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Information on Return and Reintegration in

IRAQ



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I. HEALTH CARE

A. GENERAL DESCRIPTION

Medical care in Iraq is largely managed by the Government, although there is currently a push for more private investment in this sector.

Primary and preventative care is provided for free, although clinic services are limited and are affected by power outages and the poor availability of diagnostic equipment. Primary health care includes examinations, investigations, immunization, prenatal care, and health education. These clinics are only for simple medications and all the complicated cases are transferred to the General hospital in the city.

The General hospitals have more specialists and more qualified staff.

Life expectancy is 74.85 years as of 2015.¹ In 2015 Iraq's fertility rate was reported by the World Health Organization at 4.0 births per woman. The leading causes of death are heart diseases, cancer, accidents, respiratory diseases, and diabetes. Explosions and terrorist activities also lead to civilian death over the past years.

For a list of health care centers please refer to annexes or click [HERE](#). Some Non-Governmental Organizations (NGO), International Organizations (IO) and humanitarian organizations may also provide medical services. Please refer to annexes for a full list or click [HERE](#).

B. DESCRIPTION OF THE HEALTH CARE IN THE KURDISTAN REGIONAL GOVERNMENT (KRG)

The public sector manages 65-75% of health care services in KRG, and costs range from free to nearly 50 USD for major surgeries. Preventative services are free.

C. AVAILABILITY OF MEDICAL TREATMENTS

Simple cases can be treated in the clinics that are available in most towns and villages. For more complicated cases, patients are usually referred to specialized hospitals where doctors with different specialties examine patients during working days (Saturday to Wednesday), from 8 a.m. to 1 p.m. However, some doctors are available in the public hospital after 01pm and also over the night.

The fee for a check-up by a doctor, for lab tests, medicines, or for injections is around 2-3 USD.

In the Kurdistan Regional Government (KRG), most diseases can be treated and there are public sector centers for cancer treatment. In public hospitals, patients may have to wait a long time for surgery except for emergencies. The waiting times sometimes can go up to several months.

Treatment in the private hospitals is a choice for those who want special care and can afford it. Specialized doctors who work in hospitals during regular working hours usually have their own private clinics, which they open in the afternoon. These do not have specific working hours or days, though the majority of them do not open on Fridays, and some (though fewer) are closed on Thursdays. There are also private clinics for taking Magnetic Resonance Imaging, X-rays and ultrasound examinations where the necessary equipment is mostly available.

¹ <https://www.cia.gov/library/publications/the-world-factbook/fields/2102.html>

People who are suffering from chronic diseases have a medical card which records all the previous treatments and the health status.

D. AVAILABILITY OF MEDICINES

Public hospitals hold medicines that are bought by the Government. Medicines prescribed by doctors in private clinics or private hospitals can be bought from private pharmacies only. A wide range of medicines made by different manufacturers are available, including Swiss and Indian drugs, as well as those manufactured in Iraq.

There is a shortage of cancer medicines in Iraq. These can be obtained from specialized cancer hospitals, which are managed by the Government. However, waiting times for these medicines are known to run into months and, in some cases, even years. Patients usually buy these medicines from other countries, mainly Jordan, where the drugs are available in private pharmacies.

E. PSYCHO-SOCIAL SUPPORT

Most public hospitals in Iraq have a psychiatric department.

Urgent treatment and hospitalization of acute cases for a short period is available in some public hospitals (in Sulaymaniyah, Dahuk and Erbil). These centers only admit patients for a maximum of one month. For these admissions, the treatment period should not exceed one month and in most cases doctors should only keep the patient in hospital for two weeks.

The Government has established some rehabilitation centers (for female cases only), such as Soz Rehabilitation Centre in Tasluja, Sulaymaniyah, for cases with a longer term or permanent need for admission. These centers deal with trauma and torture victims and is free of charge.

There is one main psychiatric hospital in Erbil exclusively for men.

In Sulaymaniyah there are two psychiatric hospitals (one for men and the second for women).

II. HOUSING

A. GENERAL DESCRIPTION

Iraq is subject to a housing shortage since 1982.

Housing has become one of the major problems in the Northern part of Iraq, especially after in 2014 when Daech seized several cities in Iraq resulting in massive numbers of Internally Displaced Persons (IDPs). The demand from Internally Displaced Persons (IDPs) for houses to rent or buy increased dramatically and prices soared.

Private companies continue to build new houses and sell them in instalments, but the prices are very high.

In the Southern and Central Iraq the Government offers loans for housing of up to USD 7'000. The Government is also promoting investment in housing by providing land for companies that want to establish housing projects and modern towns.

The Government of Kurdistan provides loans to citizens to build a house if they own a land that is not less than 100m². However, because of the current situation of the region this program is currently on hold.

For a list of real estate agencies, please refer to annex or click [HERE](#).

B. GENERAL REQUIREMENTS TO BUY/RENT REAL ESTATE

In order to buy a real property, a purchaser should have the Iraqi citizenship, an ID card and an Iraqi ration card. For renting, one needs a national ID and a lease agreement. IDPs need to have an authorization from the Asyish which is the local police force.

C. GENERAL INFORMATION ON THE COSTS

i. Rental / purchase of a house

In the suburbs of Baghdad, the rental of an unfurnished house of 200m² varies between USD 100 and USD 300. In Baghdad, such a house will cost between USD 750 and USD 1'000.

The purchase of a house (unfurnished) costs from USD 120'000 to USD 3'000'000 depending on the location and available features.

As for KRG the cost of a house rental outside the city centre starts from USD 250 to USD 500. In the main cities, the price of rental starts from USD 400 up to USD 3'000. The purchase cost varies from USD 45'000 up to USD 1'000'000 depending on the location and features of land/house, these prices are for un-furnished houses.

- **For One Person**

It is difficult for a single person to rent an apartment or a house because the Iraqi society does not accept single people living alone or with non-relative families, especially if there are girls in the household. Moreover, small apartments designed for one person are rare and most of the available apartments and houses are for a family of two or more people.

However, renting such an apartment may cost between USD 450 and USD 600 per month.

- **For Two Persons**

It is easier to find an apartment or a house suitable for two people. The price range can start from USD 400 USD to USD 1,300 per month (this price range also includes furnished houses/apartments).

The purchase would cost between USD 40'000 and 70'000.

- **For a Family**

Renting a house of three bedrooms or more in one of the main cities may cost between USD 500 and 1'200 per month. The purchase price would be between 60,000-150,000 USD.

ii. Approximate cost of utilities in Iraq per month for a family:

Below are the approximate monthly costs of utilities in Iraq for a family:

- Gas (USD 13)
- Water (USD 9 to USD 22)

- Public electricity (30-40,000 IQD)
- Private or neighborhood generators (40,000 IQD)

III. EDUCATION

A. GENERAL DESCRIPTION

Arabic and Kurdish are the two official languages of instruction except for the faculty of medicine and the engineering faculties where the language of instruction is often English. Final theses and doctoral theses are written in Arabic, with an abstract in English.

According to a report published in September 2013 by the Ministry of Planning and Development, the literacy rate among Iraqi youth (15 years and younger) is 74%. 26% are considered illiterate, have dropped out of school or are unable attend due to familial financial limitations.

Schools have been damaged, destroyed and are occupied by armed groups. Even when vacated, these schools cannot be used until cleared for unexploded military ordnance and repaired. There is an acute shortage of qualified teaching staff. Many experienced teachers remaining in Iraq are displaced.

Currently, there is no scholarship program in Iraq. For a list of schools in Erbil and Duhok please refer to annexes or click [HERE](#).

The academic year runs from September to June. The school/study week runs from Saturday until Thursday morning. University examinations are conducted in June, with supplementary exams in September.

i. Pre-primary and primary school Education

Preschools are opened to children of age 4 to 5 and primary school, from 6 years old. Primary School consists of 6 grades. The passing of a national examination and receipt of Primary School Certificate makes them eligible to attend Intermediate School.

ii. Intermediate School and Secondary School

The intermediate school is composed of 3 levels. Upon completion of the 9th grade, students take the National Intermediate Baccalaureate Examination. Upon passing, students can then enter a secondary general or vocational school.

Most of the schools have the intermediate and secondary stages. The student chooses after the first year in the preparatory stage, either literary or scientific study. Intermediate school students take 34 classes per week including subjects of Islamic education, Arabic language, English, Science (physics, chemistry and biology), history, geography, social studies, mathematics, fine art education and physical education. The female students take additional lessons in household education. Some elective courses are added to the preparatory stage, such as Kurdish, sociology and economics. Evening classes are exempted from physical education.

The secondary school is composed of the grades 10th to 12th. There are two categories of Secondary Schools: General and Vocational. The general schools offer a well-rounded education with a literary/humanities track and scientific track. There are three branches of Vocational schools:

Agricultural, Industrial and Commercial. Agricultural schools prepare students for a job in the crops-raising field. Industrial schools prepare students for a job in auto machinery, metal work, or in other industrial sectors. Commercial schools prepare students for a job in business administration or accounting. The students are to take the Baccalaureate exam after the secondary school.

iii. Technical and Vocational Training

The vocational schools aim at providing students with professional and technical skills in order to prepare them to engage in various types of careers after graduation. After three years of vocational training the students take a national exam. The top 10% with the best scores of the students can continue their studies in technical colleges.

The Ministry of Labor and Social Affairs offers vocational training courses. There are seven centers active within the Kurdistan region in Iraq. The available courses are: car mechanic, computer, sewing, air conditioning and refrigeration, PVC and Aluminum, electrical, generator, carpentry, welding and tourism. In addition there are also a number of private centers that provide courses in language learning, IT and vocational trainings.

For more information on the institutions that can provide a language or a vocational training in Erbil, please refer to annex or click [HERE](#).

B. ACCESSING THE SCHOOLS

i. Access to the public schools

Public schools are free. The admission to the primary school requires: copy of ID of the child, parents' ID, four photos, the residency card and the food ration card.

The same documents and a certificate of primary school are required for the enrollment in a secondary school.

The enrollment in a high school is subjected to the submission of a secondary school certificate.

After the secondary school, the student will be provided with a booklet and a form containing guidance and the names of all the schools and institutes in Iraq. Usually, the student identifies the colleges or institutes in which he or she would like to enroll. The application form will then go through a computerized system to find which of the chosen colleges best matches the student's preferences and grades.

Universities are opened to both males and females students. The public universities are free. For more information on universities, please refer to annex or click [HERE](#).

ii. Access to private schools

Private school fees vary substantially from one school to another. They can be as high as USD 1'000 per year for kindergarten, primary, secondary, or high school. In some schools the fees can include transportation to and from the school for the students. In Erbil there are 49 private kindergartens, 37 private primary schools and 17 private secondary schools.

The quality of staff is likely to be higher in private schools than in public schools and private schools tend to use a more modern curriculum. Additionally, the private schools tend to put a higher emphasis on teaching English than public schools. The study hours are longer in private schools and the private schools have more time allocated for entertainment. The private schools have better buildings and are generally better equipped.

The private universities are more expensive and may cost up to USD 20'000 USD per year. However, the fee could be paid per instalments.

iii. Recognition of Foreign Diplomas

The returnees who have studied abroad must submit the diplomas and certificates that they have acquired.

Some special committees in the directorates of education evaluate overseas school certificates from grade 1 to 12. These committees mostly located within the General Directorate of Education in the governorates of Sulaymaniyah, Erbil and Dahouk.

If the committee is unsure of the validity of a certificate, the members of the committee will try to contact the school or the university that issued the certification through email. In any case, the commission checks if the school or college that issued the certificate is recognized by the Iraqi Ministry of Education.

The final decision of recognition of graduate and post graduate degrees is made by the Ministry of Higher Education and Scientific Research.

Potential returnees to Iraq should stamp their certificates/diplomas in the Iraqi Embassy in the host country. It is an easy way to confirm the certificate and it could be used easily to enroll in schools in Iraq.

The Ministry of Education in Baghdad is responsible for recognizing foreign certificates for all the part of Iraq except from KRG.

iv. Education for Vulnerable Persons

In the KRG, some schools are designed for people with special needs or disabilities. In Erbil there are 37 schools for children with special needs.

At the moment, there is no special education available for vulnerable cases in Baghdad and southern Iraq.

IV. ECONOMIC SITUATION AND EMPLOYMENT

A. General description of the economic situation

Iraq's economy suffers from structural weaknesses and insecurity. The non-oil sector represents only 46% of the economy and services. Construction, transport and a small agricultural sector are highly dependent on Government expenses and thus, on oil revenues. Unemployment is high. Demographic pressure is strong with 41% of the population under 15 years. The labor force needs training on basic skills. The business environment is weak.²

Iraq's currency is the Iraqi Dinar (IQD). Which has an average conversion rate of IQD 1170 for USD 1.

In KRG the unemployment rate in 2013 was 6.7 %. However, it is estimated that the rate has increased to 9 or 10 percent according to the Ministry of Labor and Social Affairs.

B. Employment Opportunities

The situation of employment is much better in KRG than the other parts of Iraq. The Government is supporting the private sector by facilitating its growth.

The most available jobs in the private sector are: working in the camps of IDPs, IT, communication

² <http://www.worldbank.org/en/country/iraq/overview>

engineering, translation and security guards. Wages vary from USD 500 to 3'000 for some critical areas and professions.

The public sector rarely recruits except for the army. Wages range from about USD 350 to 1'500 per month depending on skills and education.

For more information on the job placement web portals or institution, please refer to annex or click [HERE](#).

C. Requirements to access the labour market

Iraqi nationals need to hold an ID card as a formal requirement. Other requirements are defined by the recruiters.

The Ministry of Labor and Social Affairs (MoLSA) established employment centers in Erbil, Duhok, Sulaymaniah, Zakho and Garmyan. These centers are available within the General directorate of Labor and Social insurance.

Job seekers may also register in the online job portal (<http://kw.krg.org/>). There are several online websites and recruitment agencies that are popular and that the returnees can may use to apply for various positions.

The returnees have the same access to the employment market as the local population with no priority or special program.

D. Unemployment assistance provided by the State

The State does not pay unemployment assistance at the national level.

However, vulnerable individuals with disabilities receive an amount of USD 130 from the Government as "supervision pension" on a monthly basis. As a condition, the disability (of any type including mental health) must be more than 50%. The applicant for such assistance must be tested by the "Doctors committee". The widows whom have lost their husbands in the war are entitled to a salary from the Ministry of Labor and Social Affairs (MoLSA). Applications can also be made to the MoLSA in Baghdad and Southern Iraq.

E. Pension system and opportunity to access it by returnees

All the employees in the public sector enter the retirement pension system, as soon as they are employed by the Government.

Male citizens must have at least 25 years of services in the public sector at the age of 60 to be considered for the retirement pension. As for female employees they must have 20 years of service at the age of 55. Public employees can decide to retire in advance after 15 years. No entitlement is possible before 15 years of work. The pension is 80% of the salary of the employee if the employee served from 25 to 30 years in the public sectors, and 70% of his basic salary if he served less than 25 years.

There is a social insurance system for people working in the private sector. The companies pay 17% of each employee's salary (12% paid by the employer and 5% by the employee himself). The current pensions system is under revision.

Foreign pensions are not recognized in Iraq. Any queries about pensions should be addressed to the MoLSA.

V. BANKING SYSTEM AND BUSINESS SET-UP OPPORTUNITIES

A. GENERAL INFORMATION ON THE BANKING SYSTEM

In addition to the Central Bank of Iraq, 43 commercial banks are licensed to operate in Iraq, including 7 fully state-owned banks, 8 Islamic banks and 3 branches of foreign banks. The three largest state-owned banks (Rafidain, Rasheed and Trade Bank of Iraq (TBI)) account for 85% of banking sector assets. The public sector is fully controlled by the Government.

Iraqi private banks are able to issue credit cards, wire money, accept deposits with interest and agree on loans. The banking system is still quite underdeveloped, in a country where transactions remain primarily cash based.

The burgeoning private banks are facilitating access to loans. The volume of commercial lending (corporate and consumer) has nearly doubled since January 2008. Meanwhile, there is also a growing demand for banking services that has yet to be met. Less than 5% of the population has a bank account. Banks typically offer a classic range of deposit accounts and credit products, but access to these remains difficult for most people because of restrictive conditions.

One micro finance institution (Bright Futures Foundation) is focused specifically on the KRG region. For more information on the main banks and other financial institutions, please refer to annexes or click [HERE](#).

B. ATM-S AND MONEY TRANSFER

The ATMs are insufficient in terms of number and existing ATMs are not dependable.

People use Western Union to conduct rapid and large money transactions. However, the preference is to use bank transfers due to the high fees that are applied by Western Union.

Public banks cannot transfer or receive money from abroad, whilst transfers through the private banks are reliable and fast.

Warka Bank, North Bank, Western Union, and Kurdistan International Bank can receive money from abroad or transfer it. Charges for transfers range from 0.5% to 1.5% and have to be paid by the sender or the receiver depending on the previous arrangement between the two. People can also transfer or receive money through private remittance companies which are located in all areas of the country.

The central bank has imposed very strict rules in terms of transaction in USD outside Iraq. These laws make it very difficult to transfer money outside of Iraq.

C. ACCESS TO LOANS

Banks are generally still not perceived by people as the best way to protect savings. Acquiring land or real estate is the preferred option, hence the attractiveness of Government jobs that offer in-kind benefits in the form of land ownership.

In addition, part of the population in Iraq is hesitant to place or borrow money with interests due to religious traditions. Another contributing factor is that, in recent years, the Central Bank of Iraq has increased nominative interest rates to counter inflation. As a result, credit to the economy as a proportion of GDP is one of the lowest in the world (3.7% in 2008). Loans are accessible only by people with access to a guarantor with a substantial Government salary as collateral.

Small loans are instead obtained through family, friends and microfinance institutions (MFI). For a list of some micro-credit institutions, kindly refer to annexes or click [HERE](#).

The Government does not provide micro credit for business start-ups, but some private banks can provide micro loans for this. Some banks do not require a house as collateral for loans less than USD 5'000.

VI. TRANSPORTATION

A. GENERAL DESCRIPTION

The transport system in South and Central Iraq is road based. Few public transport facilities exist although there are some train connections between Baghdad and Basra.

Recently, the air transport system has been improved. A new airport has been opened in Najaf and another will be set up in the province of Karbala.

For more information on the main transportation companies, please refer to annexes or click [HERE](#).

B. AVERAGE COSTS OF TRANSPORTATION

The cost of taking a bus or a van between cities is about USD 10 to USD 25 whilst the transportation by air costs approximately USD 250.

Generally, people tend to prefer taking a plane, because it is more secure than travelling by land especially traveling to Baghdad.

For some approximate costs of transportation between the main cities in Iraq, please refer to annexes or click [HERE](#).

VII. TELECOMMUNICATION

A. GENERAL DESCRIPTION OF THE TELECOMMUNICATION SYSTEM

i. Post

Government postal services are reliable, but they can be slow. Approximately USD 7 per kilogram is charged for packages for Europe, USD 6 for Arab countries, and USD 9 for countries in the Americas. Private Companies (such as Aramex, FedEx, DHL and TNT) are reliable and fast, but they are more expensive than the Governmental post office. For most European countries, the cost of send 500 grams of documents and paper is approximately USD 60.

For a list of the main postal services, please refer to annex or click [HERE](#).

ii. Phones

Phones (landlines and wireless) are operative and reliable in most of the country (the network coverage is less efficient in some areas of the northern part of Iraq).

Many mobile phone companies operate in the country, such as Iragna, Asia Cell, Ather, Korek, and Kalimat and Zain.

Korek Telecom and Asia cell Company cover the majority of Iraqi territories. Mobitel is a mobile

phone company operating in the North. Prices and services vary between providers, as well as documents required to register phone subscriptions.

For example, Iraqi citizens must present a photo, an ID and a food ration card.

iii. Internet Services

It is estimated that approximately 2.8 million Iraqis have home Internet access.³

Various companies provide Internet connections: Newroz telecom, Fast-link, TarinNet, Tisheknet, and Rey telecom.

³ <https://www.cia.gov/library/publications/the-world-factbook/geos/iz.html>

VIII. ANNEXES

A. List and contacts of health care centres

i. In Erbil

- **Razgary** Address: Erbil, Koya road; Telephone: 0662273882
- **Emergency services** Telephone: 4635
- **East Emergency** Telephone: 122
- **Rasool Private Hospital** Telephone: 06662229714
- **Arbil Local (Jmhuri Hospital)** Telephone: 0662230402
- **Heart Surgery Hospital** : Address: Erbil, Kirkuk road; Telephone: 0662642541
- **Daik Private Maternity Hospital** Address: Erbil, Koya road; Telephone: 0750 460 4269
- **Hawler Private Hospital** Address: Barzany Namr, Erbil; Telephone: 066 223 8018
- **CMC Private Hospital** Address: Koya Main Street, Erbil
- **West Eye Private Hospital** Address: Runaki, Erbil; Telephone: 0750 483 6007
- **Zheen International Private Hospital** Address: Koya Rd, Erbil; Phone: 0662232144
- **Turkish Private Hospital** Address: Sarwaran, Erbil; Phone: 0750 350 5700
- **PAR Hospital** 60m Street, Mamostayan Qr. Erbil, Kurdistan Region, Iraq; P.O. Box: 811-36; Telephone: +964 66 210 7001; +964 66 210 7002; E-mail: info@parhospital.com ; Website: <http://www.parhospital.com/en/>
- **Media Diagnostic Center** 60 Street, Next to City Centre, Erbil, Kurdistan, Iraq; PO-Box 239-44; Laboratory Tel: +964 (0)66 223 6633; Radiology Tel: +964 (0)66 255 2751; Website: <http://www.medyadc.com/site/>
- **Swedish Hospital** Address Iraq /Kurdistan Erbil Enkawa Cross 100 m Str. Behind Hoger Oil Station.; Telephone: 0750 869 14 14/0750 869 15 15; Website: <http://www.swedish-hospital.com/index.php/en/>
- **Zheen Hospital** Address: Erbil, near 100m-Koya traffic light. Kurdistan, Iraq.; Telephone:

ii. In the Governorate of Baghdad

(Name of the hospital – Medical institute – Specialization)

- **Al-Karh Al-A'am** - Al-Karh medical institute - General
- **Al-shaheed moh. Baker Al-Sader** - Al-Karh medical institute - General
- **Al-Karhaama** - Al-Karh medical institute - General teaching hospital
- **Al-Isalh Al-Ejtema'ai** - Al-Karh medical institute - General
- **Atfal Al-Kazemiah** - Al-Karh medical institute - Pediatric
- **Abu-Graib** - Al-Karh medical institute - General
- **Al-Karh for obstetric** - Al-Karh medical institute - Obstetrics
- **Al-Mahmodiah** - Al-Karh medical institute - General
- **Al-Kazemiah teaching hosp.** - Al-Karh medical institute - General teaching hosp.
- **Al-Yarmook teaching hosp.** - Al-Karh medical institute - General teaching hosp.
- **Al-Tefil Al-Markazy.** - Al-Karh medical institute – Pediatric
- **Alforat.** - Al-Karh medical institute - General
- **Ibn Al-Bitar** - Al-Karh medical institute - Cardiac surgery hosp.
- **Al-Shaheed Al-Sader.** - Al-Resafa medical institute - General
- **Imam Ali.** - Al-Resafa medical institute - General
- **Al-No'man** - Al-Resafa medical institute - general
- **Al-Zafaraniah.** - Al-Resafa medical institute - general
- **Ibn Al-Baladi.** - Al-Resafa medical institute - Obstetrics & pediatric
- **Atfal Al-Olwiah.** - Al-Resafa medical institute - Pediatrics
- **Fatima Al-Zahra'a.** - Al-Resafa medical institute - Obstetrics & pediatric
- **Al-Madain.** - Al-Resafa medical institute - General
- **Ibn-Zuhor.** - Al-Resafa medical institute - Thoracic

- **Ibn Al-Kahteeb.** - Al-Resafa medical institute – Infectious diseases
- **Al-Kindy.** - Al-Resafa medical institute - General
- **Neurological sciences** - Al-Resafa medical institute - Neurology
- **Ibn Rushod.** - Al-Resafa medical institute - Psychiatry
- **Al Rashad.** - Al-Resafa medical institute - Mental health
- **Al-Isha'a.** - Al-Resafa medical institute - Nuclear medicine
- **Ibn Al-Nafees.** - Al-Resafa medical institute - Cardiac center
- **Ibn Al-haitham.** - Al-Resafa medical institute - Ophthalmology
- **Al-Elwiah.** - Al-Resafa medical institute - Obstetrics
- **Neurological surgery hosp.** . - Al-Resafa medical institute - Neurological surgery
- **Ibn Al-Kahf.** - Al-Resafa medical institute - Rehabilitation
- **Al-Kusoba center** - Al-Resafa medical institute - Fertility & treatment of infertility
- **Al-shekh Dari surgical center.** - Al-Resafa medical institute - Emergency
- **Al-shekh Za'aid.** - Al-Resafa medical institute - General & neurological surgery
- **Al-wasity** . - Al-Resafa medical institute - Reconstructive & plastic surgery
- **Baghdad teaching hosp.** - Medical city - General teaching hosp.
- **Dar Al-Tamreez.** - Medical city - General
- **Al-Atfal.** - Medical city - Pediatric
- **Al-Girahat** - Medical city - Surgery
- **Iraqi center.** - Medical city - Cardiac diseases
- **Digestive system & liver** - Medical city - Digestive system & liver
- **IRC. Italian Red Cross.** Burns & plastic surgery

iii. In Duhok

- **Azadi Teaching Hospital (Private)** Duhok, Nakhoshkhana Road: 8-1014 AM; Telephone: 7224061,7224074, 7221737, 7619501, 4820253, 4820851.
- **Vin Medical and hospital complex (Private)** Duhok, Close to Binzavi 2 gas station;

Telephone: +964 750 194 6655

- **Wan Global International Hospital (Private)** Duhok, Galy Road; Telephone: +964 750 183 0012
- **Vajeen medical complex (Private)** Duhok, Nakhoshkhana Road, Beside Directorate of Education; Telephone: +964 62 722 7740
- **Emergency Hospital (Specialty: Trauma and General Medicine)** Duhok, Naoere area – Shimek Zera; Telephone: +964 (0) 62 7225555, +964 (0) 62 7222270
- **Shilan Hospital (Private)** Duhok, Qazi Mohammed Street - Qada Kurdistan; Telephone: +964 (0) 7504577788, +964 (0) 7504033677
- **Paediatric Hevi Hospital (Public)** Nakhosh- khana Street (near Barzan Street); Telephone: +964 (0) 62 7242612

B. NGOs, IOs or humanitarian organisations providing medical assistance

i. In Erbil

- **Jiyan Foundation for Human Rights** 30 Meters, in front of Rizgari High school; E-mail : info@jiyan-foundation.org; Website: <http://www.jiyan-foundation.org/>
- **Mercy Corps** Website: <http://www.mercycorps.org/iraq>
- **Doctors without Borders** Website: <http://www.doctorswithoutborders.org/country-region/iraq>
- **IMC (International Medical Corps)** Website: <https://internationalmedicalcorps.org/iraq>
- **Kurdistan save the Children** Rizgary 408 Hapsa Khani Naqib St.Sulaimaniya Iraq; Telephone: + 964 53 330 1040; Fax: +9664 858 419 1; E-mail: ksc-kcf@ksc-kcf.org; press@ksc-kcf.org; Website: <http://www.ksc-kcf.org/>
- **ICRC (International Committee of the Red Cross)** Website: <https://www.icrc.org/en/where-we-work/middle-east/iraq>
- **Relief International** Email: info@ri.org Website: http://www.ri.org/where_we_work/country.php?ID=7
- **Norwegian Refugee Council (NRC)** Telephone: +964 770 462 0875; Email: Maureen.Magee@nrc.no ; Website: <http://www.nrc.no/?aid=9147812>

- **Save the Children – Iraq** Email: supportercare@savechildren.org ; Website: <https://iraq.savethechildren.net/>
- **International Rescue Committee** Email: advocacy@Rescue.org ; Website: <http://www.rescue.org/iraq>
- **Islamic Relief** Email: irw@irworldwide.org ; Website: <http://www.islamic-relief.org/category/where-we-work/iraq/>
- **World Health Organization (WHO)** Website: <http://www.iraqfoundation.org/>
- **ACTED** Website: <http://www.acted.org/en/iraq>
- **Danish Refugee Council (DRC)**

ii. In the Governorate of Baghdad

- **Medical without borders** Al-Karkh, Al-Mansoe, Al-Amerat St.
- **Mercy hands** Al-Resafa, Al-Jadrya
- **Red Crescent NGOs.** Al-Karkh, Al-Mansoe, Al-Rwad
- **Red Cross.**Al-Resafa Al-Alawy

iii. In Duhok

- **International Organization for Migration (IOM)**
- **Médecins Sans Frontières/Doctors Without Borders (MSF)**
- **World Health Organization (WHO)**
- **UNICEF**
- **UNFPA**
- **Medecins du Monde (MDM)**
- **Actions contre la Faim/Actions against Hunger (ACF)**
- **Premiere Urgence – Aide Medicale Internatioale (PU-AMI)**
- **Danish Refugee Council (DRC)**
- **International Medical Corps (IMC)**
- **Heevie NGO**
- **Gashbun NGO**
- **Un ponte per (UPP)**
- **Jiyan Foundation**
- **Mediar**

iv. In Sulaymania

- **IMC (International Medical Corps)** Website: <https://internationalmedicalcorps.org/iraq>
- **Kurdistan save the Children** Rizgary 408 Hapsa Khani Naqib St.Sulaimaniya Iraq; Telephone: + 964 53 330 1040; Fax: +9664 858 419 1; E-mail: ksc-kcf@ksc-kcf.org; press@ksc-kcf.org; Website: <http://www.ksc-kcf.org/>
- **ICRC (International Committee of the Red Cross)** Website: <https://www.icrc.org/en/where-we-work/middle-east/iraq>

C. List and contacts of real estate agencies or other means to access the house market

i. In Erbil

- **Haji Salam real estate agency** Address: Gulan Street, Erbil; Telephone:0750 345 1152
- **Baghy Shaqlawa real estate agency** Address: Koya Rd, Erbil; Telephone:0750 482 9161
- **Rabar Company for Real Estate** Address: Qazi Muhammad, Erbil; Telephone:0750 412 9268

ii. In the Governorate of Bagdad

Al-Saraf Office Resafa, Al-Sader City; Telephone: 07715458572,

- **Al-Yaqyn Office** Karkh, Almansor, 14 Ramadan St ; Telephone: 07901960138,

iii. In Sulaymania

- **Hadi Real estate** Sulaimani, Rania district, Main road General Bazaar; Telephone: 07701546103 ; 0748 0205536
- **Azhy Real-estate** Sulaimani, Bakrajo Taza, Sub district, beside Bakrajo Taza School; Telephone: 07701596868
- **Share Real-estate** Sulaimani, Bakhtyari Quarter, Malik Mahmud Street; Telephone: 07701451570 ; 07702474479
- **Mawlawi Real-estate** Sulaimani, Chamchamal District, Main road ; Telephone: 07701443139

iv. In Basra

- **AL-Jumhoria real estate** Basra, Basra city, Jumhoria area , main road; Telephone: 07801228437

- **AL-Rubayee real estate** Basra, Shat Ala-Arab, AL-Jazira , main road; Tel: 07709003100
- **AL-Bahadria real estste** Basra, Abu AL-Khaseeb, Bahadria area , main road; Telephone: 07806202073

D. List and contacts of schools and other institutions

The full list is available here <http://dfr.gov.krd/p/p.aspx?p=42&l=12&s=040100&> .

i. In Erbil

- **International School of Chouefat – Erbil** Massif Road, Khanzad area, Erbil; Telephone: +964 (0) 750 416 4444 / +964 (0)750 813 9850 – 6; E-mail: iscerbil@sabis.net ; Website: www.iscербil-sabis.net
- **Deutsche Schule Erbil** Gulan Street, Erbil Telephone: +964 (0) 750 335 9848 / +964 (0) 770 301 6560; Email: schulleitung@ds-erbil.org ; Website: www.ds-e.org
- **Cambridge international school-Kurdistan.** Waziran Erbil, Iraq; Telephone: +964 (0) 750 370 2003 / +964 (0) 750 370 2004; E-mail: info@cis-kurdistan.com; <http://www.cis-kurdistan.com/>
- **Fakhir Mergasori International School** Address: Qazi Mohamad Street - Nawroz Quarter- Erbil, Kurdistan, Iraq; Email: pppFakhir@sabis.net; Phone: (964-750) 4154444, (964-750) 4414066; Website: <http://pppkurdistan-sabis.net/fakhir-mergasori>
- **Ihsan Dogramaci Bilkent Erbil College** Erbil - Torex Village - Mosul Road P.O. Box No. 43/0383 /Bilkent Erbil International College; Telephone: 066 2644917 and 0662644918 / 0750 3838101 / 0750- 3838102 / 0750 3838103 Korek Operator; Website: <http://www.bilkenterbil.org/>
- **International MLF French School and Kindergarten “Danielle Mitterrand” in Erbil** Gulan Court - Koye Street, Erbil; Office Phone: +964 (0) 750 780 8085 / +964 (0) 750 311 45 89; Email: marcel.muller@mlfmonde.org ; Website: <http://erbilfrenchschool.com>
- **Classical School of the Medes** Bakhtyar, Erbil; Telephone: +964 (0) 66 253 5322; E-mail: csmk@csm-k.org; Website: <http://csm-k.org>
- **Ishik Gulan Primary School** Dar-ul Asn Street, ERBIL; Telephone: +964 750 789 0988; Mobile: +964 750 146 1181; E-mail:infoishik@gmail.com ;Website: <http://www.ishikgulan.com/>
- **British International Schools Kurdistan (BISK)** Vital Village, Erbil ; Telephone: +964 (0) 750 159 1202; E-mail: info@bis-kurdistan.co.uk ; Website: <http://www.bis-kurdistan.co.uk>

- **American International School Kurdistan** Gulan Street, Bakhtyar area, Erbil; Telephone: +964 (0) 750 138 9010 /+964 (0) 750 138 9020 / +964 (0) 66 257 4988; Website: www.ais-k.org

ii. In Duhok

- **Duhok International Private School** Address: Amad St., Malta Qr., Duhok, Kurdistan Region, Iraq; Telephone: +964 750 757 4222; Email: contacts@duhokschool.com / sagvan@duhokschool.com; Website: <http://www.duhokschool.com/>;
The total fees is 2600\$ per year (including clothes and books)

- **Sardam International School managed by SABIS Educational Services** Address: Masik 1, Bra Playground Area, Zariland Street, Duhok, Kurdistan, Iraq; Telephone: +964 750 310 3006; Email: pppsardam@sabis.net; Website: <http://pppkurdistan-sabis.net/sardam>
The total fees is 600\$ per year

Private Ishik Kindergarten and College Address: Miqdat Bedirkhan Street KRO, Duhok, IRAQ; Telephone: +964 62 721 5005; /+964 750 129 1913 / +964 750 471 2672; Website: <http://www.fezalar.org/anasayfa>
The total fees is 4000\$ per year

- **Classical School of the Medes** Address: Gali Qr., Duhok, Kurdistan, Iraq; Telephone: +964 750 467 6653 / +964 62 722 1249; E-mail: csme@csm-k.org
The total fees is 2300\$ per year

E. List of Universities

i. In Erbil

The full list is available at the following address: <http://www.mhe-krq.org/node/23> .

- **Salahaddin University-Erbil**; Website: <http://su.edu.krd/>
- **Hawler Medical University** ; Website: <http://hmu.edu.iq>
- **Hewler Polytechnic University** ; Website: <http://epu.edu.krd/en>
- **Koya University** ; Website: <http://koya.university>
- **Soran University** ; Website: <http://www.soran.edu.iq>
- **University of Halabja**; Website: <http://www.mhe-krq.org>
- **Sabis University** Address: Newroz Street, across from Sardam Private Hospital Kurdistan Iraq; Telephone: (+964 750) 716 9400; Website: <http://sabisuniversity.edu.iq/>
- **University of Kurdistan Hewlêr** Address:30M Avenue, Erbil, Iraq; Telephone: +964 (0) 750 4407357; E-mail : ukhadmission@ukh.ac; Website: <http://www.ukh.edu.krd/>

- **Cihan University** Address: Peshawa Qazi, Erbil 066; Telephone:066 255 2419; Website: <http://www.cihanuniversity.edu.iq/cihan/en/#.VdBCTE3ebDc>
- **Ishik University** Adress: 100 Meter Street, Mosul Road, Erbil, Telephone: +964 750 835 7525 / +964 750 705 0211; E-mail: info@ishik.edu.iq ; Website: <http://www.ishik.edu.iq/>
- **BMU Lebanese French University Iraq** Address: University District, Off 100m Road, South of Mosul Road Cross (Nisr Roundabout) –Erbil; Telephone/Fax: 00 964 66 253 8004 - Mobile: 00 964 750 441 2721 or 00 964 750 756 5004 ;Email: info@lfu-bmu.net ; Website: <http://www.lfu-bmu.net/>
- **Hayat Private University** Website: <http://www.hpust.com/>
- **Bayan University** Website: <http://www.bayanu.com/>

ii. In Sulaymania

- **American University of Iraq, Sulaimani** Website:ais.edu.iq
- **University of Sulaimani** Website: www.univsul.org/
- **Cihan University/Sulaimaniya** Website: www.cihanuni-sul.com/

F. List of institutions that provide language and vocational courses in Erbil

- **Nishtimani Mn** Address: Erbil-Alban Street 100m Road; Telephone: **7504630475**
- **Britannia Education Service** Address: Erbil, Zaniary Quarter, Hazhar St.; Telephone: 0750 721 1562
- **Dilman International Language Institute** Address: Mantkawa-Behind Khabat newspaper, Erbil; Telephone: 7504425010
- **Swedish Academy for Training** Address: Erbil, Rwnaki Quarter; Telephone: 7706674141
- **OSA Academic for Education & Teaching** Address: Erbil,Karkuk Road,Behide Cihan Group; Telephone: 7504514628
- **TAN Institute for learning English & IT** Address: Erbil/100mSt, Oposite Rizgari Hospostal, Havalan Area; Telephone: 7503400888

G. List and contacts of Employment Centres

i. Online portals

- www.evtc-krq.org
- <https://evtc-krq.org/emp/en>
- <http://erbilmanpower.com/>
- <http://www.mselect.iq/>
- <http://jobs.foras-iq.ta3mal.com/>
- <http://www.aweza.co/jobs/>
- http://unjobs.org/duty_stations/iraq
- <http://www.f-job.com/>
- <http://www.kurdistanjob.com/>
- <http://www.bayt.com/en/iraq/>
- www.alliraqjobs.com
- <http://www.f-job.com/>
- www.iraq.tanqeeb.com
- <http://jobs.halliburton.com/iq/basra-jobs>

H. List and contacts of main banks and financial institutions

- **Kurdistan International Bank** Address: Kirkuk Rd, Erbil 066; Telephone:066 223 0822
- **Trade Bank of Iraqi** Erbil, Waziran Majidi Mall branch ; Email: info@tbiraq.com ; Website: www.tbiraq.com
- **Cihan Bank for Islamic Investment and Finance** Address: Kerkuk Road - Erbil – Iraq; Email: info@cihanbank.com ; Telephone: 00964 66 226 28 16-18-19; Fax: 00964 66 226 28 17
- **Al-Rafidyan** Baghdad-Karkh, Alhurya Alula
- **Al-Rashed** Address:Baghdad Resafa, Al-Rashed St.
- **Trade Bank of Iraq Republic of Iraq (TBI)** Address: Baghdad Resafa, Al-MAsbah St.
- **Cihan Bank** Address: Korek Street; Near Meer Hotel - Duhok – Iraq; Email: br.duhok@cihanbank.com; Telephone: +964 (0) 750 450 1369
- **KIB Duhok** - Old Gomerk Street / Park Duhok 3rd floor; Telephone: +964 (66) 211 2009/10 ;
- **Gali Circle** Address: Gumaraka Street Across Of Solav Duhok, Duhok ; Telephone: +964 (62) 722 7132
- **Dar Al-Salaam Investment Bank** Address: Mazi Road, Near to Mazi Market
- **Warka Bank for Investment and Finance** Address: Dohuk / Crbesi Quarter / in front of

Rafidain Bank Branch Manager: Munjid Muhammad Tahir Shukri; Telephone No: 009647507468950

- **Bank of Baghdad** Address: Dohuk / Square horses / adjacent AsiaCell Company; Telephone: +964 (0) 750 198 3696; Email: Branch726@bankofbaghdad.com
- **North Bank for Finance and Investment** Address. Dohuk- Khany Sq. Mankal Resturant Buildingis; Telephone: +964 (0) 770 912 0625; Email: Doh.branch@northbankiq.com

I. Micro credit institutions (NGOs, IOs or humanitarian organisations...)

- **USAID** Website: <https://www.usaid.gov/iraq>
- **Bright Future Institution** Address: Zaniari (next to Dedawan Bank), Erbi; Telephone: +964 (0) 750 984 6497 It offers loan from 500 USD to 10,000 USD with a 9% interest rate. The reimbursement period is 12 months.
- **Iraqi Al-Aman Center** Address: Ronaki Street In front of west eyes hospital Erbil; Telephone: +964 7508631715; Email: info@amanfinance.com; Website: <http://www.amanfinance.com/home/index.php>
- **Al-Thiqa Small Business Loans contact address of all branches all over Iraq**
This institution offers loans from 500 USD to 5,000 USD for a period of 12 months and an interest rate of 12%.
The addresses of tis various branches are available here <http://www.imfi.org/?q=en/node/82>

J. List and contacts of main transportation companies

- **Hello Taxi** Telephone: +964 750 4170000 / +964 750 4180000 / +964 750 4190000; Website: <http://www.hellotaxi.org/>
- **Jarash Co** Baghdad, Karkh , Al-Mansor Turkish Co..Baghdad, Resfa, Al-Sahdon St.0781085199

K. Approximate costs of transportation between the mains cities

i. Traveling by a rented car

From	To	Cost in USD
Erbil	Sulaymaniyah	110
Erbil	Kirkuk	60

Erbil	Dahouk	80
Erbil	Baghdad	200
Erbil	Koya (Koysnjak)	60
Erbil	Shekhan	70
Erbil	Darbandikhan	250
Erbil	Zakho	110

ii. Travelling by Taxi with other passengers

From	To	Approximate Price in USD
Erbil	Sulaymaniyah	15
Erbil	Kirkuk	10
Erbil	Dahouk	18
Erbil	Koya (Koysnjak)	13
Erbil	Shekhan	10
Erbil	Darbandikhan	23
Erbil	Zakho	23

L. Main postal services

- **Iraqi Post**
Offices in Iraq: <http://www.iraqipost.net/> (website only in Arabic)
Prices within Iraq and internationally: <http://www.iraqipost.net/> (website only in Arabic)
- **DHL Iraq** Telephone: +964 790 110 3069
- **Pele Post** Telephone: +964 66 222 3 222, +964 750 454 7000

For more information on return and reintegration possibilities on this country, please consult the IOM Bern office and/or visit <http://switzerland.iom.int/>



IOM International Organization for Migration
OIM Organisation Internationale pour les Migrations
OIM Organización Internacional para las Migraciones