



CHASAM WEBSITE DESIGN

By Obidi

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1. Description and Mission:

(Image of GHASAM Students)

Description

Ghanaian Students Association in Morocco (GHASAM) is a non-profitable students' association, created in 2004 by the first group of Ghanaian students awarded scholarship to pursue higher studies in the Kingdom of Morocco.

GHASAM is dedicated to serving the academic interests of Ghanaian students, and enhancing the lives of its members in the Kingdom of Morocco; with its leadership body ensuring this, by serving as the link between students and Higher authorities both in Ghana and in Morocco. The motto of the Association is "Excellence and Unity". The Association has its headquarters in Rabat-Morocco.

Mission

- Provide an enabling environment for Ghanaian Students in the Kingdom of Morocco so they can be effectively equipped to take over the task of leadership and development of Mother Ghana
- To reinforce solidarity and fraternal links to help not only students, but also the entire Ghanaian community in Morocco.
- To facilitate and assure a better knowledge of Ghanaians and Ghana through academic, social, cultural and sporting activities.
- To establish and maintain good relations with all other associations or groups having common objectives.

2. GHASAM Administration: *(to be developed)*

NATIONAL EXECUTIVE COMMITTEE



GHASAM NATIONAL EXECUTIVE COMMITTEE 2020/2021



FIANU ALVIN ELIKPLIM

(President)

Doctor of Pharmacy Student at the Faculty of Medicine and Pharmacy, Rabat (FMPR)

National Steering Committee (NSC) Chairman (2019-2020)
Ville Leader of GHASAM Rabat (2018-2020)

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E-mail:



BAABE PAUL

(Vice-President)

Business Administration Student, Specialising in International Commerce at Université Cadi Ayyad, Marrakech

Ville Leader of GHASAM Marrakech (2016-2018)

Sports Committee Chairman (2018-2019)

GHASAM Football Team Captain (2015- Present)

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FIAKPO DANIEL

(General Secretary/PRO)

Anaesthesia & Reanimation Student at Institut Supérieur des Professions Infirmières et Techniques de Santé (ISPITS), Rabat.

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PEACE ANABA

(Financial Secretary)

Business Administration Student, Specialising in Accounting & Finance at Ecole Nationale de Commerce et de Gestion (ENCG), Settat.

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OSEI SARFO BRYAN
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Economics Student at Ibn Tofail University, Kenitra
Sports Committee Chairman
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E-mail:

NSC AND OTHER COMMITTEES

(Image of GHASAM NSC)

NATIONAL STEERING COMMITTEE (NSC) 2020/2021

The National Steering Committee (NSC) represents the Parliament of the Association and serves as a link between the student body and the National Executive Committee.



RUFUS NII TETTEH BULLEY
National Steering Committee (NSC) Chairman
Ville Leader of GHASAM Fès (2019-2020)
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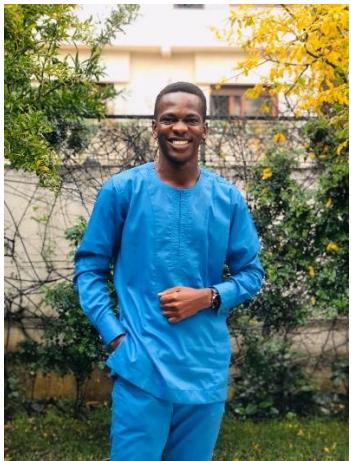
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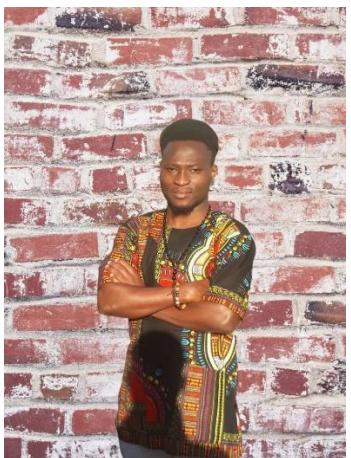
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**ZUGAH NOYE MARTIN**

Ville Leader of Casablanca/Mohammedia (2019 – Present)

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**RUBY ODI AYETTEY**

Ville Leader of GHASAM Settat

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OSEI-OWUSU JEFFREY KWABENA OKAI
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(Image)

NAME
Electoral Commissioner
Course, School, Ville.
Contact

GHASAM COMMITTEES 2020/2021



Dr. BOADI A. ASANTE JUNIOR
(GHASAM E-Care Committee Head)
General Medicine at the Faculty of Medicine and Pharmacy,
Rabat (FMPR)
GHASAM President 2018-2019
NSC Chairman 2017-2018
Rabat Ville Leader 2017-2018
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(Image)

ASAMOAH DENNIS
(Media Committee)
Course, School, Ville.
Contact

(Image)

ASANTE FELIX
(Media Committee)
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DARKWAH COMFORT ABENA
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Economics Student at Université Ibn Tofaïl, Kénitra
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 PAST EXECUTIVES

2019/2020



Mr. AZILAGBETOR DAVID MAWFEMOR
President (2019-2020)
General Secretary (2018-2019)



Mr. SARPONG ERIC ABANKWAH
Vice-President (2019-2020)
Public Relations Officer (PRO) (2018-2019)



Miss OBENG SERWAA RACHAEL
General Secretary (2019-2020)



Mr. DRAH-TAMAKLOE NEWTON
Financial Secretary (2019-2020)
Ville Leader for GHASAM Settat (2018-2019)



Mr. HASSAN BABS KHALID
Sports and Cultural Secretary (2019-2020)

2018/2019



Dr. BOADI A. ASANTE JUNIOR
President (2018-2019)
NSC Chairman (2017-2018)
Ville Leader of GHASAM Rabat (2017-2018)



Mr. BADOHU NICHOLAS MAWULI
Vice-President (2018-2019)



Mr. AZILAGBETOR DAVID MAWFEMOR
General Secretary (2018-2019)

(Image)

Miss RUTH BALLANS
Financial Secretary (2018-2019)



Mr. SARPONG ERIC ABANKWAH
Public Relations Officer (PRO) (2018-2019)

2017/2018

(Image)

Mr. OPPONG ISAAC KYEKYEKU
President (2017-2018)

(Image)

Late HUDU BAWAH MUBARAK
Vice President (2017-2018)

(Image)

Mr. JEFFERY TAGOE MATTHEWS
General Secretary/PRO (2017-2018)

(Image)

Miss TSIKOR GRACE KAFUI
Financial Secretary (2017-2018)

3. Partners and Sponsors: (*to be developed*)

- Ghana Embassy in Morocco <http://ghanaembassymorocco.com/Default.aspx>
- Ghana Scholarship Secretariat <http://www.scholarships.gov.gh/>
- Agence Marocain de Coopération Internationale <https://www.amci.ma/>
- Ghanaian Moroccan Old Students Association (GHAMOSA)
- Global Union of Ghanaian Scholars (GUGS)
- Confédération des Etudiants et Stagiaires Africains Etrangers au Maroc (CESAM)
<https://www.facebook.com/Conf%C3%A9deration-des-Etudiants-et-Stagiaires-Africains-Etrangers-au-Maroc-127523500701852>
- Other Sponsors etc....

4. GHASAM E-Care:

(Image design of Health Care, Loans and Insurance)

GHASAM E-Care

Objectives and Vision:

Serve as an Insurance to address the welfare of Ghanaian students in Morocco, promoting a system of self-reliance in GHASAM as an Association and serving as a means of plugging the gap of possible contingencies.

E-care seeks to amass a lot of resources over the years to be able to resolve any plight of the Ghanaian Student in Morocco, no matter how huge it may seem.

Objectives of the E-care are initially three-pronged as it grows to cover all other contingencies:

1. Health Insurance:

- E-care ensures a *complete refund of health expenses* to its beneficiaries by providing the remaining 10-20% to top up the 80-90% Health Insurance from the AXA Assurance under the Moroccan Agency for International Cooperation (AMCI).
Click here to find out more about the [AXA-Assurance](#)
- *****In the Near Future***:** The Health Insurance should be able to cover parts of the health expenses of Ghanaian Students in Morocco *who may no longer be under Ghana or AMCI scholarship.*

2. Support for Bereaved Students:

- In the case of the demise of a close relative of a student, E-Care extends *monetary support* to said student, as Ville delegates visit to give solace.
- *****In the Near Future***:** In the case of an envisaged delay on the part of Scholarship Secretariat in procuring a flight ticket for a bereaved student, the E-care shall aim at *footing the student's ticket and then be reimbursed by Secretariat later.*

3. Financial Aid in Times of Crisis:

- In case of a *long delay in the payment of the monthly stipend*, E-care supports students with *quick loans of the lowest interest rate*; amount loaned is deducted from the student's future stipend at the Embassy, at the end of the crisis.
- *****In the Near Future***:** E-care shall offer *loans to students, even in the absence of delay in stipend payment.*

Sources of Funding:

GHASAM E-care is funded through:

1. Internally Generated Funds from GHASAM Members:

Students subscribing to the E-care are required to make an annual contribution of **200 MAD**. The subscription has a flexible payment plan of *quarterly (50 MAD for 3 months), half-yearly (100 MAD) and Annually (200 MAD).*

2. Funds from Sponsorships:

3. Funds from Stake Holders:

- Scholarship Secretariat
- Ghana Embassy in Morocco
- Ghanaian Moroccan Old Students Association (GHAMOSA)

Management of the E-Care:

1. The E-care is managed by the *E-Care Committee*, headed by **Dr. Asante Boadi Junior** for the 2020/2021 Academic Year.
2. Subscription is voluntary and per academic year (September to August).

3. Students subscription/contribution is 200 MAD annually with a flexible payment plan of *Quarterly (50 MAD for 3 months), Half-yearly (100 MAD for 6 months) and Annually (200 MAD for 12 months)*.
4. The E-care covers every GHASAM member but *Subscribers shall be prioritised*, in the face of limited resources.
5. Ville leaders are tasked with taking the payment from Ville members and depositing into the Association's Bank Account.
6. Under the Health Insurance, the remaining *10-20% shall be paid to a student only after AXA/AMCI pays* said student. Hence, any *forgery of document* detected and rejected by AXA Assurance shall equally be *rejected by the E-Care Committee*.
7. Student loans shall attract a simple interest rate of 5% monthly and shall be credited to the student's future stipend. Amount shall be deducted from student's arrears, by the Accountant at the Ghana Embassy, before payment of awaited stipends.
8. The E-Care Committee shall submit a monthly report to the student body on the management of the E-care to ensure transparency and accountability.
9. The E-Care Committee shall present a year-end report on the successes and challenges of the project, for collective review by the student body.

EXPLORE

1. About Ghana

2. About Morocco

3. A Foreign Student in Morocco

4. Carte de Séjour

5. Public Holidays

6. Opportunities in Morocco

1. About Ghana:



Geography

Ghana, formerly known as the Gold Coast, is a country in western Africa just north of the Equator, situated between Cote d'Ivoire and Togo, and bordered by Burkina Faso in north and by the Gulf of Guinea (Atlantic Ocean) in south. *Its capital and largest city is Accra.*

The country covers an area of 238,533 km², and its terrain offers mostly low plains with some scattered hills criss-crossed by rivers. Main rivers are the Black Volta, the Red Volta and the White Volta, they merge into one *river Volta*, which has been dammed at Akosombo to form *Lake Volta*, the world's largest artificial lake.

Mount Afadja (or *Afadjato*) is Ghana's highest peak with just 885 m (2,904 ft). The hill is located in the Agumatsa Range and the summit of this peak is located near the border with Togo, in the Volta Region of Ghana.



Political Map of the Republic of Ghana



The beautiful City of Accra, Ghana's Capital



Kwame Nkrumah Interchange



The Volta Lake Dam, Akosombo



Mount Afadjato

Climate and Seasons

The climate of Ghana is *tropical* and there are two main seasons: *the wet and the dry seasons*. North Ghana experiences its rainy season from April to mid-October while South Ghana experiences its rainy season from March to mid-November. The tropical climate of Ghana is relatively mild for its latitude. The harmattan, a dry desert wind, blows in north-east Ghana from December to March, lowering the humidity and causing hotter days and cooler nights in northern part of Ghana.

Average daily temperatures range from 30°C during the day to 24°C at night with a relative humidity between 77 percent and 85 percent. In the southern part of Ghana, there is a bi-modal season rainy seasons: April through June and September through November.

Squalls occur in the northern part of Ghana during March and April, followed by occasional rain until August and September, when the rainfall reaches its peak.

Demographics, Arts and Culture

Language

English is the official language, and the standard language for education. Additionally, there are eleven languages that have the status of government-sponsored languages: *Ga*, four *Akan languages* (Asante Twi, Akuapem Twi, Fante and Nzema), two *Mole-Dagbani ethnic languages* (Dagaare and Dagbanli), *Ewe*, *Dangme*, *Guan* and *Kasem*. Of these, *Akan* is the most widely spoken. Among the Muslims, *Hausa* is spoken widely.

Population, Religion and ethnic groups

Ghana's population is almost 28.3 million inhabitants (in 2016). *Christianity* is the largest religion in Ghana, with approximately 71.2% of Ghana's population being member of various Christian denominations. Approximately 18.6% are Muslims and 5.2% practise the *Traditional religion*.

Ghanaian culture is a diverse mixture of the practices and beliefs of many different Ghanaian ethnic groups. The 2010 census reported that the largest ethnic groups are the *Akan* (47.3 percent), the *Mole-Dagbani* (16.6 percent), the *Ewe* (13.9 percent), the *Ga-Dangme* (7.4 percent), the *Gurma* (5.7) and the *Guan* (3.7 percent).



Wesley Methodist Cathedral, Kumasi, Ghana

Cuisine

Some commonly consumed Ghanaian dishes include *Banku* ("akple") and *Kenkey*; common Ghanaian starchy foods made from ground corn (maize) and cornmeal based staples, and are

usually accompanied by some form of *fried fish* (*chinam*) or *grilled tilapia* and a very spicy condiment made from raw red and green chillies, onions and tomatoes (pepper sauce). There is also *Fufu*, *Waakye*, *Tuo Zaafi*, *Jollof rice*, "*Red-Red*" (*beans and fish stew with fried plantain*). Ghanaian dishes include an assortment of soups and stews with varied seafood and red meat or chicken. Fish is important in the Ghanaian diet with tilapia, roasted and fried whitebait ("one-man-thousand"), smoked fish and crayfish all being common components of Ghanaian dishes.

Banku and tilapia is a combo served in most Ghanaian restaurants. *Fufu* is the most commonly exported Ghanaian dish, in that it is a delicacy across the African diaspora.



Banku and Tilapia



Fufu and light soup



Red-Red (Beans and Fried Plantain)



Jollof Rice



Tuo Zaafi



Waakye

Traditional Clothing

Ghanaians use many different cloth fabrics for their traditional attire. The different ethnic groups have their own individual cloth. The most well-known is the ***Kente cloth***. *Kente* is a very important Ghanaian national costume and clothing and these cloths are used to make traditional and modern Ghanaian *Kente* attire.

Different symbols and different colours mean different things. *Kente* is the most famous of all the Ghanaian cloths. It is a ceremonial cloth hand-woven on a horizontal treadle loom and strips measuring about 4 inches wide are sewn together into larger pieces of cloths. Cloths come in various colours, sizes and designs and are worn during very important social and religious occasions.



Royalty with the beautiful Kente



Otumfuo Nana Osei Tutu II, King of the Asante Kingdom



The beautiful Kente



Democrats in the US with Kente Cloth in 2020

Another popular Ghanaian traditional clothing, the **Smock**, is a plaid shirt that is similar to the dashiki, worn by men in Ghana. There are also female versions of it. The smock is also called **fugu** or a **batakari** in the northern region. While the Kente cloth originated in the southern region of Ghana, the *smock* originated from the northern region. It is worn by kings in the three northern regions but is now popular across Ghana. *The smock and Kente cloth are the national dress of Ghana.*



The traditional Damba dance in the smock



The Damba Festival of the Northern region of Ghana



Smock for Ladies



Smock for Men

Adinkra

During the 13th century, Ghanaians developed their unique art of *Adinkra* printing. Hand-printed and hand-embroidered adinkra clothes were made and used exclusively by the then Ghanaian royalty for devotional ceremonies. Each of the motifs that make up the corpus of adinkra symbolism has a name and meaning derived from a proverb, a historical event, human attitude, ethology, plant life-form, or shapes of inanimate and man-made objects. These are graphically rendered in stylised geometric shapes. The meanings of the motifs may be categorised into aesthetics, ethics, human relations, and concepts. The Adinkra symbols also have a decorative function as tattoos



Some Adinkra Symbols

2. About Morocco:



Page photo

Geography

Morocco has a coast by the Atlantic Ocean that reaches past the Strait of Gibraltar into the Mediterranean Sea. It is bordered by Spain to the north, Algeria to the east, and Western Sahara to the south. Since Morocco controls most of Western Sahara, its *de facto* southern boundary is with Mauritania.

The geography of Morocco spans from the Atlantic Ocean, to mountainous areas, to the Sahara Desert. Morocco is a Northern African country, bordering the North Atlantic Ocean and the Mediterranean Sea, between Algeria and the annexed Western Sahara. It is one of only three nations (along with Spain and France) to have both Atlantic and Mediterranean coastlines.

Morocco's capital city is *Rabat*; its largest city is its main port, *Casablanca*. Other cities recording a population over 500,000 are *Fes*, *Marrakesh*, *Meknes*, *Salé* and *Tangier*.



Political Map of Morocco



Casablanca City, Morocco



Tour Hassan, Rabat, Capital of Morocco

Climate and Seasons

Generally, Morocco's climate is moderate and subtropical, cooled by breezes off the Atlantic and Mediterranean. In the interior lands, the temperatures are more extreme, winters can be fairly cold and summers very hot. The further you go from the ocean, the more extreme winter and summer temperatures become. Average summer temperatures in the coastal cities range from 18-28 °C. in the interior however, highs frequently exceed 35 °C. Experiencing 4 distinct seasons, Morocco is a country best visited during spring and autumn for optimal weather, but the North African country is still popular all year round, especially during summer, for its lovely beaches.

Summer: June to August

Autumn: September to November

Winter: December to February

Spring: March to May

Cities such as *Agadir, Tangier, Tetouan, Al Hoceima, Nador* and *Safi* have hot to moderately hot summers averaging between 29 °C and 32 °C. Winters are generally mild and wet, around 9 °C and 11 °C and average low are around 5 °C to 8 °C.

Cities such as *Rabat, Casablanca, Kénitra* and *Salé* are determined by the cooler summers, where highs are around 27 °C and medium daily temperatures can get as low as 19 °C. Winters are chilly to mild and wet in these cities.

Cities such as, *Marrakesh*, *Oujda*, *Fès*, *Meknès* and *Chefchaouen* have bigger gap between highs and lows, that results in hotter summers and colder winters than found in the Mediterranean zones. In summer, daily temperatures can get as high as 40 C during heat waves, but usually are between 32 °C and 36 °C.

Cities such as *Ifrane*, *Azrou* and *Boulmane* in the Atlas Mountains have moderately hot summers and longer, colder and snowy winters. In the Atlas Mountains, temperatures can drop below 0 C in winter and mountain peaks are snow-capped throughout most of the year.



Winter in Ifrane (Morocco's little Switzerland)

Culture, Religion and Arts

Languages

Languages spoken in Morocco are mainly *Darija*, *Classical Arabic* and *French*. Classical Arabic, a formal rather than natural language, just like the French, is used primarily in formal, academic, and religious settings. Darija, or Moroccan vernacular Arabic is used more often in casual situations, at home, and on the street.

Religion

The main religion in Morocco is Islam, which is the state religion, although freedom of religious belief is also guaranteed to all. Officially, 99% of the population are Muslims.

Most Christians in Morocco are foreigners and constitute less than 1% of the country's population.



Hassan II Mosque in Casablanca

Cuisine

Morocco is known for cuisine such as *couscous*, *tajine*, *pastilla*, and *Harira*. Couscous is traditionally enjoyed on Friday, the holy day in Islam. Garnished with vegetables and chickpeas, it is mostly served communally.

Chicken is the most widely eaten meat in Morocco. The most commonly eaten red meat in Morocco is beef. Pork consumption is forbidden in accordance with Sharia, religious laws of Islam.

Bread (Khobz) is also one of the most consumed food commodities in Morocco, mostly enjoyed with *tajine*. It is also served as an accompaniment to several meals ordered in restaurants. Bakeries are very common throughout Morocco and fresh bread is a staple in every city, town and village.

The most popular drink is "*atai*", *green tea* with mint leaves and other ingredients. Tea occupies a very important place in the culture of Morocco and is considered an art form. It is served not only at mealtimes but all through the day, and it is especially a drink of hospitality, commonly served whenever there are guests. It is served to guests, and it is impolite to refuse it.



Couscous



Tajine



Atai

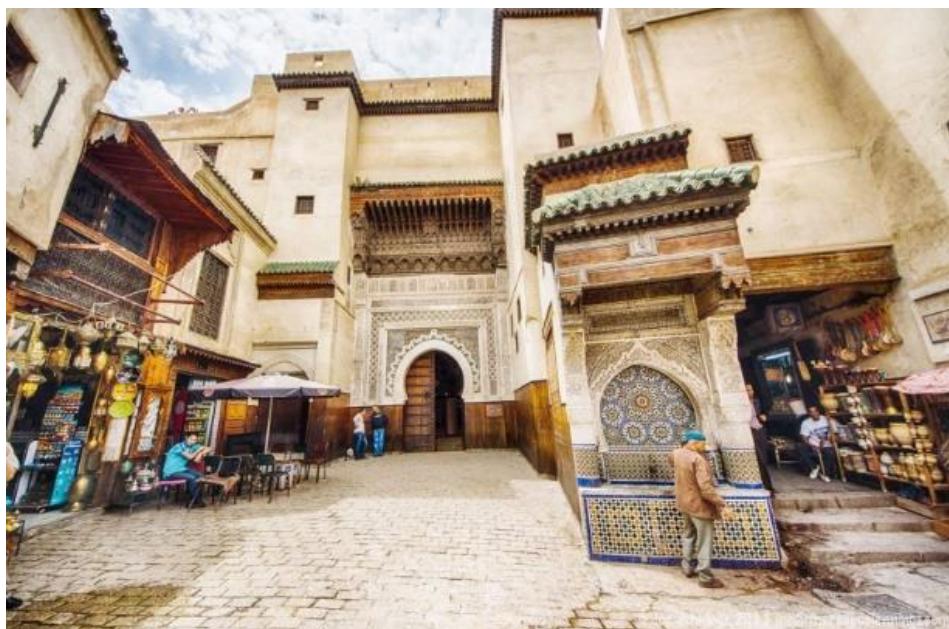


Khobz

Medina, Souk and Arts

The medina is the old historic part of town with high stone walls, like you'll see in Rabat, Marrakesh and Fes.

Souks are the traditional marketplaces and are often divided into sections for the various trades. You'll see herbalists, spice sellers, metal workers, tanners, and food markets congregated on trade-specific streets.



Medina, Fès



Souk



Moroccan traditional slippers



Moroccan Henna



Kaftan, Moroccan traditional dress



Moroccan Djellaba

3. A Foreign Student in Morocco:

(Image of Morocco)

Congratulations on getting the opportunity to pursue your undergraduate or post graduate studies in Morocco. It is an honor to guide you in your preparations before your departure to Morocco and a brief orientation about life in Morocco as a student.

Preparations Before Arrival in Morocco as A Foreign Student

Cost of Living for A Foreign Student

Religion and Christianity

Popular Places to Visit in Morocco

PREPARATIONS BEFORE ARRIVAL IN MOROCCO AS A FOREIGN STUDENT

Before your departure from your home country, be sure to have the following:

1. ****All original copies of documents used in applying for the scholarship.*
2. ****Criminal Report from Ghana or country of origin.*
3. *8-10 passport pictures maximum (new ones will be taken in Morocco so no need for more than 10 passport pictures.)*
4. *An amount between 200 and 500 dollars for settling in Morocco.*
5. ****Malaria drugs if possible (Morocco is declared a Malaria-free country, hence the drugs are always necessary for a return from a Malaria prone country, in case one arrives in Morocco, already having Malaria).*
6. *Bathing sponge, with a spare if possible (Moroccan bathing sponges are different from the usual ones in Ghana and other African countries.)*
7. *Body cream of your choice with a spare if possible (only if you use a special cream. If not, there are a variety available in shops in Morocco.)*
8. *For the ladies; personal beauty and hair products that work for you.*

9. 2 pin plug adapter (*Morocco electrical sockets are adapted to only two pins)

(Image of a socket in Morocco)

For food products, the following food items if obtained from Ghana before arrival in Morocco may be of great value in the long term.

- *Gari*
- *A bottle of Shito, but most importantly Shito ingredients like powdered herrings and powdered shrimps.*
- *Neat Foods (Fufu, banku, palmnut paste, hausa koko, etc.)*

Basically, majority of food items can be acquired in the Moroccan and African markets, shopping malls like Carrefour, Marjane, Bim etc.

COST OF LIVING FOR A FOREIGN STUDENT

Currency of Morocco

The **Moroccan dirham** (sign: **DHS/MAD**) is the official monetary currency of Morocco. It is issued by the Bank Al-Maghrib, the central bank of Morocco. One Moroccan dirham is subdivided into 100 *centimes* (cents) and the denominations ranges from 10 centimes, 20 centimes, 50 centimes, 1 DH, 2 DHS, 5 DHS, 10 DHS, 20 DHS, 50 DHS, 100 DHS and 200 DHS.

10 DHS is equivalent to about 1 US Dollar or 5.5 Ghana Cedis. It is normal to find older versions of the currency used in everyday financial transactions.





(Currency Image)

Food

Shopping for food is very affordable and Morocco offers a vast range of open markets (opened every day of the week) near you, where you can find fresh fruits, veggies and other food stuff at every step! Hence a student eating at home can spend **500-1000 MAD per month** on food (This excludes cost of eating in restaurants).

Also, there are a variety of restaurants in Morocco; Moroccan restaurants (where traditional dishes such as Tajine, Couscous etc are served), KFC, MacDonalds, Starbucks, Sushihouse and other exotic restaurants.

Apartment and Utilities

The cost of rent for a full apartment is basically around 2000-4000 MAD, depending on the number of rooms and location. This price is shared among students living in the apartment and hence can range from **700-1000 MAD** per room. Utilities such as Water, Electricity and Internet for the apartment, when shared can cost a student between **50-200 MAD** each.

Transportation

Bus System

The Inner-City Bus system is the most extensive transport system in Morocco. These are buses that have numbers representing their trajectory and destination within the city. The bus fare costs a fixed **5 MAD** per trip and some buses offer free WIFI service inside them. Students can register for **student bus cards** which enable them to access all the buses at a cost of **130 MAD per month**.

There are also **Inter-City Buses (Coach Buses)** that travel long distances between Cities. They are available at special bus stations such as CTM, Ghazala, etc. Bus tickets are usually purchased in advance, in order to reserve seats for the long distance journey.



Inncity Alsa Bus



CTM Coach Bus

Taxis

The **Grand Taxi** system (especially the new one) offers comfort and speed to one's destination in comparison to the bus system. There are also the old grand taxis (old Mercedes-Benzes) that offer less comfort but speed to one's destination. The grand taxis can carry up to a maximum of 6 people with price ranging from **5 to 10 MAD** depending on the destination. Grand Taxi fare prices are also fixed.

Grand taxis originating in the same region all have to paint their car the same color; quite often white, ochre or olive green. The colors of the grand taxis from one region usually differ from the color of the petits taxis of that same region; in Marrakech however, both are ochre.

The Petit Taxi offers flexibility, comfort and speed at a comparatively expensive price. The petit taxi can take up to 3 people. It uses a **taxis meter** for its fare pricing and the tariff varies within the day (more expensive at night).

Normally a customer hires the complete taxi for his trip and pays the fare as read on the meter: it doesn't matter if one is alone or with a party of up to three. When there is still a vacant seat the driver might pick up another passenger if he spots a potential customer for a trip in more or less the same direction.

The color of petit taxis varies from city to city in Morocco. The color of Petit taxi is blue in Rabat, Red in Casablanca, Fès and Oujda, Yellow in Salé, Kénitra, Ochre in Marrakech etc.



(Grand Taxi Image)



Petit Taxi in Rabat

Tram System

Casablanca and *Rabat* both have new and modern tram networks, which are an excellent and cheap way to explore those cities.

Ticket prices are subsidised by the Moroccan government and set at a flat rate of **6 MAD per journey**. Tickets are purchased on each station platform. Students get a reduced season ticket of **150 dirhams per month**, when they register for the student tram card. There is also a combined tram-and-bus fare of **8 MAD** per journey.

Passengers are advised to verify their tickets or smart cards at the turnstiles in the tram, immediately they are on board. This means of transportation offers safety, comfort and no traffic.



Tram in Casablanca

Train System

Rail transport in Morocco is operated by the national railway operator **ONCF**. The train system is the main medium of transportation when moving from one city to another, even though there are other alternatives like the Coach buses and grand taxis.

Train tickets varies from city to city and can be bought online ([You can purchase your train ticket from the ONCF website](#)) or at the train station.



(Tanger Train Station)



The Fast Shuttle Train (TNR)



The High-Speed train, (Al Boraq)

RELIGION AND CHRISTIANITY

The main religion in Morocco is Islam, which is the state religion, although freedom of religious belief is also guaranteed to all. Officially, 99% of the population are Muslims.

Most Christians in Morocco are foreigners and constitute less than 1% of the country's population.

Hence there are a number of churches in morocco. There are English speaking churches such **Rabat International Church (RIC)** located in Rabat; **Family of Champions International (FCI)** located in Rabat and many other cities; and numerous French Speaking Churches; Catholic churches, Seventh Day Adventist, etc.

POPULAR PLACES TO VISIT IN MOROCCO

(Images of popular places or touristic sites in Morocco across the various Villes)

4. Carte de Séjour:



Page photo (Image Carte de Séjour)

Conditions of stay in Morocco

In accordance with the enforced regulations, foreigners staying in Moroccan territory, over 18 years of age, must hold a registration card or a renewable residence card (Carte de Séjour). Minors under the age of 18 who have entered Morocco to pursue studies must hold a movement document.

After completing the formalities relating to AMCI and School registrations, the foreign student must report to the competent services of the General Directorate of National Security (DGSN) or the Royal Gendarmerie in the jurisdiction of which is his residence, to proceed with the formalities of obtaining the residence permit in Morocco (Carte de Séjour, or the circulation document, as the case may be) bearing the mention “student”.

The application file consists of the following documents:

1. *Carte de Séjour application forms, drawn up by the DGSN, duly completed in duplicate;*
2. *Certified copy of the pages of the passport establishing the identity of the person concerned, the stamp attesting to their admission into Morocco and the entry visa for foreigners subject to this formality;*

3. An extract of criminal record from country of origin, to be translated to French in Morocco (First Timers Only);
4. An extract of the Moroccan criminal record (Cassier Judiciaire); [downloadable from here](https://casierjudiciaire.justice.gov.ma/Accueil.aspx?culture=fr-FR); (<https://casierjudiciaire.justice.gov.ma/Accueil.aspx?culture=fr-FR>)
5. Original copy of medical certificate (Certificat medical);
6. Certified copy of School Enrolment Certificate (Attestation d'Inscription);
7. Scholarship certificate (Attestation de Bourse);
8. A lease contract (Contrat de bail or Certificat d'Hebergement) justifying effective residence at a fixed address in Morocco;
9. 6 Recent ID photos;
10. Stamp (the amount of which is fixed in accordance with the General Tax Code);
11. 100 MAD for First Time 1-year registration and 300 MAD for a 3-year renewal.

2-3 weeks after submission of the above documents, a student is given a provisional receipt (récépissé) for the request for the issue or renewal of the residence permit.

The Carte de Séjour issued to a foreigner pursuing studies in Morocco is marked "student" and is obtained after 2-3 months.

A foreign student whose Carte de Séjour has expired must complete the formalities for requesting its renewal, within the time limits prescribed by law. In the absence of recognized valid excuses, he will be punished by a fine of 3,000 to 10,000 dirhams and imprisonment of one month to six months, or one of these two penalties.

5. Public Holidays:



(Image of Morocco and Ghana flags)

Want to know the National Holidays of the Republic of GHANA and the Kingdom of MOROCCO? Below is a list of them.

2021 Public and Statutory Holidays in Ghana and the Kingdom of Morocco.

✓ *Mark indicates Holiday*

| DATE | DAY | TYPE OF HOLIDAY | GHANA | MOROCCO |
|-------------------|----------|--|-------|---------|
| JANUARY 01 | Friday | <i>New Year</i> | ✓ | ✓ |
| JANUARY 07 | Thursday | <i>Constitution Day</i> | ✓ | |
| JANUARY 11 | Monday | <i>Anniversary of the Independence Manifesto</i> | | ✓ |

| | | | | |
|------------------|-----------|---|---|---|
| MARCH 06 | Saturday | <i>Independence Day</i> | ✓ | |
| MARCH 08 | Monday | <i>Independence Day Holiday</i> | ✓ | |
| APRIL 02 | Friday | <i>Good Friday</i> | ✓ | |
| APRIL 05 | Monday | <i>Easter Monday</i> | ✓ | |
| MAY 01 | Saturday | <i>Labour/May Day</i> | ✓ | ✓ |
| MAY 03 | Monday | <i>Labour/May Day Holiday</i> | ✓ | |
| MAY 13 | Thursday | <i>Eid Al-Fitr (End Of Ramadan)</i> | ✓ | ✓ |
| MAY 14 | Friday | <i>Eid Al-Fitr Holiday</i> | | ✓ |
| MAY 25 | Tuesday | <i>African Unity Day</i> | ✓ | |
| JULY 01 | Thursday | <i>Republic Day</i> | ✓ | |
| JULY 20 | Tuesday | <i>Eid Al-Adha</i> | ✓ | ✓ |
| JULY 21 | Wednesday | <i>Eid Al-Adha Holiday</i> | | ✓ |
| JULY 30 | Friday | <i>Throne Day</i> | | ✓ |
| AUGUST 04 | Wednesday | <i>Founders' Day</i> | ✓ | |
| AUGUST 10 | Tuesday | <i>Hijra New Year</i> | | ✓ |
| AUGUST 14 | Saturday | <i>Oued Ed-Dahab (Allegiance Day)</i> | | ✓ |
| AUGUST 20 | Friday | <i>The King and the People's Revolution</i> | | ✓ |
| AUGUST 21 | Saturday | <i>King Mohamed VI's Birthday</i> | | ✓ |

| | | <i>Youth Day</i> | | |
|---------------------|----------|--|---|---|
| SEPTEMBER 21 | Tuesday | <i>Kwame Nkrumah Memorial Day</i> | ✓ | |
| OCTOBER 19 | Tuesday | <i>The Prophet Muhammad's Birthday</i> | | ✓ |
| NOVEMBER 06 | Saturday | <i>Anniversary of the Green March</i> | | ✓ |
| NOVEMBER 18 | Thursday | <i>Independence Day</i> | | ✓ |
| DECEMBER 03 | Friday | <i>Farmer's Day</i> | ✓ | |
| DECEMBER 25 | Saturday | <i>Christmas Day</i> | ✓ | |
| DECEMBER 26 | Sunday | <i>Boxing Day</i> | ✓ | |
| DECEMBER 27 | Monday | <i>Christmas/Boxing Day Observed</i> | ✓ | |

Note that

- ***RAMADAN in Morocco 2021 begins on April 12 and ends on May 11
- ***Spring break for second semester 2021 begins on... and ends on...
- The weekend in Morocco is Saturday and Sunday, though many workers work on Saturday, apart from public workers.
- School days are usually from Monday to Friday, but some universities operate from Monday to Saturday.
- *If a holiday falls on a weekend in Morocco, it is generally not moved to a week day.

6. Opportunities in Morocco: (to be developed)

- USAID Career Centre <https://vcc.careercenter.ma/vcc/> (By Prince Tagoe)
- Campus France <https://www.maroc.campusfrance.org/>
- The Higher Institute of Commerce and Business Administration (l'Institut Supérieur de Commerce et d'Administration des Entreprises, ISCAE)
<https://www.groupeiscae.ma/> (By Rabab Salis Mohammed)

STUDYING IN MOROCCO

1. AMCI:

- ABOUT AMCI
- BOURSE RENEWAL, CODE AND CALENDAR
- FRENCH YEAR IN CIL
- SCHOOL APPLICATION OR CHANGE
- UNIVERSITY HOSTEL ACCOMMODATION
- AXA-ASSURANCE

2. Higher Education in Morocco:

- PUBLIC UNIVERSITY EDUCATION
- SUP'MANAGEMENT- FES (*to be developed*)

3. Schools/Courses Description: (*to be developed*)

- MEDICINE, PHARMACY, DENTISTRY, ISPITS
- ARCHITECTURE, ENGINEERING, APPLIED SCIENCES
- BUSINESS MANAGEMENT, ECONOMICS
- SCIENCES
- TOURISM, LAW, LINGUISTICS

4. Study Materials (*to be developed*)

1. AMCI:

a) ABOUT AMCI:



Page photo (Image of AMCI)

The Moroccan Agency for International Cooperation (AMCI) was created in 1986 to help strengthen the International Cooperation of the Kingdom of Morocco, with a strong orientation for the promotion of South-South Cooperation advocated by His Majesty King Mohammed VI.

AMCI's mission is to develop cooperation between people and partners by contributing to the expansion and strengthening of cultural, scientific, economic and technical cooperation between the Kingdom of Morocco and the countries to which it has friendship ties and cooperation.

AMCI acts in close coordination with the Ministry of Foreign Affairs and International Cooperation in the implementation of actions carried out in partnership with the various Moroccan ministerial departments and the partner countries concerned.

The Agency's ambition is to be a major player in the implementation of South-South cooperation of the Kingdom of Morocco, by using the know-how and expertise of the Kingdom of Morocco in several areas to provide a support to developing countries, mainly in Africa.



AMCI Scholarship (Bourse)

AMCI offers scholarships/grants to foreign students in accordance with the procedures set out in the scholarship regulations; a copy of which (attestation de bourse) is made available to the students concerned.

AMCI grants are awarded annually within the framework of cooperation agreements between the Government of the Kingdom of Morocco and the Governments of brotherly and friendly countries; as part of the Moroccan scholarship offer notified to beneficiary countries.

The grant is awarded to the student holding, at least, a baccalaureate (high school certificate) or a recognized equivalent diploma, to pursue a higher studies cycle or professional training, in a Moroccan public university.

The scholarship is only a supplementary grant and therefore does not in any case include the payment of registration, boarding, transport or any other charges inherent in the pursuit of studies; these remain the responsibility of the student.

b) BOURSE RENEWAL, CODE AND CALENDAR:



Page photo (Image of Banque Populaire)

AMCI Code
Bourse Renewal Requirements
Bourse Calendar

- AMCI CODE:

For your AMCI Code, insert your AMCI details below:

AMCI registration N°

Nationality

- **BOURSE RENEWAL REQUIREMENTS:**

AMCI grant is seven hundred and fifty Dirhams (**750 MAD**) per month and is granted for the regulatory duration of the cycle followed, and paid bimonthly (**1500 MAD for two months**) in accordance with the schedule set by AMCI. However, a student receives 1250 MAD in the months of March, May and June because AMCI spends 750 MAD of every student's annual grant on the AXA Health Insurance.

*Payment of the grants is made at the counters of branches of the **Banque Populaire** across the Kingdom on presentation of the beneficiary's passport.* To this end, the student is required to check the validity of his passport, and proceed to its renewal when it expires and immediately submit a copy to AMCI.

The scholarship is renewed, as the case may be, either at the beginning of each academic year, or at the beginning of the academic semester for students in the semester system.

(Image of AMCI interior)

The following documents are required for the registration or renewal of the scholarship:

- *Scholarship registration or renewal form for the current year (Formulaire de régularisation de la situation d'inscription de bourse), duly completed; to be obtained directly from AMCI or [download from here](#)*
- *Certified copies of:*
 - *School enrolment certificate for the current year / semester (Attestation d'Inscription)*
 - *Transcripts of the previous year / semester (Rélévé de notes)*
 - *Passport (page showing the holder's first and last name, passport number, date of validity, identity photo)*
 - *Residency card (Carte de séjour)*

A scholarship certificate (**Attestation de bourse**) is given to the student entitled to the AMCI scholarship for the current academic year.

The scholarship offers relate exclusively to the current year. Unused scholarship quotas as well as unused scholarships for the same year may not be carried over or accumulated for subsequent budget years.

A student who fails an academic year more than once will have his scholarship withheld until he or she successfully advances to the next year.

Any change in course/program, cycle, institution or city without the prior notice of AMCI leads to a definite termination of the scholarship.

Scholarship students enrolled in the Master's or equivalent cycle and in the doctoral cycle can benefit from a flat-rate aid relating to the printing costs of their final school projects / theses; a copy of which must be submitted to AMCI, in addition to a certified copy of the degree certificate of successful completion. [Download the form here](#) (Formulaire de demande des frais de mémoire/thèse)

- Calendar for payment of AMCI grants 2020/2021

| <i>Payment Months</i> | <i>Available from</i> |
|--|--------------------------------------|
| <i>September – October 2020</i> | <i>Wednesday, September 09, 2020</i> |
| <i>November – December 2020</i> | <i>Tuesday, November 13, 2020</i> |
| <i>January- February 2021</i> | <i>Tuesday January 12, 2021</i> |
| <i>March – April 2021</i> | <i>Tuesday, March 09, 2021</i> |
| <i>May – June 2021</i> | <i>Tuesday, May 11, 2021</i> |
| <i>July – August 2021</i> | <i>Tuesday June 22, 2021</i> |

*AMCI grants will be available for 30 days from the specified date of availability, at the counters of all **Banque Populaire** branches in the Kingdom. Grant not taken from the bank within the 30 days will be returned to AMCI, which will reprogram its availability to the student after receipt and analysis of a justification document.*

c) FRENCH YEAR IN CIL:



(Image for Centre International de Langue)

International Centre for Languages (CIL)

With French being the lingua franca in Moroccan higher educational institutions, it is imperative to take a six-month preparatory course in basic French during your first year in Morocco as a new and non-French-speaking student.

The International Centre for Languages (Centre International des langues, CIL) is a structure directly subordinate to AMCI, created in 2011 in response to strong regular demand from non-French-speaking partner countries, who wish to offer their students in Morocco, the possibility of an upgrade in the French language.

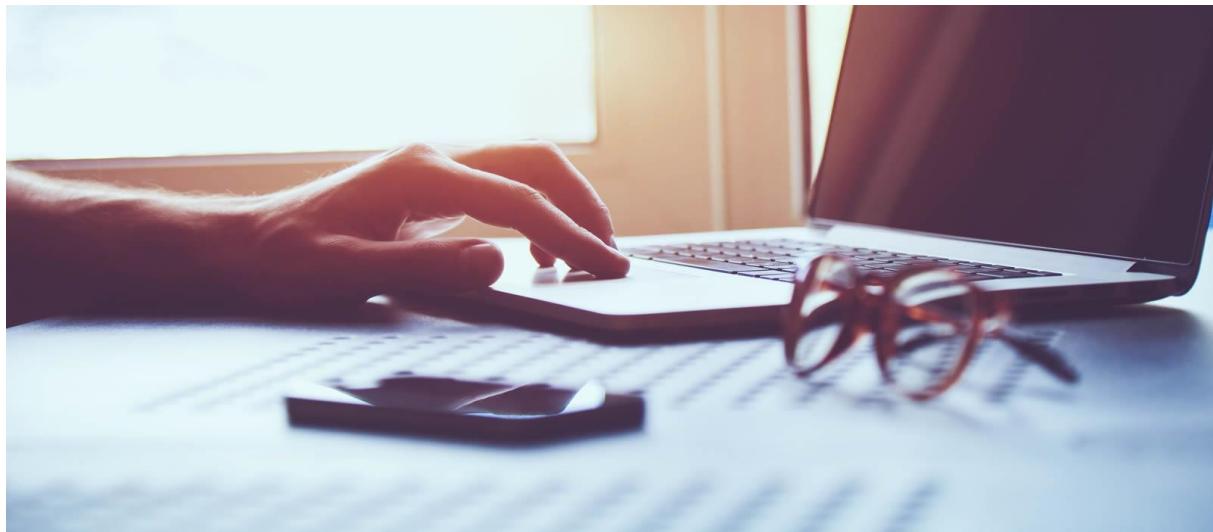
(Image of Students in CIL classroom)

Since the creation of CIL, hundreds of non-French-speaking students have thus benefited from a language course supervised and taught in the best conditions by qualified teachers and according to a specialized educational program.

These sessions usually take place from January to June, during which students are usually accommodated at the International Students Hostel (Cité Universitaire Internationale, CUI). At the end of the year, students who successfully complete the course receive a certificate of approval with qualification for the pursuit of higher education in Morocco.

Installed in a green and conducive environment to pleasant learning, CIL offers specific and thematic courses in Moroccan dialect (Darija) for all students, with the aim of offering them daily communication tools geared towards facilitating their adaptation and familiarization with their new environment.

d) SCHOOL APPLICATION OR CHANGE:



Page photo (Image of application)

Application After French Year
Change of Establishment, Course or City
Application into Intermediate Levels

• APPLICATION AFTER FRENCH YEAR:

Admission of students from the French language upgrading unit:

At the end of the French language training period at the International Language Centre (CIL) in Rabat, non-French speaking students are admitted into various courses for the following academic year.

To this end, the *students concerned must complete the Admission form (Formulaire d'Orientation), which can be obtained from the CIL, from AMCI or [downloadable from here](#).* The form accompanied by the required documents must be submitted within the time limit:

- Validation Certificate (Attestation de Réussite) from CIL
- French Language Transcript (Rélevé de notes) from CIL
- High School Results (WASSCE...)
-

Admission into the various courses is done by the relevant AMCI departments after the announcement of the French language results from the CIL.

Only students declared to have validated their French studies can benefit from admission into the academic courses.

Admission into the requested field of study is based on the academic quality of each student's educational file, the availability of admission slots in the requested fields of study and school. In default of the above conditions, students are admitted to other courses appropriate to their academic pathway.

Enrolment authorisations established by the supervisory departments of the Academic establishments concerned are given to admitted students through AMCI.

- **CHANGE OF ESTABLISHMENT, COURSE OR CITY:**

- ❖ Required conditions:

As admission into the first year officially offered to the student is irrevocable, a change of course, institution or city is not allowed.

However, students who have been regularly enrolled for at least one academic year may, in the cases listed below, submit requests for a change of course, institution or city. It is:

- *Students promoted to the upper class who must register in a course or specialty that is not offered at their current institution;*
- *Student dismissed for the first time, for educational reasons, from institutions whose studies regulations do not allow repetition;*
- *The student who requests a change of city: either for health reasons, subject to the favourable opinion of the head of the Medico-Social Centre of AMCI on the basis of the medical file presented; or for reasons of family reunification, subject to providing supporting documents deemed valid.*

The change of establishment, course or city remains dependent on the prior and express accord of the appropriate authorities (Embassy) of the student's country of origin, that of AMCI, the final agreement of the requested Educational Institution and the authorization of the ministerial department concerned.

- ❖ The registration transfer request file must include the following documents in duplicate:

- *The registration transfer request form (Le formulaire de demande de transfert d'inscription), [downloadable from here](#), duly completed and containing the favourable opinion of the two establishments concerned (old and new);*
- *Letter of Justification or Motivation;*
- *A copy of the results certificate and transcript of the end of the academic year;*

- A copy of Passport personal info page

❖ Procedures to follow:

The registration transfer request file must reach AMCI, through the Embassy of the accredited country of origin in Morocco, before the second week of September each year.

Students who do not have diplomatic representation in Morocco can submit their file directly to AMCI.

N.B.: Incomplete files or files received after the deadline are not taken into consideration.

• **APPLICATION INTO INTERMEDIATE LEVELS:**

Note that these opportunities are, in particular, for foreign students evolving in the Moroccan public higher education system (*Bac + 2, i.e. after 4 semesters of preparatory or general studies; DEUG or DEUP*), who wish to continue their studies in the cycles of:

- Professional Bachelor's,
- Engineering,
- Pharmacy,
- The Higher Institute of Commerce and Business Administration (l'Institut Supérieur de Commerce et d'Administration des Entreprises, ISCAE). [Click here](#) to find out all the necessary info required on ISCAE and how to apply, or visit the ISCAE website <https://www.groupeiscae.ma/>
- The National School of Commerce and Management (Ecole Nationale de Commerce et de Gestion, ENCG),
- The School of Information Sciences (l'Ecole des Sciences de l'information, ESI), etc.

These are considered Intermediate levels or Cycles because of the Bac +2 or DEUG or DEUP Qualifications.

- *Applications for enrolment in intermediate levels and cycles must meet the general admission conditions and reach AMCI officially and within the required time limits.*
- *Candidate files meeting the required conditions are referred, according to the procedure, to the Ministerial Department or the Establishment concerned for review and selection.*

The candidate authorized to register must present himself at the establishment concerned, within the allotted time, for the usual formalities.

- *Students enrolled in the preparatory class institutions for engineering schools must follow the stipulated procedure at these institutions, by registering for the national Entrance Examination.*
- *After their final registration, these students are required to complete their files at the AMCI with the Enrolment certificate (Attestation d'Inscription) for the regularization and updating of their situation.*

The lists of accredited and open courses are available on the websites of the Moroccan Ministry of Higher Education, Scientific Research and Management Training (<https://www.enssup.gov.ma/fr.html>), Universities and Educational establishments and possibly on the AMCI website (<https://www.amci.ma/>)

e) UNIVERSITY HOSTEL ACCOMMODATION:



(Image of Cité Universitaire Internationale)

CUI

Other University Hostels

Hostel Canteens

Summer Accommodation

- ACCOMMODATION AT THE CITÉ UNIVERSITAIRE INTERNATIONALE (CUI)

(A Different Image of Cité Universitaire Internationale)

AMCI has an International University Hostel (CUI) in Rabat, open to foreign students and interns, selected by AMCI.

Each year, the Cité Universitaire Internationale de Rabat welcomes students of different nationalities as part of the framework of cooperation agreements between Morocco and partner countries. With more than 70 nationalities and as many cultures rubbing shoulders there every day, CUI is undoubtedly the most cosmopolitan place in Morocco.

Accommodation at CUI is valid for one (1) academic year. The residence expires latest by July 30 of the current year, the month of August being reserved for room maintenance and renovations.

Applications for accommodation at the CUI must be submitted to AMCI within the allotted time and must include the following documents:

- a. *CUI accommodation request form (Formulaire de demande d'hébergement), to be taken from the hostel administration or [download from here](#), duly completed;*
- b. *Commitment form (Formulaire d'engagement) to comply with the hostel regulations, duly completed by the applicant;*
- c. *Certified photocopy of School enrolment certificate (Attestation d'Inscription), for the year concerned, indicating the level of studies;*
- d. *Photocopy of the valid residence permit (Carte de Séjour);*
- e. *Medical certificate issued by the public health services attesting that the candidate does not suffer from any contagious, acute, mental or mental illness;*
- f. *Three recent ID photos in coloured (4X6 format).*

Residents at the hostel must pay accommodation fees, amounts of which are set as follows:

1. 50 MAD / month, for students of different Education cycles;
2. 200 to 500 MAD / month, for candidates carrying out research or internships.

In addition, the resident is also required to pay a fixed deposit of 200 DH, which will be used to cover unpaid fees and the amounts of damage and degradation observed on departure. In the event that the deposit turns out to be insufficient, the resident will be required to pay the supplement.

For students receiving the AMCI scholarship, the amounts of the deposit and accommodation are taken directly from their scholarship by the relevant AMCI department.

For students, trainees and researchers who do not receive AMCI scholarships, for the year concerned, payment is made in full, at the time of registration, to the AMCI management.

• OTHER UNIVERSITY HOSTELS ACCOMMODATION:

University accommodation is not granted automatically. All other hostels in the Kingdom apart from CUI are mainly inhabited by Moroccans, with limited quotas for foreign students.

However, students wishing to benefit from accommodation in a university residence must send the required file to AMCI through diplomatic channels and within the allotted time.

Students' files must be submitted to the Accommodation Service at Cité Universitaire International (C.U.I) (Office n ° 5), usually between July and October, and must include the following documents:

- a. *Printed university accommodation request form (Formulaire de demande d'hébergement*), duly completed;*
- b. *Photocopy of school enrolment certificate (Attestation d'Inscription), for the new academic year;*
- c. *Photocopy of passport;*
- d. *Photocopy of the residence permit (Carte de Séjour);*
- e. *Two recent passport photos in colour.*

N.B:

(*) The form must be taken from the Accommodation Service at the C.U.I (Office n ° 5). Incomplete files or files received at the Agency after the deadline will not be taken into consideration.

Applications will be considered based on available places.

The regulatory duration of accommodation in the relevant university hostels of the Ministry of Higher Education is 3 academic years, maximum.

- **HOSTEL CANTEENS:**

Many university hostels have canteens serving meals for students at a subsidized rate.

Foreign students can benefit from the services of university restaurants under the same conditions and following the same procedure applicable to Moroccan students. Interested students should contact the administration of these hostels, within the time limits, to obtain the hostel canteen card.

- **Summer Accommodation:**

AMCI can provide, within the limits of the possibilities offered, accommodation during the summer holidays in university residences in Rabat for foreign students who cannot return to their country to spend the holidays there.

f) AXA-ASSURANCE:



Page Photo

All AMCI scholarship students pay 750 MAD each year for insurance. To facilitate reimbursement, we give you information for a simple, fast and efficient process to get reimbursed up to 90%.

The maximum amount refunded to a policyholder per year is fixed at 80,000 DHS. Refunds are given in percentage of the expenses without exceeding the limit of 80,000 DHS.

SERVICES UNDER THE AXA ASSURANCE

| Refund Post | Nature and Category of Expenses | Refund Rate and Limit | Particular Regulations |
|---|--|-----------------------|------------------------|
| General and specialist doctor's fees | <ul style="list-style-type: none">• Consultation• Visit• Night visit | 80-90% | |

| | | | |
|---|---|--|---|
| | <ul style="list-style-type: none"> • Sunday visit and Public Holiday | | |
| Medicines | Magistral and special prescriptions | 80-90% | Only medicines prescribed by a certified doctor and delivered by a certified pharmacist. |
| Exploration acts | Radiology and laboratory analyses | 80-90% | Upon medical prescription |
| Miscellaneous treatment | <ul style="list-style-type: none"> • Electrotherapy • Treatment by luminous ultraviolet rays or infra-red • Massage • Physiotherapy • Re-education • Chemotherapy | 80-90% | <p>Upon medical prescription</p> <p>Before starting re-education sessions, the policyholder must get the company's written consent.</p> |
| Medical Hospitalisation <ul style="list-style-type: none"> • CNSS Polyclinic & Private Clinics • Public Hospital | | 100% (according to conventional rate) 100% | <p>Hospitalisation as a consequence of a mental sickness is not supported unless it is justified</p> <p>In this case, the company's warranty is limited to a six-month hospitalisation</p> |
| Surgical Hospitalisation <ul style="list-style-type: none"> • CNSS Polyclinic & Private Clinics • Public Hospital | Surgical acts and cost of room: Anaesthesia and Stay | 100% 100% | <p>According to the price of the stipulated CNSS convention.</p> <p>The other services are reimbursed according to the rates indicated in every refund post.</p> |
| Specialty and Current Acts Minor surgery | | 100% | |
| Tuberculosis | Price of the day (all expenses included) <ul style="list-style-type: none"> • In Sanatorium, maximum 1 year • In preventorium, maximum 6 months | U = 50 MAD/day U = 50 MAD/day | <p>Compensation guaranteed in case of a confirmed bacteriological tuberculosis.</p> <p>The stay in preventorium or sanatorium is covered only if it is prescribed by the regular doctor of the policyholder and after</p> |

| | | | |
|--|--|--|--|
| | | | written consent from the company. |
| Optics <ul style="list-style-type: none">• Frames and lenses | | 80-90% | Upper limit 600 MAD (Reference price of Opticians in Morocco) |
| Dental <ul style="list-style-type: none">• Dental and gum care• Dental prosthesis and periodontitis | | 80-90% 80-90% | D = 25 DHS D = 25 DHS with a limit of 4000 DHS |
| Miscellaneous <ul style="list-style-type: none">• Patient's transport fees inside Morocco• Orthopaedics and prosthesis appliances• Medical check-up upon medical prescription• Congenital diseases | | 80-90% 80-90% 80-90% 80-90% | Limit of 1000 DHS |

THE INSURANCE GUIDE

Dear student, you are insured by AXA Assurance Maroc by means of a Health Insurance. Our objective is to offer you our high quality services as soon as possible, and in order to do so, we invite you to follow the instructions below.

How to Fill an Illness Declaration Form?

❖ The insured

For every refund request, the insured will have to fill in the illness declaration form with:

- Full Name
- Student AMCI number
- Carte de séjour
- Signature in the appropriate boxes

The illness declaration form will be available as follows:

- Downloadable on www.ma2e.com in the download rubric
- From all the AXA agencies in Morocco
- From the medical service of Cité Universitaire Internationale (CUI), Rabat

❖ The Medical Doctor

The doctor must stamp and sign and legibly precise:

- The patient's Full Name and Date of Birth
- The exact nature of the illness
- Causes and circumstances in case of and accident
- Nature and listing of the treatment
- The effective date of treatment

❖ Medical laboratories

On the basis of the medical prescription of the medical doctor, the laboratory should fill the illness declaration form with the listing and pricing of the lab tests and deliver the corresponding invoice.

The original prescription, the invoice and the copies of the biological or radiological results should be attached to the illness declaration form.

❖ The Pharmacist

The pharmacist must fill the illness declaration form with:

- A stamp and signature in the appropriate box
- The medicine's purchasing date
- Total amount paid
- Drug notice in the box and cut out the part of the medicine box bearing the PPV (price)

How to Submit an Illness Declaration Form?

- ❖ Students living in Cité Universitaire Internationale in Rabat can present their files at the medical service of the administration.
- ❖ Students living in Casablanca can hand the files over directly to the AXA agency at the following address: *ANGLE BD BIR ANZARANE ET RUE ABOU ISHAK EL OUAJJAJ MAARIF, CASABLANCA.*
- ❖ Posting the form to the following address: *BP N°5137, POSTE BIR ANZARANE, MAARIF, CASABLANCA.*

When is the Company's Consent Necessary?

You must always ask for the company's consent for a chronic health care before beginning treatment procedures (re-education...)

❖ In case of hospitalisation

In case of a medical or surgical hospitalisation, if you paid the hospitalisation fees, you must attach the following documents to the declaration form:

- *A detailed invoice from the medical establishment*
- *Doctor's confidential note clarifying the treatment and cost*
- *A surgical report in case of a surgical hospitalisation.*

❖ Except from contrary stipulations specified in particular cases, the following services are excluded from the illness warranty of the contract and are non-refundable:

- *Expenses related to maternity and its consequences;*
- *Medical care provided by uncertified personnel;*
- *Illnesses or accidents resulting from riots and acts of terrorism, fights (except cases of legitimate defence);*
- *Illnesses or accidents resulting from voluntary or intentional acts of the policyholder, conscious or unconscious suicide attempt, alcoholism, narcotics use;*
- *Aesthetic treatments such as beauty care, weight loss programs, etc.*

False Statement and Forfeiture

The intentional presentation of false information or documents voids the warranty and brings about the policyholder's exclusion from the contract. The company reserves the possibility, in case of service's undue payment, to get back the amount from the policyholder, amiably or via legal process.

❖ ***NOTE THAT DECLARATION FORM AND ALL MEDICAL FILES MUST BE PRESENTED WITHIN A 30-DAY-DEADLINE FOLLOWING THE END OF TREATMENT.***

2. Higher Education in Morocco:

a) PUBLIC UNIVERSITY EDUCATION



(Image of Students graduating)

<https://www.enssup.gov.ma/fr.html>

It is provided across the Kingdom by 15 Universities

Click here for the [list of Universities and Establishments in Morocco](#).

Click here for the [list of Courses Offered in Morocco](#)

In accordance with the university reform implemented since the 2003/2004 academic year, higher education, whose overall educational architecture is based on the LMD (License(Bachelor's)-Master's-Doctorate) system, is organized into cycles, courses and modules.

GLOBAL PEDAGOGICAL ARCHITECTURE (DIAGRAM FOR THE COURSES OF A GIVEN DISCIPLINARY FIELD)

❖ *Cycles, Courses and Modules:*

The organization of teaching in university establishments is modular and semesterly. The academic year begins from September to July, and is made up of 2 semesters each comprising 16 weeks of teaching and assessment.

The bachelor's cycle comprises 6 semesters (3 years after High School). The first 4 semesters are devoted to the Diploma of General University Studies (DEUG), Diploma of Professional University Studies (DEUP) or Diploma of Scientific and Technical University Studies (DEUST), and are followed by a semester of fundamental studies and a semester of specialization.

The Master's cycle includes 4 semesters after the License: two semesters of fundamental studies and two semesters dedicated to deeper course studies. The Doctorate cycle lasts three years after the Master's degree.

A semester consists of at least 3 modules and usually 4 modules. The module is the fundamental unit of the training system. A module element can either be a subject taught in the form of theoretical courses and / or tutorials and / or practical work, or a practical activity consisting of field or project work, or an internship. A practical activity can be part of a module, an entire module, or several modules. The different elements of a module constitute a coherent unit.

A course is a series of lectures or lessons comprising a coherent set of modules taken from one or more disciplinary fields and aimed at equipping the student with knowledge, skills and competences.

A bachelor's degree has 24 modules; the Master's degree has 16.

❖ *Standards relating to studies and evaluations:*

▪ *Knowledge assessment:*

The assessment of knowledge, skills and competences for each module is carried out, in accordance with the regulations of each establishment, in the form of continuous assessment which may take the form of examinations, tests, homework, presentations, internship reports or any other means of assessment fixed by the description of the modules of the sector. In addition to the continuous assessment, a final examination is organized at the end of the semester.

▪ *Passing of a module:*

The grade of a module is a weighted average of the various evaluations of the module or of the elements that compose it.

A module is passed either by validation or by compensation:

- It is validated if its score is greater than or equal to 10 out of 20 and if no score for any of its sub-modules is below a limit score provided for in the description of this module (eliminatory score of 5/20 or 7/20 depending on the school).

- It is passed by compensation if the student validates the semester of which this module is part, with an average score of 10/20 or above.

The conditions for re-enrolling in a module are set by the University.

- *Validation of semesters:*

A semester is validated if the average of the marks obtained in the modules of the semester is at least equal to 10 out of 20 and if no mark of one of these modules is lower than the eliminatory score specified in the description of this module.

- *Validation of a course and conditions for obtaining the corresponding diploma:*

- A course of the bachelor's cycle is validated if one of the following conditions is met:

- * All the modules of the course are passed by validation or by compensation.
- * All semesters are validated.

- A course of the Master's cycle is validated if all the modules of the course are validated.

- A validated course gives right to the corresponding diploma

- The Diploma of General University Studies (DEUG) and the Diploma of Professional University Studies (DEUP) can be issued at the request of those interested who have validated the first four semesters of the corresponding field.

b) SUP'MANAGEMENT- FES (*to be developed*) By Oppong Kyekyeku

<https://www.supmanagement.ma/index.php?p=index-fr>

(Image of Sup' Management- Fès)

Postgraduate Studies

3. Schools/Courses Description: (*to be developed*)

MEDICINE, PHARMACY, DENTISTRY, ISPITS



Doctor of Medicine

Doctor of Pharmacy

Doctor of Dentistry

ISPITS

- *Doctor of Medicine:* (By Joana Deblui)
- *Doctor of Pharmacy:* (By Alvin)
- *Doctor of Dentistry:* (By Emmanuel John)
- *ISPITS (Anaesthesia, Radiology, Medical Lab Science):* (By David M. Azilagbetor)



ARCHITECTURE, ENGINEERING, APPLIED SCIENCES



Ecole Nationale d'Architecture (ENA)

Ecole Nationale des Sciences Appliquées (ENSA)

Ecole Supérieures de Technologies (EST)

Mathématique, Informatique, Physique (MIP)

Forestry Engineering

- *Architecture:* (By Tsar Justice)
- *Engineering (ENSA, EST, MIP):* (By Emmanuel Frimpong, etc.)
- *Forestry:* (By Godfred Ayiku)

BUSINESS MANAGEMENT, ECONOMICS



Business Administration (ENCG) Faculty of Economics

- ENCG: (By Florence Awo Normanyo)
- Economics: (By Nicholas Badohu Mawuli)

SCIENCES



Biology, Chemistry, Geology (BCG)
Veterinary and Agronomical Institute (IAV)
Mathematics and Computer Science

- *BCG:* (By Martin Zugah)
- *IAV:* (By Theophilus Wassah)
- *Mathematics and Computer Science:* (By Azumah Joshua Zilmayee)

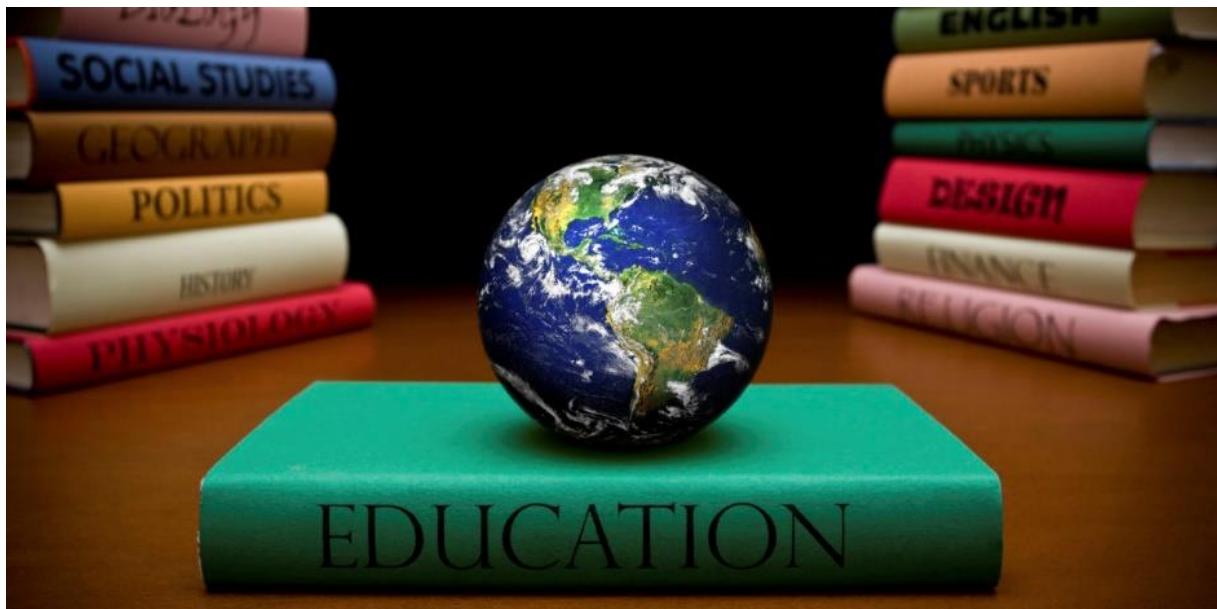
■ TOURISM, LAW, LINGUISTICS



Tourism management
Law and International Relations
French linguistics

- *Tourism:* (By Elfreda Richter)
- *Law and International Relations:* (By Kwapon Selina)
- *French Linguistics:* (By Judith Lamangin)

4. Study Materials: (to be developed)



- *Faculty of Pharmacy*

https://drive.google.com/drive/folders/0B4cZHFnntbYa3VHODl0dDIyRU0?fbclid=IwAR1YoAxaczzvl-NZWO-X_3ZUzyGx2Ym9-AOioqLZSSwYv-PIrXxDYcCAZuE

- *Doctor of Medicine:* (By Joana Deblui)
- *Doctor of Dentistry:* (By Emmanuel John)
- *Architecture:* (By Tsar Justice)
- *ISPITS (Anaesthesia, Radiology, Medical Lab Science):* (By David M. Azilagbetor)
- *ENCG:* (By Florence Awo Normanyo)
- *Engineering (ENSA, FST, EST):* (By Dennis Asamoah, Emmanuel Frimpong)
- *Economics:* (By Nicholas Badohu Mawuli)
- *BCG:* (By Martin Zugah)
- *Forestry:* (By Godfred Ayiku)
- *Tourism:* (By Elfreda Richter)

- *IAV*: (By Theophilus Wassah)
- *Faculty of Science*: (By Azumah Joshua Zilmayee)
- *Law and International Relations*: (By Kwapong Selina)
- *French Linguistics*: (By Judith Lamangin)

GHASAM SECTIONS

(to be developed)

- 1. GHASAM Rabat**
- 2. GHASAM Fès**
- 3. GHASAM Kenitra**
- 4. GHASAM Oujda**
- 5. GHASAM Casablanca/Mohammedia**
- 6. GHASAM Settat**
- 7. GHASAM Marrakech**
- 8. GHASAM Agadir**
- 9. GHASAM Tanger**

1. GHASAM Rabat:

(Image)

Articles with photos to be developed by Ville leaders of the respective villes and shall comprise of

- Distance of City from Rabat (eg. 7-hour drive from Rabat *or* 4-hour journey from Rabat by train, etc.)
- Number of Ghanaian Students in the Ville
- Courses available and mainly offered by Ghanaian Students in the Ville
- Cost of living in the Ville (Apartments average prices, utilities, transportation cost)
- Availability of University Hostels and if some Ghanaians reside in them or not
- Mode of Transport available (Colour of Taxi, etc.)
- Proximity of residence to the schools
- Important and nice Places to visit in the Ville
- Ville Leader's full name and Course

2. GHASAM Fès:

(Image)

Articles with photos to be developed by Ville leaders of the respective villes and shall comprise of

- Distance of City from Rabat (eg. 7-hour drive from Rabat *or* 4-hour journey from Rabat by train, etc.)
- Number of Ghanaian Students in the Ville
- Courses available and mainly offered by Ghanaian Students in the Ville
- Cost of living in the Ville (Apartments average prices, utilities, transportation cost)
- Availability of University Hostels and if some Ghanaians reside in them or not
- Mode of Transport available (Colour of Taxi, etc.)
- Proximity of residence to the schools
- Important and nice Places to visit in the Ville
- Ville Leader's full name and Course

3. GHASAM Kénitra:

(Image)

Articles with photos to be developed by Ville leaders of the respective villes and shall comprise of

- Distance of City from Rabat (eg. 7-hour drive from Rabat *or* 4-hour journey from Rabat by train, etc.)
- Number of Ghanaian Students in the Ville
- Courses available and mainly offered by Ghanaian Students in the Ville
- Cost of living in the Ville (Apartments average prices, utilities, transportation cost)
- Availability of University Hostels and if some Ghanaians reside in them or not
- Mode of Transport available (Colour of Taxi, etc.)
- Proximity of residence to the schools
- Important and nice Places to visit in the Ville
- Ville Leader's full name and Course

4. GHASAM Oujda:

(Image)

Articles with photos to be developed by Ville leaders of the respective villes and shall comprise of

- Distance of City from Rabat (eg. 7-hour drive from Rabat *or* 4-hour journey from Rabat by train, etc.)
- Number of Ghanaian Students in the Ville
- Courses available and mainly offered by Ghanaian Students in the Ville
- Cost of living in the Ville (Apartments average prices, utilities, transportation cost)
- Availability of University Hostels and if some Ghanaians reside in them or not
- Mode of Transport available (Colour of Taxi, etc.)
- Proximity of residence to the schools
- Important and nice Places to visit in the Ville
- Ville Leader's full name and Course

5. GHASAM Casablanca/Mohammedia:

(Image)

Articles with photos to be developed by Ville leaders of the respective villes and shall comprise of

- Distance of City from Rabat (eg. 7-hour drive from Rabat *or* 4-hour journey from Rabat by train, etc.)
- Number of Ghanaian Students in the Ville
- Courses available and mainly offered by Ghanaian Students in the Ville
- Cost of living in the Ville (Apartments average prices, utilities, transportation cost)
- Availability of University Hostels and if some Ghanaians reside in them or not
- Mode of Transport available (Colour of Taxi, etc.)
- Proximity of residence to the schools
- Important and nice Places to visit in the Ville
- Ville Leader's full name and Course

6. GHASAM Settat:

(Image)

Articles with photos to be developed by Ville leaders of the respective villes and shall comprise of

- Distance of City from Rabat (eg. 7-hour drive from Rabat *or* 4-hour journey from Rabat by train, etc.)
- Number of Ghanaian Students in the Ville
- Courses available and mainly offered by Ghanaian Students in the Ville
- Cost of living in the Ville (Apartments average prices, utilities, transportation cost)
- Availability of University Hostels and if some Ghanaians reside in them or not
- Mode of Transport available (Colour of Taxi, etc.)
- Proximity of residence to the schools
- Important and nice Places to visit in the Ville
- Ville Leader's full name and Course

7. GHASAM Marrakech:

(Image)

Articles with photos to be developed by Ville leaders of the respective villes and shall comprise of

- Distance of City from Rabat (eg. 7-hour drive from Rabat *or* 4-hour journey from Rabat by train, etc.)
- Number of Ghanaian Students in the Ville
- Courses available and mainly offered by Ghanaian Students in the Ville
- Cost of living in the Ville (Apartments average prices, utilities, transportation cost)
- Availability of University Hostels and if some Ghanaians reside in them or not
- Mode of Transport available (Colour of Taxi, etc.)
- Proximity of residence to the schools
- Important and nice Places to visit in the Ville
- Ville Leader's full name and Course

8. GHASAM Agadir:

(Image)

Articles with photos to be developed by Ville leaders of the respective villes and shall comprise of

- Distance of City from Rabat (eg. 7-hour drive from Rabat *or* 4-hour journey from Rabat by train, etc.)
- Number of Ghanaian Students in the Ville
- Courses available and mainly offered by Ghanaian Students in the Ville
- Cost of living in the Ville (Apartments average prices, utilities, transportation cost)
- Availability of University Hostels and if some Ghanaians reside in them or not
- Mode of Transport available (Colour of Taxi, etc.)
- Proximity of residence to the schools
- Important and nice Places to visit in the Ville

- Ville Leader's full name and Course

9. GHASAM Tanger:

(Image)

Articles with photos to be developed by Ville leaders of the respective villes and shall comprise of

- Distance of City from Rabat (eg. 7-hour drive from Rabat *or* 4-hour journey from Rabat by train, etc.)
- Number of Ghanaian Students in the Ville
- Courses available and mainly offered by Ghanaian Students in the Ville
- Cost of living in the Ville (Apartments average prices, utilities, transportation cost)
- Availability of University Hostels and if some Ghanaians reside in them or not
- Mode of Transport available (Colour of petit and grand Taxis, etc.)
- Proximity of residence to the schools
- Important and nice Places to visit in the Ville

- Ville Leader's full name and Course

NEWS AND EVENTS *(to be developed)*

1. News and Blogs

2. Activities

3. Gallery

MORE
(to be developed)

1. Constitution

2. Important Links

3. Donate/Support Us

4. Buy Our Products

5. Contact Us

1. Constitution:



THE CONSTITUTION OF GHASAM



THE CONSTITUTION OF THE GHANAIAN STUDENTS' ASSOCIATION IN MOROCCO

By Georges Akimedes Walker on November 7, 2011.

PREAMBLE

In the name of the Almighty God,

We the Ghanaian students in Morocco, in spirit of friendship and peace with the embassy of Ghana in Morocco and all other Associations and in solemn declaration and affirmation of our Constitution of Freedom, Justice, Probity and Accountability do here adopt, enact and give ourselves to this constitution.

CHAPTER 1: DEFINITION, HEADQUATERS AND OBJECTIVES

ARTICLE 1: DEFINITION

The name of the Association shall be the Ghanaian Students' Association in Morocco (GHASAM). It is defined as a non-profitable students' association dedicated to serving the academic interests of Ghanaian students and Mother Ghana as a whole in the Kingdom of Morocco. The motto of the Association shall be "Excellence and Unity".

ARTICLE 2: HEADQUARTERS

The Headquarters of the Association shall be in Rabat, except that meetings of the Executive Committee and the Steering Committee may be held in any city of Morocco.

ARTICLE 3: WORKING LANGUAGES

English and French shall be the two working languages of the Association, but when necessary, other languages may be used.

ARTICLE 4: OBJECTIVES

The Association shall not affiliate itself to any political or religious group. The objectives of the Association are ;

- a) The reinforcement of the solidarity and fraternal links to help not only students, but also the entire Ghanaian community in Morocco.
- b) To facilitate and assure a better knowledge of Ghanaians and Ghana through social,

cultural and sporting activities.

c) To establish and maintain good relations with all other associations or groups having common objectives.

d) To serve as the unified voice of the student body in its dealings with the Embassy of Ghana, the Moroccan government and other external agencies.

e) To ensure transparency and checks and balances within the various organs of the association.

CHAPTER 2 : MEMBERSHIP

ARTICLE 5: CATEGORIES OF MEMBERS

a) **FULL MEMBER:** Every Ghanaian student in Morocco is automatically a full member of the association and consequently has the right to elect or be elected for any office in the association after filling the conditions mentioned in the article 6 of this constitution.

b) **HONORARY MEMBER:** Honorary membership may be conferred on only Ghanaian nationals residing in Morocco.

ARTICLE 6: OBLIGATIONS OF MEMBERS

A member of good standing shall:

a) Abide by this constitution and to participate in the realization of the aims and objectives of the Association

b) **REGULARLY** pay the monthly contribution of **10 DHS (120 DHS annually)** and to safeguard the good reputation of the Association.

ARTICLE 7: LOSS OF MEMBERSHIP

Loss of Membership will be deemed to have occurred under the following circumstances:

a) On completion of study and departure from Morocco.

b) On the expulsion of a member because of the incompatibility of his/her behaviour with the objectives of the Association

c) On the Death of a member.

CHAPTER 3: ORGANS AND FUNCTIONS

ARTICLE 8: ORGANS

The organs of the Association shall be The **General Assembly**, The **Executive committee**, The **Steering Committee** and two independent bodies comprising of The **Electoral body** and The **Auditor**.

ARTICLE 9: THE GENERAL ASSEMBLY

- a) The quorum at any general assembly meeting shall be half plus one of the memberships of the Association. If there is no quorum at meeting, decisions on convening of the next meeting taken by the members present shall be legal and binding irrespective of the lack of quorum.
- b) The General Assembly shall consist of all members of the association.
- c) The General Assembly shall be the **supreme authority** of the Association and shall exercise its powers in accordance with the constitution.
- d) The General Assembly shall decide by a simple majority of the members present at a meeting.
- e) The General Assembly shall exercise control over the Executive Committee and may pass a censure motion against the Executive. However, a meeting to vote on a censure motion may only be convened if at least half of the members of the General Assembly submit a petition to the President of the Association for that purpose. The President shall then call the general meeting within four weeks. The censure shall not be effective until two thirds of the members present at the meeting approve it. If the censure succeeds, the Executive Committee automatically loses its legitimacy and the Electoral Commissioner elected under **Article 16(a)** of this Constitution shall organise an election to elect a new executive body within **two weeks** of the date of the censure.

ARTICLE 10: THE EXECUTIVE COMMITTEE

- a) Members of the Executive Committee shall not serve for more than two (2) years.
- b) The Executive Committee shall represent the student body at the Embassy and shall serve as a link between the Embassy and the General Assembly.
- c) The Executive Committee shall be responsible for organising meetings concerning the student body at the Embassy and shall have the power to invite leaders and individuals with capacities relevant to issues to be discussed to attend meetings with the Embassy
- d) The Executive Committee shall be responsible for the creation of other committees deemed necessary and allocation of resources to the various committees.
- e) The Executive Committee shall consist of:
 - ❖ The President
 - ❖ The Vice President
 - ❖ The General Secretary and P.R.O
 - ❖ The Financial Secretary
 - ❖ The Sports and Cultural Secretary

- f) The Executive Committee shall be answerable to the General Assembly.
- g) The Executive Committee shall meet once, every two months. It may hold emergency meetings when the need arises.
- h) Decisions of the Executive Committee shall be by simple majority. In case of a tie, the President shall have the authority to decide.

ARTICLE 11: FUNCTIONS OF THE EXECUTIVE COMMITTEE

- a) **The President:**
 - i. The President is the head of the executive body.
 - ii. The President shall convene and chair both Executive Committee and General Assembly meetings.
 - iii. The President can also delegate his power to the Vice President or any other member of the executive body.
 - iv. The President shall organise NSC general meetings together with the NSC chairperson.
 - v. The President shall be responsible for the smooth running of the Association.
- b) **The Vice President:**
 - I. The Vice President shall assist the President in the performance of his duties and assume all the functions of the President in the absence of the latter.
- c) **The General Secretary & P.R.O.:**
 - i. The General Secretary shall be in charge of records of the Association.
 - ii. The General Secretary shall be responsible for minutes-taking at official meetings.
 - iii. The General Secretary shall be responsible for writing all official letters of the Association.
 - iv. The General Secretary shall oversee the coordination between the Executive Committee and the General Assembly.
 - v. The General Secretary shall be responsible for all official publications of the Association on all platforms.
- d) **The Financial Secretary:**
 - i. The Financial Secretary shall be in charge of the financial affairs and the management of funds of the Association.
 - ii. The Financial Secretary shall present quarterly reports on the financial state of the association to the Auditor, make all the books and accounts available to the Auditor for verification, and present quarterly and annual audited accounts to the General Assembly.
 - iii. The Financial Secretary shall prepare financial budgets of the Association.
- e) **The Sports and Cultural Secretary:**
 - i. The Sports and Cultural Secretary shall be in charge of all sporting materials of the Association.
 - ii. The Sports and Cultural Secretary shall oversee all sporting events that the Association partakes.

- iii. The Sports and Cultural Secretary shall be responsible for recruitment and training of all sportsmen of the Association.
- iv. The Sports and Cultural Secretary shall be responsible for planning and organisation of all cultural events of the Association.

ARTICLE 12 : TEMPORAL ABSENCE OF AN EXECUTIVE

a) In the temporal absence of an executive, due to travelling or sickness that renders the executive incapable of performing his or her duties, the responsibilities of that executive can be transferred to another leader under **article 15** deemed capable by the NEC.

ARTICLE 13: THE STEERING COMMITTEE

- a) There shall be a National Steering Committee (NSC) composed of the **City Leaders, National Executive Committee (NEC), the Electoral Commissioner** and the Auditor.
- b) The Steering Committee shall elect its own **Chairperson** and adopt procedures to regulate its meetings. The General Secretary of the Association shall however act as the Secretary of the Steering Committee for purposes of minutes taking and record keeping.
- c) The National Steering Committee shall represent the Parliament of the Association and shall serve as a link between the General Assembly and the National Executive Committee
- d) The Steering Committee shall meet twice in a year, emergency meetings may be held as and when the need arises.
- e) The Steering Committee shall have the power to deliberate on matters referred to it by the Executive Committee, and make appropriate recommendations to the Executive Committee.
- f) The Steering Committee shall be responsible for the election of an Electoral Commissioner. The NSC Chairperson shall be responsible for the opening of application for the position of Electoral Commissioner to the general assembly. Applicants shall be vetted by the Chairperson, the President and one city leader.
- g) The Steering Committee shall be responsible for the creation of the Disciplinary Committee to deliberate on issues of misconduct of the leaders and the various organs of the Association.

ARTICLE 14: THE NSC GENERAL MEETINGS

- a) The National Steering Committee general meetings shall be held twice in a year.
- b) Date for the NSC general meetings shall be decided at the previous NSC general meeting.
- c) The President and NSC Chairperson shall organise all NSC general meetings and will decide on the venue for the meetings.
- d) The NSC chairperson shall decide on the Agenda for NSC general meetings and shall chair all NSC general meetings. In the absence of the Chairperson, the President shall chair NSC general meetings

- e) The NEC shall however have the power to invite officials and individuals with capabilities relevant to issues under discussion to attend all general meetings.
- f) The NEC shall cater for half of the transportation fee for all city representatives during NSC general meetings. The other half will be catered for by the city coffers.
- g) Every city must have a representative during meetings, be it the Ville leader or his/her delegate. Any city that fails to present a leader or a representative at the NSC meetings will be subjected to a fine of **150 DHS** for every meeting missed. The said amount shall be deducted from that city's coffers.
- i) Decisions at the general meeting shall be made by majority vote by the leaders present at the NSC general meeting. The Electoral Commissioner shall conduct all voting procedures during the meeting.

ARTICLE 15: LEADERS

- a) The Leaders of the Association shall be:
 - i. The President
 - ii. The Vice President
 - iii. The General Secretary & P.R.O.
 - iv. The Financial Secretary
 - v. The Sports and Cultural Secretary
 - vi. The NSC Chairperson
 - vii. The City Leaders.
 - viii. The Electoral Commissioner
 - ix. The Auditor
- b) All leaders are entitled to work together and must be present at all general meetings. The constitution will not condone any attitude of autocracy and incompetence on the part of any leader of the Association
- c) All leaders must be abreast with the constitution of the Association, the code of conduct and are subject to transparency and accountability whenever the need arises.

ARTICLE 16: RESIGNATION/VACANCY

- a) In case of a vacancy by resignation, censure or any other reasons, the vacant post shall be filled by election in accordance with Chapter 4 of this Constitution.
- b) However, should more than half of the Executive committee posts become vacant at any particular time, the Committee shall resign “en bloc” and immediately convene a General Assembly meeting.
- c) The Executive Committee shall be entitled to reject or accept the resignation of any of its members.
- d) The General Assembly shall be entitled to reject or accept the resignation of the Executive Committee as a whole. If such resignation is accepted, the Executive Committee shall

continue in office in an acting capacity and the Electoral Commissioner shall organise elections for a new executive body within a month of the resignation.

- e) The resignation of any Executive member shall be in writing and sent to the President of the Association. However, the resignation of the President shall be submitted to the Chairperson of the Steering Committee, who shall direct the Vice President to assume the President's duties pending the election of a new President.
- f) Any leader of the Association shall be relieved of his duties by reason of infirmity of body and mind rendering him incapable of performing his duties.

CHAPTER 4: ELECTIONS, ELIGIBILITY AND PROCEDURES

ARTICLE 17: ELECTION OFFICERS

- a) All elections shall be held under the control and supervision of an Electoral Commissioner elected by the National Steering Committee. The Commissioner's mandate shall be as herein specified and shall end with the election of a new Commissioner. No Commissioner shall serve for more than two terms in office.
- b) There shall be an Electoral Observer who shall be an officer of the Embassy of Ghana in Rabat or any other neutral body
- c) During the General Assembly meeting at which an election is held, each candidate contesting the election shall be free to nominate a member of the General Assembly to represent him at the counting of votes.
- d) The Electoral Commissioner shall be responsible for the creation of an Electoral Committee and shall abide by the Electoral Code.

ARTICLE 18: ELECTION MANDATE AND ELIGIBILITY

- a) The General Assembly shall elect the President with his Vice and members of the Executive Committee in a free and fair election by means of an online ballot and in accordance with Electoral Code.
- b) Every student or trainee shall be eligible to contest for any position within the Association on condition that:
 - i. He/she is in regular status with the Moroccan Authority and possesses a valid Residence permit.
 - ii. Candidacy for the post of President, Vice President and General Secretary shall be limited to continuing students pursuing academic courses.
- c) Candidates for elections shall be required to pay a filing fee to the Financial Secretary of the association, the amount of which shall be determined by the Electoral Committee.

ARTICLE 19: NOMINATION AND CAMPAIGN

- a) Candidates for election to the Executive Committee may present themselves or be nominated with their consent by two members of the General Assembly.
- b) All nominations must be presented in writing to the Electoral Commissioner before the closing date for filing of nominations to be decided by the Commission
- c) Election campaign shall be individual for each post of the Executive Committee. Candidates can freely campaign for votes but in a dignified manner devoid of insults or any behaviour likely to cause disaffection or division within the membership of the Association

ARTICLE 20: ELECTION PROCEDURE

- a) The electoral procedure shall be decided by the Electoral Commissioner and be presented to the General Assembly, but shall be consistent with Article 18 (a) above which provides for free and fair elections by means of a secret ballot.
- b) Election shall be held in mid-July every year, with the exact date communicated to the general assembly by the Electoral Commissioner.
- c) Votes cast after the elections shall be counted by members of the Electoral Commission in the presence of the election observer and representatives of the candidates.
- d) The results of the elections shall be certified and signed by the Electoral Commissioner, the election observer and representatives of the candidates, and announced to the General Assembly by the Electoral Commissioner.

ARTICLE 21: SWEARING IN OF ELECTED OFFICERS

- a) There shall be a period of transition after election, where the President-elect with his newly elected team shall be oriented by the incumbent Executives to ensure the smooth transition of power. The outgoing Executives shall remain at the helm of affairs during this period. The incoming Executives shall use this period of transition to begin planning ahead for the next academic year, registering of the association and changing of signatures with the outgoing Executives.
- b) Handing-over ceremony shall be held in the last week of August. Newly elected Executives shall be responsible for the administrative affairs of the association only after the handing-over ceremony.
- c) Newly elected members of the Executive Committee shall be sworn into office by the Electoral Commissioner through the recitation of the oath of office as follows :

“I..... having been elected to serve on the Executive Committee of the Ghanaian Students Association in Morocco, do hereby pledge to faithfully and honestly execute my duties, conduct myself in a manner worthy of the dignity and responsibility of my office, and do everything in my power to promote the aims and objectives of the Association as enshrined in its Constitution. So, help me God.”

CHAPTER 5: FINANCIAL PROVISIONS AND TRANSPARENCY

ARTICLE 22: AUDITOR

a) **The Auditor:**

- i. The Auditor shall be in charge of the verification of the financial operations of the Association to conform to the rules of accounting procedure and transparency.
- ii. The Auditor shall be elected at the same time as the members of the Executive Committee but shall not be a member of the Committee. He/she shall act independently and report to the General Assembly.
- iii. The Auditor shall also examine the books and accounts of the Association every three months and submit a report thereon to the Steering Committee for consideration.
- iv. The Auditor shall also submit a quarterly report and an annual report to the General Assembly.

b) The Auditor shall be in charge of the Inventory of the Association shall provide regular updates on the state of the inventory during general meetings.

c) No Auditor should serve for more than two terms in office.

ARTICLE 23: FUNDING OF THE ASSOCIATION

a) The resources of the Association shall essentially come from:

- Contributions and gifts from members
- Fund Raising Activities
- Membership Fee
- External Gifts

ARTICLE 24: FINANCIAL TRANSACTIONS AND RECORDS

a) All records of financial transactions will be kept in a ledger book by the Financial Secretary and made available to the Auditor and the General Assembly when the need arises.

b) Financial transactions of the Association including the operation of its official bank account shall be valid if signed by any two of the following executive members: The President, The Vice President and the Financial Secretary.

CHAPTER 6: ORGANIZATION AT THE CITY LEVEL

ARTICLE 25: CITY EXECUTIVES AND REPRESENTATIVES

a) There shall be city executives of the Association comprising of the City Leader, Secretary and Organizer, who shall be responsible for organizing the Ghanaian Students within the city/cities under their jurisdiction.

- b) One member of the city executives shall be nominated to be the city representative during the NSC general meeting.
- c) Every city with more than five Ghanaian students shall have a representative on the National Steering Committee, who will serve as the link between the National Executives and the members at the city level.
- d) The city members shall elect their own City Leader, Secretary and Organiser. In the case where the members of the city elect only the City Leader, The City Leader can appoint a secretary and an organiser to work with him or her.
- e) In the situation where a city has less than five Ghanaian students, Provisions will be made by the National Steering Committee for the city to be merged with a neighbouring city.
- f) All cities shall be entitled to **40%** of the total contributions(dues) from members of the city, representing **48 DHS** per head.

ARTICLE 26: FUNCTIONS OF THE CITY EXECUTIVES.

a) **The City Executives;**

- i. The City Executives shall represent their various city/cities during general meetings.
- ii. The City Executives shall keep record of the number and names of the various city members.
- iii. The City Executives shall serve as a link between the city members and the executive body of the Association.
- iv. The City Executives shall make preparations for Ghanaian students coming to settle in their cities.
- v. The City Executives shall be accountable to members concerning the use of city funds.

CHAPTER 7: MISCELLANEOUS PROVISIONS

ARTICLE 27: AMENDMENT

- a) This Constitution may only be amended by two-thirds of the membership of the Association attending a meeting properly convened for that purpose.

CHAPTER 8: CODE OF CONDUCT AND ACCOUNTABILITY

ARTICLE 28: CODE OF CONDUCT

- a) To promote the integrity of the Association and ensure transparency in accordance to Article 4 (e) of the constitution.

- b) Leaders of the various organs of the association are subject to accountability. Hence, they must do their best to perform their duties as stated in the constitution and work harmoniously with other leaders and the general assembly
- c) Leaders should be open to the complaints and worries of the members of the Association. They shall provide information, guidance and solution if possible to the members of the Association.
- d) Members and leaders of the Association are advised to restrain from any baseless accusations and criticisms, personal attacks and public ridicule and mockery as anyone found guilty of such acts may be penalised if deemed necessary.
- e) The National Steering Committee shall create a Disciplinary Committee to discuss and deliberate on all issues of misconduct on the part of leaders and members of the Association.

ARTICLE 29: DISCIPLINARY COMMITTEE

- a) A Disciplinary committee shall be created by the National Steering Committee to tackle matters of misconduct and mete out punishments when deemed necessary.
- b) The Disciplinary Committee shall be under the National Steering Committee hence subject to the Authority of the National Steering Committee.
- c) The primary objective of the committee is to ensure the rule of law, separation of powers and checks and balances within the various organs of the Association.
- d) The Disciplinary Committee will be composed of the NSC chairperson, two city Leaders, an Executive chosen by the NEC and two Individuals deemed capable by the National Steering Committee. The NSC Chairman shall head the Disciplinary committee.
- e) The National Executive Committee shall have the power of immunity. This means only an Executive can forward the issue of another Executive to the Disciplinary committee to be discussed. Two-thirds majority vote concerning an Executive is needed from the NSC in order for the issue to be presented to the Disciplinary committee.
- f) Decisions by the Disciplinary committee shall be taken by a simple majority vote. The main forms of punishment shall include an open apology, fines, and dismissal of a leader if deemed necessary. The General Assembly by majority vote can reject the decision of the Disciplinary committee.
- g) The Auditor has the authority to present all issues concerning financial misconduct to the Disciplinary committee for discussion. The power of immunity concerning financial misconduct on the part of the NEC does not apply to Auditor.
- h) The National Steering Committee has the Authority to dissolve the Disciplinary committee by majority vote when deemed necessary.

ARTICLE 30: MISCONDUCT

- a) The leaders of the Association (**Article 15**) are individuals serving the Association. Members and leaders should refrain from any baseless criticism, accusations, personal attacks, physical attacks and public ridicule that seek to defame the reputation of any leader or member.
- b) The constitution respects the privacy of its members. Any Personal attacks or public ridicule will not be tolerated by the constitution and will be subjected to punishment by open apology or fine if deemed necessary.
- c) Criticisms and Accusations concerning any member or leader should be approached with caution and backed by proof as any baseless criticism and accusation can be subjected to punishment if deemed necessary
- d) The constitution respects the health of its members. Any Physical assault by a member will be dealt seriously by the disciplinary committee and will be subjected to a fine. Any physical assault by a leader will be subjected to a fine and can lead to dismissal from position if deemed necessary
- e) All Leaders of the Association are expected to act in a neutral and unbiased manner concerning their responsibilities to the members of the Association and the Association as a whole. Any form of favouritism by a leader at the expense of another individual, any form of ethnic prejudice by a leader will not be tolerated by the constitution and shall be subjected to query and punishment if deemed necessary.
- f) Any form of Autocracy on the part of a leader towards another leader or member shall not be tolerated by the constitution and shall be subjected to query and punishment if deemed necessary.
- g) Any leader not performing duties stated in the constitution can be subjected to query. The constitution will not tolerate any form of incompetence on the part of a leader.
- h) Any form of financial misconduct will not be tolerated by the constitution. Any misappropriation of funds or embezzlement of funds on the part of a leader or a member shall be refunded back to the Association coffers and can lead to punishment if deemed necessary

ARTICLE 31: IMPEACHMENT AND DISMISSAL

- a) The Constitution of GHASAM defines impeachment as dismissal of the President following an act of treason or gross misconduct on the part of the President that tarnishes the image of the Association as a whole and jeopardise the relationship of leaders with the General Assembly, the Embassy of Ghana and Scholarship Secretariat. All conditions must be met to confer treason on the President.
- b) Only the National Executive Committee and the General Assembly, both by majority vote can move for the motion of impeachment of the President.
- c) In the case of Impeachment of the President. The constitution will follow procedures in accordance with **Article 16** and **Article 9(e)** of the constitution.

d) The National Executive Committee including the President by order of majority can vote to not recognise the position of a leader due to gross misconduct or incompetence. However, the leader can only be dismissed by majority vote of the Disciplinary Committee and the National Steering Committee.

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Adopted on 21 July, 2007 at the International Students' Hostel, Rabat - Kingdom of Morocco.

[Download GHASAM Constitution PDF here](#)

2. Important Links:

- <https://www.amci.ma/>
- <http://ghanaembassymorocco.com/Default.aspx>
- <http://www.scholarships.gov.gh/>
- <https://www.facebook.com/Conf%C3%A9deration-des-Etudiants-et-Stagiaires-Africains-Etrangers-au-Maroc-127523500701852>
- <https://www.supmanagement.ma/index.php?p=index-fr>
- <https://www.groupeiscae.ma/>
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