements.

• Officials: State of commitment or salary certificate and last three bank statements.

• Pensioners: Superannuation certificate and last three bank statements.

• Liberal professions: Copy of the professional card, last six bank statements and last balance sheet.

• Traders: RC copy, last six bank statements and last balance sheet.

• Copy ID Deposit.

Approval and verification of foreign diplomas

Each Moroccan with foreign degrees seeking equivalency needs to contact the Ministry of national education, higher education, staff training and scientific research 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 a high-school diploma or any equivalent diploma if applicable,

• 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 the dissertation, or the thesis,

• an official document certifying that the applicant used to live in the country where he/obtained the diploma.

6 CHILDREN

General situation of children and infants

The analysis of children's rights situation in Morocco shows that despite consistent progress, several challenges persist. For example, infant and child mortality decreased from 47 to 22.16 deaths per thousand live births between 2003 and 2018 whereas the rate of assisted deliveries increased by 73, 6 per cent to 86.6 per cent between 2011 and 2018.

The two main health insurance schemes in Morocco foster children's access to health facilities.

When it comes to education, Morocco has made significant efforts to generalize access to primary education. However, school dropout remains an issue especially at the secondary and higher levels of education. In rural areas, according to UNICEF, the data shows that children generally face difficulties in successfully transitioning from primary, middle, and high school.

Here there are several cases of school dropouts.

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

The main International Organizations concerned with the issue of children in Morocco are UNICEF and IOM.

UNICEF works on both the implementation of the International Convention on the Rights of the Child to ensure the equality of all children who are victims of discrimination and the achievement of the objectives of sustainable development.

As a result, UNICEF works on the following aspects: The protection and social inclusion of children, child survival, education, and emergencies and humanitarian actions.

The International Organization for Migration IOM has various projects implemented. It works mainly on the protection of unaccompanied migrant children, through partnerships with civil society organizations dealing with the same thematic.

There are a significant number of non-governmental organizations working with children in Morocco, the main one being Bayti located in Casablanca. This NGO supports each child in the development and implementation of their life plan. It also assists by taking care of children in difficult situations, offering them a wide range of pedagogical, educational, recreational, psychosocial and administrative (civil status) support.

The objective of the association «Don't touch my child» is the protection of children, the preservation of their rights and the fight against any kind of sexual abuse or exploitation especially sexual assault. The NGO's mission is to combat paedophilia, incest, exploitation within networks and all forms of mistreatment against children in Morocco.

"SOS villages» is an association, whose objective is long-term care of children in distress, orphans or abandoned. For this aim there are constructions of 10 to 15 houses in which these children, gathered at a young age, live with a professional adoptive mother.

Governmental institutions dealing with children's well-being and rights

There are also public institutions in Morocco that work for the protection of children. These institutions take care of children who are victims of violence, direct them to specific workers and existing reception structures, provide medical, legal, psychological and social assistance, assess and monitor the care of children within their families or in centers… and so on.

As part of the protection of children's rights, the Ministry of Solidarity for Women of the Family and Social Development conducts several programs. These aim to protect children by supporting the initiatives of associations working in this field, improving the quality of care for social protection institutions, and building the capacities of the various stakeholders.

In order to implement the provisions of the Integrated Public Policy for Child Protection, the Ministry in collaboration with Entraide Nationale, sets up Child Protection Units and programs with associations having expertise in the field to improve the quality of care for children in difficult situations.

The main objectives of these child protection units:

a) Emergency protection:

• Welcoming and listening to children in difficult situations.

• Referral to other stakeholders in the service chain (justice, doctors (legal, psychologists, and so on.

• Psycho-medical, legal, and social support for children victims of violence.

• Monitoring and evaluation of childcare services.

b) The prevention:

• Raising awareness and promoting children's rights.

• Contribution to the implementation of programs and activities for the promotion of children's rights at the local level.

c) Monitoring at local level:

• The gathering and analysis of data related to children victims of violence.

• Preparation of annual reports.

7 CONTACTS

International Organization for Migration (IOM)

As the leading intergovernmental organization in the field of migration, IOM acts with its partners in the international community to assist in the operational challenges of migration management and understanding of migration issues. IOM encourages social and economic development through migration and upholds the human dignity and well-being.

Address: 11rue Aït Ourir, , pinède Souissi
Tel : 05.37.65.28.81
E-mail : iomrabat@iom.int
https://morocco.iom.int

United Nations High Commissioner for Refugees (UNHCR)

UNHC ensures 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.

Address: 10, avenue Mehdi Ben Barka, Souissi, Rabat
Tel : 05.37.75.79.92
E-mail morra@unhcr.org
Website: www.unhcr.org

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.

Address: 13 bis, rue Jaafar Saddik, agdal, Rabat
Tel : 05.37.67.56.96
E-mail : rabat@unicef.org
Website : www.unicef.org

Caritas

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

Address: Po Box 258, RP 10 001, Rabat
Tel: 05 37 26 38 04
E-mail : caritas.rabat@gmail.com
Website: http://www.dioceserabat.org/

PNUD

Advocates for change, by 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.

Address: 13, avenue Ahmed Balafrej, Rabat
Tel: 05.37.63.30.90
Website: www.ma.undp.org

7 CONTACTS

Association Thissaghnasse pour la culture et le développement (Asticude)

Asticude develops projects with different teams of expertise (migration, human rights, gender, culture and education, governments, development, and environment). Together they contribute to the fight against poverty and inequalities in the country.

Address: 165, boulevard Tanger/Nador, Maroc
Tel: 05.36.60.45.41
E-Mail: asticudecontact@gmail.com

ANAPEC

ANAPEC is the Moroccan public agency in charge of the short term integration of young people into the labour market.

Address: Rue Jabal El Ayachi, Rabat
Tel: 05.37.77.45.92
Email: econtact@anapec.org
Website: www.anapec.org

FOGARIM

Is a guarantee fund for households with small or irregular income.

Address: CCG, centre d'affaires, boulevard Arriad, Hay riad, Rabat, BP 2031
Tel: 05.37.71.68.68
Website: www.ccg.ma/fr/votre-projet/fogarim

FOGALOGE

Is a guarantee programme which targets moderate income civil servants, middle class independents workers and none resident Moroccans buying or building houses up to 100 000 EUR in value.

Address: CCG, centre d'affaires, boulevard Arriad, Hay riad, Rabat, BP 2031
Tel: 05.37.71.68.68
Website: www.ccg.ma/fr/votre-projet/fogaloge

OFPPT/ISTA

The office of vocational training and labour promotion Rabat is a public body that offers short and practical training courses for young people to better integrate in the labour market.

Address: Avenue Allal fassi, Hay Riad Rabat
Tel: 05.37.71.17.80
Website: http://www.ofppt.ma/
This structure is present in many cities.

7 CONTACTS

INSAF
Is an association that fights the exclusion of single mothers and children.

Address: 5 rue Casablanca, 20 350
Tel : 05.22.90.74.30
Website: www.insaf.ma

Association Maroc solidarité médico-sociale (MS2)
Is a national non-profit medical and humanitarian association, its mission is to help and provide medical, social, and economic assistance to any vulnerable groups.

Address: 60 Avenue HASSAN II, Oujda.
Tél: 06 69 58 21 94

Humanity & inclusion (HI)
HI is an independent and impartial international solidarity organization, which intervenes in situations of poverty, exclusion, conflicts and disasters. Working alongside people with disabilities and vulnerable populations, it acts to meet their basic needs, to improve their living conditions and to promote respect for their dignity and fundamental rights.

Address: 3 Boulevard Idriss Elharti, Cité OLM, Souissi II, 10020 Rabat
Website: https://hi.org/fr/pays/maroc

Entraide Nationale (EN)
Is a public structure that plays an essential role in the fight against poverty and precariousness through programs and initiatives aimed at improving the living conditions of the most disadvantaged social categories.

Address: rue Dayet Erroumi – RABAT
Tel: 05 37 77 24 55
Website: www.entraide.ma/

Bayti
NGO that supports each child in the development and implementation of their life plan. It assists by taking care of children in difficult situations, offering them a wide range of pedagogical, educational, recreational, psychosocial, and administrative (civil status) support.

Address: Km 12,5 Ancienne Route de Rabat, Sidi Bernoussi, 20610 Casablanca, Morocco
Tel. : +212 522 75 69 65
E-mail : contact@association-bayti,ma