



Morocco

Country Fact Sheet 2023

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

© IOM August 2023 - Please note that information provided herein may be outdated due to dynamic developments in the country.

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1 Health Care

General information on health care

Morocco has both public and private health insurance scheme.

Public insurance: 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, the strategy of the government established the generalization of compulsory medical coverage (AMO). The compulsory Medical coverage assists beneficiaries as well as their family members for medical care due to an illness or an accident, it also covers for 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. Moroccans who were assisted under RAMEL will automatically benefit from the Compulsory Medical Coverage "AMO", and their contributions will be paid by the government. By the end of September 2022, almost 79,8% of Moroccans benefit from the medical coverage. 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.

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
- SAHA insurance: www.sahamassurance.ma
- Allianz Chifae : www.allianz.ma

- Insurances offered by banks.

Availability of medical facilities and doctors

Compared to the previous years, the number of medical health professionals in Morocco has increased significantly, indeed, they were around 13 682 in 2022 as opposed to 11,848 medical health professionals in 2018. This number includes 3 494 general practitioners, 9402 medical specialists, 596 dentists et 190 pharmacists, according to the ministry of health. The distribution by region shows that these professionals are mainly concentrated in Casablanca where their number is 3.623, followed by the regions of Fès-Meknès (2290), Marrakech-Safi (1.944) Rabat-Salé-Kénitra (1.819). Among specialists, Morocco has around 563 paediatricians, 639 gynaecologists, 466 anaesthetists and resuscitators, 496 radiologists, , 972 cardiologists, 301 nephrologists, 257 psychiatrists and 240 urologists. Unfortunately, there are only 9 cancerologist surgeons in Morocco and 2 doctors in biophysic in public health establishments.

The health map shows that most of the private doctors are concentrated in four regions: Casablanca-Settat (5077), Rabat-Salé-Kénitra (2990), Marrakech-Safi (1459) and Fès-Meknès (1357). In terms of infrastructure, the data shows 2157 primary health care establishments in the public, 861 urban health centres and 1,296 rural health centres. Regarding hospitals, there are 155 across the country with a capacity of 25,199 beds. Morocco has 10 psychiatric hospitals with a capacity of 1512 beds. In addition, there are only 128 haemodialysis centres. These centres are

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equipped with 2613 dialysis machines. The medical file of migrants returning to Morocco should be translated into French or Arabic.

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 AMO immatriculation number or other health insurance certificates. 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 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.

Access for returnees

Eligibility and requirements: Any Moroccan holding his/her national ID can have access to public health services. AMO is open to 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, fishermen, and to beneficiaries who have a pension. Members of the family of the beneficiary may benefit as well from the medical coverage; Spouses, children who are not older than 21, and children who are not married, who are pursuing their studies at the university and who are not older than 26. Voluntary beneficiaries contribute to AMO with an estimation of 4,52% of the reference salary.

Registration: to register to the AMO as a voluntary beneficiary, the returnee 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 immatriculation 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

According to the High Commission for Planning (HCP), in 2022 the national economy created 150 000 jobs, but lost around 174 000 in the rural economy.

According to figures released recently by the HCP, most of the created jobs are within the service sector (164,000). It is followed by the industry sector (28 000). while the agriculture, forestry and fishing sector has lost 215,000 jobs. Despite the loss of jobs in some sectors, it is important to note that the unemployment rate has decreased. Indeed, it was around 12,3% as opposed to 11,8 in the last statistics. The proportion of the unemployed population is 17,2 per cent among women, 18,6 per cent among graduates and 32,7 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;

- Curriculum Vitae

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). In order to benefit from the IPE, the employee should have 780 days of declaration of salaries during the last 36 months before his/her unemployment, and among them, 260 days during the last 12 months before the unemployment. Also the IPE is only available for employees who lost their jobs involuntarily. 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.

Since september 2022, the legal minimum wages in Morocco (SMIG) are: In the sector of industry, trade and liberal professions, the SMIG Hourly is 15,55 MAD / Hour. The monthly SMIG in Morocco is around 2970,05 MAD, while the SMAG is

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2193,62 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/professional trainings 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 available trainings, you can check: www.ofppt.ma There are also some private institutions that provide trainings in different fields such as hairdressing, carpentry, catering, sewing.

Access for returnees

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

Registration procedure: It depends on each agency/structure or organization and the criteria related to the job offer advertisement.

Required documents: the returnee must present his ID card, criminal record sheet, certificates and diplomas depending on the position / training and what is requested.



Photo: Unsplash 2018/ Carlos Ibarra

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 one-month 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.

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 also www.telecontact.ma. Citizens need to pay service fees to the agency.
- Newspapers and magazines (Le Matin, Le Journal, TelQuel). Websites, as : www.marocannonces.com, www.avito.ma, www.sarouty.ma, 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 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.

FOGALOGÉ 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.

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

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

FOGALOGÉ: <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 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, 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, you can visit: <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.

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

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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/

Assistance for vulnerable people

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 AMO "Assurance Maladie Obligatoire" 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: <https://www.cnss.ma/fr/content/amo-assurance-maladie-obligatoire>

Access for returnees

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

Registration procedure: Not available
There is not a special pension available for a person returning voluntarily to Morocco. The normal retirement age in Morocco is 63. Voluntary retirement is also possible by fulfilling certain criteria.

In general, the person who are eligible to the pension scheme is already working and the pension is ensured by the employer. For those who want to subscribe to a private pension fund they should meet the criteria of eligibility depending of the chosen organization.

5 Education

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 «Enseignement 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

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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.

Access for returnees

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

Registration procedure: Depending on the trainings or the level of the education that they would register for, it would be necessary to meet the criteria of selection that are proper to each structure or to a specific program.

Required documents: National ID and the school certificates depending on the studying level they will register to.



Photo: Unsplash 2018/ Anni Spratt

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General situation of children and infants

Children in Morocco represent almost a third (31.5%) of the Moroccan population in 2022. The analysis of children's rights situation in Morocco shows a consistent progress. For example, in terms of reducing child mortality in 2022 was 16.866 deaths per 1000 live births, a 4.08% decline from 2020. However, there are disparities in access to antenatal care, with households living in rural areas disadvantaged. 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. The government has shown a real interest in adjusting the child challenges in the educational sector.

The education budget was increased from 62.5 to 69 billion dirhams between 2022 and 2023. Out of this, 1.41 billion dirhams has been allocated for preschool education. In 2022, 1.6 billion dirhams were dedicated to the TAYSSIR program, benefiting 2.3 million children, and 322 million dirhams were allocated for the Royal Initiative One Million School Bags, targeting 4.6 million children to address the issue of drop-out rates. Additionally, the DAAM (Aide Directe aux veuves en situation de précarité ayant des enfants orphelins à charge) program directed 900 million dirhams to support 126,460 widows and 214,000 orphaned children. Against the backdrop of stagnant pre-school enrollment and high levels of drop-out (9.7% in secondary school and 7.4% in high school), Morocco has initiated a national education reform

informed by a consultative process. The reform focuses on three key aspects: the learner, the teacher, and the school., this aims to reprioritize foundational skills, improve quality, reduce drop-out and civic engagement.

(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, 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,

6 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 vulnerable situation.

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, refer 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
 - Psycho-medical, legal, and social support for children victims of violence.
 - Monitoring and evaluation of child-care 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)

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

UNICEF

UN agency for child protection
13 bis, rue Jaafar Saddik, agdal, Rabat
05.37.67.56.96
rabat@unicef.org
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/>

PNUD

Charity
13, avenue Ahmed Balafrej, Rabat
05.37.63.30.90
www.ma.undp.org

Association Thissaghna pour la culture et le développement (Asticude)

Culture, Education, Human rights
165, boulevard Tanger/Nador, Maroc
05.36.60.45.41
asticudecontact@gmail.com

ANAPEC

Labour agency
Rue Jabal El Ayachi, Rabat
05.37.77.45.92
econtact@anapec.org
www.anapec.org

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

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

OFPP/ISTA

Education
Avenue Allal fassi, Hay Riad Rabat
05.37.71.17.80
<http://www.ofppt.ma/>
This structure is present in many cities.
econtact@anapec.org
www.anapec.org

INSAF

Support for single mothers and their children
5 rue Casablanca, 20 350
05.22.90.74.30
www.insaf.ma

Association Maroc solidarité médico-sociale (MS2)

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

Humanity & inclusion (HI)

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

Entraide Nationale (EN)

Poverty alleviation
Rue Dayet Erroumi – RABAT
05 37 77 24 55
www.entraide.ma/

Bayti

Charity
Km 12,5 Ancienne Route de Rabat, Sidi Bernoussi, 20610 Casablanca, Morocco
+212 522 75 69 65
contact@association-bayti.ma
60 Avenue HASSAN II, Oujda.
06 69 58 21 94

8 At a glance

Measures to be undertaken before return

- **Documents:** All documents relating 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
- **Health:** In case of medical complaints, 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, www.airbnb.fr

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.) or contact the offices in Oujda, Casablanca, Khouribga and El Kelaa of Sraghna if necessary.
- **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 and www.avito.ma
- **Health insurance:** If you are eligible for the health insurance RAMED then register at the following website: www.ramed.ma