



MTM i-Map
Migration and Development Layer

MOROCCO

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This profile is based exclusively on desk research.

The profile provides data from official national sources to the extent possible, complemented by data of international organisations and research projects in case national data was not available.

Data may deviate according to source due to differences in data collection methods and in definitions applied.

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1 MOROCCO AT A GLANCE

| Table 1.1 – Morocco: Morocco at a Glance | | | |
|--|--|---------------------------------------|---|
| Topic | Indicator | Data | Source |
| Population | Total (2004) | 29,891,708 | High Commissioner Office for Planning (HCP) (FR), for forecasts please refer to UNDESA (EN) |
| | Growth rate % (2004) | 1.38% | HCP (FR) |
| | Female (% of total) (2004) | 50.7% | HCP (FR) |
| | Birth rate (per 1000) | n/a | n/a |
| | Fertility rate (births per woman) (2004) | 2.5 | HCP (FR) |
| | Mortality rate (per 1000) | n/a | n/a |
| | Under 15 years (%of total) (2004) | 31.2% | HCP (FR) |
| | 15-59 years (of total) (2004) | 60.7% | HCP (FR) |
| | 60 years and over (of total) (2004) | 8.1% | HCP (FR) |
| Economy | GDP (2010) | MAD 779,133 Million * | Ministry of Economy and Finance (MEF) (AR , EN , FR) |
| | GDP per capita (2009) | USD 4,494 ** | UNDP (EN , FR) Human Development Report (HDR) 2011 (AR , EN , FR) |
| | GDP growth rate (2010) | 4% | MEF (AR , EN , FR) |
| | Public external debt (of GDP) (2010) | 22.7% | MEF (AR , EN , FR) |
| | Inflation rate (2010) | 0.9% | MEF (AR , EN , FR) |
| | Unemployment rate (2009) | 9.1% | HCP (FR) |
| | Main import countries (2007) | France, Spain, Italy, Germany, Russia | Foreign Exchange Office (FR) |
| | Main export countries (2007) | France, Spain, Italy, UK, Germany | Foreign Exchange Office (FR) |
| Migration | Net migration rate (per 1000) (2010-2015, estimates) | -2.2 migrants | IOM Morocco (EN) |
| | Emigration rate of tertiary educated population (2000) | 17.0% | World Bank Migration and Remittances Factbook 2011 (EN) |
| | Internal movement rate (2000-2002) | 3.4% | UNDP HDR 2009 (AR , EN , FR) |
| | Immigrants (of total population) (2010) | 0.2% | IOM Morocco (EN) |
| Development | Human Development Index Rank (2011) | 130 out of 187 | UNDP HDR 2011 (AR , EN , FR) |
| | Gender Inequality Index Rank (2011) | 104 out of 187 | UNDP HDR 2011 (AR , EN , FR) |
| | Human Poverty Index Rank (2007) | 96 out of 182 | UNDP HDR 2009 (AR , EN , FR) |

| | | |
|--|-------------------------------------|---|
| GINI index (2000-2011) | 40,9 | UNDP HDR 2011 (AR , EN , FR) |
| Life expectancy at birth (years) (2008) | 72.6 | HCP (FR) |
| Literacy rate (2006) | 38.5% | MEF (AR , EN , FR) |
| Population living below USD 1.25 per day % (2000-2008) | 2.5% | UNDP HDR 2011 (AR , EN , FR) |
| Official Development Assistance (ODA) Total (2009) | USD 1514.8116 Million *** | Organisation for Economic Co-Operation and Development (OECD) (EN , FR) |
| ODA Development Assistance Committee Countries (2009) | USD 1236.0691 Million **** | OECD (EN , FR) |
| ODA Multilateral Agencies (2009) | USD 259.39355 Million ***** | OECD (EN , FR) |
| Gross ODA (Main donors) (2009) | France, US, Spain, Germany, Belgium | OECD (EN , FR) |
| * EUR 69,724 Million ** EUR 3012,468 *** EUR 1015.425 Million ****EUR 828.5756 Million ***** EUR 173.8796 Million | | |
| N.B: Currencies were converted according to EC exchange rates (EN , FR) of December of the year in which the data was collected. | | |

2 THE MIGRATION SITUATION

2.1 EMIGRATION MOVEMENTS

2.1.1 *The Extent of Emigration Movements*

In 2007, the [Hassan II Foundation for Moroccans Residing Abroad](#) (FR) estimated 3,292,599 Moroccans to reside abroad, representing more than 10% of Morocco's total population (table 2.1).

| Table 2.1 – Morocco: Number of Moroccans Abroad in 2007 | |
|---|-----------|
| Number of Moroccans abroad | 3,292,599 |
| Source: Hassan II Foundation for Moroccans Residing Abroad (FR) (2007): Moroccans Living Abroad 2007 (FR) | |

The [Global Migrant Origin Database](#) (EN), launched by [the Development Research Centre on Migration, Globalisation and Poverty](#) (EN) of the [University of Sussex](#) (EN), provides statistical data on the Moroccan emigrants based on data

collected through National Population and Housing Censuses of destination countries, which is downloadable in excel format [here](#) (EN).

Further data on the stock of emigrants is provided by international sources, *inter alia*:

- The [World Bank](#) ([AR](#), [EN](#), [FR](#)) [Migration and Remittances Factbook](#) (EN); and
- The [UNDP](#) ([EN](#), [FR](#)) [Human Development Report \(2009\)](#) ([AR](#), [EN](#), [FR](#)).

2.1.2 *Main Countries of Destination of Emigrants*

According to the same source, in 2007, the great majority (86.18%) of Moroccan emigrants lived in Europe, mainly in France (34.35%), Spain (16.61%), and Italy (11.51%). Arab States in North Africa and the Middle East, with Libya (3.64%) and Algeria (2.43%) being the most important destination countries, and the United States of America (3.04%) are other key destinations for Moroccan emigrants (table 2.2).

| Table 2.2 – Morocco: Estimated Distribution of Moroccan Emigrant Communities, 2007 | | |
|--|---------------------|---------------|
| Regions and countries of destinations | Emigrant population | Percentage |
| European Countries | 2,837,654 | 86.18% |
| France | 1,131,000 | 34.35% |
| Spain | 547,000 | 16.61% |
| Italy | 379,000 | 11.51% |
| Belgium | 285,000 | 8.66% |
| Netherlands | 278,000 | 8.44% |
| Germany | 130,000 | 3.95% |
| Other European countries | 87,654 | 2.66% |
| Arab Countries | 281,631 | 8.55% |
| Libya | 120,000 | 3.64% |
| Algeria | 80,000 | 2.43% |

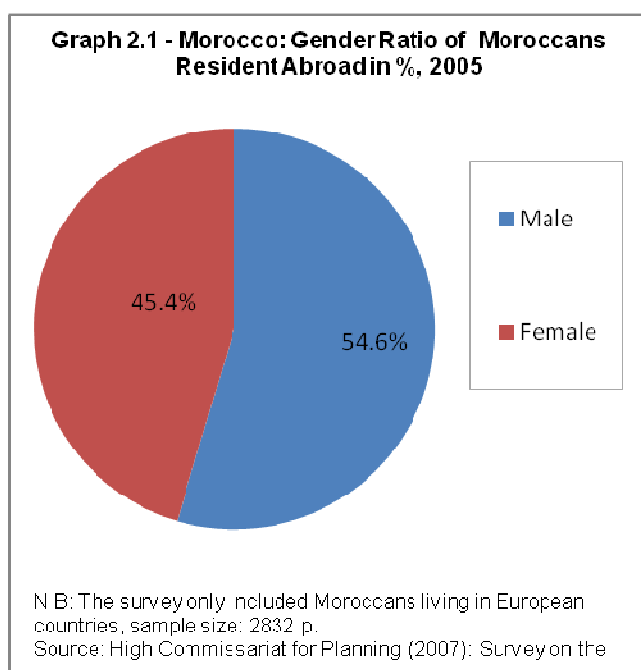
| | | |
|--------------------------------------|--------------|--------------|
| Other Arab countries | 81,631 | 2.49% |
| American Countries | 161,216 | 4.90% |
| United States of America | 100,000 | 3.04% |
| Canada | 60,000 | 1.82% |
| Other American Countries | 1,216 | 0.04% |
| African Sub-Saharan Countries | 8,061 | 0.25% |
| Côte d'Ivoire | 1,971 | 0.06% |
| Senegal | 1,900 | 0.06% |
| Other African Countries | 4,190 | 0.13% |
| Countries in Asia and Oceania | 4,037 | 0.12% |

Source: [Hassan II Foundation for Moroccans Residing Abroad](#) (FR) (2007): [Moroccans Living Abroad 2007](#) (FR)

2.1.3 Characteristics of Emigrant Population

Data gathered by the [High Commissariat for Planning \(HCP\)](#) (FR) through the [Survey on the socio-economic integration of Moroccans resident abroad in their host country \(2005\)](#) (FR) provides information on the characteristics of Moroccan emigrant population. (N.B: The survey only included Moroccans living in European countries.)

Gender



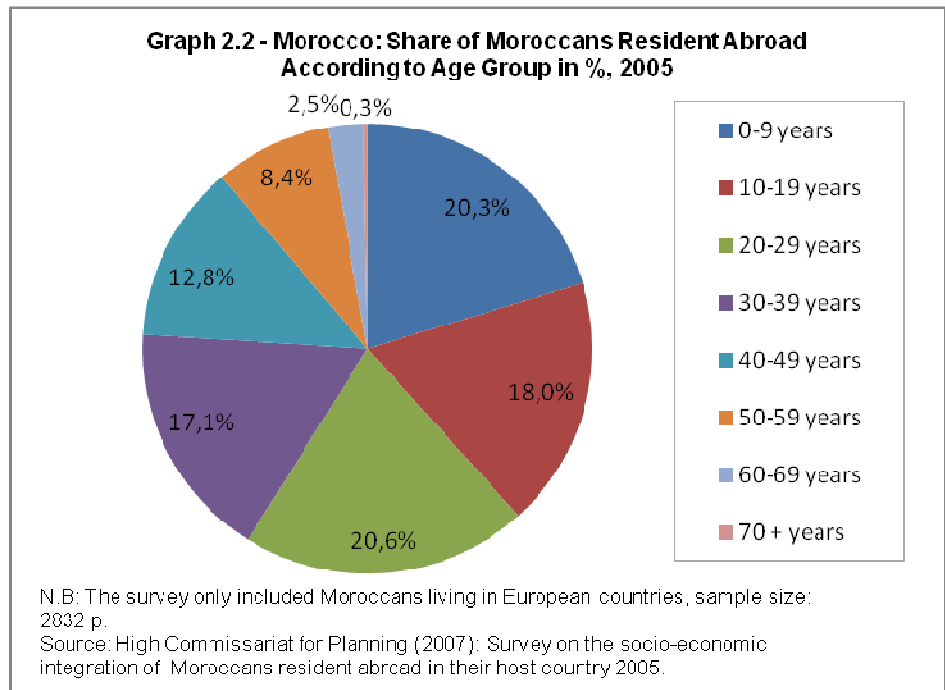
In 2005, 54.6% of Moroccans resident abroad were estimated to be male, whereas 45.4% were estimated to be female (graph 2.1).

Age

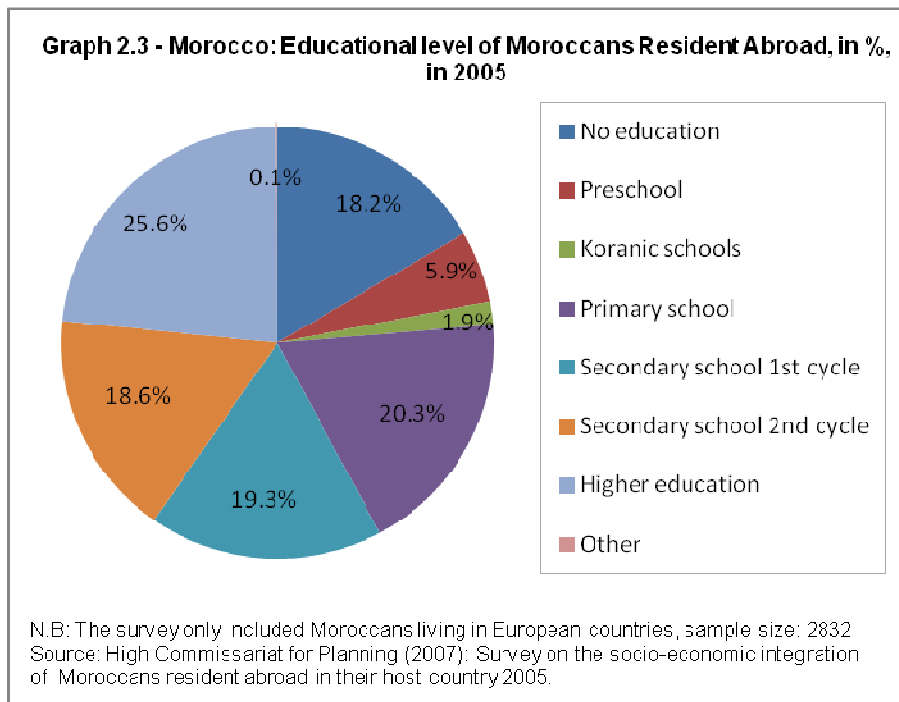
Graph 2.2 illustrates the share of Moroccans resident abroad according to their age group. In 2005, almost three out of four Moroccans resident abroad were under the age of 40 (graph 2.2).

Level of Education

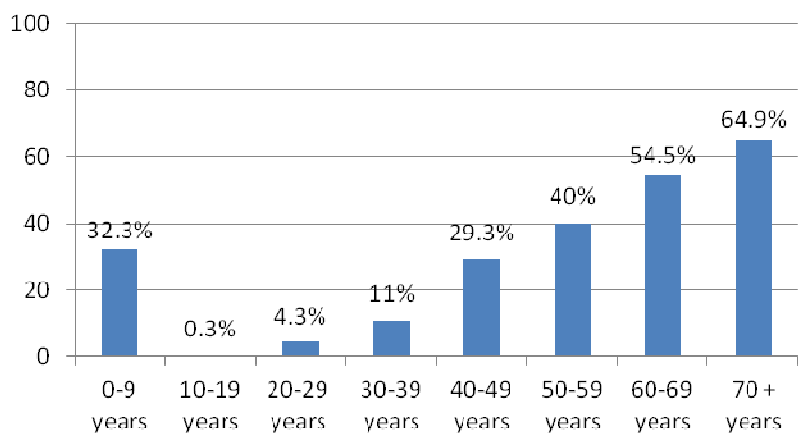
As displayed in graph 2.3, 25.6% of Moroccans residing abroad had higher education, while 18.2% had no formal



education (graph 2.3).



Graph 2.4 - Morocco: Percentage of Moroccans Resident Abroad Without Formal Education According to their Age Group in %, 2005



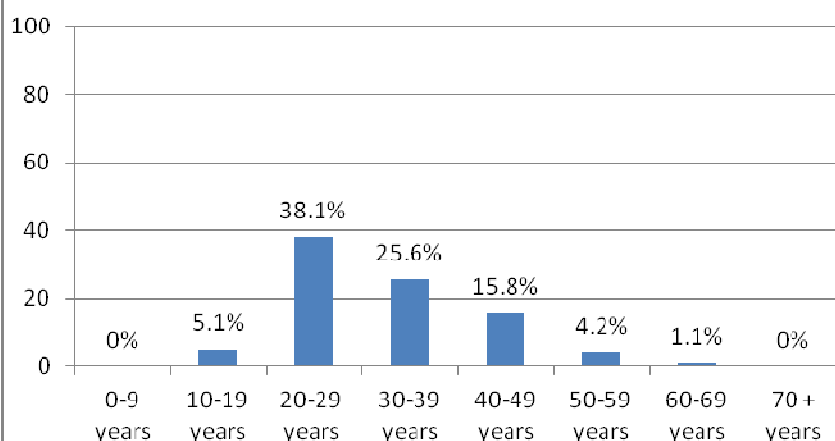
N.B: The survey only included Moroccans living in European countries, sample size: 2832 p.

Source: High Commissariat for Planning (2007): Survey on the socio-economic integration of Moroccans resident abroad in their host country 2005.

More than half of all Moroccans resident abroad over the age of 59 had no formal education. The percentage of persons without formal education was lower in the younger age groups (graph 2.4).

As shown in graph 2.5, in 2005 the largest share of Moroccans resident abroad with higher education could be found in the 20-29 age group (graph 2.5).

Graph 2.5 - Morocco: Percentage of Moroccans Resident Abroad With Higher Education According to their Age Group in %, 2005



N.B: The survey only included Moroccans living in European countries, sample size: 2832 p.

Source: High Commissariat for Planning (2007): Survey on the socio-economic integration of Moroccans resident abroad in their host country 2005.

2.2 IMMIGRATION MOVEMENTS (INCLUDING 'RETURN' MIGRATION)

2.2.1 The Extent of Immigration Movements

The [General Population and Housing Census](#) (FR), carried out in 2004, provided data on the stock of immigrants in Morocco (table 2.3).

| | Total | % of Population |
|---------------------------------|--------|-----------------|
| Number of immigrants in Morocco | 51,435 | 0.2% |

Source: [High Commissariat for Planning \(HCP\)](#) (FR) (*Haut-Commissariat au Plan*): [General Population and Housing Census 2004](#) (FR)

The [Population Division of the United Nations Department of Economic and Social Affairs \(UNDESA\)](#) (EN) provided estimates of the number of immigrants in Morocco, up to the year 2010 (table 2.4).

| | 2000 | 2005 | 2010* |
|--|--------|--------|--------|
| Estimated number of international migrants at mid-year | 53,124 | 51,020 | 49,098 |
| International migrants as a percentage of the population | 0.2 | 0.2 | 0.2 |

*2010 projections are based on long-run tendencies and may not accurately predict the effect of unexpected short-term fluctuations such as the 2009 economic crisis.
Source: [United Nations, Department of Economic and Social Affairs \(UNDESA\)](#) (EN) [Population Division](#) (EN) (2009). (Trends in International Migrant Stock: The 2008 Revision (United Nations database, POP/DB/MIG/Stock/Rev.2008). For further information on data sources and the methodology for estimating the international migrant stock please refer to <http://esa.un.org/migration/index.asp?panel=4>

2.2.2 Main Countries of Origin of Immigrants

| Country of citizenship | Number | % |
|------------------------|--------|-----|
| France | 21,108 | 36% |
| Algeria | 11,900 | 20% |
| Spain | 3,213 | 5% |
| Tunisia | 1,916 | 3% |
| Mauritania | 1,678 | 3% |
| Congo | 1,537 | 3% |
| Malta | 1,451 | 2% |
| Italia | 1,415 | 2% |
| Côte d'Ivoire | 1,370 | 2% |
| Unites States | 1,308 | 2% |
| Turkey | 1,185 | 2% |
| Mali | 1,106 | 2% |
| Syria | 1,004 | 2% |

Country Profile **Morocco**

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Interactive Map on Migration in Africa, the Middle-East and the Mediterranean Region (MTM i-Map)

| | | |
|--------------------------|--------|------|
| Guinea | 937 | 2% |
| Belgium | 899 | 2% |
| China | 881 | 1% |
| Egypt | 850 | 1% |
| Germany | 823 | 1% |
| United Kingdom | 821 | 1% |
| Iraq | 744 | 1% |
| Other | 3,038 | 5% |
| Total Foreign Population | 59,374 | 100% |

Source: Ministry of the Interior, Rabat, Morocco – 2007 cited in the [CLANDESTINO project](#) (EN) [Country Report on Morocco \(2008\)](#) (EN)

According to the [Country Report on Morocco \(2008\)](#) (EN), published within the framework of the [CLANDESTINO project](#) (EN), the Ministry of Interior estimated the total legal foreign population at 59,374 in 2007. Table 2.5 displays the composition by nationality of the foreign documented population present in Morocco.

2.2.3 Characteristics of Immigrant Population

Gender

The [Population Division of the United Nations Department of Economic and Social Affairs \(UNDESA\)](#) (EN) provides estimates on the distribution of immigrants in Morocco according to gender, up to the year 2010 (table 2.6).

Age/Education

No data could be collected at this stage.

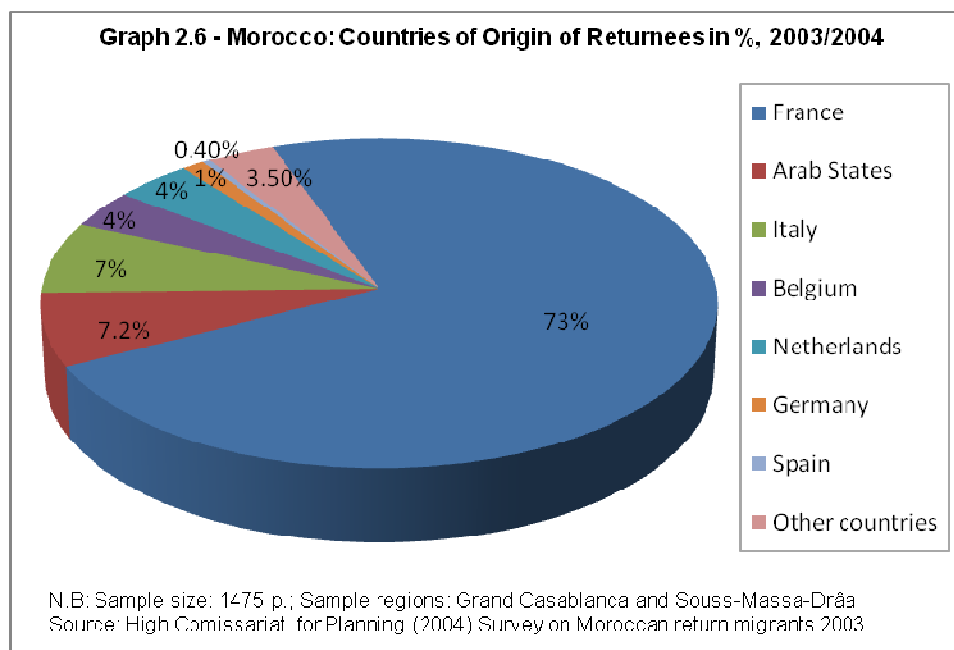
Table 2.6 – Morocco: Female Migrants as Percentage of All International Migrants, in %

| Year | % |
|-------|-------|
| 2000 | 50.1% |
| 2005 | 49.9% |
| 2010* | 49.7% |

*The estimates are based on census data. 2010 projections are based on long-run tendencies and may not accurately predict the effect of unexpected short-term fluctuations such as the 2009 economic crisis. Source: [United Nations, Department of Economic and Social Affairs \(UNDESA\)](#), (EN) [Population Division](#) (EN) (2009). Trends in International Migrant Stock: The 2008 Revision. For further information on data sources and the methodology for estimating the international migrant stock please refer to <http://esa.un.org/migration/index.asp?panel=4>

2.2.4 Main Countries of Origin of 'Return' Migrants

Graph 2.6 provides data on the main countries of origin of 'return migrants', which was gathered by the [High Commissariat for Planning \(HCP\)](#) (FR) through the [Survey on Moroccan Return Migrants \(2004\)](#) (FR). According to this source, in 2003 the large majority of Moroccans returned from France (73%) (graph 2.6).



2.2.5 Characteristics of 'Return' Migrants

Gender

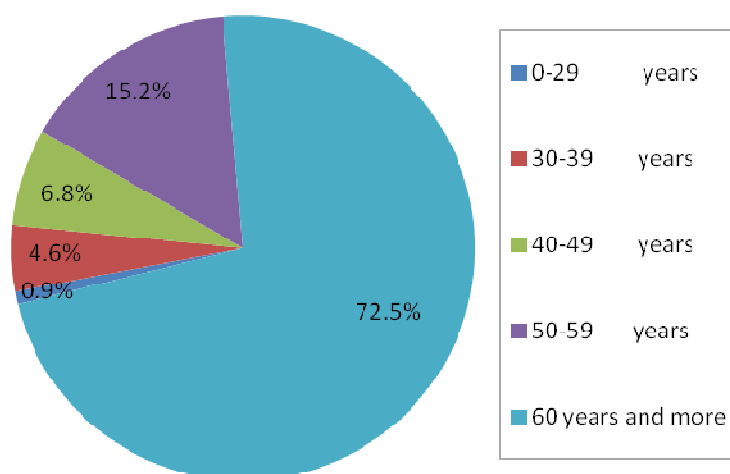
| | 2003/2004 (High Commissariat for Planning - Survey on Moroccan Return Migrants) | 2006/2007 (European University Institute - Return Migration to the Maghreb Project) |
|--------|--|--|
| Male | 98% | 87,3% |
| Female | 2% | 12,7% |

Source: [High Commissariat for Planning \(HCP\)](#) (FR) [Survey on Moroccan Return Migrants \(2007\)](#) (FR), sample size: 1475 returnees, sample regions: Grand Casabalanca; Souss-Massa-Drâa; [Return Migrants to the Maghreb Countries \(2008\)](#) (FR) of the [European University Insitute](#) (EN), sample size: 330 returnees.

According to different sources, returnees to Morocco are overwhelmingly male (Table 2.7).

Age

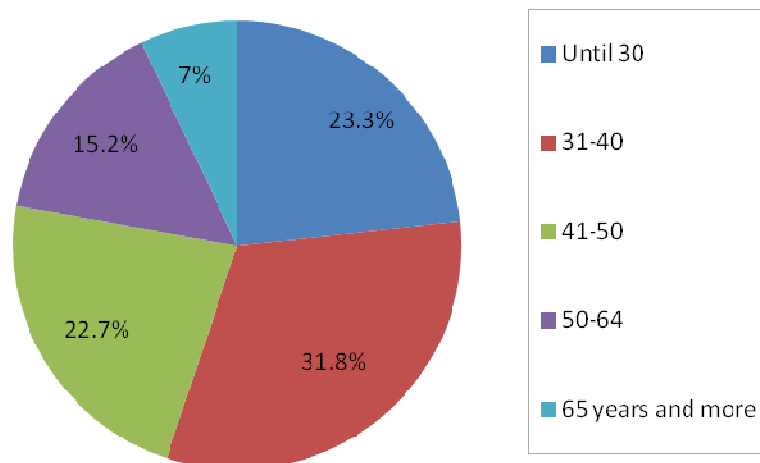
Graph 2.7 - Morocco: High Commissariat for Planning - Survey on Moroccan Return Migrants, Age of Returnees in %, 2003/2004



N.B: Sample size: 1475 returnees; Sample regions: Grand Casablanca and Souss-Massa-Drâe
Source: High Commissariat for Planning (2004): Survey on Moroccan return migrants 2003.

In 2003/2004, the large share of Moroccan returnees (72.5%) was over the age of 60, as stated in the [Survey on Moroccan Return Migrants \(2007\)](#) (FR), published by the [High Commissariat for Planning \(HCP\)](#) (FR) (graph 2.7).

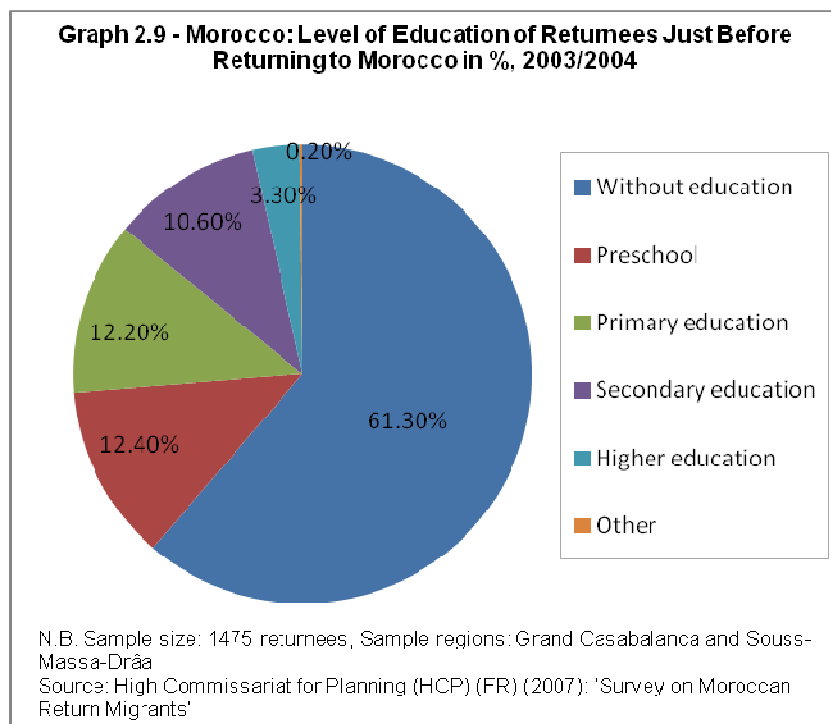
Graph 2.8 - Morocco: Return Migration to the Maghreb Project - Return Migrants to Morocco, Age of Returnees, in %, 2006/2007



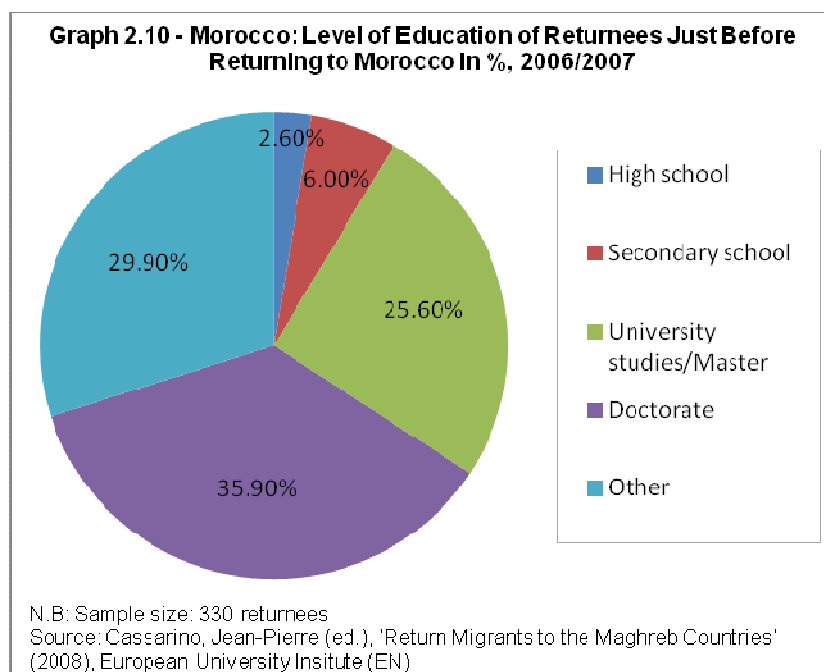
N.B: Sample size: 330 returnees;
Source: Caesariño, Jean-Pierre (ed.), 'Return Migrants to the Maghreb Countries' (2008) European University Institute (EN),

Another source for information on the age of Moroccan returnees is the [Return Migration to the Maghreb Project \(MIREM\)](#) (EN), coordinated by the [European University Institute](#) (EN) and co-financed by the [European Union](#) (EN, FR). According to this survey, which is based on a sample of 330 'return migrants', most Moroccan returnees were aged between 31 and 40 years in 2006/2007 (graph 2.8).

Level of Education/Occupation before Departure



The [Survey on Moroccan Return Migrants \(2007\)](#) (FR) provides information on the level of education and occupational status of returnees just before returning to Morocco. According to this source, the large part of returnees (61.3%) had no education (graph 2.9).



An additional source of information on the level of education is the [Return Migration to the Maghreb Project \(MIREM\)](#) (EN) project (graph 2.10).

Business Area/Sector of Activity/Professional Position

| Table 2.8 – Morocco: Occupational Status of Returnees Just Before Returning to Morocco, 2003/2004 | |
|--|-------|
| In permanent employment | 26.4% |
| Employed on a short-term basis | 10.9% |
| Employed on a part-time basis | 2.1% |
| Seasonal worker | 14.5% |
| Employer/Entrepreneur | 3% |
| Legal independent contractor | 6.4% |
| Illegal independent contractor | 10% |
| Family helper | 1.8% |
| Unemployed | 3.9% |
| Student | 4.5% |
| Housewife | 1.2% |
| Retired | 0.9% |
| Other | 11.8% |
| No reply | 2.4% |
| Source: High Commissariat for Planning (HCP) (FR) Survey on Moroccan Return Migrants (2007) (FR), sample size: 1475 returnees, sample regions: Grand Casabalanca and Souss-Massa-Drâa. | |

Most returnees (26.4%) were permanently employed, 14.5% were seasonal workers, and 10.9% were working on a short-term basis before returning to Morocco, according to the [Survey on Moroccan Return Migrants \(2007\)](#) (FR) (table 2.8).

| Table 2.9 – Morocco: Occupational Status of Returnees Just Before Returning to Morocco, 2006/2007 | |
|---|-------|
| In stable employment | 36.8% |
| Employee facing termination | 5.1% |
| Assisted unemployment | 6.6% |
| Unassisted unemployment | 3.9% |
| Retired | 37.8% |
| Other | 9.7% |
| N.B: Sample size: 330 returnees Source: Return Migrants to the Maghreb Countries (2008) (FR) of the European University Institute (EN) | |

An additional source of information on the occupational status of returnees is the [Return Migration to the Maghreb Project \(MIREM\)](#) project (Table 2.9).

Please note that in addition to the data that has been presented in this section, the [Database on Return Migrants to the Maghreb \(DReMM\)](#) ([EN](#), [FR](#)), which is based on approximately one thousand interviews made with return migrants in Algeria, Morocco, and Tunisia in the framework of the [MIREM project](#) ([EN](#), [FR](#)) between December 2005 and December 2008, allows for queries for data on several indicators on:

- The situation of the interviewee before leaving for abroad;
- The situation of the interviewee during the experience of migration lived abroad; and
- The situation of the interviewee after return.

3 TRANSNATIONAL LIFE OF EMIGRANTS

3.1 NATIONAL LEGISLATION AND POLICY FRAMEWORK ON THE TRANSNATIONAL LIFE OF CITIZENS ABROAD

| Table 3.1 – Morocco: Legislations and Policy Frameworks with Regard to the Transnational Life of Citizens | |
|--|---|
| Legislation/policy framework | Description |
| <p>Moroccan Citizenship Law (FR) (<i>Code de la nationalité marocaine</i>) as amended in 2007</p> | <p>Moroccan citizens residing abroad have the possibility to hold dual citizenship.</p> <p>Articles 19/1 and 19/2 of the Moroccan Citizenship Law (FR) provide that a Moroccan (adult and minor) who voluntarily acquires a foreign nationality abroad may be authorised by decree to renounce the Moroccan nationality. (Summary of content).</p> <p>Articles 19/3 – 19/5 list further cases in which Moroccan citizens lose their Moroccan citizenship.</p> |
| Source: Hassan II Foundation: Guide Pratique (FR); Moroccan Citizenship Law (FR) | |
| <p>Electoral Code No. 9-97 of 2003 (FR) as amended in 2007 by Law No. 23-06 (FR)</p> | <p>Addresses the rights of Moroccans born and residing abroad to vote</p> |
| Source: Electoral Code No. 9-97 of 2003 (FR) as amended in 2007 by Law No. 23-06 (FR) | |
| <p>'Mutuelle des Marocains à l'Etranger (MUMADE)' as promulgated by Decree No. 286-09 (FR)</p> | <p>The MUMADE provides a legal framework that ensures medical coverage of Moroccan emigrants who have returned temporarily and/or permanently to Morocco from a country of destination for which no bilateral agreement exists.</p> <p>Article 1 describes the medical coverage of MUMADE (unofficial translation):</p> <ul style="list-style-type: none"> • [...] to cover some costs of medical and surgical treatment; • to cover costs relating to ageing, death, disability and accidents; • the protection of children and family; • the moral, intellectual, and physical development of its members through the creation of social activities. <p>Article 7 further describes persons entitled to this medical coverage (unofficial translation):</p> <ul style="list-style-type: none"> • <i>Moroccans Abroad Investors who reside in Morocco;</i> • <i>Spouses of Moroccans Abroad who reside in Morocco;</i> • <i>Moroccans Abroad who have returned to Morocco;</i> • <i>Spouses and widows of participating members.</i> |
| Source: Final report (2010) (AR, EN, FR) of the Joint ICMPD-IOM Project: Linking Emigrant Communities for More Development – Inventory of Institutional Capacities and Practices | |

3.2 INVOLVEMENT OF MIGRANT ORGANISATIONS IN THEIR COUNTRIES OF ORIGIN

The EC-funded project ‘European-wide African Diaspora Platform for Development (EADPD)’ will produce a **Comprehensive Database on African Migrant Organisations**, which will provide information on the African migrant organisations in EU MS and Switzerland working in the field of migration and development, as well as on their activities and funding sources. As soon as the findings are available, they will be fed into this section.

One example for migrant organisations involved in their countries of origin is the organisation [Migrations & Développement. Association de Solidarité Internationale](#) (FR).

4 FINANCIAL REMITTANCES TRANSFERS AND MIGRANTS' INVESTMENTS

4.1 NATIONAL LEGISLATION AND POLICY FRAMEWORK ON ECONOMIC INCENTIVES FOR MIGRANTS

Until present, no legislation on incentives in Morocco relating to investments of Moroccans residing abroad has been put in place by the Moroccan Government. Nonetheless, in 2009, the following non-legal incentives were introduced as a response to the global financial crisis:

Table 4.1 – Morocco: Non-legal Incentives Aimed to Encourage the Return of Financial Resources

- Fund 'MDMA Invest': The state subsidises up to 10% of investment project costs (not less than 1 million MDH* and not more than 5 million MDH**) to any project manager who transfers at least 25% of the total project budget in form of a foreign currency, and who is granted a bank credit not exceeding 65% of the total project budget.
- Free of charge money transfers made by Moroccans abroad through Moroccan banks and their branch offices abroad. This incentive was valid until 31 December 2009.
- 50% reduction of exchange commission on all external financial transactions, as of June 2009.

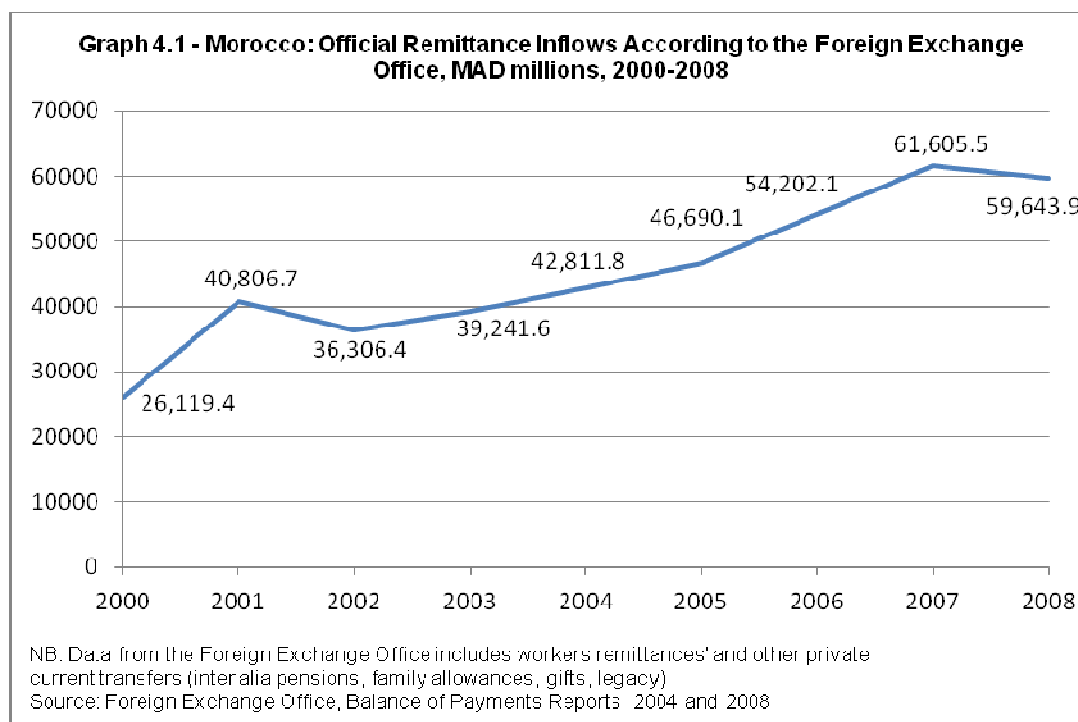
* EUR 89,899 ** EUR 449,498 currency converted according to the official [EC exchange rate](#) (EN), January 2011.
N.B: This list is not exhaustive

Source: *Website of the Ministry in charge of the Moroccan Community Residing Abroad* ([AR](#), [EN](#), [FR](#)), *Final report (2010)* ([AR](#), [EN](#), [FR](#)) of the Joint ICMPD-IOM Project: Linking Emigrant Communities for More Development – Inventory of Institutional Capacities and Practices

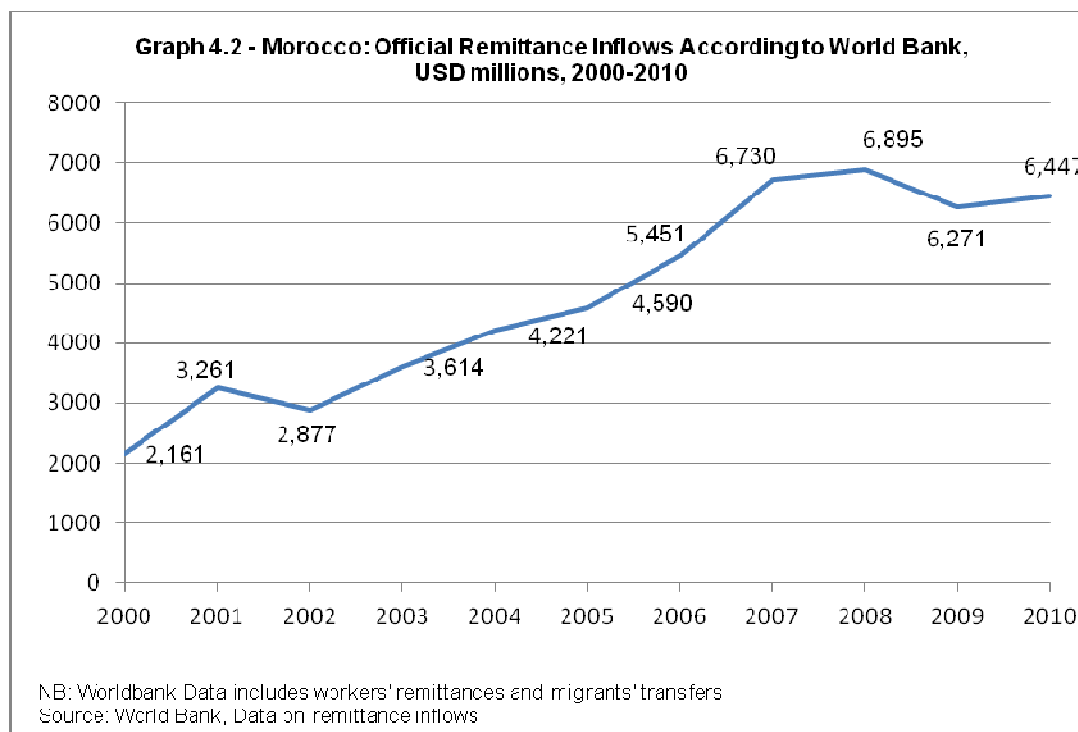
4.2 REMITTANCES DATA: FLOWS, CHARACTERISTICS AND IMPACT

4.2.1 Financial Remittances Inflows

The Moroccan [Foreign Exchange Office](#) (FR) (*Office des Changes*) publishes quarterly data on financial remittance flows to Morocco in the [Balance of Payments Reports](#) (FR). According to this source, remittances to Morocco increased between 2000 and 2007 from MAD 26,119.4 millions to MAD 61,605.5 millions. In 2008, remittances decreased, as a result of the financial crisis, to MAD 59,634.9 millions (graph 4.1.).



An additional source providing data on remittances flows to Morocco is the [World Bank](#) ([AR](#), [EN](#), [FR](#)) (graph 4.2).



World Bank data on official remittances flows varies from the data provided through the Moroccan [Foreign Exchange Office](#) (FR), notably because the latter records workers' remittances together with other current transfers, such as pensions, family allowances, gifts, and legacy.

The Relative Size of Remittances Inflows

In 2008, workers' remittances amounted to the equivalent of 4.9% of Morocco's GDP, 255% of official development aid, and were almost three times higher than Foreign Direct Investment (FDI) (table 4.2).

| Table 4.2 – Morocco: Relative Size of Remittance Inflows, 2008 | |
|---|--------------------------|
| Inflows total | EUR 6,895 million |
| As % of GDP | 4.9% |
| As % of net official development assistance receipts | 255% |
| Ratio of workers' remittances to foreign direct investment (FDI) | 2,76 |
| Source: World Bank (AR , EN , FR) Migration and Remittances Factbook 2011 (2010) (EN) | |

Amount/Frequency of Remittances Inflows

| Table 4.3 – Morocco: Frequency of Sending Money to Country of Origin, 2005 | |
|--|-------|
| Monthly | 31.4% |
| Every three months | 13.4% |
| Annual | 15.5% |
| Occasional | 38.9% |
| Other | 0.6% |
| Source: Hassan II Foundation for Moroccans Residing Abroad (FR) (2008): Moroccans Residing Abroad - Use of Remittances (FR), sample size: 2126 persons | |

Data gathered from the study [Moroccans Residing Abroad - Use of Remittances \(2006\)](#) (FR), published by the [Hassan II Foundation for Moroccans Residing Abroad](#) (FR), shows that 31.3% of Moroccan emigrants send money to

their country of origin monthly, 13.4% quarterly, 15.5% annually, and 38.9% occasionally (table 4.3).

In table 4.4 two different sources provide an overview of the average annual amount sent by Moroccan emigrants.

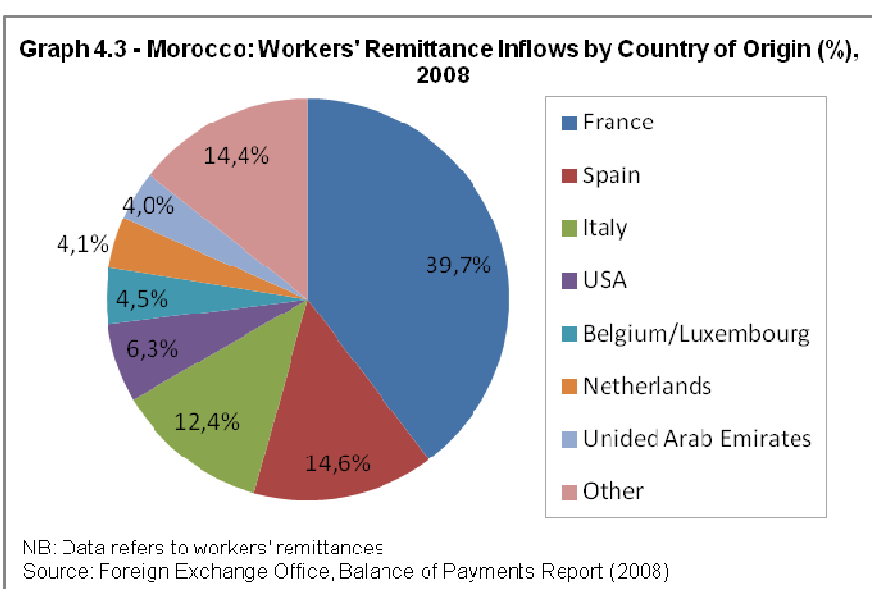
| Table 4.4 – Morocco: Remittances, Average Annual Amount Sent According to Different Sources | | | |
|---|--------|---|-------|
| 2005 (Hassan II Foundation for Moroccans Resident Abroad – Use of Remittances Study) | | 2006/2007 (European University Institute - Return Migration to the Maghreb Project) | |
| 1-10,000 MAD* (EUR 0.08 - 899.03) | 0.24% | Less than 200 EUR | 16.5% |
| 10,000-50,000 MAD (EUR 899.03 – 4,495.15) | 22.09% | From 200 to 500 EUR | 25.2% |
| 50,001-100,000 MAD (EUR 4,495.23 – 8,990.3) | 58.12% | From 501 to 1,000 EUR | 20.5% |
| More than 100,000 MAD (More than EUR 8,990.3) | 19.65% | Over 1,000 EUR | 28.3% |
| | | No reply | 9.4% |

Source: [Hassan II Foundation for Moroccans Residing Abroad](#) (FR) report [Moroccans Residing Abroad - Use of Remittances \(2008\)](#) (FR), sample size: 2126 persons; [Return Migrants to the Maghreb Countries \(2008\)](#) (FR) of the [European University Institute](#) (EN), sample size: 330 returnees

The [Institute for the Study of Labour](#) (EN) discussion paper [Remittances and Return Migration \(October 2011\)](#) (EN) provides information on the amounts and frequency of remittances inflows to Algeria, based on a dataset extracted from the survey carried out by the MIREM project on return migrants.

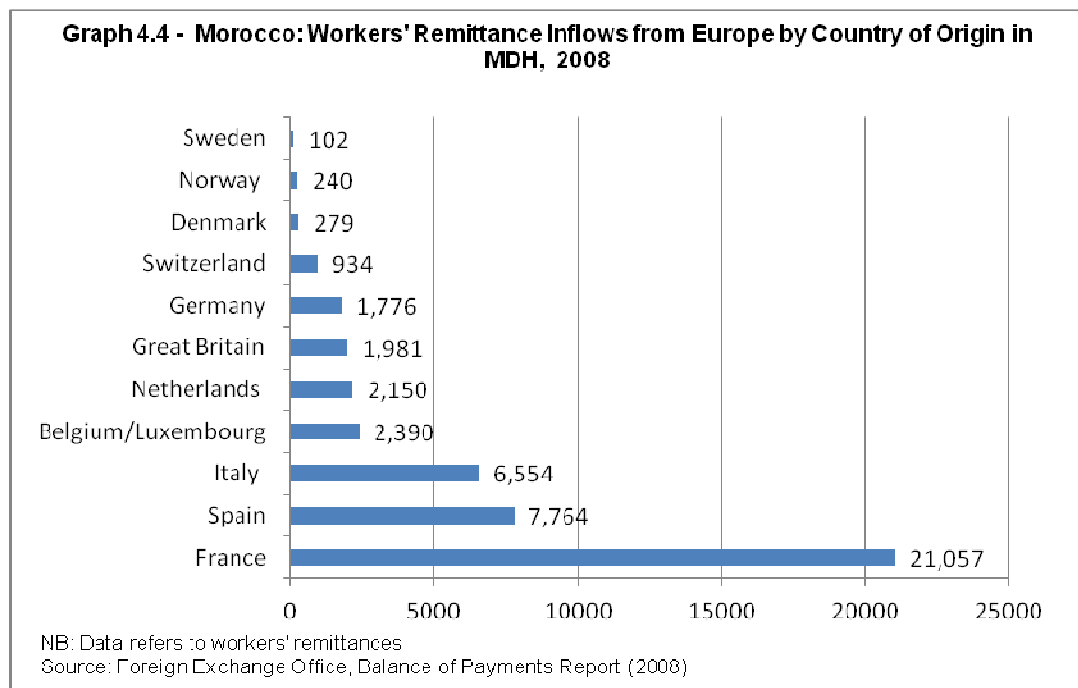
An additional source that provides information on remittances and that can be consulted for further information is the [RemittancesGateway](#) (EN) [Country Profile on Morocco](#) (EN). The [RemittancesGateway Flyer](#) (EN) provides an overview on further information that can be found on the website.

4.2.2 Main Countries of Origin of Financial Remittances



According to the [Balance of Payments Reports](#) (FR) published by the [Foreign Exchange Office](#) (FR), in 2008, the major part of remittances were sent from European countries (graph 4.3).

Among European countries, the largest share of remittances was sent from France, the main destination country of Moroccan emigrants (graph 4.4).



4.2.3 Characteristics of Financial Remittances Recipients

No information on the distribution of financial remittances recipients according to gender, age, level of education, and business area/sector of activity/professional position could be collected at this stage.

4.2.4 Use of Financial Remittances Inflows

| Table 4.5 – Morocco: Use of Monetary Remittance Inflows, 2005 | |
|--|-------|
| Running expenditures | 71% |
| Collective actions | 0.4% |
| Investments | 7.7% |
| Savings | 20.9% |
| Source: Hassan II Foundation for Moroccans Residing Abroad (FR) report Moroccans Residing Abroad - Use of Remittances (2008) (FR), sample size: 2126 persons | |

As shown in table 4.5, remittances are mainly used for running expenditures (table 4.5).

4.2.5 Impact of Financial Remittances

According to the World Bank ([AR](#), [EN](#), [FR](#)) report [Leveraging Migration for Africa: Remittances, Skills and Investments \(2011\)](#) (EN), research concludes that remittances are ‘associated with a reduction on the share of people in poverty – and in some cases the depth and severity of poverty as well.

4.3 MIGRANT REMITTANCES MARKETPLACE: CHANNELS AND COSTS

4.3.1 MODE OF FINANCIAL REMITTANCES TRANSFERS TO MOROCCO

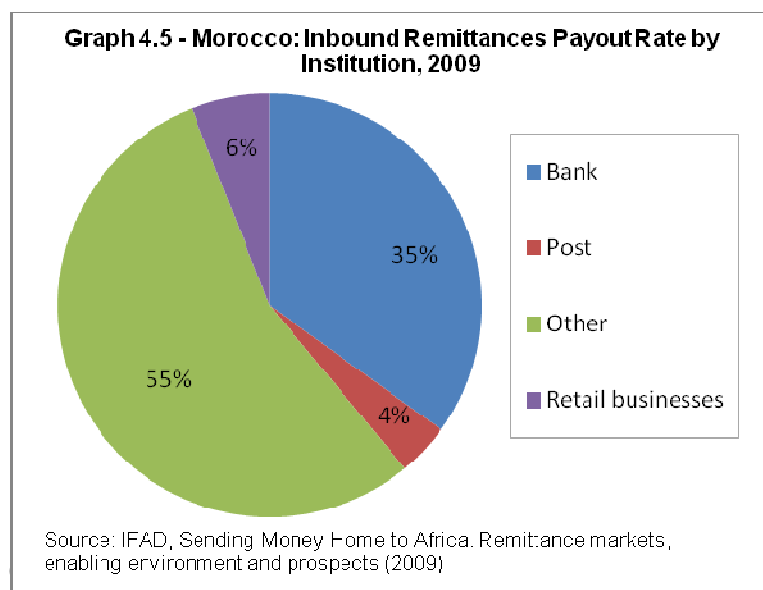
| Mode of transfer | 2005 |
|---------------------------------|-------|
| Formal transfer | 52.8% |
| Informal transfer | 45.7% |
| Transfer mode was not specified | 1.5% |

Source: [Hassan II Foundation for Moroccans Residing Abroad](#) (FR) [Moroccans Residing Abroad - Use of Remittances \(2008\)](#) (FR), sample size: 2126 persons

The study [Moroccans Residing Abroad - Use of Remittances \(2008\)](#) (FR) points out that 52.8% of remittances inflows are sent through formal channels (table 4.6).

4.3.2 Financial Remittances Marketplace

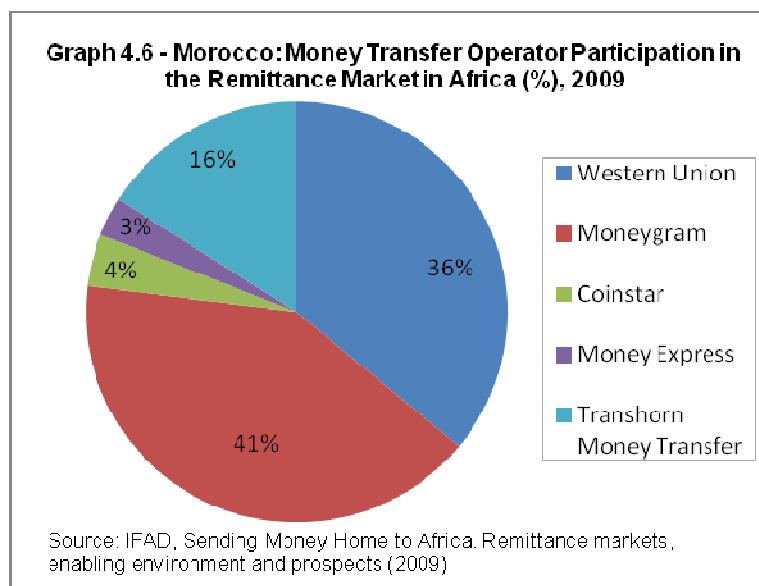
Inbound Remittances Payout Rate by Institution



According to the report [Sending Money Home \(2011\)](#) (EN), published by the [International Fund for Agricultural Development](#) (IFAD) (EN), the concentration of remittance payout locations in rural areas is 46%. Furthermore, the report states that banks have the highest inbound remittances payout rate (35%). Few Moroccan transfers are paid out by post services (4%) (graph 4.5).

MTO Participation in the Remittances Market

Graph 4.6 provides an overview of the most important MTOs in Morocco.



4.3.3 Costs of Money Transfers to Morocco

High transfer costs affect the amount received by remittance recipients. Therefore, the following Money Transfer Price Comparison Services allow for queries on the money transfer costs charged by Money Transfer Operators (MTOs) between Morocco and the sending countries covered. In order to query the costs, please click on the service and select MTO and the amount (table 4.7):

| Table 4.7 - Morocco: Money Transfer Price Comparison Services | | | | |
|---|---|---------------------------|---|---|
| Service | Established by | Sending countries covered | Amounts covered | Money Transfer operators covered |
| Envoi d'argent (FR) | French Development Agency (FR) ; French Minister of Interior, Overseas Territories and Territorial Collectivities (FR) ; French Ministry of Economy, Finances | France | 100 EUR 300 EUR 500 EUR 1000 EUR | Attijari wafa Bank Europe, Banque Accord, Banque d'Escompte, BNP Paribas, BOA-FRANCE, Caisse d'Epargne Alsace, Caisse d'Epargne Normandie, Caisse d'Epargne Provence Alpes Corse, Caisse d'Epargne Rhone Alpes, CELDA, Coinstar Money Transfer SAS, |

| | | | | |
|---|---|---|---|---|
| | and Industry (FR); French Ministry of Foreign and European Affairs (EN, FR) | | | Crédit Agricole du Nord Est, La Banque Postale, Moneygram International, Societe generale, Western Union |
| Geldtransfair (DE) | Deutsche Gesellschaft für Technische Zusammenarbeit (GTZ) (now: Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) (EN)) | Germany | Every amount up to a maximum of EUR 12,500 (in EUR) | Voxmoney, www.moneybookers.com (EN), mobilcash, VoiceCash, HypoVereinsbank, Frankfurter Sparkasse, HypoVereinsbank, Ria Envia, SEB, Sekerbank T.A.S. |
| Geldnaarhuis (AR, EN, FR) | IntEnt (EN) | The Netherlands | Every amount (in EUR) | Rabobank, MoneyGram, Western Union, ABN AMRO (internetbankieren), ABN AMRO (papier), ING Bank (internetbankieren), SNS Bank, ING Bank (bankcheque) |
| Remittances Prices Worldwide (EN) | World Bank (AR, EN, FR) | Belgium, France, Germany, Italy, Netherlands, Spain | 200 USD 500 USD | MTOs covered vary depending on the country combination between the sending countries and the receiving countries available for the respective country corridor (EN) and can be queried here (EN). |
| Send Money Home (EN) | UK Government's Department for International Development (EN) | Combinations between 91 sending and 125 receiving countries are covered (access drop-down menu here (EN)) | Every amount (in sending country currencies) | MTOs covered vary depending on the country combination chosen between 91 sending countries and 125 receiving countries and can be queried here (EN). |
| Note: This list is not exhaustive Source: Internet websites www.remittanceprices.worldbank.org ; www.sendmoneyhome.org ; www.voidargent.fr , accessed on 10.01.2011. | | | | |

4.4 COLLECTIVE REMITTANCES AND DONATIONS

Little data on collective remittances and donations could be collected at this stage. An example of existing information is the presentation [Collective remittances: Comparing the Moroccan to the Mexican experience \(2010\)](#) (EN), given on behalf of the [International Migration Institute](#) (EN, FR) at the 'Transatlantique dialogues 2010'. According to this source, infrastructure programmes such as the 'Rural Electrification Programme' (*Programme d'Electrification Rurale Global* (PERG)), the 'Rural Water and Country Profile **Morocco**

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Interactive Map on Migration in Africa, the Middle-East and the Mediterranean Region (MTM i-Map)

Sanitation Program' (*Programme d'approvisionnement groupé en eau potable des populations rurales* (PAGER)), and the 'National Program for rural roads construction' (*Programme National de Construction des Routes Rurales* (PNCRR)) were particularly successful in emigration areas due to the support of Moroccan hometown organisations.

4.5 MIGRANT CAPITAL INVESTMENT AND ENTREPRENEURSHIP

4.6

4.5.1 *Enterprises Started/Jobs Created by Moroccan Nationals Abroad in Morocco*

No information on enterprises started and jobs created could be collected at this stage.

4.5.2 *Investment Volume of Moroccan Nationals Abroad in Morocco*

The study [Moroccans Residing Abroad - Use of Remittances \(2008\)](#) (FR) states that more than half of Moroccans resident abroad (52.7%) realised at least one investment in Morocco between 1998 and 2005.

| Investment Sector | 1998 |
|-------------------|-------|
| Land acquisition | 83.7% |
| Commerce | 4.9% |
| Agriculture | 7.5% |
| Tourism | 1.4% |
| Industry | 1.3% |
| Other services | 1.1% |
| Other | 0.1% |

Source: [Hassan II Foundation for Moroccans Residing Abroad](#) (FR) report [Moroccans Residing Abroad - Use of Remittances \(2008\)](#) (FR), sample size: 2126 persons.

The large share of Moroccans resident abroad invested in land acquisition (83.7%), commerce (4.9%), and agriculture (7.5%) (table 4.8).

Table 4.9 and 4.10 provide an overview of the investment regions.

| Investment Sector | Urban Investment Region | Rural Investment Region |
|------------------------|-------------------------|-------------------------|
| Land acquisition | 90.8% | 9.2% |
| Commerce | 96.6% | 3.4% |
| Agriculture | - | 100% |
| Tourism | 93.8% | 6.2% |
| Industry and handcraft | 100% | - |
| Other services | 97.8% | 2.2% |

Source: [Hassan II Foundation for Moroccans Residing Abroad](#) (FR) report [Moroccans Residing Abroad - Use of Remittances \(2008\)](#) (FR), sample size: 2126 persons.

| Investment Sector | Region of origin | Region of residence before emigration | Other region Money Transfer operators covered |
|-------------------|------------------|---------------------------------------|---|
| Land acquisition | 78.7% | 5.1% | 16.2% |
| Commerce | 71.7% | 6.7% | 21.6% |
| Agriculture | 86.6% | - | 13.4% |
| Tourism | 78.0% | - | 22.0% |
| Industry | 56.9% | - | 43,1% |
| Other services | 67.4% | 14.0% | 18.6% |

Source: [Hassan II Foundation for Moroccans Residing Abroad](#) (FR) report [Moroccans Residing Abroad - Use of Remittances \(2008\)](#) (FR), sample size: 2126 persons.

According to a survey conducted by the [National Institute for Statistics and Applied Economy \(INSEA\)](#) (published in 2000), quoted in the [IOM](#) ([EN](#), [FR](#)) report '*La Mobilisation des Marocains Résidant à l'Étranger pour le Maroc* (July 2007)', real estate was, with 84.7% the most significant investment sector for Moroccan emigrants abroad, followed by agriculture with 7.5% and 'other sectors' with 7.5%, including commerce, tourism, and industries.

4.5.3 Financial Capacities of Moroccan Nationals Abroad in Morocco

| Table 4.5 – Morocco: Preliminary Estimates on Savings of Emigrant Communities | | | |
|---|---|---|---|
| Stock of Emigrant Communities (mil.) | Emigrant Communities' Savings est., 2009 (USD bil.) | Emigrant Communities' Savings as % of GDP | Emigrant Communities' savings as % of domestic saving |
| 3 | 9.6 | 11 | 42 |

Source: World Bank ([AR](#), [EN](#), [FR](#)) publication [Migration and Development Brief 14: Preliminary Estimates of Diaspora Savings \(2011\)](#) (EN)

N.B: Calculations of the authors of the publication, using the World Bank's Migration and Remittances Factbook 2011 and World Development Indicators. For more detailed information on the methodology please refer to the [Migration and Development Brief 14](#) (EN).

4.5.4 Diaspora Bonds

No information on diaspora bonds could be collected at this stage.

5 'RETURN' MIGRATION AND REINTEGRATION

5.1 NATIONAL PROGRAMMES ON 'RETURN' MIGRATION AND REINTEGRATION

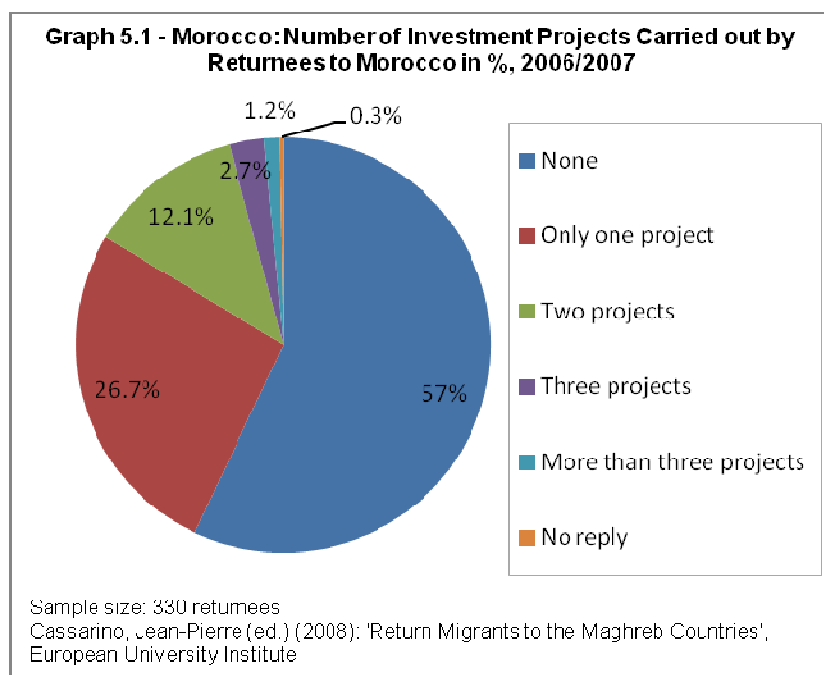
5.2

The [Survey on Moroccan Return Migrants \(2007\)](#) (FR) highlights that the large majority of return migration occurred without institutional assistance. No further information on national programmes on 'return' migration and reintegration could be collected at this stage.

5.3 IMPACT OF 'RETURN' MIGRANTS

5.4

According to the project [Return Migration to the Maghreb Project \(MIREM\)](#) (EN, FR) coordinated by the [European University Institute](#) (EN) and co-financed by the [European Union](#) (EN, FR), 57% of 'return migrants' did not undertake any investments upon return. 43% of returnees to Morocco invested in carrying out at least one project (graph 5.1).



No further data could be collected on the impact of 'return' migration at this stage.

6 MIGRATION AND DEVELOPMENT: ACTORS AND INITIATIVES

6.1 NATIONAL DEVELOPMENT POLICIES WITH REGARD TO MIGRATION

In 2005, the Moroccan King Mohammed VI launched the [National Initiative for Human Development](#) ([AR](#), [FR](#)) to reduce poverty and exclusion in Morocco. The initiative, however, does not point out a specific strategy that aims at harnessing the potentials of emigrants for development.

6.2 RELEVANT BILATERAL AGREEMENTS AND OTHER FRAMEWORKS OF COOPERATION

Relevant Bilateral Agreements

Morocco has signed bilateral agreements on labour migration and social security with the following countries in order to provide a legal framework for Moroccan citizens abroad:

| Table 6.1 - Morocco: Labour Migration and Social Security Agreements | |
|--|---|
| Labour Migration Agreements | Social Security Agreements |
| <ul style="list-style-type: none">• Belgium, 17 February 1964• France, 1 June 1963• Germany, 21 May 1963• Iraq, 20 May 1981• Italy, 21 November 2005• Jordan, 20 April 1983• Libya, 4 August 1983• Netherlands, 14 May 1969• Qatar, 17 May 1981• Spain, 25 July 2001• United Arab Emirates, 22 December 1981 | <ul style="list-style-type: none">• Belgium, 24 June 1968• Canada, 1 July 1998• Denmark, 24 April 1982• France, 9 July 1965• Germany, 25 March 1981• Libya, 5 August 1993• Netherlands, 14 February 1972• Portugal, 1 July 1998• Romania, 27 July 1983• Spain, 8 November 1979• Sweden, 4 January 1980• Tunisia, 5 February 1987 |
| N.B: This list is not exhaustive Source: <i>Final report (2010)</i> (AR , EN , FR) of the Joint ICMPD-IOM Project: Linking Emigrant Communities for More Development – Inventory of Institutional Capacities and Practices | |

Free Movement Areas

With regard to free movement areas the Convention on land transport of passengers, merchandise, and the free movement of persons of the Arab Maghreb Union ([AR](#), [EN](#), [FR](#)) was ratified in July 1993, as stated on the [Arab Maghreb Union Website](#) (EN).

Development cooperation

As shown in the [OECD Development Database on Official Development Assistance](#) (EN), the following Development Assistance Committee Members and Multilateral organisations have provided Official Development Assistance (ODA) to Morocco in 2007:

| DAC Members | | Multilateral Organisations |
|--|---|---|
| <ul style="list-style-type: none">• Austria• Belgium• Canada• Finland• France• Germany• Greece• Ireland• Italy | <ul style="list-style-type: none">• Japan• Korea• Luxembourg• Netherlands• Norway• Portugal• Spain• Switzerland• United Kingdom• United States | <ul style="list-style-type: none">• EU institutions• Global Fund to Fight Aids, Tuberculosis and Malaria (AR, EN, FR)• International Fund for Agricultural Development (IFAD) (EN)• United Children’s Fund (UNICEF) (AR, EN, FR)• United Nations Programme on HIV/AIDS (UNAIDS) (EN, FR)• United Nations Development Programme (UNDP) (EN, FR)• United Nations Population Fund (UNFPA) (EN, FR) |

N.B: This list is not exhaustive
Source: [OECD Development Database on Aid](#), accessed 04.01.2011

The website [Aidflows](#) ([AR](#), [EN](#), [FR](#)) allows for a visualisation of aid flows to Morocco, as well as data on key development indicators and millennium development goals.

With regard to the Morocco-EU relations, the framework of cooperation is set out in the [Country Strategy Paper for Morocco \(2008 – 2013\)](#) (EN).

6.3 DESCRIPTION OF MOST RELEVANT NATIONAL MIGRATION AND DEVELOPMENT ACTORS

The following Moroccan national actors are active in areas related to Migration and Development:

| Table 6.3 - Morocco: National Actors and Other Public Institutions Active in the Area of Migration and Development | |
|---|--|
| Ministry | Involvement with Migration and Development |
| <u>Ministry Charged with the Moroccan Community Residing Abroad (MCMRE)</u> (AR , EN , FR) | Development and implementation of government policy relating to the Moroccan community resident abroad |
| <u>Council of the Moroccan Community Abroad (CCME)</u> (AR , EN , FR) | 1) Evaluation of Morocco's policies relating to Moroccans residing abroad and provide recommendations. 2) Explore migratory challenges and contribute to the establishment of relations between Morocco and countries of destination. |
| <u>Ministry of Foreign Affairs and Cooperation</u> (AR , FR) | Management of consular and diplomatic relations with countries of destination, and negotiation of agreements pertaining to migration |
| <u>Ministry of Labour and Professional Education</u> (FR) | Elaboration, implementation, and evaluation of labour migration policy relating to emigrants and immigrants |
| Ministry of Interior - Regional Centre for Investment (CRI) (website available per regional office e.g. the CRI in Rabat (AR , EN , FR)) | Facilitation of foreign investment and the creation of Small and Medium Enterprises (SMEs) in Morocco |
| Public Institution | Involvement with Migration and Development |
| <u>Hassan II Foundation for Moroccans Residing Abroad</u> (FR) | Working towards maintaining the links Moroccans residing abroad have with their country of origin and help them overcome potential difficulties faced during and after their emigration process |
| NB: This list is not exhaustive Sources: <i>Final report (2010)</i> (AR , EN , FR) of the Joint ICMPD-IOM Project: Linking Emigrant Communities for More Development – Inventory of Institutional Capacities and Practices | |

International organisations active in areas related to migration and development include, *inter alia*:

- [African Development Bank Group](#) ([EN](#), [FR](#));
- [Delegation of the European Union to Morocco](#) ([AR](#), [FR](#));
- [IFAD](#) ([AR](#), [EN](#), [FR](#));
- [IOM](#) (EN);
- [UNDP](#) (FR); and
- [World Bank](#) ([AR](#), [EN](#), [FR](#)).

6.4 INITIATIVES RELATED TO THE TRANSNATIONAL LIFE OF MIGRANTS

According to the [EC-UN Joint Migration and Development Initiative \(JMDI\)](#) ([EN](#), [FR](#)), the [Hassan II Foundation for Moroccans Residing Abroad](#) (FR) and the [Final report \(2010\)](#) ([AR](#), [EN](#), [FR](#)) of the Joint ICMPD-IOM Project: Linking Emigrant Communities for More Development – Inventory of Institutional Capacities and Practices, the following examples of initiatives related to the transnational life of Moroccan emigrant communities have been introduced by national, international, and private authorities:

| Table 6.4 – Morocco: Initiatives by National Institutions Related to the Transnational Life of Migrants | | | |
|---|--|--|--|
| Agency | Initiative | Cooperation | Aim |
| Ministry Charged with the Moroccan Community Residing Abroad (MCMRE) (AR , FR , EN) | FINCOME: Global Forum of Moroccan Competencies Abroad (FR), 25-26 May 2007, Casablanca | <ul style="list-style-type: none"> • National Initiative for Human Development (FR) • National Centre for Scientific and Technical Research (FR) • National Agency for Promoting Employment and Skills (FR) • General Confederation of Moroccan Enterprises (FR) • Moroccan Association for Research and Development (FR) | <p>Key objectives (unofficial translation):</p> <ul style="list-style-type: none"> • To provide expertise and technical assistance in order to contribute to the development of Morocco • Assist in the implementation and evaluation of socio-economic, scientific, cultural, and artistic programmes and projects • To promote the transfer of technology and know-how • To promote investment and business partnerships • To promote scientific research • To encourage synergies between local authorities and Moroccans abroad • To strengthen bilateral and multilateral cooperation • To assist potential investment projects of Moroccans abroad <p>The main output of FINCOME was the creation of an internet portal, inciting experts of the Moroccan emigrant community to participate in development activities in Morocco</p> |

| | | | |
|------------------------------------|---|--|---|
| MCMRE (AR, FR, EN) | <p>Organisation of the 'National Day of Moroccans Abroad' on 10 August 2009, under the theme 'Associations of Moroccans Residing Abroad: Local Development Actors in Morocco'</p> | <ul style="list-style-type: none"> • Agence pour la Promotion et le Développement du Nord (FR) • Agence de Développement Social (FR) • L'Initiative Nationale pour le Développement Humain (FR) | <p>Key objectives (unofficial translation):</p> <ul style="list-style-type: none"> • To provide information on Associations of Moroccans abroad • To encourage Moroccans abroad to participate in these associations |
| MCMRE (AR, FR, EN) | <p>Publication of a Practical Guide for Moroccans Residing Abroad (<i>Guide Pratique pour les Marocains Résidant à l'Etranger</i>)</p> | <p>N/A</p> | <p>Key objective (unofficial translation):</p> <ul style="list-style-type: none"> • To foster the link with Moroccans abroad and encourage their participation in national development, by providing them with information, advice, and guidance regarding administrative procedures (e.g. divorce, obtainment of a driving license), tourism, and investment opportunities in Morocco <p>The Guide is available in seven languages: Arabic, Dutch, English, German, French, Italian, and Spanish.</p> |
| MCMRE (AR, FR, EN) | <p>Realisation of the 'Ramadan' operation</p> | <p>71 associations of Moroccans resident abroad</p> | <p>Key objective:</p> <ul style="list-style-type: none"> ▪ To strengthen and promote social support for Moroccans abroad in vulnerable situations during Ramadan. <p>The beneficiaries of this operation are especially poor, under-aged, and disabled persons, as well, inmates, war veterans, and students. The countries concerned are: France, Italy, Belgium, Spain, Germany, Finland, Greece, England, Senegal, Côte d'Ivoire, USA, Canada, and China.</p> |

| | | | |
|---|--|-----|---|
| MCMRE (AR, FR, EN) | Organisation of the 7 th edition of the Rally of Moroccans of the World from 14 to 21 July 2010 | N/A | Key objective: <ul style="list-style-type: none"> To strengthen the commitment of Moroccans resident abroad to Morocco |
| MCMRE (AR, FR, EN) | Organisation of the Second Summer University in July 2010 | N/A | Key objectives: <ul style="list-style-type: none"> To preserve the cultural and linguistic dimension of the national identity of the children of Moroccans abroad To strengthen the commitment of the children of Moroccans abroad to Morocco |
| Hassan II Foundation for Moroccans Residing Abroad (FR) | Annual cultural exchanges (FR) in Morocco for descendents of Moroccans abroad (between the age of 9-14) residing in Europe | N/A | Key objectives (unofficial translation): <ul style="list-style-type: none"> To introduce Moroccans descendents living abroad to the country of origin of their parents To foster the national identity of Moroccans descendents residing abroad |
| Hassan II Foundation for Moroccans Residing Abroad (FR) | Organisation of Arabic courses (FR) in countries of destination | N/A | Key objective (unofficial translation): <ul style="list-style-type: none"> To strengthen the link between Moroccans abroad and their national/cultural identity |
| Hassan II Foundation for Moroccans Residing Abroad (FR) | Sending of 'doctors of religion' (FR) to main destination countries during Ramadan to provide knowledge on Ramadan and Muslim cultural values | N/A | Key objective (unofficial translation): <ul style="list-style-type: none"> To foster the link between Moroccans abroad and their national/cultural/religious identity |
| Hassan II Foundation for Moroccans Residing Abroad (FR) | Provision of legal assistance (FR) for Moroccans residing abroad who e.g. need to defend their rights in Morocco or their country of residence | N/A | Key objective (unofficial translation): <ul style="list-style-type: none"> To support the protection of rights of Moroccans abroad |

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| Immigration Développement Démocratie (FR); Association Touya pour l'Action Féminine (FR); Institut de formation des agents de développement (IFAD) (FR) | Migrant associations, village associations: Networking for the local and solidary development in Morocco (FR) | Donor: EC-UN Joint Migration and Development Initiative (JMDI) (EN, FR), European Union | Key objective: <ul style="list-style-type: none"> To enhance the quality and relevance of local development actions conducted in partnership by migrant associations in France and rural associations in Morocco (especially in the rural areas of the country with the highest emigration rates) |
| NB: This list is not exhaustive Source: <i>Final report (2010)</i> (AR, EN, FR) of the Joint ICMPD-IOM Project: Linking Emigrant Communities for More Development – Inventory of Institutional Capacities and Practices, Internet website of the Ministry Charged with the Moroccan Community Residing Abroad (MCMRE): www.marocainsdumonde.gov.ma (FR); EC-UN Joint Migration and Development Initiative (JMDI) (EN, FR) | | | |

In December 2010, the [League of Arab States](#) (AR, EN) Arab Expatriates Department (AR, EN) held the first Conference of Arab Expatriates ‘A Bridge for Communication’. Conference documents can be downloaded [here](#) (EN).

6.5 INITIATIVES RELATED TO FINANCIAL REMITTANCES INFLOWS AND MIGRANTS’ INVESTMENTS

According to the [EC-UN Joint Migration and Development Initiative \(JMDI\)](#) (EN, FR), the [International Fund for Agricultural Development](#) (EN), and the *Final report (2010)* (AR, EN, FR) of the Joint ICMPD-IOM Project: Linking Emigrant Communities for More Development – Inventory of Institutional Capacities and Practices, the following examples of initiatives related to remittances and other financial transfers of Moroccan emigrant communities have been introduced by national, international, and public authorities:

| Table 6.5 – Morocco: Initiatives by National Institutions Related to Remittances and Other Financial Transfers | | | |
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| Agency | Initiative | Cooperation | Aim |
| Hassan II Foundation for Moroccans Residing Abroad (FR) | Organisation of the National Forum: Migration and Regional Development (FR) (<i>2ème Forum National: La migration et le développement régional</i>), 6-7 June 2007, Oujda | University Mohammed I d'Oujda (FR) | Key objective (unofficial translation): <ul style="list-style-type: none"> To inform potential investors on the economic future of different regions in Morocco |
| Hassan II Foundation for Moroccans Residing Abroad (FR) | Organisation of the International Seminar Financial Transfers of Migrants (FR) (<i>Remises d'épargne des migrants: expériences et ...</i>), 19-20 July 2007, Rabat | n/a | Key objectives (unofficial translation): <ul style="list-style-type: none"> To explore and evaluate new transfer technologies To develop new transfer methods in order to reduce transfer costs and increase the efficiency of transfers; etc. To gather Moroccans Residing Abroad |
| Hassan II Foundation for Moroccans Residing Abroad (FR) | Provision of Investment orientation and assistance in administrative procedures (FR) to Moroccans abroad who would like to invest in Morocco | La Banque Populaire (FR) | Key objective (unofficial translation): <ul style="list-style-type: none"> To support and orientate investments by Moroccans abroad in Morocco. |
| Bank Al-Amal (EN) | Establishment of the Microcredit Bank | n/a | Key objective (unofficial translation): <ul style="list-style-type: none"> To support investment projects by, inter alia, Moroccans abroad in Morocco, by providing the possibility of a bank credit grant to investors (not exceeding 65% of the total project budget of not less than 1 million dirham and not more than 5 |

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| | | | dirhams) |
| La Banque Populaire (FR) | Establishment of Overseas Bank Offices of the National Bank in Main Destination Countries of Moroccan emigrant communities | n/a | Key objectives (unofficial translation): <ul style="list-style-type: none"> To facilitate and enhance investments and remittance transfers of Moroccans abroad To reduce transfer rates |
| Bank Al-Maghrib (EN) | Establishment of Foreign Currency Bank Accounts accessible to Moroccans Abroad | | Key objective (unofficial translation): <ul style="list-style-type: none"> To facilitate and support investments of Moroccans abroad in Morocco |
| UK Government's Department for International Development (DFID) (EN) | Establishment of the website Send Money Home (EN) on remittance transfer costs in selected countries | n/a | Key objective: <ul style="list-style-type: none"> To provide visitors with an independent comparison of foreign currency services offered by money transfer providers, banks, and prepaid money cards for sending money abroad – including fees, exchange rates, speed, and method of transfer |
| French Development Agency (FR) (<i>Agence Française de Développement</i> (AFD)); Ministry of Immigration, Integration, National Identity and Development Partnership (EN) | Establishment of the website Envoi d'argent (FR) on remittance transfer costs in selected countries | Selected banks and money transfer operators (FR) | Key objective: <ul style="list-style-type: none"> To provide persons with information on transfer costs and conditions between France and selected countries, so that these receive the opportunity to choose as freely and as objectively as possible, the financial institution and/or way to transfer their capital according to conditions of safety, speed, and cost |
| The International Organization for Migration (IOM) (EN) | Mobilisation of Moroccans Residing Abroad for Morocco (MEDMA) (end date: July 2007) | Donor: The Belgian Cooperation (EN) | Key objective: <ul style="list-style-type: none"> To provide data on Moroccans residing in Belgium To evaluate their interest in mobilising their competences and resources towards the development of the Northern Regions of Morocco |

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| | | | <ul style="list-style-type: none"> To identify key economic sectors for the development of the country in which the resources of emigrant communities would be beneficial |
| IMANE-organisation de la diaspora marocaine (FR); Coopérative agricole 'AL FATAH' | Agricultural project 'Ouled Daoud Azkhanine' | Donor: EC-UN Joint Migration and Development Initiative (JMIDI) (EN, FR), European Union (EN) | <p>Key objective:</p> <ul style="list-style-type: none"> To establishing a large-scale chicken farm as an income-generating activity for the inhabitants of the rural area of Ouled Daoug (Nador province, northern Morocco) To ensure more stable revenues for the local population To involve the Moroccan emigrant community living in Belgium to support of the project, mainly by investing remittances in it |
| Centre for European Initiatives and Investigation in the Mediteran (CIREM) (ES); Fondation Orient-Occident (AR, EN, FR) | Female circular migration | Donor: EC-UN Joint Migration and Development Initiative (JMIDI) (EN, FR), European Union (EN) | <p>Key objective:</p> <ul style="list-style-type: none"> To promote migrant women's commitment to the local development of their region of origin through training and capacity building. The project builds upon the Spanish-Moroccan initiative of seasonal work whereby female migrants leave Morocco to work in Spain for 3 to 6 months each year, before returning to their home country |

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| <p><u>Co-operation for the development of emerging countries (COSPE)</u> (EN, FR); <u>Micro-financa Srl</u> (EN); AMOS (Association Micro Finance Oued Srou Morocco); <u>Monte dei Paschi di Siena</u> (EN); Association of Moroccan immigrants of the Province of Livorno</p> | <p>Pilot project to develop a system facilitating the transfer of remittances of Moroccan immigrants resident in Tuscany (Italy)</p> | <p>Donor: <u>EC-UN Joint Migration and Development Initiative (JMDI)</u> (EN, FR), <u>European Union</u> (EN)</p> | <p>Key objectives:</p> <ul style="list-style-type: none"> • To promote the involvement of Moroccans resident in Tuscany (Italy) in local development processes in the province of Khenifra (Morocco) • To develop an alternative mechanism (compared to the main competitors) for transferring remittances in remote rural areas allowing to deliver a quick, certainly and not expensive service involving Moroccan and Italian private and public stakeholders |
| <p>NB: This list is not exhaustive Source: <u>EC-UN Joint Migration and Development Initiative (JMDI)</u> (EN, FR), <u>International Fund for Agricultural Development</u> (EN), <u>Final report (2010)</u> (AR, EN, FR) of the Joint ICMPD-IOM Project: Linking Emigrant Communities for More Development – Inventory of Institutional Capacities and Practices</p> | | | |

6.6 INITIATIVES RELATED TO ‘RETURN’ MIGRATION AND REINTEGRATION

According to the EC-UN Joint Migration and Development Initiative (JMDI) ([EN](#), [FR](#)) and the Final report (2010) ([AR](#), [EN](#), [FR](#)) of the Joint ICMPD-IOM Project: Linking Emigrant Communities for More Development – Inventory of Institutional Capacities and Practices, the following examples of initiatives related to return migration and reintegration of Moroccan emigrant communities have been introduced by national authorities:

| Agency | Initiative | Cooperation | Aim |
|---|--|-------------|---|
| <p><u>Hassan II Foundation for Moroccans Residing Abroad</u> (FR)</p> | <p>Provision of <u>financial support for repatriation</u> (FR) of deceased Moroccans abroad, and for</p> | | <p>Key objective (unofficial translation):</p> <ul style="list-style-type: none"> • To provide support to Moroccans abroad in situations of repatriation |

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| | Moroccans living abroad who face social problems | | |
| The International Organization for Migration (IOM) (EN) | Project Mig-resources: (Migration and Return: resources for development) (EN) (First phase: 2006-2007; second phase: 2008-2009) | Donor: Italian Cooperation (EN) In cooperation with: - Centro di Ricerca e Documentazione Febbraio '74 (CERFE) (IT) - Centre d'Etudes et de Recherches Démographiques (CERED) - Hassan II Foundation for Moroccans Residing Abroad (FR) | Key objectives: <ul style="list-style-type: none"> • To create a more favorable environment for qualified migration between Italy and Morocco • To create the conditions for the successful integration and adequate professional insertion of potential Moroccan migrants before their departure, and of Moroccan immigrants already residing in Italy but who are underemployed with respect to their qualifications • To identify qualified return paths, either temporary or permanent, for Moroccan migrants living in Italy to contribute to the local development and enhance the cooperation between the two countries • To find all the means to improve the use of migrants' remittances for the economic and social development of Morocco • To collect data about the geographical distribution of the Moroccan emigrant community in Italy aimed at making decentralised cooperation between Italy and Morocco more effective |
| Soletterre - Strategie di Pace ONLUS (IT); Istituto per la ricerca sociale (EN); University of Milan (EN); University Hassan I (FR); National School for Trade and Management of Settati, Province of Milan (AR, EN, FR); Region Lombardy; | 'Women migration from Morocco to EU: a warp yarn for the development' | Donor: EC-UN Joint Migration and Development Initiative (JMDI) (EN, FR), European Union | Key objectives: <ul style="list-style-type: none"> • To promote links between Moroccan immigrant communities (diasporas) in Italy and the communities of origin in Morocco • To promote circular migration and return of skilled, with particular focus on migrant women • To improve the circular migration and return for skilled migrants women and entrepreneurs • To improve the professional degree |

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|--|--|--|--|
| Morocco's Ministry for Tourism, Craftsmanship and Social Economy (Morocco) | | | <p>and the protection system for women both in Morocco and in European Union</p> <p>To develop a trans-national fair-trade network between Morocco and the EU.</p> |
| <p>NB: This list is not exhaustive</p> <p>Source: <u>EC-UN Joint Migration and Development Initiative (JMIDI)</u> (EN, FR) and the <i>Final report (2010)</i> (AR, EN, FR) of the Joint ICMPD-IOM Project: Linking Emigrant Communities for More Development – Inventory of Institutional Capacities and Practices</p> | | | |

7 DATA COLLECTION SYSTEMS

For detailed information on the statistical system of Morocco please refer to:

- [Country Profiles of Statistical Systems](#) (EN) of the [United Nations Department of Economic and Social Affairs \(UNDESA\)](#) ([AR](#), [EN](#), [FR](#));
- [Country profiles](#) (EN) of the [World Bank](#) ([AR](#), [EN](#), [FR](#)) [Bulletin Board on Statistical Capacity \(BBSC\)](#) (EN); and
- The [Guide on the Compilation of Statistics on International Migration in the Euro-Mediterranean Region International Migration in the Euro-Mediterranean Region \(September 2009\)](#) (EN) of the [Euro-Mediterranean statistical cooperation \(MEDSTAT\)](#) (EN), which is funded by the [European Union](#) ([EN](#), [FR](#)).

The report [Migrants Count: Five Steps Toward Better Migration Data \(2009\)](#) ([AR](#), [EN](#), [FR](#)), published by the [Commission on International Migration Data for Development Research and Policy](#) (EN), provides recommendations to remedy the lack of good data on migration and its effects on development.

7.1 DATA ON MIGRATION (INCLUDING 'RETURN' MIGRATION)

| Table 7.1 – Morocco: Main National and International Sources | | | | |
|---|------------------------------|---|-----------------|--|
| National Sources | | | | |
| Agency/ type of data collection | Frequency | Data provided | Characteristics | Accessibility |
| Ministry of Foreign Affairs and Cooperation – Consulates (AR , EN , FR) | Regularly updated | Administrative data on Moroccans registered with Moroccan consulates abroad | n/a | Not accessible |
| High Commissariat for Planning (HCP) (FR) - General Population and Housing Census | 1960, 1971, 1982, 1994, 2004 | Number of immigrants according to region of residence | n/a | A report presenting the results of the General Population and Housing Census 2004 is accessible here (FR) |

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|--|---------------------|---|--|---|
| High Commissariat for Planning (HCP) (FR) - Survey on the socio-economic integration of Moroccans resident abroad in their host country | 2005 | <i>Inter alia:</i> <ul style="list-style-type: none"> • Number of Moroccan emigrants • Characteristics of emigrants and their families (gender, occupation before departure, marital status, region of origin) • Destination • Reasons for departure • Household characteristics • Economic and social links with Morocco | Sample size: 2832 households of Moroccans resident in Europe | A report presenting the results of the 'Survey on the socio-economic integration of Moroccans resident abroad in their host country' is accessible here (FR) |
| High Commissariat for Planning (HCP) (FR) – Survey on Moroccan Return Migrants | 2003/2004 | <i>Inter alia:</i> <ul style="list-style-type: none"> • Socio-demographic profile of return migrants • Investments of return migrants • Remittances | Sample size: 1475 returnees, sample regions: Grand Casablanca and Souss-Massa-Drâa | A report presenting the results of the 'Survey on Moroccan Return' is accessible here (FR). |
| Public Institutions | | | | |
| Hassan II Foundation for Moroccans Residing Abroad (FR), Observatory on the Moroccan Community Residing Abroad – Moroccans Living Abroad | 2003, 2007 | <i>Inter alia:</i> <ul style="list-style-type: none"> • Number of Moroccan living abroad • Socio-demographic profile of Moroccans living abroad according to main destination countries • Occupational status of Moroccans living abroad • Educational level of Moroccans living abroad | n/a | The complete report on Moroccans living abroad 2007 is available here (FR). |
| International Sources | | | | |
| UN Department of Economic and Social Affairs (UNDESA) , | Five-year intervals | Number of immigrants, number of immigrants as percentage of population, | Estimates based on census data. For further | Data accessible here (EN) |

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| (EN) Population Division (EN) (2009), Trends in Internat. Migrant Stock: The 2008 Revision (EN) | | percentage of female immigrants | information on data sources and the methodology for estimating the international migrant stock please click here (EN) | |
| European University Insitute (EN), Robert Schuman Centre for Advanced Studies (EN) – Project Return Migration to the Maghreb | Field Survey has been carried out from September 2006 to January 2007 | <i>Inter alia:</i> <ul style="list-style-type: none"> • Socio-demographic characteristics of the interviewed returnees • Socio-professional situations and skills • Resources: Social and financial capital • Migration experiences lived abroad • Return and patterns of reintegration • Post-return conditions and perspectives | Sample size: 330 returnees (includes decided and compelled returnees) For further information on the methodology please click here (EN) | Reports presenting the results of the ‘Return Migration to the Maghreb Project’ are accessible here (EN) |

7.2 DATA ON REMITTANCE INFLOWS

| Table 7.2 – Morocco: Main National and International Sources | | | |
|--|--------------------|--|---------------|
| National Sources | | | |
| Agency/ type of data collection | Frequency | Data provided | Accessibility |
| Foreign Exchange Office (FR) Balance of Payments | Every three months | Workers’ remittances and other private current transfers (<i>inter alia</i> pensions, family allowances, gifts, legacy) | Free access |
| Public institutions | | | |
| Hassan II Foundation for Moroccans Residing Abroad (FR), Observatory on the Moroccan Community Residing Abroad – Moroccans | 2005 | <i>Inter alia:</i> <ul style="list-style-type: none"> • Socio-economic profile of remittances senders • Annual amount sent • Frequency • Transfer channels | Free access |

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|---|-----------------|---|---|
| Living Abroad/Use of Remittances | | <ul style="list-style-type: none"> • Use of remittances • Investments of Moroccans resident abroad | |
| International Sources | | | |
| World Bank (AR , EN , FR) | Annually | Workers' remittances and migrants' transfers | Free access |
| International Fund for Agricultural Development (IFAD) (EN) | One-time survey | In the framework of the IFAD project Sending Money Home (2009) (EN), surveys were carried out in 19 countries in collaboration with microfinance institutions (MFIs) belonging to the International Network of Alternative Financial Institutions (INAFI) (EN). Staff in each institution surveyed 200 clients and 400 neighbours within the geographical coverage of the MFI branches. | Results of the survey are accessible in the report Sending Money Home (2009) (EN), published by the International Fund for Agricultural Development (IFAD) (EN) |