



# IDEAS FOR BUSINESS DEVELOPMENT

A Handbook on Income Generating Reintegration Activities

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IOM is committed to the principle that humane and orderly migration benefits migrants and society. As an intergovernmental organization, IOM acts with its partners in the international community to: assist in meeting the operational challenges of migration; advance understanding of migration issues; encourage social and economic development through migration; and uphold the human dignity and wellbeing of migrants.

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# IDEAS FOR BUSINESS PROJECTS

## A Handbook on Income Generating Reintegration Activities



Schweizerische Eidgenossenschaft  
Confédération suisse  
Confederazione Svizzera  
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Eidgenössisches Justiz- und Polizeidepartement EJPD  
Département fédéral de justice et police DFJP  
Dipartimento federale di giustizia e polizia DFGP  
Staatssekretariat für Migration SEM  
Secrétariat d'Etat aux migrations SEM  
Secretaría di Stato della migrazione SEM





# FOREWORD

In recent years, there has been an increase in human mobility worldwide due to drivers such as the search for better opportunities abroad, natural and human-caused crises, environmental degradation and the increased circulation of information because of better technology. Higher flows of migration have also been accompanied by higher volumes of migrants returning to their countries of origin. Motivations for returning home range from the desire to reunite with families, lack of legal status, changed conditions in either host countries or countries of origin, to a sense of achievement of the migration experience and the willingness to start a new life back home, among others.

Return is often followed by a process of re-inclusion or re-incorporation of migrants into their society. This process is usually referred to as “reintegration”. However, the mere fact that someone returns to a country or place where they have previously lived does not mean that reintegration is seamless. For some, return is connected to an array of challenges. Return and reintegration assistance can help migrants in overcoming some challenges which would otherwise be impossible.

Return counselling is a fundamental element in the design, development and implementation of reintegration assistance and is one of the most effective ways to provide tailored assistance to returnees. It should, whenever possible, begin before the departure from the host country to support migrants in making an informed decision for return and prepare for reintegration. To avoid confusion and frustration, objective and balanced information on the country of origin should be provided to advise potential returnees of the challenges and responsibilities ahead. Considering that in Switzerland return and reintegration assistance is provided to beneficiaries for more than 50 countries on an annual basis, it is impossible for return counsellors to be aware of the reintegration modalities of all countries.

This handbook aims to bridge this disconnect, through the provision of tailored, country-specific information, allowing the engagement and empowerment of returning migrants before departure. It provides practical guidance on the design and development of economic reintegration activities for migrants returning to 15 countries. These countries have been selected based on the number of migrants assisted through IOM Switzerland’s projects between 2017 and 2019. Whilst reintegration can take place in various return contexts, such as spontaneous, forced or assisted voluntary returns or internal displacement, this handbook focuses exclusively on assisted voluntary return and reintegration (AVRR). Moreover, it focuses solely on economic reintegration assistance and specifically income generating activities.

Following an overview of this handbook and the reintegration approach of IOM, specific steps for setting up a business project as well as some general advice are outlined. Subsequently country-specific information is presented, with general tips and information, a number of recommended business projects as well as projects to potentially avoid. For the former, information on necessary skills as well as official documentation and licenses are also provided. In some instances, the country profiles are supplemented with reintegration stories, providing testimony of individual reintegration cases. It must be noted, that based on the high number of migrants returning to Georgia with medical needs, specific information on the Georgian health sector has also been included. Finally, a template of the reintegration plan and contact details of the IOM offices in the respective countries of return have been added in the annex.

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# LIST OF ACRONYMS

|       |   |
|-------|---|
| AFN   | Afghan Afghani                                    |
| AVRR  | Assisted voluntary return and reintegration       |
| IOM   | International Organization for Migration          |
| GEL   | Georgian Lari                                     |
| GMD   | Gambian Dalasi                                    |
| GRA   | Gambia Revenue Authority                          |
| IT    | Information Technology                            |
| LTD   | Limited Company                                   |
| NIF   | Número de Identificação Fiscal (tax number)       |
| NGN   | Nigerian Naira                                    |
| RAS   | Reintegration Assistance from Switzerland         |
| RIF   | (Swiss) Return Information Fund                   |
| SDG   | Sudanese Pound                                    |
| SEM   | Swiss State Secretariat for Migration             |
| TVTO  | Iran Technical & Vocational Training Organization |
| UHC   | Universal Health Care Programme in Georgia        |
| USD   | US-Dollar   |
| WAEMU | West African Economic and Monetary Union          |
| XOF   | Franc de la Communauté Financière d’Afrique (CFA) |

# CONTEXT

Since 2002 IOM Switzerland provides return and reintegration assistance to migrants in the Swiss asylum sector who wish to return voluntarily to their country of origin. Two of IOM Switzerland's assisted voluntary return and reintegration (AVRR) projects are directly related to the inception of this handbook; both of which are financed through the contributions of the Swiss State Secretariat for Migration (SEM).

The "Swiss Return Information Fund" (RIF) project aims to support migrants in Switzerland who are willing to return voluntarily to their countries of origin. Return counsellors provide them with clear pre-departure information and – if applicable – support the preparation of their reintegration process. Those who intend to set up a business project after their return, can use RIF to enquire about the labour market in the country of return (such as supply and demand, administrative formalities, recommended activities) and the costs involved.

The "Reintegration Assistance from Switzerland" (RAS) project provides flexible and timely reintegration assistance to migrants, on a case by case basis. The assistance ranges from income generating activities to housing assistance, training and educational activities, as well as medical reintegration assistance. The entire process is closely monitored and contributes to a sustainable reintegration in the country of origin.

## SUSTAINABLE REINTEGRATION

Whilst there is no universally agreed definition, IOM defines sustainable reintegration as:

"Reintegration can be considered sustainable when returnees have reached levels of economic self-sufficiency, social stability within their communities and psychosocial well-being that allow them to cope with (re)migration drivers. Having achieved sustainable reintegration, returnees are able to make further migration decisions a matter of choice, rather than a necessity."

IOM, Towards and Integrated Approach to Reintegration in the context of Return,

"Reintegration is generally understood as a multidimensional process, enabling individuals to reestablish the economic, social and psychosocial relationships needed to maintain life, livelihood and dignity and achieve inclusion in civic life" (IOM, Glossary on Migration, 2019). However, reintegration is not seamless as the return of migrants, to the place from which they originally departed, does not guarantee a sustainable reintegration. The time abroad often leaves a considerable psychological mark, has an economic impact, or leads to an alienation within the community of origin. The environments to which migrants return to often do not offer the means to overcome these obstacles. That is why adequate support throughout the reintegration process is crucial.

IOM distinguishes between three dimensions of reintegration assistance (see below) which take place across three levels: the individual, community, and structural. IOM Switzerland's AVRR activities (and this handbook) predominantly focus on the economic dimension on an individual level.

## DIMENSIONS OF REINTEGRATION

- **Economic:** covers aspects of reintegration that contribute to re-entering the economic life and sustained livelihoods.
- **Social:** addresses access to public services and infrastructure in the countries of origin, including access to health, education, housing, justice and social protection schemes.
- **Psychosocial:** encompasses the reinsertion of returning migrants into personal support networks (friends, relatives, neighbours) and civil society structures (associations, self-help groups, other organizations and civic life). This also includes the re-engagement with values, ways of living, language, moral principles and traditions of the country of origin's society.



The reintegration process begins still in Switzerland with the provision of relevant information during the return and reintegration counselling to ensure that migrants can make an informed decision about their return. Should they decide to return voluntarily and be eligible for a reintegration project, a reintegration plan will be developed. Throughout the entire counselling, the RIF project is available to obtain country-specific information.

#### REINTEGRATION ASSISTANCE FROM SWITZERLAND (RAS)

- Individuals who (i) asked for asylum in Switzerland; (ii) come from States whose nationals require a visa to enter Switzerland; (iii) and want to return voluntarily are eligible to receive reintegration assistance.
- The reintegration assistance is always disbursed in kind. No cash payments are possible.
- Payments are made in local currency, according to the current IOM exchange rate.
- Three pro forma invoices may be required for the purchase of goods.
- The disbursement process of the reintegration assistance typically takes up to three months.

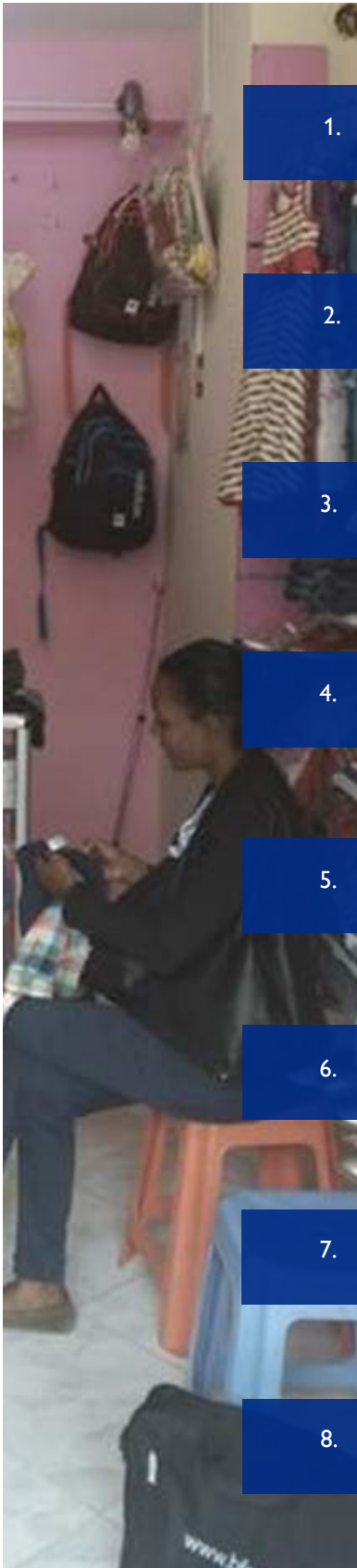
Migrants who are eligible for reintegration support will receive a grant which typically amounts to approximately USD 3,000 (depending on the annual exchange rate set by the SEM). Under exceptional circumstances, such as when migrants are in a particularly vulnerable position, the reintegration grant can be raised to approximately USD 5,000. Moreover, in Afghanistan, Ethiopia, the Gambia, Iraq, Somalia and Sri Lanka beneficiaries also have access to business development and vocational training activities. In addition, training activities in Nigeria are also offered to beneficiaries returning from Switzerland in the framework of another project (for further information, please refer to the “business development training” boxes in the respective country chapters).

After their return, migrants have three months to contact the local IOM office where they will receive further reintegration counselling and support from the local IOM staff. It is then their own responsibility to obtain the necessary documentation – such as (business) licenses and rental agreements – for their chosen reintegration projects. Once these documents have been submitted to IOM, the reintegration grant is disbursed in kind. In other words, IOM will directly pay vendors or landlords, who then deliver the goods or services to the beneficiaries. The reintegration grant must be used within 12 months after the return as a later disbursement is not possible. IOM closely monitors the reintegration process and supports migrants when necessary. For approximately 30 per cent of individual reintegration cases, IOM Switzerland is mandated to conduct monitoring visits after the disbursement of the reintegration grant. The results are then analysed and evaluated in the framework of project reporting.

Since its inception, more than 9,000 migrants from over 60 countries have been assisted through the RAS project. In the last five years the highest number of beneficiaries received reintegration support in Iraq, Nigeria, Afghanistan, the Gambia and Georgia. Since a high in 2013, when 1,126 migrants were assisted, the number of beneficiaries decreased. Before the COVID-19 pandemic the number of beneficiaries per year typically ranged from 440 to 540. Since 2015, income generating activities have been the most popular form of individual reintegration projects – ranging from 68 per cent of all reintegration activities in 2017 to 59 per cent in 2019. Housing related reintegration activities have been the second most popular project type, with percentages ranging from 15 to 22 per cent. The share of medical reintegration assistance has been growing and has increased from 13 per cent in 2017 to 20 per cent in 2020.

This handbook builds on 18 years of experience within the RAS project and all information and material collected is based on input from migrants and colleagues from countries of origin. IOM therefore trusts that this handbook is a practical tool to support migrants and counsellors in the reintegration process.

# STEPS TO SET UP A BUSINESS PROJECT



1.

**Pre-Departure return and reintegration counselling:** The needs and vulnerabilities of the migrant are assessed. Country-specific information and assistance modalities are shared so that the migrant can make an informed decision about return and reintegration.

2.

**Reintegration plan:** A reintegration plan is developed together with the return counsellor. Should the migrant have chosen to use the reintegration grant for a business project, a business plan is developed. IOM Bern informs the IOM mission in the country of return.

3.

**Return:** In Switzerland the return can take place with or without the assistance of IOM. After their return, migrants have three months to make the initial contact with the local IOM office. The phone number can be found on the confirmation of return assistance. Please also see the list of IOM offices in the annex.

4.

**Confirmation of the reintegration plan:** The business plan is reviewed together with the local IOM office. Changes in the business plan are possible, but must be coordinated with the Swiss donor. IOM staff in the country of return provides counselling throughout the reintegration process.

5.

**Official documentation:** The beneficiary is responsible for the collection of the documents necessary for the implementation of the reintegration project. The documents may vary from country to country and project to project, but may include business licenses, health permits, and/or driver licenses, to name a few.

6.

**Disbursement of the reintegration assistance:** Once all documents (see above) are submitted to IOM, the mission will begin with the payment procedures. Additionally, three pro forma invoices might be required for the purchase of goods. This process can typically take up to three months.

7.

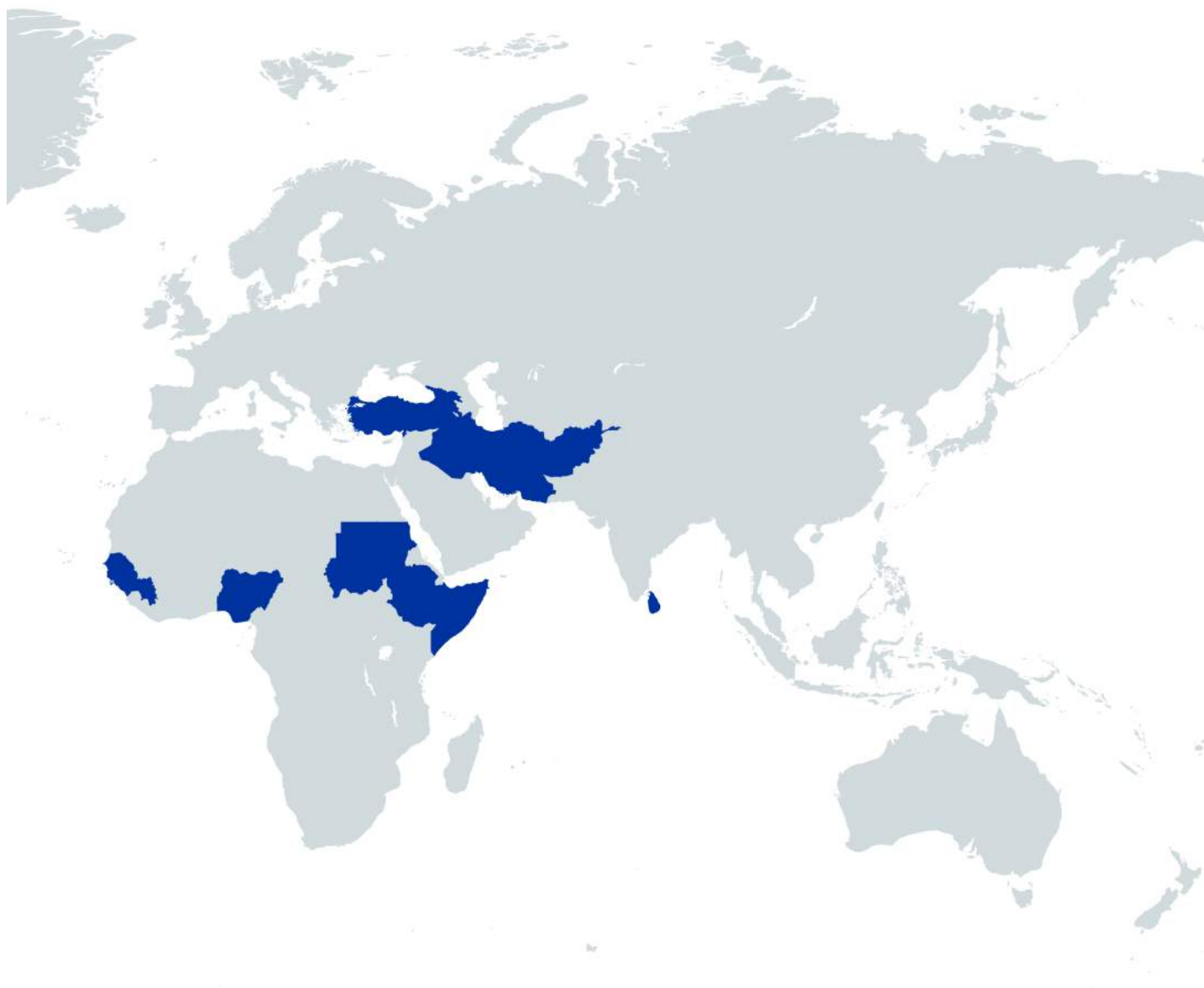
**Coordination:** IOM will pay the service provider directly and help coordinate the delivery of the material and/or services. Migrants cannot receive cash grants from IOM to pay for the respective goods themselves.

8.

**Monitoring:** IOM monitors the entire reintegration process and assists the migrant when needed. In some instances, monitoring visits are conducted during which information about the reintegration process and satisfaction with the assistance is collected. This information is fed into the project and shared with stakeholders.

# COUNTRIES APPEARING IN THE HANDBOOK

Highlighted countries appearing in the handbook



*Source:* [mapchart.net/world](http://mapchart.net/world).

*Note:* This map is for illustration purposes only. The boundaries and names shown and the designations used on this map do not imply official endorsement or acceptance by the International Organization for Migration.

## GENERAL ADVICE TO COUNSELLORS

- The business ideas presented in this handbook are intended to provide initial guidance and are not a guarantee of monetary success. They are based on past success stories of returnees and may or may not apply to all individuals and/or their circumstances.
- Before setting up their business projects, returnees should be aware of and take into consideration market information, legal procedures, starting capital, skills required to manage the business, as well as their level of commitment and determination. Awareness of the economic situation in the country of return before departure is strictly necessary.
- Through the Swiss Return Information Fund (RIF – please also refer to the information provided in the Context) case-specific information can be provided to migrants prior to their return. For example, costs and recommendations regarding a business project can be obtained. Additionally, a phone call with the local IOM office can be arranged to discuss potential business ideas with migrants.
- To ensure success, returnees must have interest and desire to develop a strong business plan, and accept potential challenges. The skills and needs of the migrant need to be considered throughout the counselling process.
- In some instances, returnees may be required to pay rent in advance. Advance payments are generally supported through the IOM programme; it does however depend on the country of return. If the beneficiary is eligible, additional sources of funding may be required for the implementation of a reintegration project. Returnees should therefore be advised to inform IOM about the requirements and provide sufficient proof in the form of a rental agreement or other official documentation.
- It is crucial to think about all aspects of the plan, which can take time and effort. In the first year returnees should focus on acquiring customers and later look into expanding their business. Participating in a (vocational) training on how to run a business is very important for implementing a successful business plan (please also see the context and info boxes in the sub-chapters on Afghanistan, Ethiopia, the Gambia, Iraq, Nigeria, Somalia and Sri Lanka).
- It is compulsory for IOM to use the exchange rates of a formal banking sector when reintegration programmes are implemented. These differences must therefore be considered during the initial planning of a business development project and extra investment may be required for a proposed business activity.
- The reintegration grant of USD 3,000 can only be used for the start up of a small business. It will not be disbursed in cash and returnees have to provide a quote for all items required to start their business. The grant may not necessarily cover all the required costs for items, equipment, machines, etc., required for the business projects. Returnees should therefore take alternative sources of funds, such as family support (financial or provision of business premises) or loans, into consideration. Moreover, support from the family or the joining of an existing business moreover usually improves the likelihood of success.
- It is important to note that COVID-19 has posed challenges for IOM and its partners to provide the usual assistance to migrants in the form of counselling and supporting returnees. Necessary steps and new measures have been undertaken to ensure the possibility of returns, in a safe and protected manner, whilst complying to current global regulations in relation to the pandemic. However, counsellors are advised to inform migrants about on how these circumstances can impact their reintegration support and that delays may take place that could affect their overall reintegration and return plan.





## LEGAL AND ADMINISTRATIVE FRAMEWORK

### BUSINESS LICENSE AND REGISTRATION

A business license is always required for small businesses except for livestock keeping. At the end of the financial year, the respective governmental department collects taxes from each small business. The exact tax percentage is not known. The authorities visit the business location and will calculate the amount based on their estimation, considering the size and sales of the business. Obtaining a business license normally takes between two to five days. The cost also depends on the type and size of the business, but an average cost would be AFN 3,500. A national ID and two photographs are required when asking for the license.

### RENT OF BUSINESS PREMISES

Whilst renting a shop, returnees must have their national IDs plus two photographs. Most times the rental agreement is signed for a duration of one year and in some cases only for six months. The need for advance payment should potentially be considered. This could be for a month, six months or a year, depending on the mutual agreement of both parties.

### AGE REQUIREMENTS

The minimum age for a returnee to run a business is 18 years.

# AFGHANISTAN

### GENERAL TIPS AND INFORMATION

It is recommended that returnees share their phone number with IOM Switzerland in advance. This way IOM Afghanistan already has the necessary contact details and can ensure adequate follow-up after their return. Returnees are moreover encouraged to contact family members who might have promising ideas for business projects and can recommend suitable locations where these could be set up. If returnees have acquired new skills during their time abroad, it is highly recommended to use these when setting up their business projects. Using innovative approaches and new technology can make a business more sustainable.

### TYPES OF REINTEGRATION PROJECTS WHICH CAN BE RECOMMENDED

#### Grocery Shops

**Location:** urban and rural areas

- The business can be run throughout the year;
- It can be run as a proprietorship or in a partnership;
- Suitable for both urban and rural areas, due to high demand;
- USD 3,000 are sufficient to start this type of business and beneficiaries could equally invest more money;
- Markets for purchasing grocery products as a wholesale are available in all provinces or districts.

Having experience in this field is an advantage. However, even if this is not the case, beneficiaries can easily start this business. With time passing, they can find more customers and earn sufficient income to make a living.

Renting an adequate space and acquiring a business license from the relevant municipality are prerequisites in case beneficiaries want to rent/run their own business. If a partnership is formed, this might not be necessary.

### Fabric and Tailoring Shop

**Location:** urban and rural areas

- Can provide both services (sewing clothes and selling fabrics);
- Can be started as a proprietorship or in a partnership;
- High in demand throughout the year, particularly on special occasions, such as Eid and new year;
- USD 3,000 are sufficient to start this business and beneficiaries could also invest more money;
- Beneficiaries could learn tailoring skills with the support of their (potential) business partner or hire a professional tailor. This can also help diversify the business.

Having experience in this field is an advantage. Even if this is not the case, beneficiaries could still start the business and then hire a professional tailor who could teach them the necessary skills (if they do not already have a partner with the relevant knowledge). Alternatively, beneficiaries could simply focus on selling fabric, without the tailoring component of the business. It is however recommended to do both.

Renting an adequate space and acquiring a business license from the relevant municipality are prerequisites, in case beneficiaries want to rent or run their own business. If a partnership is formed, this might not be necessary.

### Keeping of Livestock (such as sheep and cows)

**Location:** rural areas

- Can sell livestock and/ or dairy products with this business;
- No business license is required for this type of business;
- Beneficiaries must either own or have access to a stable to keep animals;
- Could also function well as a family business (where returnees can be assisted by their family);
- Beneficiaries could produce a variety of dairy products to be sold to customers, as well as for their own daily consumption.

Beneficiaries or their family members should have experience with this type of business and be familiar with keeping livestock. The establishment of a family business is encouraged.

## IMPLEMENTATION OF AGRICULTURAL PROJECTS

The reintegration funds provided by IOM cannot be used to purchase any land for the implementation of agricultural projects. However, if returnees buy land with their own money and provide IOM Afghanistan with official documentation as proof of purchase, it will be considered as a supporting document for the reintegration project. This means that IOM Afghanistan will then provide the reintegration funds for beneficiaries to purchase the necessary equipment or other items to support their business.



Name  
SIMA H.

Country  
AFGHANISTAN

“The Reintegration Assistance helped me start my own business and as a result, my two children and I have a better living condition now.”

“د بيا يوځای کيدنی مرستو پر مټ ما وکړای شول چې خپل کاروبار شروع کړم، چې په پایله کې يې زه او زما دوه ماشومان د ژوند غوره اسانتياوې لرو.”

“کمک ادغام مجدد مارا کمک نمود تا تجارت کوچک خود را آغاز نمایم و در نتیجه من و دواطفالم اکنون زنده گی بهتری داریم.”

## IMPORTANT INFORMATION

The aforementioned businesses are the most common examples that can be run easily. These businesses are also able to generate sustainable income for beneficiaries to support themselves, as well eventually their family (especially in the case of a family business).

However, IOM Afghanistan recommends that beneficiaries to try to establish a business in a field in which they already have some skills. For instance, someone who has worked as a mechanic in the past should, at best, try setting up a mechanical workshop or join an existing one.

## TYPES OF REINTEGRATION PROJECTS WHICH CANNOT BE RECOMMENDED

### Taxi Service

- The price for a vehicle in good condition is very high. If there are any issues, it can be difficult and/or expensive to obtain the right spare parts;
- Providing IOM with three official quotations and other required formal documentation (to meet IOM procurement regulations) can be a difficult process for beneficiaries;
- Monitoring and following up is usually a challenge as a taxi service does not have a permanent address.

### Sale of Mobile Sim Cards and Top Up Services

- Significant security risks are linked to this type of business;
- It is mostly done as a street vendor business, so there is no clear business location;
- The goods can easily be converted into cash, compromising the sustainability of the reintegration.

### Jewelry Selling Business

- High investment is needed to set up this business;
- The goods can easily be converted into cash, compromising the sustainability of the reintegration;
- Beneficiaries must have significant experience in this field.

## BUSINESS DEVELOPMENT TRAINING

All beneficiaries returning from Switzerland to Afghanistan can participate in business development training activities, free of charge, which are implemented through local service providers. In these training sessions they can acquire many skills necessary for the successful implementation of reintegration projects and obtain a certificate.

For more information on the training as well as flyers in local languages, please visit: <https://switzerland.iom.int/de/ras-de>

# ARMENIA

## LEGAL AND ADMINISTRATIVE FRAMEWORK

### BUSINESS LICENSE AND REGISTRATION

Most businesses do not require any licenses or registrations. However, for those that do, the business registration process usually takes up to five working days and costs between USD 7 to USD 120, depending on the type of business license.

### RENT OF BUSINESS PREMISES

Administrative costs for the purchase/rent of farming land or real estate tend to be between USD 20 to USD 60, and the process can usually take up to five working days to complete.

### AGE REQUIREMENTS

Beneficiaries must be 18 years old to receive a business or driving license.

### GENERAL TIPS AND INFORMATION

IOM is always ready to provide recommendations on business ideas, insights on market prices and economic conditions, as well as other useful information, to support returnees with setting up a successful business.

### TYPES OF REINTEGRATION PROJECTS WHICH CAN BE RECOMMENDED

#### Taxi Service

**Location:** urban areas

- Sustainable business;
- No special permit is required;
- A well-conditioned vehicle can be purchased with the reintegration grant.

Apart from a valid driver's licence, returnees are not required to obtain any permits for running a taxi service. With the reintegration grant provided, they will also be able to cover the costs of purchasing a well-conditioned vehicle.

It is recommended that this business is only run in urban areas as it is not suitable for rural locations. Returnees should also drive the vehicle themselves for better success and more income.

#### Tailoring Shop (or hairdressing, printer and the like)

**Location:** urban and rural areas

- Can save rental costs by running business from home;
- Reintegration grant can be used to purchase tools and equipment for the business, as well as renovation.

If running a tailor shop (or similar), returnees should have organizational and entrepreneurial skills. Having previous experience in the field (for example in sewing or tailoring) is also required to ensure better success.

Returnees must also obtain a business registration. This process can usually take up to five working days and costs between USD 7 to USD 120, depending on the type of business license.

### Keeping of Livestock (such as poultry, pigs and cattle)

**Location:** rural areas

- Ideal for rural and mountainous regions;
- The breeding of poultry, pigs and cattle are the most recommended;
- Costs of livestock feed can be anticipated in the business plan.

This is a promising business which is well-suited for rural areas as well as in mountainous regions of the country.

For this type of business, poultry, pigs and cattle are the most recommended types of animals. However, a farm with outside space is required for keeping the livestock.

Returnees should ideally have some previous experience in this field, to improve their chances of long-term success.

### Agricultural Business

**Location:** rural areas

- Growing strawberries, broccoli, wheat, barley and potatoes are highly recommended and generates income;
- Viticulture and activities in relation to tree planting (such as peaches, apricots and apples) also generate good income.

As for any agricultural business, having the right skills, experience and knowledge is key to ensure long-term success.

Access to an irrigation system, suitable climate conditions, land locations and market demand are essential. Returnees must therefore take all of these factors well into consideration before starting this business project.

## IMPLEMENTATION OF AGRICULTURAL PROJECTS

Before launching their agricultural business, returnees must obtain a land ownership certificate or a rental agreement. It is therefore recommended that they purchase land for their agricultural projects. As the prices of farming lands are usually not very high, the reintegration funds provided by IOM can cover the costs of a small plot of land. The administrative costs for purchasing or renting land or real estate tend to be between USD 20 to USD 60, and the process can usually take up to five working days to complete.

Name

YEPRIKYAN N.

Country

ARMENIA



“Thanks to the reintegration assistance, I was able to start my own small business.”

“Իմ բիզնեսը ընդլայնելու, ընտանիքիս համար տուն կառուցելու և իմ համայնքին հնարավորինս օգտակար լինելու համար ես ձգտում եմ անել առավելագույնը.”

## REINTEGRATION STORY

Mr Yerpikyan and his wife returned from Switzerland to Armenia in 2019.

While in Switzerland, Mr. Yerpikyan decided to set up a cattle breeding project. After his return, he met with IOM Yerevan to confirm his initial project idea to continue this business in Armenia and developed a business plan. After getting all the necessary approvals for his plan, he was able to then purchase three cows with the reintegration assistance. The transaction for this purchase was taken care of directly by IOM and the vendor.

Six months after his return a monitoring visit took place, during which he explained that thanks to his business project, his current financial situation is better than at the time when he had left Armenia.

When asked about the return and reintegration assistance programme, he mentioned that he initially had heard about it through some friends. His advice to people, who are in the same or similar situation as him, is to take advantage of this programme.

## TYPES OF REINTEGRATION PROJECTS WHICH CANNOT BE RECOMMENDED

### Taxi Service

**Location:** rural areas

- Taxi services should only be run in urban areas as rural areas are not suitable.

### Beekeeping

**Location:** rural areas

- Requires previous experience;
- A proper vehicle will be needed to move hives to new sites every once in a while.

### Cafes and Shops (such as retail and grocery shops)

**Location:** urban areas

- The competition is very high, particularly in urban areas;
- Additional monetary investment will be required, as the reintegration funds will not be sufficient.



## LEGAL AND ADMINISTRATIVE FRAMEWORK

### BUSINESS LICENSE AND REGISTRATION

All businesses (except agricultural) require a business license/tax registration. Returnees must apply for a National/Kebele Residence ID, as soon as possible. This card is mandatory to process anything in the country. Once a business premise is rented, returnees must submit the landlord agreement to the industry bureau, where then officials will physically check the facilities before issuing the license/tax registration.

### RENT OF BUSINESS PREMISES

Landlords usually require between six to 12 months advance payment of rent. In the capital rent is expensive and can take up the entire reintegration grant. It is therefore more realistic to set up a business outside of Addis Ababa. Premises located by the main street are preferable but are expensive. The ideal locations are busy areas, such as the town centre, market places, bus stops, main roads and areas by government and private institutions.

### AGE REQUIREMENTS

The minimum age to start an independent business is 18.

# ETHIOPIA

### GENERAL TIPS AND INFORMATION

Ethiopia is a vast country with a diverse economy. It is difficult to therefore define a type of business project that will apply feasible across the different locations. It is also important to note that the unemployment rate in the country is very high. Returnees are therefore advised to be very creative and hard working to succeed. However, microfinance offices are available to provide information and technical advice to small-scale businesses.

### TYPES OF REINTEGRATION PROJECTS WHICH CAN BE RECOMMENDED

#### Transportation Services (such as Bajaj three wheelers)

Location: urban and rural areas

- High in demand;
- Relatively cheaper option;
- Suitable for urban and rural areas.

Although this is a relatively cheaper option, the associated costs with this business are more than the reintegration grant. Returnees will therefore have to contribute with their own funds or the support of their family.

They must also obtain a business license and tax registration certificate for this business. To do so, they must first apply for a Kebele Residence Identity Card, which usually takes up to six months after their return. They must then provide the industry bureau with the relevant documents for them to issue the license and tax registration.

### Hair Salon

**Location:** urban and semi-urban areas

- Sustainable.
- High in demand, as it is a common business;
- Suitable for both urban and semi-urban areas.

This business option requires relevant license and tax registrations. To also ensure better success of running this business in the long term, it is essential that returnees have some previous skills, experience and know-how. Otherwise it is advised that they take a basic business skill training, for a minimum of three days (please refer to the business development raining box on page 14).

### Retail Shop

**Location:** rural and urban areas

- Easy to set up, without any previous experience;
- Reintegration grant can be used to cover the costs;
- High potential for success and for generating income.

Returnees have a high potential for success running retail shops, due to the close proximity to their customers and their ability to sell goods in small quantities. They must also ensure to obtain a business license and tax registration certificate for this kind of business.

### Small Restaurant or Cafeteria

**Location:** urban and rural areas

- Can be set up with a small capital;
- Sustainable, although this depends highly on the location;
- Minimum experience required and technical support is easily available.

Returnees should have some previous experience in this field to ensure sustained success. Otherwise it is advised that they take part in a basic business training, for a minimum of three days (please refer to the business development raining box on page 14).

It is also important to note that getting affordable premises for this business is a challenge. The location highly determines the level of income, which is why returnees should take careful consideration when choosing the right area for their business. Lastly, they must obtain a business license and tax registration certificate.



Name  
AZIZA S.

Country  
ETHIOPIA



“I aspire to do greater things, to grow my business, build a home for my family and serve my community at large.”

“ትልቅ ስራ ለመስራት ሁሌም ምኞቴ ነው ማለትም የንግድ ስራየን ማሳደግ፣ ለቤተሰብ ቤት መስራት እና ማህበረሰቤን በሚገባ ማገልገል ነው።”

### Keeping of Livestock (specifically cattle fattening)

**Location:** rural areas

- High in Demand;
- No experience or licenses required;
- Suitable mostly in rural areas, where grazing land and space is available.

Returnees should have a personal interest in this area to ensure better success. Keeping cattle is mostly suitable in rural areas, where grazing land and space is available. The type of cattle depends on the climatic condition of the location.

## IMPLEMENTATION OF AGRICULTURAL PROJECTS

In principle, land belongs to the Government and cannot be sold. However, it can be rented for a specific period of time. Plots of land can be purchased but a structure must be constructed in order to get the title deeds.

## TYPES OF REINTEGRATION PROJECTS WHICH CANNOT BE RECOMMENDED

### Liquor Shops

- Discouraged by the Government;
- High tax imposed;
- Capital intensive (not covered by grant);
- No advertisement.

### Furniture Making

- Electric power shortage;
- Growing competition in the market;
- Experience and skills are required.

### Cereal Trade

- Seasonality of cereal and pulses;
- Requires major storage space;
- High risk, as it is capital intensive and price fluctuations can affect income levels.

## BUSINESS DEVELOPMENT TRAINING

All beneficiaries returning from Switzerland to Ethiopia can participate in business development training activities, free of charge, which are implemented through local service providers. In these training sessions they can acquire many skills necessary for the successful implementation of reintegration projects and obtain a certificate.

For more information on the training as well as flyers in local languages, please visit: <https://switzerland.iom.int/de/ras-de>

## LEGAL AND ADMINISTRATIVE FRAMEWORK

### BUSINESS LICENSE AND REGISTRATION

All kinds of businesses (except agricultural) require a Tin Number from the tax office (free of charge). Returnees must register with the register of companies (costs GMD 500), the local council and tax office. This process can take up to a month to be completed.

### RENT OF BUSINESS PREMISES

If returnees does not already have a space, they will have to rent. The location determines the price of the business premises. In addition, the payment modality varies from three to six months of advance payment of rent.

### AGE REQUIREMENTS

No minimum age requirements to run a business but it is recommended that returnees are 18 years old and above.

# THE GAMBIA

### GENERAL TIPS AND INFORMATION

Some businesses may be seasonal and it is worth noting that there is no stable electricity and road networks connecting to markets. There are also risks of losing perishable goods due to storage and preservation challenges.

### TYPES OF REINTEGRATION PROJECTS WHICH CAN BE RECOMMENDED

#### Tailoring or Welding

**Location:** urban and semi-urban areas

- Available market and high in demand;
- Generates income and is easy to manage;
- Returnees can hire skilled workforce if they want.

To ensure success, it is advised that the business is established in a good location.

Returnees must obtain a Tin Certificate from Gambia Revenue Authority (GRA).

They also need to register at the Attorney General's office, at Municipal Councils and regional area councils. The GRA will then open a tax file which then requires regular tax payment.

#### Taxi Service

**Location:** urban and rural areas

- Generates income;
- Solely managed and operated by returnees.

Returnees must have a valid driver's license and vehicle documents to run a taxi service. Potential risks include breakdowns, which can at times be costly to be repaired.

### Traditional or Modern Bakery

**Location:** rural areas

- Available market and potential for sustainability;
- Returnees can hire skilled workforce or family members if they want.

Returnees must register at the tax office when establishing their business. They will need to have enough capital to buy or rent a space, as well as purchase the necessary tools/equipment and raw material. There must be enough supply of water, firewood and electricity, as these are key resources for a bakery. Moreover, having previous experience in this or a similar business will be useful. Otherwise, returnees should take part in a basic business training (please refer to the business development training box on page 18).

### Merchandise (building materials or groceries)

**Location:** rural areas

- High in demand as some merchandise are necessities;
- Rise in demand for construction and associated materials.

These type of businesses must be registered when being set up. Returnees should ideally have some knowledge in business and/or management. The business should also be in a strategic location, to attract the right customers but to also avoid potential risks, such as fire outbreaks or burglaries.

Due to more peace and stability in the country, there has been a rise in the demand for construction. If returnees want to set up a business in this field, in addition to having previous experience, they need to have a good knowledge in construction and building materials.

### Agriculture (poultry, husbandry and vegetable production)

**Location:** rural areas

- Available market and high potential of sustainability;
- Minimum experience required and technical support is easily available.

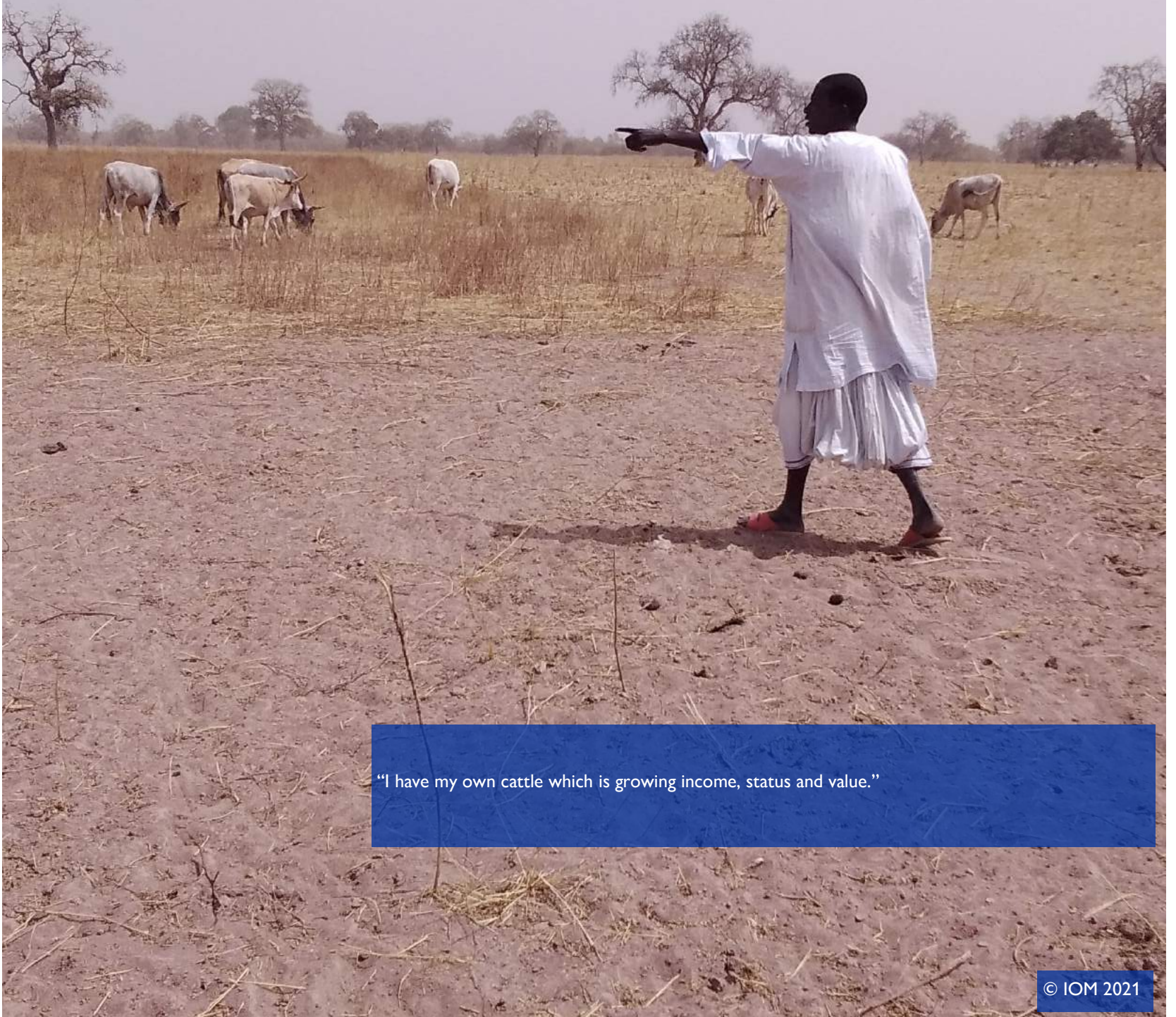
Having previous experience or having worked in a similar sector will be an advantage. Otherwise, beneficiaries are required to take part in a basic business training (please refer to the business development training box on page 18).

Name

SAIDOU B.

Country

THE GAMBIA



"I have my own cattle which is growing income, status and value."

## IMPLEMENTATION OF AGRICULTURAL PROJECTS

Returnees will need to purchase land within the communities, if they or their family do not own any land already. They will also need to register their agricultural business with the Ministry of Justice and the Gambia Revenue Authority.

Depending on their business requirements, it is recommended that their land should be in a strategic location, with proper storage facilities. In addition, beneficiaries must ensure that all animals are vaccinated on a regular basis.

## TYPES OF REINTEGRATION PROJECTS WHICH CANNOT BE RECOMMENDED

### Beekeeping

- Limited market for this type of business.

### Aquaculture

- High investment costs;
- Requires technical skills.

### Carpentry

- High competition due to imported materials being cheaper.

### Tractor Business

- Limited market for this type of business.

## BUSINESS DEVELOPMENT TRAINING

All beneficiaries returning from Switzerland to the Gambia can participate in business development training activities, free of charge, which are implemented through local service providers. In these training sessions they can acquire many skills necessary for the successful implementation of reintegration projects and obtain a certificate.

For more information on the training as well as flyers in local languages, please visit: <https://switzerland.iom.int/de/ras-de>

## LEGAL AND ADMINISTRATIVE FRAMEWORK

### BUSINESS LICENSE AND REGISTRATION

Returnees must register as individual entrepreneurs or as an LTD (except for agricultural projects). This can be done at any Public Service Hall or local National Agency of Public Registry office. Registration for an individual entrepreneur can be done within one business day (costing GEL 20) or the same day (GEL 50). However, returnees will be liable for the full property under this registration. For the LTD registration, this can also be done within one business day (GEL 100) or the same day (GEL 200). However, returnees will be liable within the LTD property only.

### RENT OF BUSINESS PREMISES

It is not recommended for returnees to use their reintegration grant to pay for rent. They should either use their own property or use one that is free of charge. If they decide to rent, they should consider a partnership or choose a good location where they can generate a good income.

### AGRE REQUIREMENTS

The minimum age to start an independent business is 18.

# GEORGIA

### GENERAL TIPS AND INFORMATION

Georgian nationals do not require a visa to travel to Switzerland. They are therefore not eligible to the reintegration assistance within the Swiss AVRR project, unless there have exceptional circumstances. Most of the returns to Georgia that are organized by IOM Bern include a medical component. That is why, in addition to the recommended business projects, this section of the handbook includes information on medical programmes in Georgia.

### TYPES OF REINTEGRATION PROJECTS WHICH CAN BE RECOMMENDED

Services (beauty salons, car wash or repair, fast food, construction and renovation)

Location: urban and rural areas

- High in demand, especially in urban areas;
- No specific qualifications or diplomas are necessary;
- Can generate regular income, as these businesses are non-seasonal.

Although returnees do not require any particular qualifications to start any of the businesses mentioned above, it is important that they have some relevant work experience for their selected projects.

In addition, returnees must register as an individual entrepreneur or LTD. If they prefer, they can also enter a partnership with another LTD business. Lastly, their business will be more feasible and will generate income if returnees use their own properties. However, if they decide to rent a property instead, they must do so with their own budget as the costs are usually very high and the allocated reintegration assistance funds will not be enough to cover them.

### Industrial Workshops (handicrafts, carpentry, sewing, enamelling, or plastic/metal production)

**Location:** urban areas

- Mostly recommended in urban areas and big cities;
- Can generate income throughout the year, as the projects are non-seasonal;
- No official qualifications or diplomas are necessary.

For these types of businesses, returnees must register as an individual entrepreneur (micro business) or LTD, or enter a partnership with an existing LTD business. The registration can be done at a Public Service Hall or, in the case of micro businesses, a Revenue Service.

### Delivery Service at GLOVO or WOLT

**Location:** urban areas

- Potential for good and regular income, as these services are non-seasonal;
- High in demand, especially in Tbilisi and Batumi;
- No official qualifications or diplomas are necessary.

For returnees to work in GLOVO or WOLT delivery services, they should have a bicycle or a scooter with a relevant driver's license. In addition, they should also own a mobile phone.

## IMPLEMENTATION OF AGRICULTURAL PROJECTS

Agricultural projects can be undertaken in most districts of Georgia. Returnees do not require any business registration, unless they are planning to sell their produced products in supermarkets (not open markets). In the case of plant growing, returnees should take into consideration the condition of the land for production. Lastly, purchase of land is possible but there might be a limited chance for returnees to receive a loan from the bank.



Name

MERAB S.

Country

GEORGIA

მიმდინარეობს  
ვიდეო კონტროლი

“If not [for the] IOM business grant, I would not be able to support our family financially. With the income I can finance the Georgian-French school for my grandson as well.”

“რომ არა IOM ის ბიზნეს გრანტი, მე ვერ უზრუნველყოფდი ჩვენს ოჯახს ფინანსურად და ვერ შევძლებდი შვილიშვილის სწავლის დაფინანსებას ქართულ-ფრანგულ სკოლაში.”

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## TYPES OF REINTEGRATION PROJECTS WHICH CANNOT BE RECOMMENDED

### Taxi Services

- High competition;
- High risk of bankruptcy due to accident or other major problems.

Setting up a taxi service requires a proper driver's license and official permit from the local government. In addition, the allocated reintegration funds are not enough to cover the necessary costs for this business. Returnees would therefore be required to use their own funds.

### Pharmaceutical, Dental or Medical Office

- High competition;
- Official licenses must be obtained for such businesses;
- Expensive to run.

In cases as such, returnees will be required to obtain special working and other official licenses which are not easy to obtain. In addition, they will require a very high budget to run this kind of businesses for which the allocated reintegration funds will not be sufficient enough.



# AVAILABLE HEALTH-CARE PROGRAMMES IN GEORGIA

## UNIVERSAL HEALTH-CARE (UHC) PROGRAMME

Full access to essential medical services is available to individuals who meet certain requirements, as detailed in the table below. The programme is open to citizens of Georgia, Stateless persons, neutral ID and travel document holders, individuals with refugee or humanitarian status, as well as asylum seekers. For those who are eligible, the medical costs will be partially covered by the Government. Moreover, they can get private insurance in addition to the UHC if they do not already have one. Within this framework, UHC will then also cover the following treatments for all citizens: prenatal care, cesarean section, high-risk pregnancy, maternal and infectious diseases.

### GROUPS WHO CAN BENEFIT FROM THE UHC PROGRAMME:

Those who can benefit from the UHC programme include: the socially vulnerable, pensioners, children up to the age of six years, teachers, students, internally displaced persons (IDPs) and people with disabilities. Please note, the scope of services within the UHC will be determined on a case-by-case basis and will not be based on family income.

| Group one  | Group two   | Group three  | Group four  |
|--|---|--|---|
| <p>Citizens with a rating* of 70 000 –100 000</p> <p>Adolescents aged 16–18</p>  | <p>Citizens with an irregular income or less than GEL 1 000 per month</p> <p>Self-employed individuals</p>  | <p>Citizens with a monthly income of more than GEL 1 000 (but not exceeding GEL 40 000 per annum)</p>                          | <p>Citizens with an annual income of more than GEL 40 000</p> |
| <p>Eligible for a basic UHC package.</p> <p>Private insurance can be included in addition.</p>   | <p>Eligible to limited services within the UHC package</p> <p>Emergency services within the private insurance will be funded by the State.</p>                    | <p>Eligible for either: limited services within the UHC package or Private insurance</p>                                       | <p>Not eligible</p>   |
| <p>Funding is provided for childbirth and caesarian (c-section) delivery</p> <p>Those registered in the unified database of socially vulnerable families (with a rating of up to 100 000) receive funding for the treatment of chronic diseases including: cardiovascular, pulmonary, type 2 diabetes (non-insulin dependent) and thyroid.</p> | <p>Funding is provided for treatments including: oncological diseases (chemo, hormonal and radiation therapy); childbirth and caesarian (c-section) delivery.</p> | <p>Funding is provided for treatments including: chemo and hormone therapy; childbirth and caesarian (c-section) delivery.</p> |   |

## IMPORTANT INFORMATION

Please note, the services may not be fully covered by the State and individuals will be required to pay some expenses themselves. The Ministry of Health will review and decide what percentage of a treatment can be covered by the programmes. This will be done on a case by case basis and will not be based on any pre-determined factors. In addition, the costs for preliminary consultations and tests are covered by individuals themselves. In the case of private insurance, there may also be some instances where the costs will have to be covered by the individuals as not all medical areas are covered by the insurance.

## MENTAL HEALTH STATE PROGRAMME

The State programme covers cases of acute schizophrenia, acute psychosis and suicidal disorders. It is open to citizens and Stateless individuals permanently residing in Georgia, as well as individuals in penitentiary institutions (even if they have no official identification documents).

The programme covers two types of services: inpatient and outpatient care. Inpatient care is usually provided for up to a maximum of three weeks, including full board and necessary medication. Outpatient care covers consultation and basic medication only, where patients must be assessed by experts and have regular checkups. For certain medical conditions, (such as schizophrenia) the care is provided free of charge. Moreover, the cost for any third generation medication is not covered by this programme and must be paid by patients themselves.

In the case of children under the age of 18, neurodevelopmental and psychiatric teams will assess their mental health state and evaluate whether there have been any changes in behaviour, deterioration of social functioning, or inadaptation. Subject to a doctor's prescription, there may also be provision of medication during the diagnosis period, laboratory examinations or consultation with other physicians where necessary.

## OTHER STATE-RUN MEDICAL PROGRAMMES

- Tuberculosis management;
- HIV/AIDS programme;
- State programme for battling drug addiction;
- Urgent emergency assistance and medical transportation (includes medical emergency at the scene of the incident, hospitalization and house calls).

## FURTHER INFORMATION

For further information and relevant contact details on the health care programmes available in Georgia, please refer to the country information sheet via the link below:

[https://switzerland.iom.int/sites/switzerland/files/CIS\\_Georgia\\_2019.pdf](https://switzerland.iom.int/sites/switzerland/files/CIS_Georgia_2019.pdf)

## LEGAL AND ADMINISTRATIVE FRAMEWORK

### BUSINESS LICENSE AND REGISTRATION

For grocery shops or other trading businesses, no business registration with the authorities is necessary. However, tax has to be paid once a year which officially amounts to 15 per cent of the total annual income.

### RENT OF BUSINESS PREMISES

For houses and commercial businesses, landlords generally require between six to 12 months of advance payment of rent.

### AGRE REQUIREMENTS

The minimum age to start an independent business is 18.

# GUINEA

## GENERAL TIPS AND INFORMATION

The presented ideas are intended to provide returnees with guidance on potential projects. When selecting their business they should already have some knowledge and experience as well as enough interest, to ensure better success in the long term.

## TYPES OF REINTEGRATION PROJECTS WHICH CAN BE RECOMMENDED

### Grocery Shops

**Location:** urban and rural areas

- Potential for success;
- No business registration necessary;
- Proven to be a viable project, based on other returnees who set this type of business up before.

To set up grocery shops, no registration with the tax authorities is necessary. However, tax has to be paid once a year, which officially amounts to 15 per cent of the total annual income.

In addition, returnees will be required to pay between six to 12 months of rent in advance for their shop premises.

### Taxi Service

**Location:** urban areas

- Potential for success;
- No business registration required;
- Suitable for urban areas.

A taxi service is easy to set up, as it does not require any business registrations. However, returnees must obtain a valid driver's license, registration card, sticker and police number. This type of business is highly recommended for urban areas, where more activities take place.

### Coffee Shop or Restaurant

Location: rural areas

- No business registration is required;
- Suitable for large urban areas;
- Potential for success, based on experience of other returnees setting up this type of business.

If the premises are rented for this business, landlords may ask returnees to pay between six to 12 months of rent in advance.

### Keeping of Livestock (such as cattle, sheep or oxen)

Location: rural areas

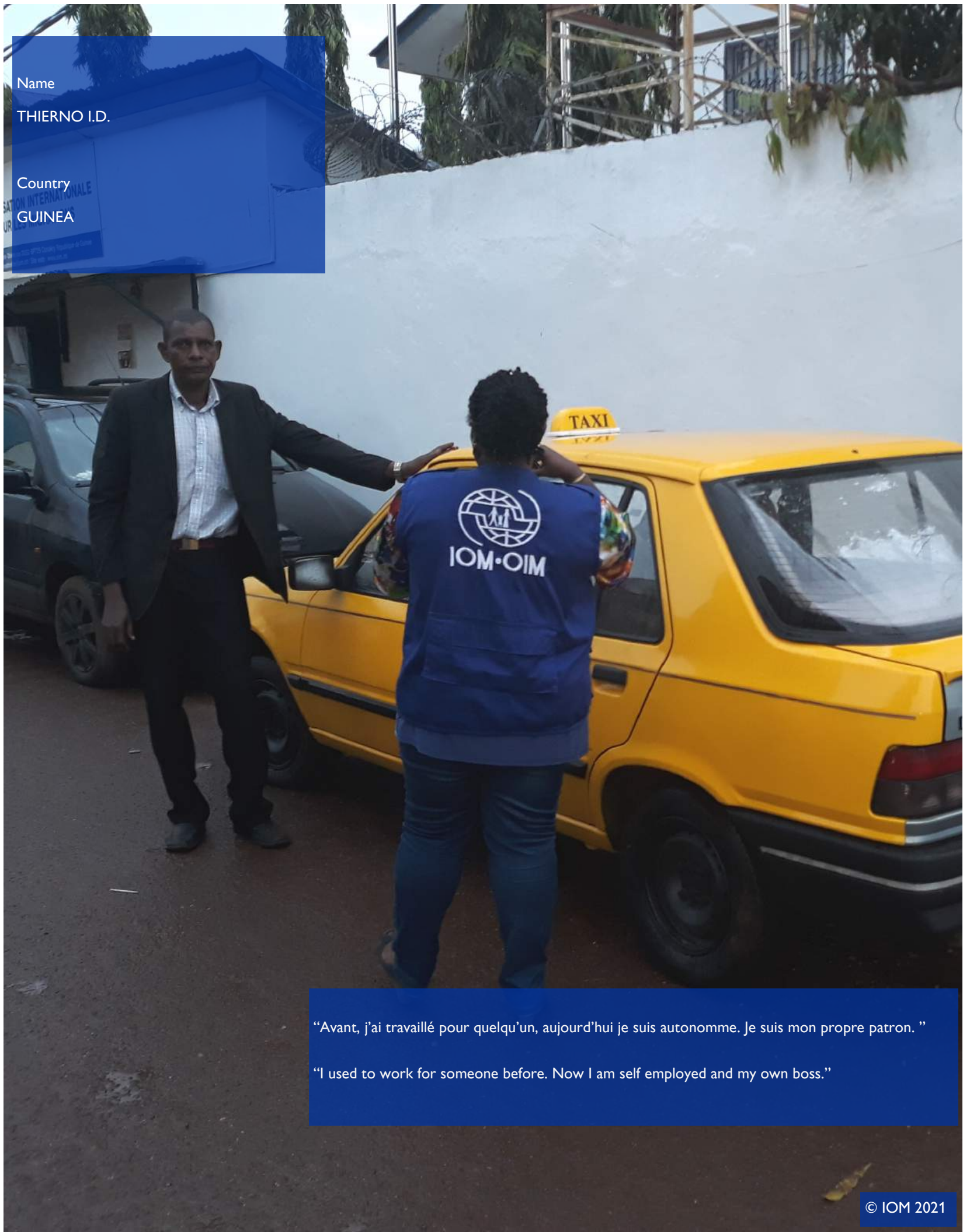
- Returnees can rent land if they do not already own any;
- No business registration is required;
- Potential for success, based on experiences of other returnees in this field.

As per any type of business, returnees should ideally have some interest and/or previous experience of working in this field.



Name  
THIERNO I.D.

Country  
GUINEA



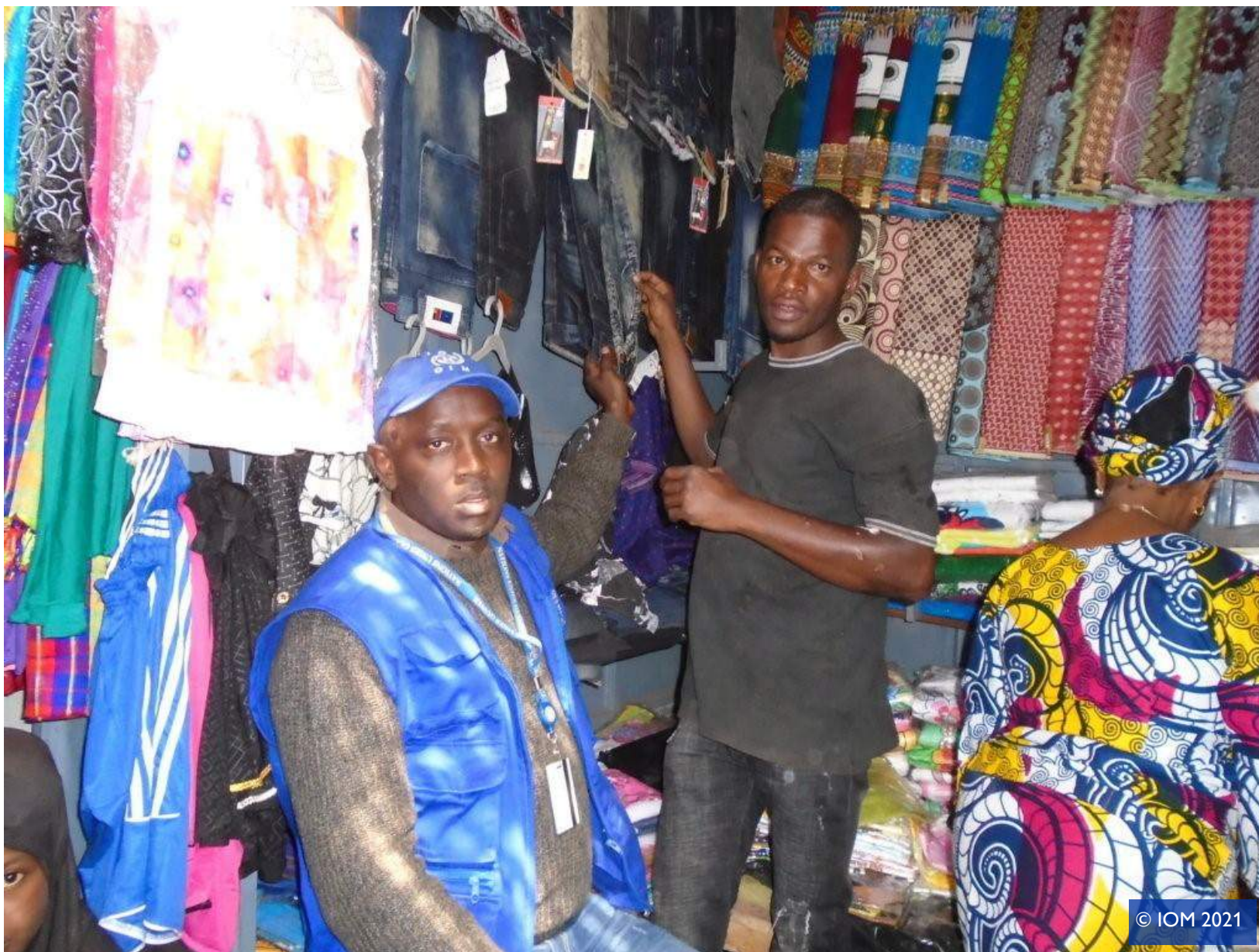
“Avant, j’ai travaillé pour quelqu’un, aujourd’hui je suis autonome. Je suis mon propre patron.”

“I used to work for someone before. Now I am self employed and my own boss.”

## TYPES OF REINTEGRATION PROJECTS WHICH CANNOT BE RECOMMENDED

- Pharmacies
- Liquor Shops
- Tobacco shops

The businesses mentioned above are risky as the goods can easily be converted into cash, compromising the sustainability of the reintegration.





## LEGAL AND ADMINISTRATIVE FRAMEWORK

### BUSINESS LICENSE AND REGISTRATION

For commercial businesses, a license is required. Relevant documents must be obtained from establishments such as the Municipal Chamber of Bissau, Finance, Ministry of Commerce (to name a few). This process can take up to a maximum of one month and can vary from one location to another. For further information on prices, please refer Table 2 on page 32.

### RENT OF BUSINESS PREMISES

For any rental space, a contract between returnees and other relevant parties must be concluded. The document must highlight all agreed clauses between the parties, including the rental price, location, the duration and option of renewal of the contract, as well as other relevant details.

### AGE REQUIREMENTS

No minimum age requirements to run a business but it is recommended that returnees are 18 years old and above.

# GUINEA-BISSAU

## GENERAL TIPS AND INFORMATION

Returnees should select a business project in which they already have some knowledge or experience. They should also be aware of formal rules and regulations, as well as their rights and responsibilities before starting any business project.

Since Guinea-Bissau joined the West African Economic and Monetary Union (WAEMU), the economic market has become more competitive. It is now not only accessible to Guinea-Bissau's citizens, but also to all nationals of the WAEMU member States.

## TYPES OF REINTEGRATION PROJECTS WHICH CAN BE RECOMMENDED

### Grocery Shops

**Location:** urban areas

- Potential for success;
- Generates income;
- No extensive experience needed, but type of products and location must be clearly defined.

Returnees must own or rent a space, boutique or 40-foot container. The latter can be placed in a suitable location of their own or within an existing business space owned by family members.

Moreover, a taxpayer card issued by the Ministry of Finance must be requested from the Ministry of Commerce.

### Transport Services (motorcycle, car or transport car)

**Location:** urban and rural areas

- Generates income easily;
- Potential for success due to demand.

As generally there is a challenge with transport and logistics in the country, there is demand for transporting people and goods. If returnees are willing to work hard they can easily earn a good income.

For transportation services, returnees must obtain relevant licenses and vehicle documentation, including a driver's license, car insurance, inspection and road fund.

### Keeping of Livestock (cattle, goats, pigs, chicken and producing animal feed)

**Location:** rural areas

- Potential for success due to favourable ecological conditions;
- There are no specific requirements, as long as returnees have a suitable space in the countryside for the livestock;
- No previous experience required (although an advantage), and returnees can hire external people with the relevant skills instead.

It is important for returnees to enrol in the Regional Cattle Ranch Association and own a membership card. This ensures that, as partners of the association, they receive State protection and their assets will be conserved.

### Horticulture

**Location:** rural areas

- Potential for success due to favourable ecological conditions;
- No previous experience required (although an advantage), and returnees can hire external people with the relevant skills instead.

For horticultural projects, returnees must know how to handle the materials, define the types of products they want to grow and sell, as well as know their value on the market.

### Agriculture

**Location:** rural areas

- Potential for success due to favourable ecological conditions;
- No previous experience required (although an advantage), and returnees can hire external people with the relevant skills instead.

As for any business, having previous experience and knowledge of products and materials is preferred. However, if this is not the case, returnees can hire and pay external people with the relevant skills instead.

## IMPLEMENTATION OF AGRICULTURAL PROJECTS

For agricultural and horticultural projects, returnees must own a plot of land. In some instances, some returnees or their relatives have already inherited land which allows them to carry out their activities. However, if they do not already own any land, they can purchase their own plot. They must then legalize the land by registering their plot with the local authorities, after it has been purchased.

Particular attention should be paid to the health of the crops and animals. The issue of treatment and prevention of diseases is often not taken into consideration for these type of projects.

Name

ADULAI B.

Country

GUINEA BISSAU



“I find the return assistance as an opportunity to return home and work with our families.”

“Je trouve l'aide au retour comme une opportunité de rentrer au pays et de travailler avec nos familles.”

## TYPES OF REINTEGRATION PROJECTS WHICH CANNOT BE RECOMMENDED

### Grocery Shops

- This business can be risky if it is not located in a suitable area where there is a large flow of activities, or not well-stocked with goods that sell the most.

## PRICES FOR COMMERCIAL LICENSES

**Table 2. Prices for commercial licenses**

| Institution responsible for issuing | Type of document | Price (in XOF)                   | Coverage period | Validity period |
|-------------------------------------|------------------|----------------------------------|-----------------|-----------------|
| Ministry of Economy and Finance     | NIF              | 5 000                            | Integral        | all the time    |
| Ministry of Economy and Finance     | Market Rate      | 15 000 minimum<br>30 000 maximum | Semester        | six months      |
| Ministry of Commerce                | License          | 55 000                           | Integral        | all the time    |
| Municipal Chamber of Bissau (CMB)   | License          | 57 000                           | Yearly          | annual          |
| Municipal Chamber of Bissau (CMB)   | Market Rate      | 13 000                           | Semester        | six months      |
| State Committee                     | Market Rate      | 12 500                           | Semester        | six months      |

## LEGAL AND ADMINISTRATIVE FRAMEWORK

### BUSINESS LICENSE AND REGISTRATION

To establish a new business, it is necessary to obtain a business license. Depending on the type of the proposed business, a sanitary permit might also be required. Paperwork is usually complicated and can be time consuming. If everything runs smoothly, it can take around one month and costs approximately USD 100. In some instances, it might be necessary to successfully complete a business course to obtain the license.

### RENT OF BUSINESS PREMISES

Having the right premises is one of the key requirements for receiving a business license. An inspector will visit to ensure the place meets the standards for the applied business. As this process is usually very expensive, returnees should be realistic about all costs when planning to open a business from scratch. Instead, many returnees could try to find a partner who already runs an established business. This reduces the costs and amount of paperwork involved whilst setting up the business, as well as the risk of failure.

### AGE REQUIREMENTS

Returnees must be 18 years old or have a driver's license.

### SPECIFIC ECONOMIC CONDITIONS

Inflation and stagnation are both high in Iran. Returnees should therefore be familiar with financial affairs like accounting, cash flow, pricing, budgeting and so on, to avoid losses.

# ISLAMIC REPUBLIC OF IRAN

### GENERAL TIPS AND INFORMATION

The Iranian market is very competitive and challenging. Uncertainties, stagnation and inflation are high, and opportunities are limited. It is therefore important to identify challenges, develop a business plan, and take concrete steps to establish a business. To this end, returnees can familiarize themselves with the concept of value proposition and business canvas, and make use of available IT platforms to enhance their capabilities. Applications, such as Telegram and Instagram, are widely used by entrepreneurs in different sectors to advertise their products and services free of charge. There are also some online platforms, such as *Achareh* and *Ostadkar*, that freelancers can easily join to promote their websites and services. Using these tools, those working as plumbers, mechanic or electricians, for example, can easily find clients without having to pay for the rental costs of a workplace.

### TYPES OF REINTEGRATION PROJECTS WHICH CAN BE RECOMMENDED

#### Fast Food and Snack Bar, Grocery Shops or Barber Shops

**Location:** urban areas

- Relatively low starting capital required;
- Generates income soon after establishment;
- Usually in higher demand.

Competition is high in all fields, so all entrepreneurial activities need to ideally be accompanied with an added value (skills, technology, innovation) to be successful in the long run. Besides having the general knowledge in finance, marketing and business management, each field requires its own specific skills and experience. If returnees apply for a business license and the business requires a specific skill or knowledge, applicants are referred to an accredited organization to pass vocational courses.

To build a successful business, setting up a workplace or partnership would be necessary. However, the reintegration assistance would not be enough to build a sustainable establishment, unless returnees already have savings of their own which they could use in addition. Otherwise, it is recommended that beneficiaries get support from their family.

### Freelance Occupations (such as plumbing, welding, electric/home appliance repair, taxi service or tourism)

Location: urban areas

- Skills-based and therefore always in demand;
- Requires very little starting capital;
- Generates income soon after establishment.

For the occupations listed above, no specific permissions or licenses are required. The only exception is applied to transportation services and taxi businesses, which both require a driver's license.

As competition is high in these fields, having the right people skills as well as some experience in marketing, advertisement and modern technologies is an asset, to ensure long-term success. However, if returnees do not already have the relevant skills, they can take part in a wide range of vocational training – offered by TVTO – a large organization affiliated with the Ministry of Labour, Welfare and Social Affairs.

In the case of job placements the formalities depend on employers. Sometimes employers ask for documents such as vocational certificates, health certificates or similar.

### Transportation services (using a pick up or providing agricultural services)

Location: rural areas

- Little starting capital needed;
- Easy to establish and run;
- Compatible with local communities;
- Little paperwork.

This project recommendation includes farming activities, using inexpensive and small-sized equipment such as mini trillers, cultivators, hand tools and other related accessories. It can also include the use of greenhouses as well as the production of vermicomposting fertilizers. Moreover, husbandry could be a promising reintegration project.

Having some general knowledge in agriculture and crops, as well as having experience with machineries is an advantage. However, it is recommended that returnees regularly take part in training for new products and technologies where applicable. They should also ensure to keep up to date with the latest guidelines provided by the local offices from the Ministry of Agriculture.

To run small agricultural businesses in villages, no specific documentation or certifications are required.

Due to the devaluation of the Iranian currency many labour migrants are leaving the country, resulting in a lack of workforce in many rural areas.

Name  
REZA A.

Country  
ISLAMIC REPUBLIC OF IRAN



“For the migrants who return to their home countries after a long time, reintegration assistance is such a great help to cope with the challenges they may face following their return. So I would highly recommend making use of these reintegration services to all returning migrants.”

“برای مهاجرانی که پس از مدتی طولانی به کشورشان باز می گردند، خدمات ادغام مجدد سازمان بین المللی مهاجرت کمک بسیار بزرگی برای فائق آمدن بر چالش هایی که ممکن است پس از بازگشت با آنها مواجه شوند، خواهد بود. از این رو استفاده از این خدمات را به دیگران توصیه می کنم.”

## IMPLEMENTATION OF AGRICULTURAL PROJECTS

The allocated reintegration assistance does not suffice to purchase farming land, but is enough to rent a plot of land. An arid or semi-arid climate is predominant in major parts of Islamic Republic of Iran, often preventing the growth and development of crops. Climate change also has seriously impacted agricultural activities, resulting in water shortages in the summer, floods as well as very cold weather during the spring. These have become regular occurrences and should therefore be taken into consideration when deciding on the location of land and the choice of crops. Moreover, supply and demand in the agricultural market are very fluid during the different seasons and demand for crop may quickly fall to zero in a matter of one week. To cope with these challenges, farmers should consult the local offices of the Ministry of Agriculture for advice before cultivation. Lastly, they can make use of a mobile phone application, developed by the weather forecasting organization of Islamic Republic of Iran, to adjust their agricultural activities to the climate changes specific to their region.

## TYPES OF REINTEGRATION PROJECTS WHICH CANNOT BE RECOMMENDED

- Any business that depends on hard currencies (due to inflation and volatility);
- Investing in the stock market, without having the right technical knowledge;
- Investing in pyramid schemes.

Local currency is devalued on a daily basis. Therefore returnees need to be cautious if they want to start a business in which hard currency matters, such as trading imported goods (such as mobile phones). Pyramid schemes are forbidden and prone to fraud. Investing in the stock market, which seems easy and has recently become very interesting for investors, requires a high level of technical knowledge and is very risky for people who do not have the necessary skills.





## LEGAL AND ADMINISTRATIVE FRAMEWORK

### BUSINESS LICENSE AND REGISTRATION

Some type of businesses require a health permit before being established (such as bakeries, restaurants, fast food stalls and coffee shops). All documents must be prepared and submitted with a request to the related health directorate in the respective city. This process usually takes about two months and costs between USD 100 to USD 800. However, it can differ from city to city.

### RENT OF BUSINESS PREMISES

The success of businesses highly depends on the type of business, their premises and location. Returnees should therefore ensure to sufficiently investigate all these areas before selecting their business projects. It is also vital to take into consideration whether the premises are spacious enough for all items and customers. Moreover, when renting, returnees must ensure that the price of rent does not exceed their budget and that they can obtain all required official documents.

In addition, returnees must be certain whether their landlord will require a deposit or advance payment of rent.

### AGE REQUIREMENTS

The Iraqi labour law has set the minimum working age as 15 years. According to Iraqi trade law the minimum age to be involved in a trade business is 18 years. No license from the Chamber of Commerce is required for opening a small shop.

## IRAQ

### GENERAL TIPS AND INFORMATION

To ensure success, returnees must have an interest and desire to develop a strong business plan, and accept potential challenges. It is crucial to think about all aspects of the plan, which can take time and effort. In the first year returnees should focus on acquiring customers and later look into expanding their business. Participating in a (vocational) training on how to run a business is very important for implementing a successful business plan (please refer to the business development training box on page 42).

### TYPES OF REINTEGRATION PROJECTS WHICH CAN BE RECOMMENDED

#### Mini Market

Location: urban areas

- Does not require extensive experience;
- Very easy to be managed;
- Ongoing demand for necessity goods by the community.

Having some basic marketing skills and knowing how to arrange the workplace to make the business work would be an advantage. In addition, the business should be open and available to service the neighbourhood at least 12 hours per day, to ensure enough customers are attracted.

For this type of business, formal documentation will be required. If returnees own the property, they must provide ownership papers; if they are renting, they must obtain a lease agreement. However, in the case of a partnership, an agreement needs to be issued at the public notary. In the event the public notary is not available or is unwilling to provide such an agreement, this can be prepared by a lawyer instead. Moreover, in some cases, a license from the municipality may also be expected but it is not mandatory as in some areas this cannot be provided. Furthermore, returnees must present an information card or a local representative letter to the municipality, to prove their marital or head of household status.

### Mobile Phones and Accessories Store

**Location:** urban areas

- Can be very successful if run properly;
- Targets large age and population groups;
- Products are in high demand as nearly everybody uses mobile appliances.

Returnees should have some knowledge about mobile accessories and product versions. In addition, they should be able to fix, repair and programme mobile phones.

For this type of project, returnees cannot solely offer mobile phones. They must use half of the reintegration grant to purchase accessories, to diversify the products on offer. Otherwise, this type of business will not be approved.

Moreover, returnees should be aware that the community's requirements keep changing on a daily basis. Returnees should therefore be able to cope with fluctuations in order to be able to compete in the market. The decoration and presentation of the business plays a key role and prices must be reasonable to compete with other shops.

The same formalities apply to this business, as those previously mentioned in the business license and renting of premises sections.

### Café or Fast Food Stalls

**Location:** urban and rural areas

- It is a viable option in all seasons;
- There is a possibility to hire staff and expand;
- Viable option in most places.

Returnees should have some experience in preparing meals, hookahs, and local games with dice and more. In addition to the documentation and other requirements mentioned in the previous projects, a health license is required for this type of project.

Returnees should also be aware that the community, especially the youth, is very attracted to this kind of business. It is therefore essential to be creative in tastes, products, location and venue. They should also be ready to make seasonal changes to their food and offerings. Finally, providing a good service is especially important to ensure success.

### SPECIFIC ECONOMIC CONDITIONS

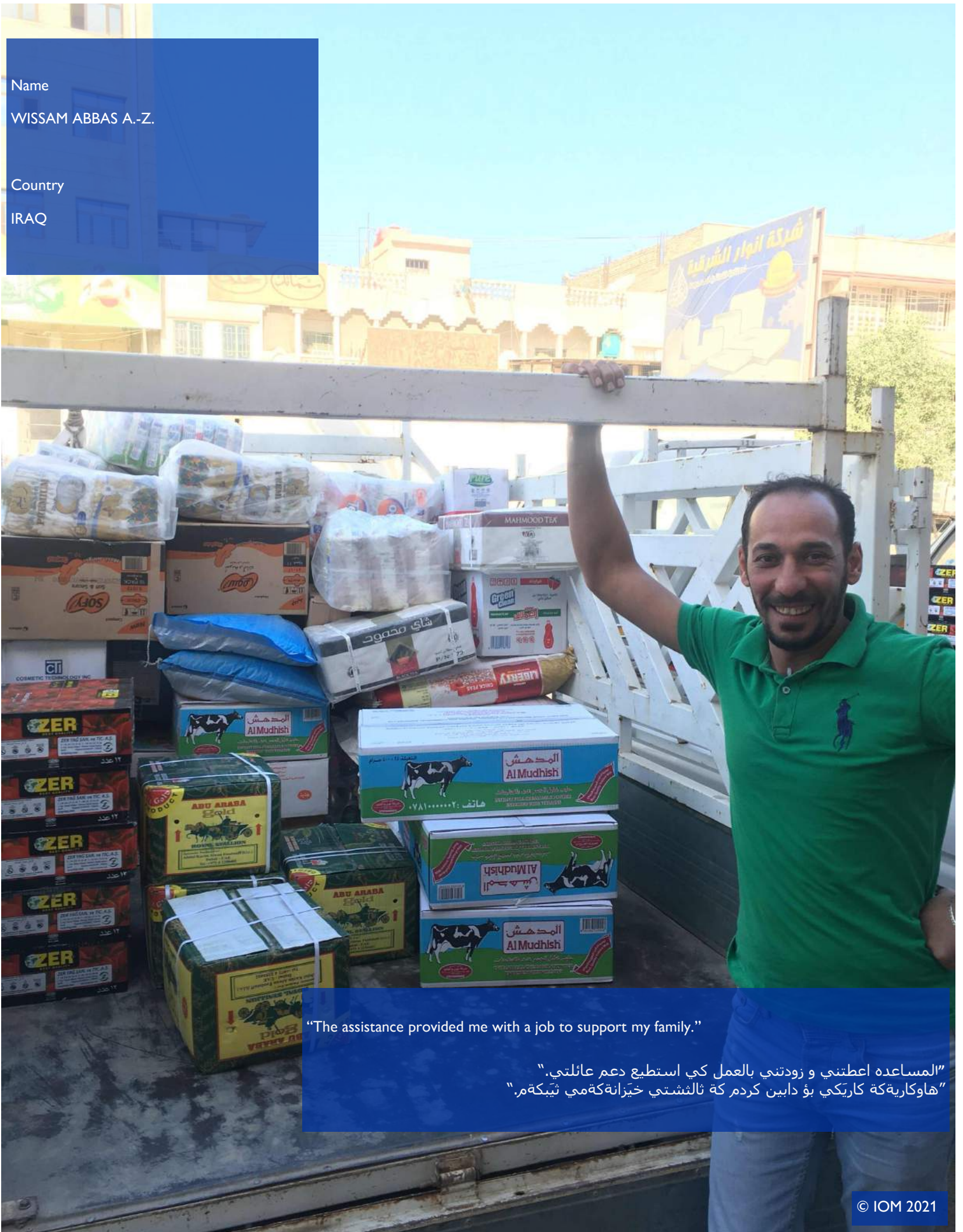
Returnees should be aware that the economic situation mostly depends on the political situation in Iraq. It has not stabilized and changes frequently. Returnees should also be aware that it can take some time to set up a business and take at least six months before generating an income. It is also important to note that starting a business needs experience, as well as the ability to attract customers.

Name

WISSAM ABBAS A.-Z.

Country

IRAQ



“The assistance provided me with a job to support my family.”

“المساعدة اعطتني و زودتني بالعمل كي استطيع دعم عائلتي.”  
“هاو كاريكة كاريكي بؤ داين كردم كة ثالثتي خيزانة كة مي ثيبكة م.”



### Selling Make Up and Accessories

**Location:** urban areas

- Can be very successful if run properly;
- Can provide services throughout the year;
- There is a constant demand for the services offered in this business.

It is necessary for returnees to have extensive experience in this field. To attract as many customers as possible, they should know how to deal with large numbers of clients in a very professional and forthcoming way. Moreover, the use of social media is essential for the attraction of customers and may even facilitate the set up of an online shop.

Returnees should also take into consideration that certain brands are in very high demand by the clients but should still be sold at reasonable price to stay competitive. Moreover, the venue should be in an attractive location as this can be a crucial factor for the success of the business.

The same documentation and formalities as mentioned for the previous business projects is required.

### Keeping of Livestock

**Location:** rural areas

- It is easy to set up and not very work-intensive;
- Not many prerequisites are necessary for this type of project;
- The RAS reintegration grant (from Switzerland) is typically sufficient for implementing this project.

Returnees should have some experience in keeping and taking care of livestock and/or should be implementing the project with someone with relevant experience. However, they should be aware that raising livestock is a seasonal business and may not provide regular income.

For the keeping of livestock, most times, this type of project does not require a dedicated venue as returnees could use parts of their own accommodation. For example, in rural areas people are using parts of their houses for the raising of livestock. However, sheep are only allowed to be raised in rural areas.

Only returnees who raise the livestock for the processing and selling of meat would require a dedicated location.

## IMPLEMENTATION OF AGRICULTURAL PROJECTS

For agricultural projects, it is crucial to have some previous knowledge and experience in the field. Returnees should also be aware of special regulations that apply to agricultural projects, if they are solely managed by themselves instead of a partnership. These regulations can also vary from project to project – for example – beekeeping and cattle breeding have different requirements. In addition, the location and property is important, specifically for sheep breeding projects. It is important that sufficient agricultural supplies exist in the area of the project, to meet the needs of the business. For example, a sheep breeding business requires enough fodder, grass, and water supplies in the area it is established in. Moreover, it is crucial that a veterinary clinic exists in the vicinity and that vaccinations are available for the livestock. Above all, the business owner must make sure that the area is safe and that there are no direct threats, such as wild animals.

It should be noted that land is usually too expensive to be purchased and few owners are ready to sell their land. It is however possible to rent or lease a plot of land for seasonal agricultural work.

## TYPES OF REINTEGRATION PROJECTS WHICH CANNOT BE RECOMMENDED

### Mobile and Internet Credit Cards / Tobacco Shops

These businesses can be implemented without a stable venue which adds to the risks of failure. There is also a high likelihood of bankruptcy.

### Selling Home Appliances

This business requires a high budget and even if established in a partnership, the reintegration grant will not be enough to cover the costs. Furthermore, the partner might not be willing to give a significant share of the business or revenue.

### Breeding Livestock in Urban Areas

It is impossible to establish this inside of cities as it is officially forbidden.

### Goldsmith

The reintegration assistance does not suffice for this business, even in a partnership. It can also easily go bankrupt. Furthermore, the business requires very specific and developed skills to make it competitive. Also, in partnerships, the partner might not give a significant share of their business or revenue.

## BUSINESS DEVELOPMENT TRAINING

All beneficiaries returning from Switzerland to Iraq can participate in business development training activities, free of charge, which are implemented through local service providers. In these training sessions they can acquire many skills necessary for the successful implementation of reintegration projects and obtain a certificate.

For more information on the training as well as flyers in local languages, please visit: <https://switzerland.iom.int/de/ras-de>



## LEGAL AND ADMINISTRATIVE FRAMEWORK

### BUSINESS LICENSE AND REGISTRATION

Registering a business in Nigeria is the first step for beneficiaries to get their business structured. Although this is not mandatory for small-scale businesses, it is important as clients tend to trust registered businesses more. The process for registering a business name can normally take between two to three weeks. In addition, the Corporate Affairs Commission (CAC) will charge an official filing fee of NGN 20,000 (approximately USD 51.60.)

### RENT OF BUSINESS PREMISES

In most cases, beneficiaries and their landlords must enter a formal agreement in the form of a letter of or tenancy agreement (in the case of land). In addition, it is mandatory to provide a utility bill. Depending on the property, sometimes special consideration may need to be taken.

### AGE REQUIREMENTS

The minimum age is for a beneficiary to run an independent business in 18 years.

# NIGERIA

### GENERAL TIPS AND INFORMATION

It is important to note that unemployment is the most pressing issue in Nigeria – more so than poverty, crime and lack of electricity. With this in mind, it is important to note that the labour market in the country is largely characterized by self-employment. On this basis, beneficiaries also have a tendency of becoming self-employed.

Before leaving for Nigeria, beneficiaries should therefore take the time to discuss their return with their counsellors to get all the necessary support, and ensure they are well-informed about and prepared for their reintegration. In addition, they should carry out extensive research on their chosen business to get a good understanding of the project's scope and value. Once they have returned to Nigeria, they can join the Start and Improve Your Business (SIYB) business development training to further build on their vision and create a sustainable plan. By doing so, they will gain the necessary confidence in pursuing their chosen business projects (please refer to the business development training box on page 46).

### TYPES OF REINTEGRATION PROJECTS WHICH CAN BE RECOMMENDED

#### Grocery Shops

**Location:** urban and rural areas

- Generates income;
- No previous experience in this field or any other business needed;
- There is ongoing demand for foodstuff, regardless of where the business is located.

In order to be able to run this type of business and also sell groceries, beneficiaries must have the necessary documentation. These include invoices from their vendor and a corporate/business account of the vendor for the disbursement of the reintegration assistance.

Moreover, it is recommended that returnees review the market and find a good location for their business to ensure maximum success.

### Sales of Automobile Parts

**Location:** urban and rural areas

- Generates income;
- Growing demand for auto parts, particularly in major cities;
- Ideal for urban areas where there is more traffic.

It is important to note that in some States in Nigeria beneficiaries may be required to get a permit from the State or the local government. In addition, it is recommended that they should join an association for auto-parts sellers to protect their business from unnecessary penalties.

### Retail Shops (selling clothing for men, women and children)

**Location:** urban and rural areas

- A boutique business usually generates income;
- High in demand as clothing is a necessity;
- Flexible and easy to run;
- No extensive prior experience is required;
- Ideal for busy locations where customers often visit.

This type of business usually generates income in Nigeria, as fashion industry products are always in demand. It is flexible and easy to run, and therefore does not require extensive experience however, having some knowledge in marketing and customer services can be an advantage.

### Cosmetics and Hair Accessories Business

**Location:** urban and rural

- High in demand, as such products are used on a daily basis.

Cosmetics is a significant part of the beauty industry and there is always demand. For this business to be successful, it is important that it is established in a good location, as this can have an impact on the sales and income. Beneficiaries can also easily market their products online.

### Electric Appliances and Lighting Equipment

**Location:** urban and rural areas

- This business generates income and there is demand for this sort of equipment in the market.

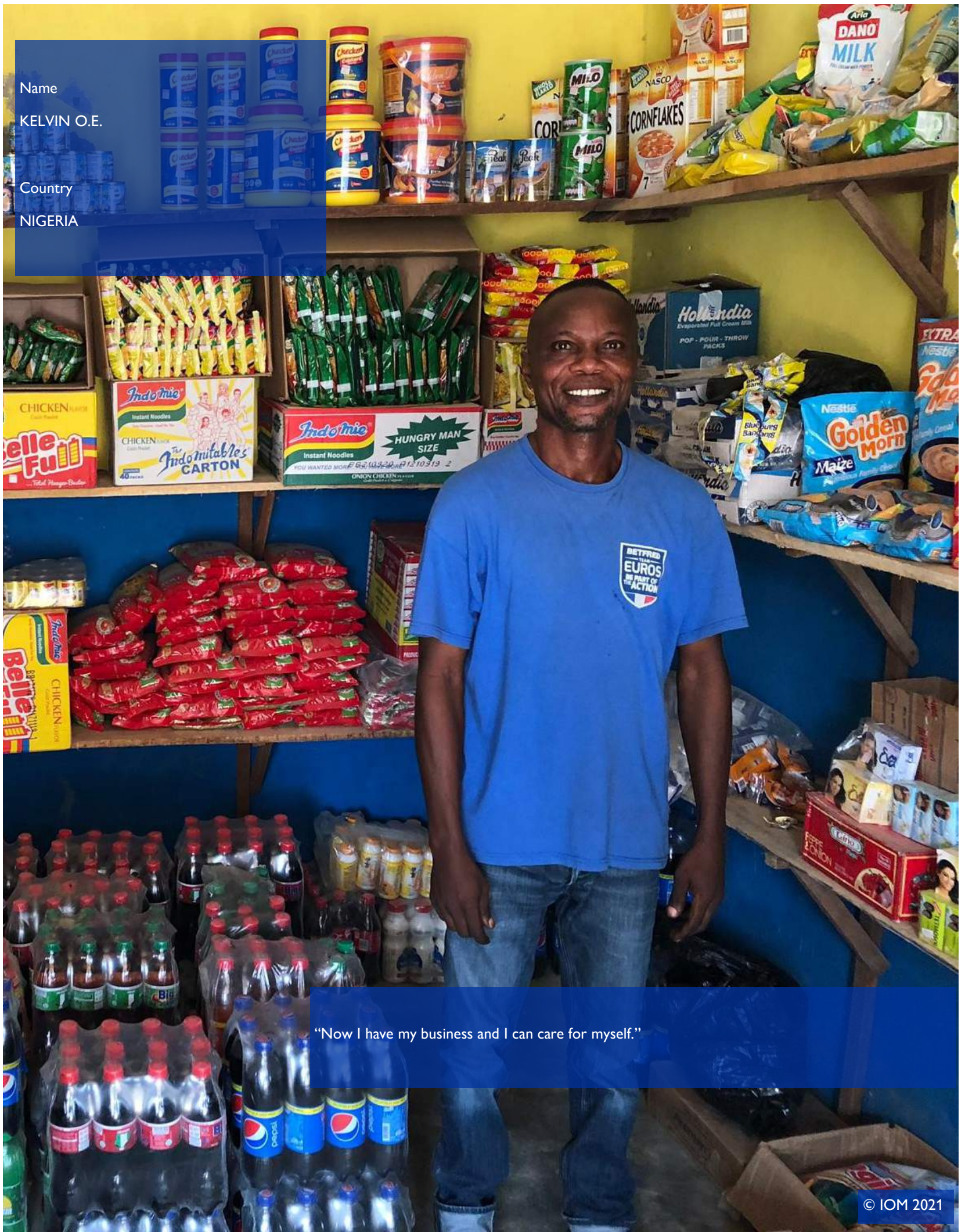
## IMPLEMENTATION OF AGRICULTURAL PROJECTS

For agricultural projects, it is possible for beneficiaries to purchase land. However, it is usually quite expensive to do so. The price for the cheapest land that can be purchased in rural areas ranges between USD 2,000 to USD 3,000. Whereas for urban areas the prices range between USD 5,000 to USD 10,000.



Name  
KELVIN O.E.

Country  
NIGERIA



"Now I have my business and I can care for myself."

It is important that a number of formalities are taken into consideration when implementing the aforementioned business projects. These are as follows:

- Beneficiaries must have a business plan that outlines what they plan to sell, how much their project will cost and calculate the projected income.
- All businesses must be registered as soon as possible. This is essential in the Nigerian market as clients trust registered businesses more.
- Beneficiaries should find a good location for their business that is close to both their suppliers and potential customers.
- Beneficiaries should decide whether they want to work in a fixed shop location or be mobile, where they can deliver goods to their customers instead.
- Before starting with their projects, beneficiaries must find a reliable supplier with good quality materials and affordable prices.
- It is recommended that beneficiaries advertise their businesses so that their customers can find them. This can be done via word-of-mouth, creating flyers and setting up billboards.

#### TYPES OF REINTEGRATION PROJECTS WHICH CANNOT BE RECOMMENDED

##### Sale of Alcohol

In some cases the income margins for the sale of alcohol are often much smaller.

##### Transportation Services (tricycles)

For bike hailing businesses, there are certain restrictions in most regions of the country, particularly as it is associated with robbery, kidnapping and accidents.

##### Recharge Card Business

This business does not generate income as people can digitally purchase and recharge their cards nowadays.

#### BUSINESS DEVELOPMENT TRAINING

All beneficiaries returning from Switzerland to Nigeria can participate in business development training activities, free of charge, which are implemented through local service providers. In the training sessions they can acquire many skills necessary for the successful implementation of reintegration projects and obtain a certificate upon completion.

For more information on the training as well as flyers in local languages, please visit: <https://switzerland.iom.int/de/ras-de>

## LEGAL AND ADMINISTRATIVE FRAMEWORK

### BUSINESS LICENSE AND REGISTRATION

There are no business licenses or registrations with the tax office required to set up a business project.

### RENT OF BUSINESS PREMISES

No particular considerations need to be taken into account regarding rent of business premises. However, in urban areas, rent is usually estimated between XOF 75,000 and XOF 150,000 per month. Whereas in rural areas between XOF 50,000 and XOF 100,000 per month.

### AGE REQUIREMENTS

No minimum age requirements to run a business but it is recommended that returnees are 18 years old and above.

# SENEGAL

## GENERAL TIPS AND INFORMATION

Senegal is a country that is urbanizing and is trying to develop itself and its economy. The standard of living in the country has become high, particularly in Dakar, with rental and basic necessities having increased by an average of 50 per cent.

Returnees must ensure to inform themselves about the socioeconomic realities of the city in which they would like to return to. In addition, it is also recommended that they inform themselves of any administrative procedures that are necessary for the socioprofessional reintegration.

## TYPES OF REINTEGRATION PROJECTS WHICH CAN BE RECOMMENDED

### Transportation Services (motorcycle for freight or taxi services)

**Location:** urban areas

- Rise in demand;
- No previous or practical experience necessary.

For this type of business, returnees will need to obtain a transit driver's license, transportation license and booklet.

### Tailoring Shop

**Location:** urban areas

- Rise in demand;
- No licenses or business registrations with the tax office required;
- Suitable for urban areas.

Returnees should have some practical experience in sewing and tailoring clothing for better success.

### Grocery Shops

**Location:** urban and rural areas

- High in demand;
- No previous experience necessary;
- No licenses or registrations with the tax office required.

Running a grocery shop can generate income as demand is always high for food and other essential goods.

### Keeping of Livestock (poultry farming, broiler chicken)

**Location:** rural areas

- Rise in demand;
- No previous or practical experience necessary.

Keeping livestock is a traditional activity and easy to set up. However, having some practical experience in this field is recommended to ensure better success, as managing this type of business can be challenging.

### Agricultural Business

**Location:** rural areas

- High in demand;
- Town councils grant occupancy or leases for agriculture;
- Purchase of land is possible but very expensive.

For agricultural projects, returnees should ideally have some practical experience.



A man with glasses, wearing a white long-sleeved shirt with intricate black embroidery on the chest, stands in a rural outdoor setting. He is pointing towards a structure made of woven sticks and mud. The background shows a field with some green plants, a body of water, and trees under a clear sky.

Name

OUSMAN B.

Country

SENEGAL

“Because of the reintegration assistance, I was able to realise my dream of financing my own agriculture with the income from my food trade activity.”

“Avec l'aide à la réintégration, j'ai pu réaliser mon rêve qui était de financer mon agriculture avec les revenus de mon activité de commerce alimentaire.”

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## TYPES OF REINTEGRATION PROJECTS WHICH CANNOT BE RECOMMENDED

### Retail Shops

The sale of clothing, fabrics, shoes and accessories is not recommended due to the high level of competition that is in this market.

### Intercity Trading

The reintegration assistance cannot be used for this type of business as it is too expensive to run.

### Urban Sheep Farming

This business project is not recommended because output in this field is very slow.



## LEGAL AND ADMINISTRATIVE FRAMEWORK

### BUSINESS LICENSE AND REGISTRATION

Business registration and licenses are required for new shops. This can take up to one month and the cost can range between USD 50 to USD 250, depending on the size of the business and its requirements. If the shops are in a partnership, a contract or notary letter must be provided.

### RENT OF BUSINESS PREMISES

For any rental space, a contract between returnees and other relevant parties must be obtained. The document must highlight all agreed clauses, including the rental price, location, the duration and renewal of the contract, as well as other relevant details. In most cases, landlords must be paid rent in advance, starting from six months and up to five years, depending on the location of the premises.

### AGRE REQUIREMENTS

It is recommended that returnees are 18 years old and above.

# SOMALIA

## GENERAL TIPS AND INFORMATION

In Somalia, most of the cities have competitive and complex markets. It therefore requires individuals who have some previous experience and who can cope with the pressures and emerging issues of the markets. Returnees may also need to rely on the support of their family and friends to adapt to these situations.

Moreover, it is advised that they think of potential ideas that could help them grow their business before returning. To help them do so, and learn additional business skills, they can take advantage of the business training provided, which is funded under the EU-IOM Joint Initiative (EU-IOM-JI) programme (please refer to the business development training box on page 54).

## TYPES OF REINTEGRATION PROJECTS WHICH CAN BE RECOMMENDED

### Grocery Shops

**Location:** urban areas

- High in demand;
- Generates good income, particularly if located in a good area.

Returnees must take the location and market prices into consideration to ensure a better potential for success. Running this kind of business would ideally require some previous skills and experience in selling goods as well as knowledge of the market. However, if this is not the case, returnees can take part in a business development training, provided by IOM Somalia and partners.

Moreover, to set up a new shop, a business registration and license must be obtained. However, if it is a partnership, a contract or notary letter must be provided instead.

### Restaurants

**Location:** urban areas

- Highly recommended in towns;
- Generates income.

For restaurants, experienced cooks will be needed. A business licence will also be required for the premises. Lastly, it will be beneficial for the business if returnees have some experience in advertising.

### Mobile Phone and Accessories Shops (such as general electronics)

**Location:** urban areas

- Generates income;
- High in demand.

This business is high in demand and generates income, due to fast changing technologies and their increased use in people's homes. As for any other business, it would be beneficial if returnees have a good knowledge of selling goods or working in shops. However, if they do not have any previous experience they can take part in the business development training (please refer to the business development training box on page 54).

Unless the business is set up in a partnership, then returnees will need to get a registration and license.

### Agricultural Business and Keeping of Livestock

**Location:** rural areas

- High in demand, especially if set up in a suitable location;
- Can be established where sufficient land is available;
- No business registration or licenses required;
- IOM can provide support for farming materials and other accessories.

## IMPLEMENTATION OF AGRICULTURAL PROJECTS

Agricultural projects or the keeping of livestock can be implemented where sufficient land is needed. The Government does not require any tax for the seeds or animals reared in the farm. Moreover, IOM can provide support for farming materials and other accessories that may be needed for the farm.

## REINTEGRATION STORY

Ms Jamie returned from Switzerland to Somalia, with the help of the reintegration programme from IOM in 2017. She presented her plan for a grocery shop, which she felt would be a good long-term business and could help her earn sufficient income for herself and her family.

Despite the growing competition in the market, the security challenges, lack of enough capital to strengthen and stay in the market, she kept going and is running her shop with the support of her family.

When asked about the project, she said that such kind of projects help women compete in the market and earn a living for their family.





## TYPES OF REINTEGRATION PROJECTS WHICH CANNOT BE RECOMMENDED

### Taxi Services

- Requires a driver's license;
- High competition as there are many taxi services;
- Good knowledge of the driving rules and regulations is required;
- Likelihood of bankruptcy due to accidents, mechanical problems or high maintenance costs.

### Gold Business

- High quality of gold is required;
- No sources available to verify the authenticity of the materials;
- High risk due to availability of fake gold and individuals must be able to distinguish real gold from fake.

### Petrol Stations

- Requires large capital;
- Most suitable for rural areas and must be established in a strategic location;
- High risk of catching fire and all property getting destroyed.

## BUSINESS DEVELOPMENT TRAINING

All beneficiaries returning from Switzerland to Somalia can participate in business development training activities, free of charge, which are implemented through local service providers. In the training sessions they can acquire many skills necessary for the successful implementation of reintegration projects and obtain a certificate upon completion.

For more information on the training as well as flyers in local languages, please visit: <https://switzerland.iom.int/de/ras-de>

## LEGAL AND ADMINISTRATIVE FRAMEWORK

### BUSINESS LICENSE AND REGISTRATION

All businesses (except agricultural) must register with the tax office. They must provide the lease agreement or proof of property ownership, as well as relevant documents quoting items that need to be purchased. This process can take approximately between one to two months. The costs depend on the nature of the business and expected monthly income.

### RENT OF BUSINESS PREMISES

A lease agreement for at least two years is required.

### AGE REQUIREMENTS

The minimum age to start an independent business is 18.

## SRI LANKA

### GENERAL TIPS AND INFORMATION

Beneficiaries should choose a project according to their knowledge and previous experiences. Before starting a business project, they should research the markets in order to have a better idea of the population's needs in the various regions, as well as existing resources available to them.

### TYPES OF REINTEGRATION PROJECTS WHICH CAN BE RECOMMENDED

#### Grocery Shops

Location: urban and rural areas

- Generates income;
- Easy to set up;
- Regular cash income;
- Market research beforehand is recommended.

It is recommended that beneficiaries have at least one year's worth of experience in this type of business. They should also conduct some market research in advance to ensure they can meet the needs of people, as well be aware of the availability of goods they want to sell.

#### Communications Business

Location: rural areas

- Generates income;
- High in demand in rural areas, where people have no access to IT;
- Children can play videogames;
- Can offer additional services for more income, including photocopying, scanning and selling stationary.

This type of business is highly recommended for rural areas, where people usually have no access to IT equipment. There is demand as it gives the opportunity for people in villages to keep in touch with their family who have emigrated elsewhere.

### Small-scale Industries

**Location:** urban and rural areas

- Generates income;
- Suitable both in urban and rural areas;
- High in demand fields include: welding, mechanics, air conditioning, wood work, construction and selling garments.

Sri Lanka is between a production and a service providing economy. The industrial sector also plays an important role in the export market, particularly for agricultural goods.

### Keeping of Livestock (such as poultry, goats or pigs)

**Location:** rural areas

- High in demand and generates income;
- Poultry farming is particularly recommended;
- Dairy farming also generates income, as the demand is higher than the supply;
- Price of mutton is however not affordable.

### Agriculture Farming

**Location:** rural areas

- High in demand and generates income;
- Paddy cultivation is more suitable in the central north, west north, east and south regions;
- Vegetable cultivation is suitable in the central north, west north and south regions and in the Uva province.

As for all types of businesses, having previous knowledge in this field will be useful. Returnees should ideally have at least one year's worth of experience, especially in cultivation.

## IMPLEMENTATION OF AGRICULTURAL PROJECTS

For agricultural businesses, returnees can purchase or lease land, depending on availability and how much they can afford. Returnees must submit a copy of the purchase deed or lease agreement, as well as a confirmation letter from the Farmer Organization or State Administrative Representative in the village. This is to confirm that they are farmers.

Name

UTHAYAKUMAR M.J.

Country

SRI LANKA



“The Reintegration Assistance is a very good opportunity for all returnees to get support.”

© IOM 2021

## REINTEGRATION STORY

Mr. Natkunam voluntarily returned from Switzerland to Sri Lanka in 2018, with the support of IOM. He used his reintegration grant to resume in his past profession as a fisherman and bought a 15hp outboard motor, fishing nets as well as lines of different sizes. He also obtained his fishing license.

His backup plan, in the event that his fishing business did not succeed, was to set up a hen house instead. However, during his monitoring visit he confirmed that he was able to successfully carry out his original plan, thanks to the reintegration assistance as well as his personal savings and a loan. He was also able to employ three more people and was satisfied that his income was enough to meet his needs.

When asked about the return and reintegration assistance, he said he would encourage other Sri Lankans in Switzerland to seek assistance and take advantage of this programme.

## TYPES OF REINTEGRATION PROJECTS WHICH CANNOT BE RECOMMENDED

### Partnerships

- The risk is that beneficiaries do not receive sufficient income.

### Buying vehicles

- Vehicles are expensive, even three-wheelers;
- Risk of getting the vehicle seized, if under a lease agreement;
- Not a sustainable project because vehicles can be sold.

These type of business can easily be liquidized and the costs are quite high. If beneficiaries cannot purchase a vehicle with their own funds, they will need to lease one instead. In this case, the vehicle's absolute ownership will be with the leasing company. Therefore, there will be a risk of the vehicle being seized if beneficiaries fail to pay three consecutive instalments of the lease.

## BUSINESS DEVELOPMENT TRAINING

All beneficiaries returning from Switzerland to Sri Lanka can participate in business development training activities, free of charge, which are provided through local service providers. In these training sessions they can acquire many skills necessary for the successful implementation of reintegration projects and obtain a certificate.

For more information on the training as well as flyers in local languages, please visit: <https://switzerland.iom.int/de/ras-de>

## LEGAL AND ADMINISTRATIVE FRAMEWORK

### BUSINESS LICENSE AND REGISTRATION

Most small businesses (except restaurants) are allowed to start running without any prior formal registrations or approvals by the local Government of the Sudan Authorities. Once set up, the localities will visit the outlet and begin the formalities, which is done through monthly instalments and annual taxes. Both of these are negotiable as the system does not depend on real income from investors.

### RENT OF BUSINESS PREMISES

Rent formalities are either by legal or customary contracts. In the past, any formal contract required an annual increase of 10–15 per cent. Today, however, due to the continuous devaluation of the currency, increase in rent can occur two to three times a year without any set percentage rates.

### AGE REQUIREMENTS

Minimum age for a returnee to run a business is 18 years old.

## THE SUDAN

### GENERAL TIPS AND INFORMATION

It is important to note that prospective returnees are informed about the challenges relating to exchange rates and the high cost of living in the Sudan in advance. The planning of a business has to be done within the formal exchange rates offered by the banks in the Sudan. Returnees should also review the different markets and their conditions before deciding upon their future business and start-up idea.

A wide range of essential and medical goods are imported into the Sudan but the export of goods to other countries is very limited. As a result, there is a high demand of foreign currencies from importers, which then increases the exchange rates in the informal markets. Traders supply their needs from hard currencies for imports from the market mainly from diaspora remittances, as they prefer using informal traders' channels, rather than official ones, which gives 50 per cent less to their transfers.

### TYPES OF REINTEGRATION PROJECTS WHICH CAN BE RECOMMENDED

#### Grocery Shops (food and other goods)

Location: rural and urban areas

- High in demand;
- Potential for creating regular and sustainable income;
- No immediate business registration required;
- Suitable for both rural and urban areas, although urban areas are preferred.

Returnees can establish their business without prior registrations. Once their business is set up, they go through the formalization processes by paying monthly instalments and annual taxes. The rate for both is negotiable as there are no fixed prices.

### Clothing Trade

**Location:** rural and urban areas

- High in demand, with potential of creating regular and sustainable income;
- Suitable for both rural and urban areas, although urban areas are preferred.

To ensure long-term success, it is essential that returnees have basic the skills required for this type of business.

### Restaurants

**Location:** rural and urban areas

- Suitable for both rural and urban areas;
- Potential for creating a regular and sustainable income;
- High in demand.

Unlike other small businesses, when running a restaurant, returnees must register their business and obtain the relevant approvals by the local Government of the Sudan Authorities in advance. In addition, they are required to receive a medical certification from a doctor or hospital, after taking certain laboratory tests (such as blood, urine and stool). Moreover, having basic business skills will be an advantage.

### Building Materials Retailer

**Location:** rural and urban areas

- Suitable for both rural and urban areas, although urban areas are more suitable;
- High in demand, with the potential of creating regular and sustainable income.

As for any business, having previous experience and knowledge of products and materials is preferred. Basic trading skills are also essential requirements.

### Taxi Services

**Location:** urban areas

- High in demand in urban areas;
- Potential for creating regular and sustainable income.

For running a transportation service, having basic mechanical experience is an advantage, in addition to basic trading skills and relevant practical experience.

## IMPLEMENTATION OF AGRICULTURAL PROJECTS

Returnees can purchase agricultural land in urban areas, however, the prices are relatively unaffordable. For rural areas, it is also possible to rent land although, preferably, by investors.



Name

MOUSSA M.H.

Country

THE SUDAN



"This [project] was my choice because people change car oil regularly."

"لقد كان اختياري لان الناس يغيرون زيت العربات بصورة مستمرة."

## IMPORTANT INFORMATION

It is important that counsellors inform prospective returnees about the differences in exchange rates and the high cost of living in the Sudan in advance. It is compulsory for IOM to use the exchange rates of a formal banking sector when reintegration programmes are implemented. These differences must therefore be considered during the initial planning of a business development project and extra investment may be required for a proposed business activity.

Furthermore, returnees should be aware that the IOM package of assistance is confined to the amount offered by the project in Sudanese SDG. Hence, the IOM package may or should not necessarily cover all the required costs for items, equipment, machines and so on, required for the business projects. Returnees should therefore consider alternative sources of funds, such as family support (financial or provision of business premises) or loans.

## TYPES OF REINTEGRATION PROJECTS WHICH CANNOT BE RECOMMENDED

### Transportation Services (including hiring of tuk-tuks, cars, vans or buses)

- Vehicles, including tuk-tuks are very expensive;
- Capital required to assist returnees is too limited;
- Support can only be provided if returnees have extra savings.

### Internet Cafes

- Does not generate income due to the lack of demand of such services.

### Money Transfer using Mobile Credits

- Does not generate income due to telecommunications companies restricting such activities.

## LEGAL AND ADMINISTRATIVE FRAMEWORK

### BUSINESS LICENSE AND REGISTRATION

To open a business, a formal certificate and tax plate are required. This process can take around two weeks to complete. Costs can vary, depending on the rent of the business premises and the items that will be purchased.

### RENT OF BUSINESS PREMISES

The success of businesses highly depends on the type of business, their premises and location. Returnees should therefore ensure to sufficiently investigate all these areas before selecting their business projects. In addition, returnees must be certain whether their landlord will require a deposit or advance payment.

### AGE REQUIREMENTS

The minimum age for a returnee to run a business is 18 years old.

# TURKEY

### GENERAL TIPS AND INFORMATION

The suggested businesses are generally low risk and sustainable. Returnees can therefore expect an average or above average income. However, it is beneficial if they already have some experience in their chosen field. In addition, it is important that returnees take the levels of competition into consideration before setting up their business projects. Lastly, the location should be carefully selected, as it can determine the success of the business.

### TYPES OF REINTEGRATION PROJECTS WHICH CAN BE RECOMMENDED

#### Food Packaging Business

Location: urban areas

- New emerging sector in Turkey;
- High in demand, especially in large cities including Istanbul and Ankara.

For this type of business, a workplace permit and a tax plate must be obtained. The costs can vary, depending on the rent of the premises and the items that will be purchased. This process can take around two weeks to complete, based on the experience of recent returnees.

#### Other Professions (such as repair work, electrician, decorator, tailor or hairdresser)

Location: urban areas

- Low risk and sustainable;
- An average income can be expected;
- Easy to find a job in these areas in Turkey;
- New customers can be easily acquired.

### Keeping of Livestock

Location: rural areas

- Low risk;
- Sustainable;
- Easy to start working in this field.

### Agricultural Business

Location: rural areas

- Low risk;
- Sustainable;
- Considered a safe business idea;
- Easy to start working in this field.

## IMPLEMENTATION OF AGRICULTURAL PROJECTS

There are no restrictions to purchasing land. If returnees have a Turkish citizenship and enough money they can acquire land. However, if keeping livestock, they must obtain an animal sales contract that is approved by the notary. For agricultural projects, returnees must receive a document from the provincial directorate to confirm their eligibility to work as farmers.



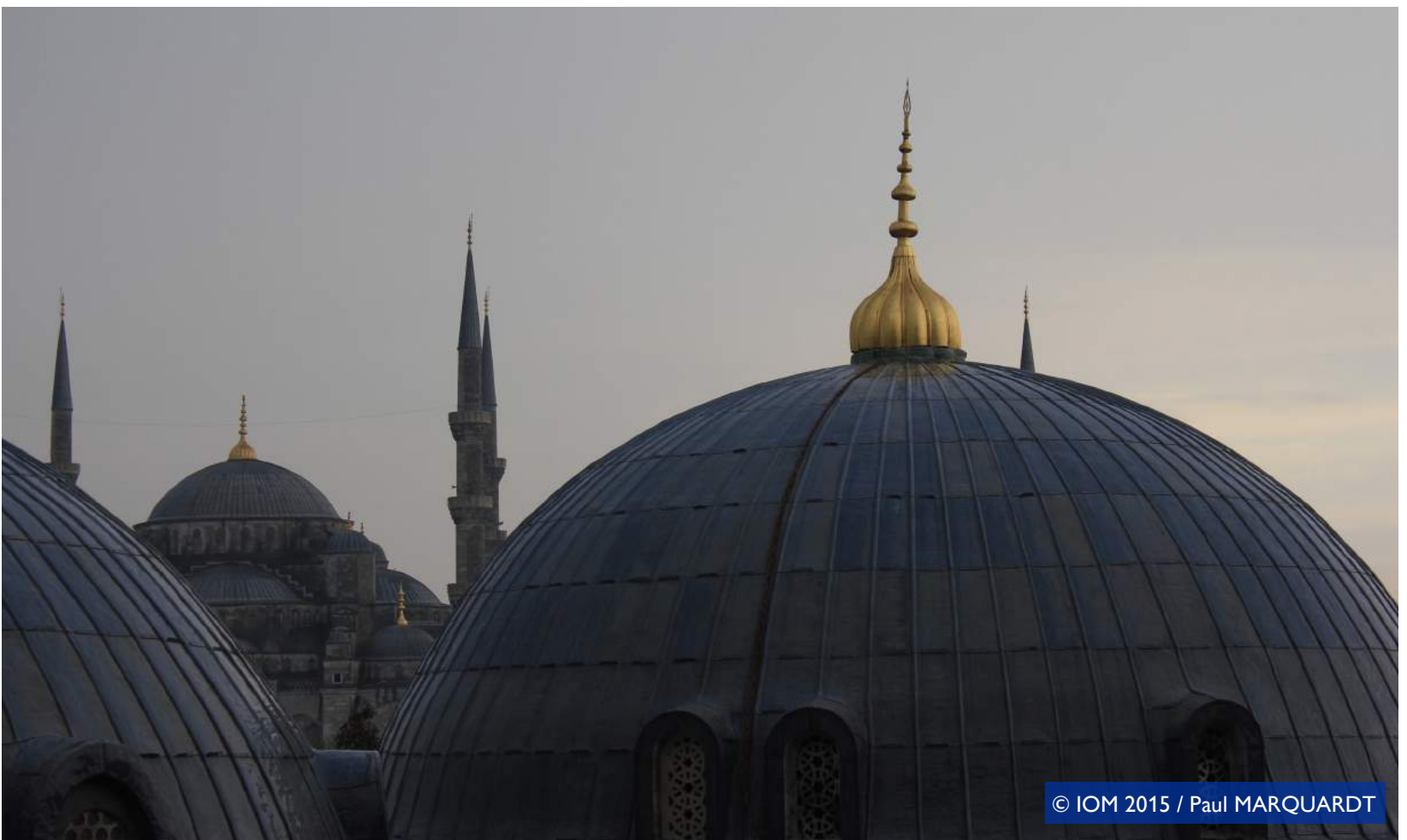
## TYPES OF REINTEGRATION PROJECTS WHICH CANNOT BE RECOMMENDED

### Coffee Shops or Restaurants

- High competition, particularly in urban areas;
- Difficult to manage;
- Needs previous experience;
- Benefits are less than expected.

### Any business without prior experience

It is highly recommended that returnees have some previous experience in the field in which they decide to set up a business project, to ensure long-term success. This is particularly important due to the budget also being limited.





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## ANNEXES

# ANNEX I: BUSINESS PROJECT PLAN TEMPLATE



Schweizerische Eidgenossenschaft  
Confédération suisse  
Confederazione Svizzera  
Confederaziun svizra

Swiss Confederation

Federal Department of Justice and Police FDJP  
State Secretariat for Migration SEM

Annex 4 to directive III / 4

|  |  |
|--|--|
| <b>SURNAME, FIRST NAME:</b>            |  |
| <b>DATE OF BIRTH</b>                   |  |
| <b>N-NUMBER:</b>                       |  |
| <b>COUNTRY OF RETURN/CITY/QUARTER:</b> |  |
| <b>DATE:</b>                           |  |

## Project Plan

| Requested Reintegration Assistance                                  |  |
|---|--|
| <input type="checkbox"/> Micro business assistance (fill in page 2) | <input type="checkbox"/> Training and schooling                        |
| <input type="checkbox"/> Temporary accommodation and housings       | <input type="checkbox"/> Specific assistance for vulnerable cases      |
| <input type="checkbox"/> Cash for shelter / cash for care           | <input type="checkbox"/> Medical assistance (if to be provided by IOM) |

|  |
|--|
| <b>Project title</b> [REDACTED]  |
| First type of assistance — Project description<br>[REDACTED] Financial request: CHF [REDACTED]                 |
| <b>Project title</b> [REDACTED]  |
| Second type of assistance (if requested) — Project description<br>[REDACTED] Financial request: CHF [REDACTED] |
| <b>Total Financial request: CHF [REDACTED]</b>   |

| Budget proposal   |            |            |            |
|---|------------|------------|------------|
| Projected expenses (broken down by specific costs)  | Unit costs | Quantity   | Total      |
| [REDACTED]  | [REDACTED] | [REDACTED] | [REDACTED] |
| [REDACTED]  | [REDACTED] | [REDACTED] | [REDACTED] |
| [REDACTED]  | [REDACTED] | [REDACTED] | [REDACTED] |
| <b>Total</b>  |            |            | [REDACTED] |
| If the granted reintegration assistance does not cover the total project costs, please indicate how they will be met (other contributors/sources of financing):<br>[REDACTED] |            |            |            |



|  |
|--|
| <b>1. Business: General Information</b>  |
| Development stage<br><input type="checkbox"/> New <input type="checkbox"/> Restarting <input type="checkbox"/> Expanding   |
| <b>Project title</b>   |
| Partnership<br><input type="checkbox"/> Independently <input type="checkbox"/> In a partnership with <input type="checkbox"/> Member of family <input type="checkbox"/> Friend <input type="checkbox"/> Other: <input type="text"/>  |
| Equipment needed for the business<br><input type="text"/>  |
| Business license required<br><input type="checkbox"/> Yes <input type="checkbox"/> No, I already have one <input type="checkbox"/> No, I don't need one  |
| Locality of the business<br>Is there already a premise at your disposal? <input type="checkbox"/> No <input type="checkbox"/> Yes    If yes, where: <input type="text"/>   |
| Professional Skills, educational background, training and experience<br><input type="text"/>   |
| <b>2. Local situation</b><br>Customers, competitors, advertisement<br><input type="text"/>   |
| <b>3. Risks</b><br>Main risks and how to manage them<br><input type="text"/>   |
| <b>4. Business Activity Schedule and Sustainability</b><br>Steps to undertake in Switzerland before returning<br><input type="text"/><br>First steps to undertake immediately after return<br><input type="text"/><br>What are your middle to long-term objectives<br><input type="text"/> |
| <b>5. Remarks/further information (if necessary)</b><br><input type="text"/>   |

Annex:

## ANNEX II: IOM COUNTRY OFFICES

| Afghanistan  |  |  |
|--|--|--|
|   | <p><b>Kabul</b><br/>Street No.3, House No. 28,<br/>Ansari Square, Shahr-e-Naw<br/>Kabul, Afghanistan</p> <p>Tel.: +93 (0)799 870 358<br/>Email: <a href="mailto:szaman@iom.int">szaman@iom.int</a></p>                                   | <p><b>Mazar-e-Sharif/Balkh</b><br/>PD No. 5, Shadyan Road,<br/>Nahri Top<br/>Afghanistan</p> <p>Tel.: +93 (0)795 207 535<br/>Email: <a href="mailto:HAFRIDI@iom.int">HAFRIDI@iom.int</a></p>   |
|  | <p><b>Faizabad/Badakhshan:</b><br/>Part 1, Shahr-e-Naw, Street No. 2,<br/>Adjacent to Da Afghanistan Bank,<br/>ARCS Guest House</p> <p>Tel.: +93 (0)799 533 588<br/>Email: <a href="mailto:HHEFAZ@iom.int">HHEFAZ@iom.int</a></p>        | <p><b>Herat</b><br/>Herat multi-agency compound,<br/>Next to Kargar Park, Airport road</p> <p>Tel.: + 93 (0)783 124 082<br/>Email: <a href="mailto:MAMAN@iom.int">MAMAN@iom.int</a></p>  |
| <p><b>Gardez / Paktia</b><br/>Gardez City, old Governor's Office road, East<br/>side of Da Afghanistan Bank, Adjacent to the<br/>street of Municipality Guest house and Ministry<br/>of Foreign Affairs.</p> <p>Tel.: +93 (0)773 978 963,<br/>+93 (0)799 082 220<br/>Email: <a href="mailto:MAFGHAN@iom.int">MAFGHAN@iom.int</a></p> | <p><b>Kandahar</b><br/>Opposite to First Gate of Aino Mina<br/>UNAMA Compound,<br/>Kandahar City, Afghanistan</p> <p>Tel.: +93 (0)729 229 667<br/>+93 700 (0)306 657<br/>Email: <a href="mailto:zkarimi@iom.int">zkarimi@iom.int</a></p> | <p><b>Jalalabad/Nangarhar</b><br/>House No.584, PD No. 2<br/>Rahim Ghamzada Area,<br/>Jalalabad City, Afghanistan</p> <p>Tel.: +93 (0)775 956 266<br/>+93 (0)792 869 995<br/>Email: <a href="mailto:iyousafi@iom.int">iyousafi@iom.int</a></p> |
| Armenia  |  |  |
|   | <p><b>Yerevan</b><br/>14 Petros Adamyan<br/>UN Building<br/>Yerevan, Armenia</p> <p>Tel.: +37 (0)410 585 692<br/>+37 (0)410 583 786<br/>Email: <a href="mailto:iom@iom.am">iom@iom.am</a></p>  |  |

## Georgia



### **Tbilisi**

Tengiz Abuladze 1st Lane, No. 12  
0162 Tbilisi, Georgia

Tel.: +995 (0)322 475 216  
+995 (0)322 252 216  
Email: [iomtbilisi@iom.int](mailto:iomtbilisi@iom.int)

## Ethiopia



### **Addis Ababa**

Kirkos Sub-city, Kebele 17/18  
Behind Zequala complex  
(Near UNECA),  
Addis Ababa, Ethiopia

Tel.: +251 (0)111 301 122

## The Gambia



### **Banjul**

46 Pipeline road- PMB 586  
Kanifing Municipality, Serrekunda  
Banjul, the Gambia

Guinea



**Conakry**

Donka Bloc de Professeurs  
Rue DI- 252  
Conakry, Guinea

**Boké**

Quartier Yamboya,  
Commune Urbaine  
Boké, Guinea

**Forécariah**

Quartier Collège  
Forécariah, Guinea

**N'Zerekore**

Quartier OSSUD  
N'Zerekore, Guinea

Guinea-Bissau



**Bissau**

Rua Rui Djassi  
Predio das Nações Unidas CP 179  
Bissau, Guinea-Bissau

Islamic Republic of Iran



**Tehran**

8, Shahrzad Blvd.,  
Darrous, Tehran  
Islamic Republic of Iran

Iraq



**Baghdad**  
UNAMI Compound – Diwan  
Baghdad, Iraq

Nigeria



**Abuja**  
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**Lagos**  
No.1  
Isaac John Street, GRA Ikeja 2341  
Lagos, Nigeria

Senegal



**Dakar**  
Route des Almadies – Zone 3  
Dakar, Senegal

**Somalia**



**Hargeisa**  
 Mansoor Area,  
 Behind Maan-Soor Hotel Hargeisa,  
 Somalia

**Mogadishu**  
 Abdulle International Airport (AAIA)  
 Mogadishu, Somalia  
  
 Tel: +252 (0)613 771 261

**Bosaso**  
 Lanta Hawada, Airport road  
 UNCC IOM Compound  
 Bossaso, Somalia

**Sri Lanka**



**Colombo**  
 No. 80A, IBSL Building, 09th Floor  
 Elvitigala Mawatha  
 08 Colombo, Sri Lanka


**Batticaloa**  
 No. 3, St, Anthony's Street  
 Batticaloa, Sri Lanka

**Jaffna**  
 No. 139, Temple Road Jaffna  
 Jaffna, Sri Lanka

**The Sudan**



**Khartoum**  
 Gerief West (Manshiya)  
 House No.1/38, Block G Khartoum,  
 The Sudan  
  
 Tel.: +249 (0)156 554 600/ 1/2

| Turkey  |  |  |
|---|--|--|
|  | <p><b>Ankara</b><br/>           Birlik Mahallesi<br/>           Şehit Kurbanı Akboğa Sokak No:<br/>           24 06610<br/>           Ankara, Turkey</p> | <p><b>Gaziantep</b><br/>           Güvenevler Mahallesi<br/>           29069 Sok.<br/>           No.15 Tugay-SehitKamil<br/>           Gaziantep, Turkey</p> |
|   | <p><b>Izmir</b><br/>           Movenpick Hotel Izmir<br/>           34500<br/>           Izmir, Turkey</p>   | <p><b>Istanbul</b><br/>           Dergiler Sok. No. 23<br/>           Sisli, Esentepe 34394<br/>           80070<br/>           Istanbul, Turkey</p>         |

*Source:* United Nations Office for the Coordination of Humanitarian Affairs (OCHA), 2018.

*Note:* These maps are for illustration purposes only. They indicate the various offices where IOM are located in the countries that appear in this document. The individual maps are sourced from OCHA and the locations added by IOM.





