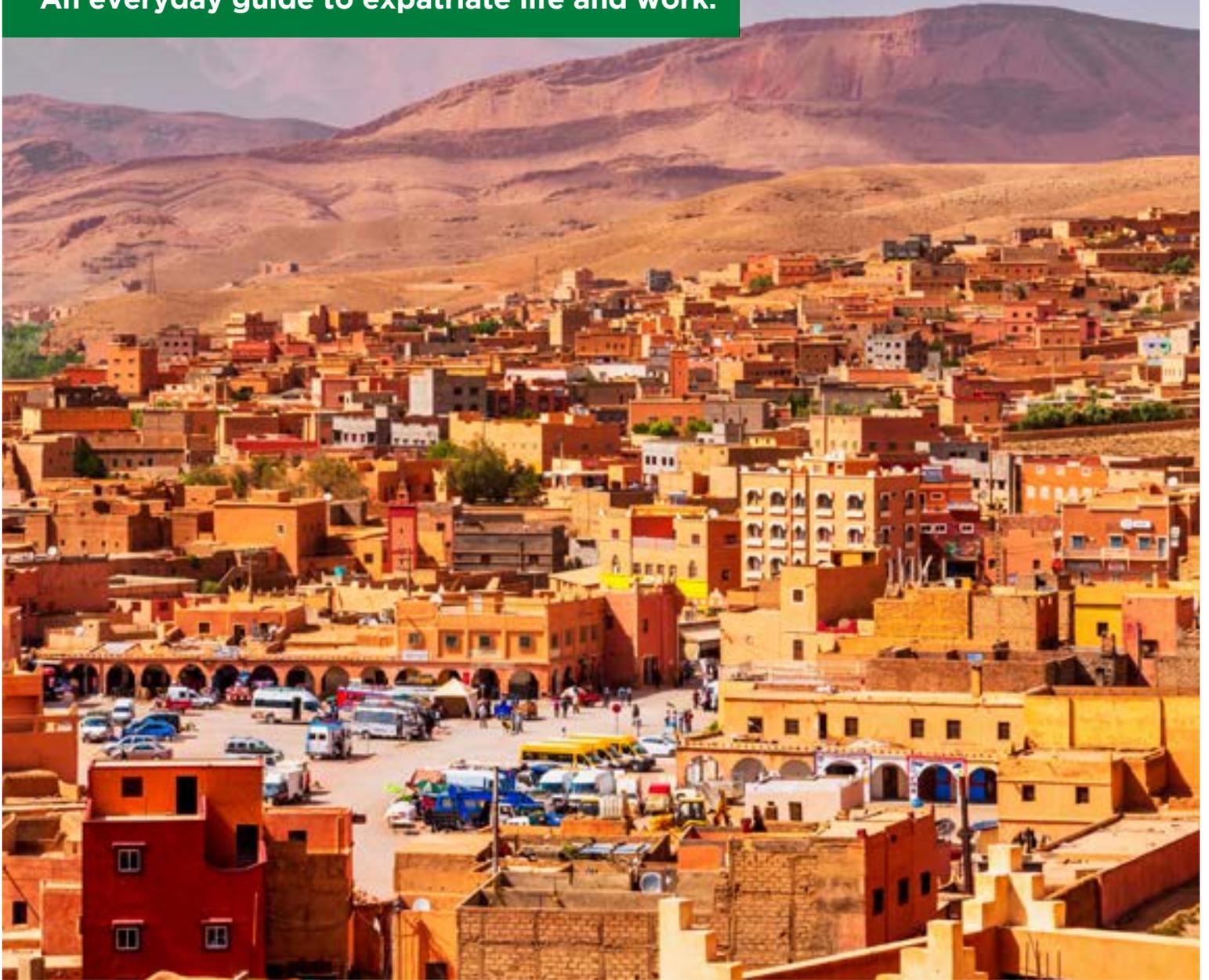


MOROCCO

An everyday guide to expatriate life and work.



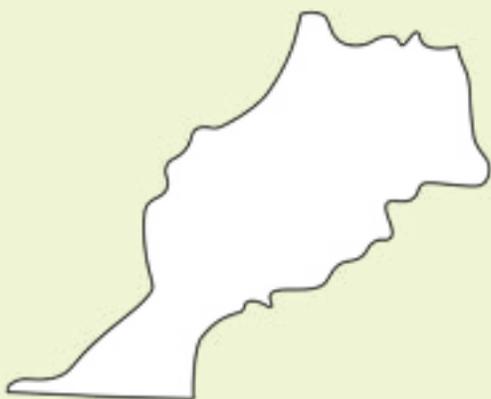
Together, all the way.®



MOROCCO COUNTRY GUIDE

Contents

Overview	1	Transport	6
Getting started		Employment	
Climate and weather	2	The job market	6
Visas	3	Income tax	6
Accommodations	3	Business etiquette	7
Schools	3	Retirement	7
Culture		Finance	
Language	5	Currency	7
Social etiquette	5	Cost of living	7
Eating	5	Banking	7
Drinking	5	Health	
Holidays	5	Insurance	BC
Getting in touch		Vaccinations	BC
Telephone	6	Emergencies	BC
Internet	6	Pharmacies	BC
Postal services	6	Health Risks	BC



Quick facts¹

Capital: Rabat

Population: 34 million

Major language: Arabic, French and Berber

Major religion: Islam

Currency: Moroccan dirham (MAD)

Time zone: GMT (GMT +1 from late March to late October)

Emergency number: 15 (ambulance), 19 (police), 15 (fire)

Electricity: 220V, 50Hz. Plugs have two round prongs.

Drive on the: Right

¹ <https://www.cia.gov/library/publications/the-world-factbook/geos/mo.html>

Overview

Morocco is a vibrant country, perfect for adventurers who want to veer off the beaten path of expat destinations. Perched at the tip of northwest Africa, the country is situated at the meeting point of the Atlantic Ocean and the Mediterranean Sea. A long coastline means plenty of beaches and fresh seafood available daily. The weather is generally pleasant and sunny, with mild temperatures.



There are one or two things that may take some time to adjust to, however. English isn't widely spoken, with French being the dominant language, followed by Arabic. In addition, as a predominantly Muslim nation, Morocco's cultural norms are vastly different from those of the West. That being said, Moroccan locals are immensely welcoming, warm and hospitable people and are happy to share their culture with those who are keen to learn.

This guide lays out the all the need-to-know aspects of moving to Morocco, from social and business etiquette to practical concerns such as sorting out visas and work permits, finding accommodation, accessing healthcare and more.



Getting started

Climate and weather



Varying slightly by region, Morocco's climate is Mediterranean along the coast and arid in the interior. Expats moving to coastal cities such as Casablanca, Rabat and Tangier will enjoy mild weather year-round, with the temperatures ranging from around 59°F (15°C) in winter to about 77°F (25°C) in summer. Further inland in Marrakesh and Fez, average temperatures can be as high as 68°F (36°C) in summer and frequently drop to a chilly 19°F (7°C) in winter months.¹

¹ <https://www.climatestotravel.com/climate/morocco>

Visas

Nationals of certain countries may enter Morocco for up to 90 days without a visa, while others will have to apply for a tourist visa in advance of their visit.¹

Those intending to work in Morocco will need to have a job in hand before the move. Local employers are only allowed to hire foreigners once they've proven to the authorities that a local cannot fill the position. Once permission is obtained, the process of applying a work permit can begin. In addition, expats will need to apply for a registration card once in Morocco.²

Accommodations

There are no laws against foreigners owning property in Morocco, with the exception that they may not purchase agricultural land. Still, many expats prefer to rent rather than buy, at least initially. Apartments, houses and villas are the most common types of accommodation found in Morocco.

Like many aspects of life in Morocco, word-of-mouth can go a long way. Many an expat has had success simply by walking around their desired neighborhood and asking apartment managers whether there are any vacancies. A working knowledge of Arabic or French will ease the process significantly. Local newspapers and online property portals are also a useful source of listings, while the services of a real estate agent can be obtained for a fee.³

Most houses and apartments in Morocco are modern with plenty of space. However, expats should be aware that the kitchen might not come with furnishings, meaning that it would be necessary to purchase one's own appliances.⁴ The length of a lease can vary. By law, the deposit may not exceed the equivalent of two months of rent. Some landlords may request that the tenant has a guarantor – someone who will be responsible for their debts if at any point they're unable to pay rent.⁵ Utilities are payable by the tenant.

Morocco is governed by Islamic law, and expats should note that it is illegal for an unmarried man and woman to live together.⁶

1 <http://www.moroccanconsulate.com/visa.cfm>

2 <http://shieldgeo.com/morocco-immigration-and-work-permits/>

3 <http://www.capnordproperty.com/en/rentals-in-morocco/#long-term-rentals>

4 <https://en.portal.santandertrade.com/establish-overseas/morocco/living-in-the-country>

5 <http://www.globalpropertyguide.com/Middle-East/Morocco/Landlord-and-Tenant>

6 <https://www.gov.uk/foreign-travel-advice/morocco/local-laws-and-customs>

Schools

Public education in Morocco suffers from underfunding, with most government schools being under-resourced and overcrowded. In addition, the language barrier is a concern for most expat parents, as teaching is in Arabic and French.⁷

As a result, expats generally prefer to send their children to one of the country's private international schools, most of which are located in large cities like Casablanca, Rabat, Marrakesh and Tangier. These schools offer curricula from abroad such as that of the US, the UK and France. There are also schools teaching the globally recognized International Baccalaureate. Fees are often high, though, and there are usually additional costs like stationery, textbooks, bus services and uniforms. Those moving to Morocco for work should consider asking their employer to include an education allowance as part of their relocation package to help fund these expenses.

Language

Arabic and Berber are Morocco's official languages, the latter of which is an indigenous language only spoken in remote areas. French is considered the nation's unofficial second language and acts as the lingua franca in business and administrative contexts. In northern areas, Spanish is widely spoken. Outside of tourist areas, English isn't often used, though proficiency in the language is slowly increasing since it was introduced into the national curriculum several years ago.⁸

Social etiquette & Cultural faux pas

It can be all too easy to make a social faux pas in a new country, particularly if customs and norms are vastly different from one's home country. Here are a few key concepts in Moroccan culture.

- Islam is overwhelmingly the country's most widespread religion and the legal system is based on Islamic principles – so new arrivals will need to take these laws seriously, even if they differ from their own beliefs.
- Loose-fitting, modest clothing that covers the shoulders and knees will generally attract less attention from Moroccan men. Wearing a headscarf is by no means a requirement, but can help expat

7 <https://www.morocroworldnews.com/2017/06/220425/court-audits-reveals-dark-reality-moroccan-educational-system/>

8 <http://www.morocco.com/culture/language/>



Culture

With 99% of Moroccans being Muslim¹ the conservative nature of Moroccan society is likely to be the biggest culture shock for new arrivals. However, locals are known for being warm, welcoming people, so as long as expats show a sincere respect for local religious beliefs and customs, they're sure to settle in quickly.

¹ <https://www.cia.gov/library/publications/the-world-factbook/geos/mo.html>

women to blend in.⁹

- Unlike many other Islamic countries, mosques in Morocco are not open to non-Muslim visitors. The only exception to this is the Hassan II Mosque in Casablanca, which offers tours at certain times of day.¹⁰
- Moroccan life centers on the family unit, the wellbeing of which is put ahead of individual members. Nepotism is common in local businesses and is viewed as a positive thing.¹¹
- The concept of hshuma, or shame, plays a significant role in the way locals conduct themselves in public. Embarrassment, awkwardness or any behavior deemed inappropriate brings hshuma on oneself and one's family. To avoid this, Moroccans often go to great lengths to maintain a good image, and may proclaim something publicly without any intent of following through privately.¹²
- Moroccans are incredibly hospitable, and those who make friends with locals will likely be invited over for dinner in no time. When entering the house, it's polite to remove one's shoes and leave them at the door. Guests may choose to bring a gift such as flowers or pastries, but avoid bringing alcohol as most locals don't drink.
- Moroccan food is eaten by hand. Use only the right hand as the left hand is considered dirty in Islamic culture. Before and after the meal, a hand-washing basin is passed around the table.¹³

Eating

Moroccan food is rich and aromatic with spices like saffron, turmeric and cumin frequently being used as core flavors. Whether new arrivals sample the region's fare in a fine dining restaurant, from a roadside food stall or at a local's home, it's sure to be a memorable experience.

One of the most prominent national dishes is traditional Moroccan tagine – a local variant of stew, slow-cooked in a distinctive cone-shaped clay pot and served with bread. Couscous, once a national delicacy, is also often associated with Morocco. Beef, chicken and seafood are the most commonly used meats, and most Moroccans don't eat pork due to religious

⁹ <https://www.lonelyplanet.com/morocco/women-travellers>

¹⁰ <https://edition.cnn.com/travel/article/10-things-morocco/index.html>

¹¹ <https://www.commisceo-global.com/country-guides/morocco-guide>

¹² <http://www.untranslatablewordsandphrases.com/index.php/morocco>

¹³ <http://www.morocco.com/culture/>

beliefs.¹⁴

Meals are usually served communally in a large dish and eaten by hand, using bread as a kind of utensil to scoop up food. Again, expats must remember to use the right hand only. Proper etiquette dictates that diners should keep to their area of the plate – stretching over to the other side or picking out all the best pieces of meat for oneself are both considered rude and may insult the host.¹⁵

Drinking

Islam forbids the consumption of alcohol, and Moroccan law dictates that it can only be sold to non-Muslims by specially licensed shops, restaurants or bars. However, in practice, alcohol is sold to locals and expats alike¹⁶ with the result that the country's alcohol consumption is steadily increasing year by year.¹⁷ Locally produced wine and beer are both popular, though it's worth bearing in mind that high taxes make drinking an expensive pastime.

Holidays

Morocco has 13 public holidays each year to commemorate various historic events and religious celebrations.¹⁸

New Year's Day – 1 January

Anniversary of the Independence Manifesto – 11 January

May Day – 1 May

Eid al-Fitr – 1 Shawwal*

Feast of the Throne – 30 July

Oued Ed-Dahab Day – 14 August

Revolution Day – 20 August

Youth Day – 21 August

Eid al-Adha – 10 Dhul Hijja*

Islamic New Year – 1 Muharram*

Green March Day – 6 November

Independence Day – 18 November

Prophet's Birthday – 12 Rabi' al-awwal*

*Dates on the Islamic calendar

¹⁴ <http://www.independent.co.uk/travel/top-five-foods-to-try-in-morocco-a7474576.html>

¹⁵ https://www.etiquettescholar.com/dining_etiquette/table-etiquette/africa-n_dinner_etiquette/moroccan.html

¹⁶ <https://www.moroccoworldnews.com/2014/12/145799/moroccans-consume-131-million-liters-of-alcohol-per-year/>

¹⁷ <https://www.moroccoworldnews.com/2017/04/213152/alcohol-consumption-rise-morocco/>

¹⁸ <https://www.timeanddate.com/holidays/morocco/#!hol=9>

Getting in touch

Expats should have no problem staying in touch in Morocco, thanks to an advanced telecommunications sector. There are only three major telecommunications companies in the country: Maroc Telecom, Inwi and Orange. These companies offer landline, mobile and internet services.

Telephone

Morocco has one of the region's highest rates of mobile penetration and it's relatively easy getting connected. Expats need only show their passport to purchase a local prepaid SIM card, or they can sign up for a postpaid contract, though this will likely require more documentation. Any GSM-capable mobile phone can be used in Morocco.¹

Internet

The market for fixed-line broadband services in Morocco is expanding at a rapid rate. Though Maroc Telecom has a strong monopoly over the industry, the lack of competition hasn't driven prices up and the cost of internet access remains relatively low. In the cities, it's easy to get connected at home and free WiFi hotspots can generally be found around town in restaurants, hotels and cafes. In addition, many people access the internet on their mobile phones via 3G and 4G networks.²

Postal services

Mail services are provided by Poste Maroc and are generally reliable. However, it can take quite some time for post to reach its destination. For urgent or important parcels or documents, private couriers such as DHL and TNT are recommended.³

1 <https://www.frommers.com/destinations/morocco/staying-connected>

2 <https://www.budde.com.au/Research/Morocco-Fixed-Broadband-Market-and-Digital-Economy-Statistics-and-Analyses>

3 <https://www.lonelyplanet.com/morocco/post>

Transport

It's relatively easy to get around in Morocco – most roads are well maintained, and the public transport system is comprehensive and reliable. That said, there are a few things to keep in mind, particularly for those expats who plan on driving themselves. First and foremost: be aware that the country has a high rate of road accident fatalities, with numbers in the thousands and climbing year by year.¹ This doesn't necessarily mean

1 http://www.xinhuanet.com/english/2017-02/19/c_136066878.

that expats should avoid driving altogether, but rather that they should drive defensively and maintain an acute awareness of others on the road. It's also recommended not to drive at night, due to poor lighting conditions.² If in any doubt, it may be a good idea to hire a local driver rather than driving oneself.

Buses and trains are the most popular forms of public transport. Buses have more extensive routes than trains, although trains are more comfortable for traveling long distances between cities. There is also a taxi system, which is divided into petits taxis, which can only take a maximum of three people, and grandes taxis, which are collective taxis that carry many people at once.³

Employment

The job market

Morocco has one of the highest GDPs in Africa, the majority of which is based on the services sector, with industries such as tourism, IT and finance being strongholds. Agriculture, as well as mining, manufacturing and construction, are also notable contributors to the country's economy.⁴

However, despite economic growth, unemployment remains high. Laws that favor the employment of locals over foreigners complicate the matter, meaning that expats will need to be able to offer specialized skills in order to be hired. English proficiency in Morocco remains low, however, and being able to speak fluent French is also a major asset. On the other hand, native English speakers may well be able to find work as language teachers.⁵

Income tax

Personal income tax in Morocco is calculated on a progressive scale, with incomes below a set amount being tax-free and higher incomes being taxed from 10 to 38%. Expats are considered resident for tax purposes if they are in Morocco for 183 days or more out of every year, while those in the country for less than this are not considered tax residents. Tax residents must pay tax on their worldwide income, while others only pay tax on locally earned income.⁶

htm

2 <https://www.gov.uk/foreign-travel-advice/morocco/safety-and-security>

3 <https://www.frommers.com/destinations/morocco/getting-around>

4 <https://www.cia.gov/library/publications/the-world-factbook/geos/mo.html>

5 <http://bewilderedinmorocco.com/get-hired-in-morocco/>

6 <https://home.kpmg.com/xx/en/home/insights/2014/04/morocco-thinking-beyond-borders.html#02>

Retirement

Morocco is growing in popularity as a retirement destination, largely because of favorable exchange rates between the local currency and foreign currencies such as the British pound and the US dollar.⁷ Other plusses include the warm weather and easy access to beaches. There's no specific retirement visa but, given that they meet the minimum income requirement, expats can simply apply for a residence permit.⁸

Business etiquette

The typically warm and friendly attitude of Moroccan locals extends to business too, and local business people like to take the time to get to know their foreign associates. Small talk is common at the start of a meeting, particularly initial meetings.

Business moves at a slow pace and there is lots of discussion involved before finalizing any deal or agreement. Seniority is valued and expats will notice there's a clear hierarchy in decision making. French is the language of business, so expats may need to bring in an interpreter if their own French skills aren't up to the task.

Business dress is formal, and women in particular should take care to dress conservatively, ensuring that the shoulders and knees are well covered. Men usually wear dark suits.⁹

Finance

Currency

Morocco's official currency is the Moroccan dirham (MAD) which is subdivided into 100 santimat. The following denominations are available:

- 20, 50, 100 and 200 MAD
- ½, 1, 2, 5 and 10 MAD, and 10 and 20 santimat

Cost of living

Compared to other North African countries, the cost of living in Morocco is rather high, with the country's major cities of Casablanca and Rabat being among the most

⁷ <http://moroccomedia.com/2016/07/05/more-foreigners-retiring-in-morocco/>

⁸ <http://www.escapeartist.com/morocco/retire/retire-in-morocco/>

⁹ <https://www.commisceo-global.com/country-guides/morocco-guide>

expensive in the region. That being said, the country's cost of living remains well below that of Middle Eastern giants such as Dubai, or major European capitals like Zurich.¹⁰ Furthermore, expats working in Morocco are often brought over on a lucrative relocation package and are less likely to have to worry about expenses than locals.

Everyday essentials such as groceries and transport are inexpensive, while the cost of expat-standard healthcare and international schooling can run high.¹¹ Hefty taxes push up the price of alcohol, so those who enjoy a drink may find that their bar tab accumulates much faster than back home.

Banking

The finance sector in Morocco is advanced and banking infrastructure is good – however, expats without a working knowledge of French or Arabic will likely need the help of a translator to open an account, as services aren't usually available in English. There are special accounts available for non-residents. These have limited functionality but can only be opened with a passport. Major banks include Attijariwafa Bank, Banque Centrale Populaire, BMCE Bank and BMCI Bank.¹²



¹⁰ <https://mobilityexchange.mercer.com/Portals/0/Content/Rankings/rankings/col2017a986532/index.html>

¹¹ https://www.xpatulator.com/cost-of-living-review/Morocco-All-Areas_493.cfm

¹² <https://www.moroccoworldnews.com/2015/08/165307/four-moroccan-banks-among-worlds-top-1000-banks/>

Health

Around 70% of the population makes use of public hospitals. However, overcrowding, understaffing and lack of resources are prevalent problems in the public sector, and those who are able to afford it use private hospitals instead.¹³

Private medical insurance

Private healthcare is expensive and most hospitals will ask for payment upfront, so comprehensive medical insurance is highly recommended.¹⁴

Emergencies

In a medical emergency, expats can dial 141 for an ambulance. However, services are limited outside of major cities and public ambulances may provide inadequate care. It's best to have the nearest private hospital's number on hand and call directly for advice in an emergency.¹⁵

Health Risks

Some expats may experience altitude sickness when hiking in the mountainous areas of Morocco. It's recommended that hiking is done with a guide, ascending gradually and taking time to acclimatize before going further.¹⁶

Vaccinations

No specific vaccinations are required to enter Morocco, though routine vaccinations such as those for mumps, measles, rubella, polio and chickenpox should be kept up to date. Typhoid and Hepatitis A vaccinations are also recommended as these illnesses can be transmitted through contaminated food or water.¹⁷

Pharmacies

Pharmacies are common in cities though they're less easily found in rural areas. Many are only open during the day but will usually have a listing posted in their window of nearby pharmacies with extended hours. Pharmacists may or may not be able to assist in English, so if planning on asking for advice it's ideal to bring a Moroccan friend along to translate.

¹³ <http://www.nytimes.com/2013/03/28/world/middleeast/fewer-than-30-percent-of-moroccans-have-health-insurance.html> 14

<http://www.telegraph.co.uk/expat/4205358/Expats-in-Morocco-Take-healthy-level-of-cover-if-youre-Morocco-bound.html>

¹⁵ <https://www.trekmedics.org/database/morocco/>

¹⁶ <https://www.lonelyplanet.com/morocco/health>

¹⁷ <https://www.lonelyplanet.com/morocco/marrakesh/health>