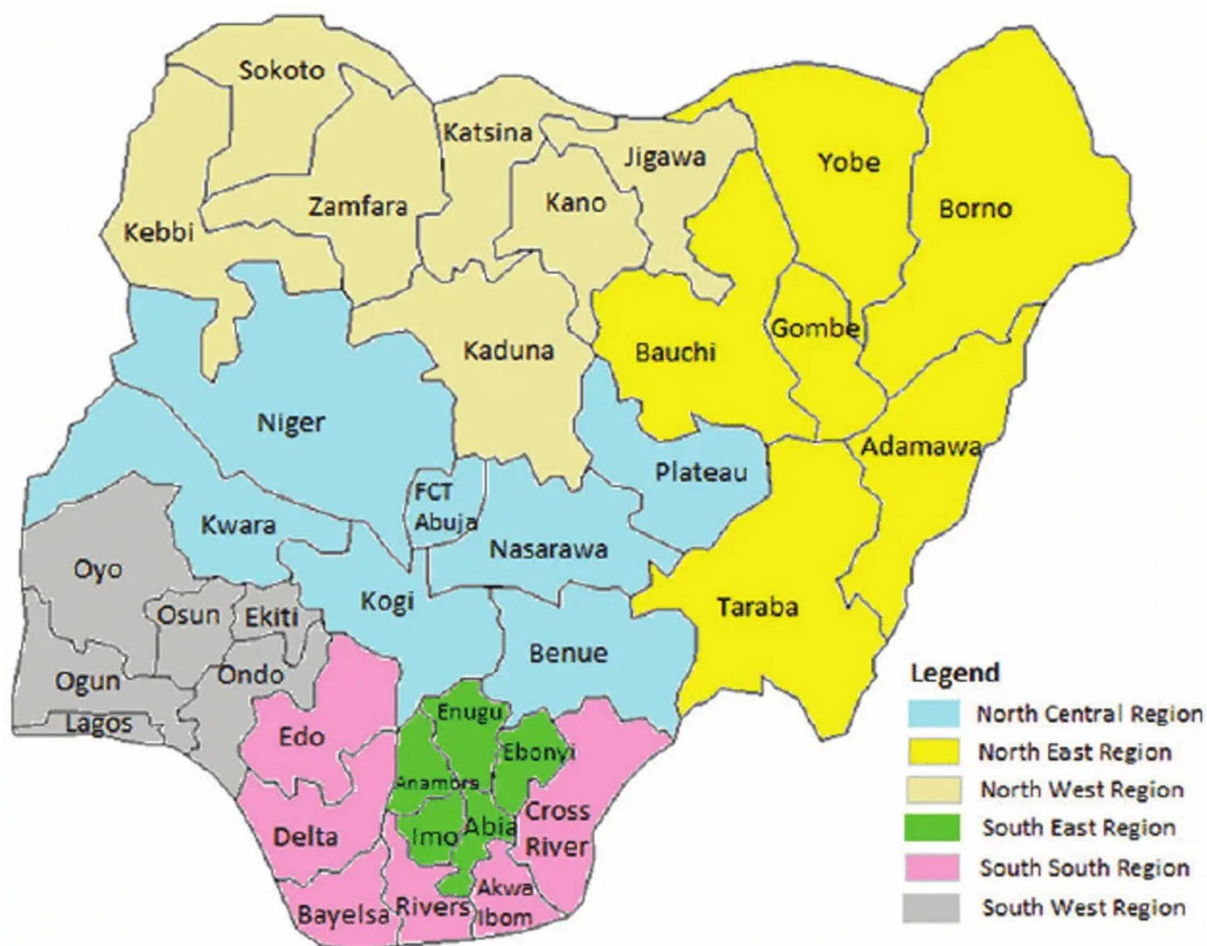




International Organization for Migration (IOM)
The UN Migration Agency

INFORMATION ON RETURN AND
REINTEGRATION IN
The Federal Republic of Nigeria / 2022



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Exchange rate:

December 2022: 1 USD = 460.59 Nigerian Naira (NGN)

July 2023: 1 USD = 752.19 NGN

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I. INTRODUCTION

As one of its programs, IOM Bern is implementing the Swiss Return Information Fund (RIF) project. This project aims at providing the Swiss State Secretariat for Migration (SEM) and the Return Counselors in the Cantons and in the asylum registration and procedure centres with current and clear information helping them to prepare and support voluntary returns and reintegration.

In the framework of RIF, IOM Bern also develops Country Information Sheets (CIS) that contain an overview of various topics relevant to return and reintegration in the countries of origin. The CIS has the purpose of facilitating the preparations of voluntary returns by clarifying frequent questions and basic information on relevant countries of origin in the Swiss context.

In the context of return to and reintegration in Nigeria, it is advised that migrants in vulnerable situations benefiting from reintegration need to understand the scope and value of their reintegration plan as well as initiate research on the proposed type of reintegration before return (e.g. via the RIF project). Furthermore, migrants in vulnerable situations benefiting from reintegration grant are also informed on the other benefits including the **Start and Improve your Business (SIYB) training** which is conducted to build their visions and identify their target market to have a sustainable business project plan. By doing so, the beneficiary will generate and gain confidence to venture into his/her preferred choice of business after the return.

TO DO- PRE -DEPARTURE FORMALITIES

- Have a valid travel document/laissez-passer.
- Take advantage of return and reintegration counselling before departure to support the informed decision for return and prepare for reintegration
- Carry the confirmation of return assistance (with IOM address and amount granted) in case reintegration assistance was granted.
- Clarify temporary accommodation before departure, e.g., in hotels in the city or stay with family or relatives until a permanent residence is found.
- Get information concerning the arrival at the airport and the onward journey.

TO DO POST -ARRIVAL

To ensure that such assistance is sustainable, and that the returnee has the necessary skills/qualifications to start a business, it is necessary to have:

- An individualised assessment on the capacity, needs, options, is.
- A business plan completed in full by the individual,
- The necessary skills to run the business,
- The necessary legal documentation related to the business, namely proof of rental/purchase of business premises, driver's license, etc.
- A proper assessment of the business premises conducted by the IOM Mission/service provider in the presence of the individual.

In general, the formalities required for the implementation of the above business projects are as follows:

- **Business Plan:** This is essential for any returnee/businessperson to consider planning what to sell, and how much the start-up will cost, and calculate the projected profit.
- **Register your business:** it is best for a beneficiary to register his/her business name as soon as possible. Registration is very important in the Nigerian market, as clients tend to trust a registered business more.
- **Location:** Finding the best location to conduct the business is paramount. It should be close to both suppliers and potential customers.
- **Mode of operation:** the beneficiary should be able to decide whether he/she wants to work in delivery or sales from a static location.
- **Supplier:** Before starting the enterprise, it is important to find a reliable supplier with good quality materials and affordable prices.
- **Advertisement:** It is necessary to advertise the business so that customers will locate it easily. This can be done by word of mouth, printing flyers, sign-boards, handbills and social media.
- **Sales:** Once people start learning about the business, it can finally become operational.

II. HEALTHCARE

The Nigerian healthcare system consists of both public and private health care facilities. Most public health facilities offer both secondary and tertiary levels of healthcare with the availability of multiple specialists. The public health facilities are much cheaper in comparison to private health facilities. However, the access to care is more convenient. Both private and public health insurance are available in Nigeria. Public health insurance provides benefit packages that cover both primary, secondary, and tertiary levels of care.

A. CONTIDIONS FOR THE COVERAGE OF MEDICAL TREATMENT

Admission to medical facilities

First, the patient should visit a clinic for the diagnosis. Based on the diagnosis, he/she will then be referred to other clinics or special hospitals, if required. The National ID/Evidence of registration in the hospital is usually requested.

Availability and costs of medication

Most generic medications are available except for a few newly licensed/FDA approved medications e.g., anti-neoplastic medications, psychiatric medicines, immune agents, newly developed medications for emerging infectious diseases, etc. that may not be available. The cost of drugs and services varies according to level of care and type of illnesses. Drugs are usually purchased from pharmaceutical stores outside the hospital upon presentation of doctor's prescription.

Eventual examples of Insurance providers:

The insurance covers 90% of the medication cost, medical consultation fee, laboratory investigations, hospital admission fees up to 21 days cumulative hospital stay per year, 50% of the cost for radiological investigations, and surgical fees. Private health insurance is also available. The extent of coverage within the private insurance depends on the purchased premium plan but generally, there is provision for primary and secondary levels of care. For public health insurance, self-employed individuals are registered under the **Voluntary Contributor Social Health Insurance Scheme**. The member fee for this Scheme is USD 42 (15000 NGN); this is renewed every 12 months. For individuals in formal employment and insured by an employer, 10% of the monthly salary is deducted monthly, however, the coverage extends to spouses and four dependents. The cost of private health insurance varies depending on the existence of health issues and the level of care needed.

Name of the main hospitals	Contact
Lagos State University Teaching Hospital Lasuth, 1 - 5, Oba Akinjobi Road, Ikeja, Lagos	09091481560, 08057699802
National Hospital Abuja, Central Business District, Abuja	08035808004
University of Benin Teaching Hospital UBTH, Igbowo raod, benin city, Edo State	08032935801
Delta State University Teaching Hospital Asaba, Delta State	08132707598
University of Port-Harcouth Teaching Hospital, River State	08068612954
Aminu Kano University Teaching Hospital, Kano state	08034537755

Name of the main hospitals	Contact
New Ikeja Hospital, Ikeja, Lagos	08030435990
Faith Mediplex Hospital, Benin, Edo State	08056249499

III. HOUSING

OVERVIEW OF THE GENERAL HOUSING SITUATION

The demand for affordable and quality housing in Nigeria is very high and growing steadily. Housing is a necessity of life without prejudice to economic conditions. In spite of this, the housing problem is universal. In Nigeria, it exists in urban and rural places. The housing problem in urban places takes the form of slum dwellings, homelessness, overcrowding, squatter settlements, and substandard housing units. In rural areas, poor housing quality, deficient environmental conditions, as well as inadequate infrastructural facilities, are the order of the day.

The policy instrument is one of the ways of tackling housing problems. In this sense, the Nigerian Housing Policy was promulgated in 1991 to address housing problems. The programs of action in the policy include construction technology, housing finance, land, and infrastructure, building materials, labor management, housing allocation, monitoring, and review. The Nigerian housing policy was well conceived with the fundamental elements of feasibility, affordability, and the limited time frame required for the completion of the programs. To some extent, the various policies, and programs of housing in Nigeria have been able to make significant improvements in housing production and delivery.

The housing policies provided guidelines for housing construction, maintenance, and delivery. Nevertheless, the policies and programs are besieged by shortcomings like poverty, ever-increasing costs of construction and building materials, homelessness, weak institutional frameworks for housing delivery, administrative bottlenecks in plan approval and collection of certificates of occupancy, program monitoring as well as review. To this end, this study recommends the amendment of the Land Use Decree of 1978, the supply of infrastructural facilities, and encouragement of the use of local materials, as well as a low-cost housing scheme.

A. TEMPORARY ACCOMMODATION

Possibilities of temporary accommodation (ranging from hostels etc. to temporary shelters)

Access for returnees

Temporary housing facilities for persons in vulnerable situations:

- Bakhita Villa, Ipaja Lagos.
- COSUDOW Benin, Edo state.
- Daughters of Abraham Foundation, Jabi Abuja.

- Web of Heart Foundation Lagos
- Transit Centre in Igondon, Lagos
- NAPTIP Shelters in all geopolitical zones.

Required documents: A referral letter and any means of identification will be required which will be submitted via a requesting agency to these temporary shelters/housings.

B. SOCIAL SERVICES OR EMERGENCY SHELTERS

Overview of possible shelters for returnees

Currently, there are **no social grants or loans available for housing by the government**. However, there are some private banks that provide loans to build a house with terms and conditions according to their respective policies.

Social housing: vulnerable returnees are identified for temporary housing upon arrival through needs assessment, especially for Victims of Trafficking.

C. BUY OR RENT REAL ESTATE

There are private real estate agencies that are available in neighbourhoods and on websites. Some of these websites are listed below.

<https://propertypro.ng>

<https://nigeriapropertycenter.com>

<https://privateproperty.com.ng>

<https://www.property24.com.ng>

<https://nigeriapropertycentre.com>

<https://homes.quickteller.com>

EXAMPLES OF RENT PRICES

The price for rent in Nigeria depends on the location, size and the features of house or apartment. The price of houses in some cities are higher than others (with some having significant differences). Generally rental costs in Nigeria start from 250 – 16,650 USD in cities, and 160 – 560 USD for apartments in the countryside:

Studio Apartment: ranges from 160 – 300 USD in countryside and 300 – 970 USD in the cities.

Mini flat (1 room): ranges from 220 – 450 USD in the countryside and 420 – 1800 USD in the cities.

Bungalow (2 rooms): ranges from 350 – 950 USD in countryside and 970 – 4000 USD in the cities.

Bungalow (3 rooms): ranges from 500 – 1400 USD in countryside and 1250 – 5550 USD in the cities.

Duplex: ranges from 6000 – 16,650 USD in the cities. Duplexes are mostly found in cities.

The price and demand for houses in cities are high, and the price for land is highly dependent on location, size and features thereof. Whereas the demand for rent has increased, that for land has also followed suit. The approximate cost of utilities in Nigeria per month is as follows: Gas (4,000 NGN; 8 USD), water (1,500-4,000 NGN; 3 – 9 USD), public electricity (2,500 – 18,000 NGN; 5 – 39 USD), private or generators (8,000 – 12,000 NGN; 17 – 26 USD). There is no temporary housing facility for returnees, except shelters for trafficked person and returnees who are identified as vulnerable.

DOCUMENTS REQUIRED FOR LAND PURCHASE IN NIGERIA.

During the process of purchasing land, there are several crucial documents required from the seller to effectively validate the transaction. These documents are necessary as they are evidence of the title that the buyer possesses in relation to the land. It is important to note that there are different types of land documents in Nigeria. These documents include:

i. Approved survey plan: This is an important title document that helps to reveal the true ownership status in any land and landed properties' transactions. It also helps to reveal if such land is not under any government-acquired or committed lands/area.

ii. Approved layout

iii. Deed of assignment: This is a very important document that must be demanded and given to a purchaser after the conclusion of any land/property transaction between such purchaser/buyer and the owner/seller of the land/landed property in question. Section 2(v) of the Conveyancing Act 1881 provides the definition of conveyance as follows: "A conveyance includes any assignment, appointment, lease, settlement and other assurances and covenants to surrender made by deed of sale, mortgage, demise or settlement of any property or on any other dealing with or for any property; and convey, unless a contrary intention appears, has a meaning corresponding with that of conveyance".

iv. Purchase receipt: this is the evidence of due payment of the purchase of the land, and it is usually required when registering the land.

v. Certificate of Occupancy: this is one of the most important land title documents that is used to

certify the legal ownership status of any land in Nigeria irrespective of its usage. It is usually delivered to the owner of a parcel of land by the government attesting to the owner's interest in the land where such interest is in accordance with the applicable laws. It is a legal document indicating that a person who has acquired an interest in land has been granted a statutory right of occupancy by the governor

vi. Power of attorney: this is usually required where a person is acting for another person, individuals, or companies as his agent. It is a document that authorizes such a person to act on their behalf.

These documents are essential as they are necessary to process a search in the land registry, the registration of title, registration of Deeds, as well as registration of Certificate of Occupancy. It is equally important to note the LEGAL CONSEQUENCES OF REGISTRATION OF LAND IN NIGERIA which is essentially three:

Non-registration may (i) render certain documents void, (ii) render them inadmissible as evidence in judicial proceedings, and (iii) make them lose priority against registered ones affecting the same land.

It must, of course, be noted that registration does not by itself cure the instrument(legal document) registered of any defect, nor does it confers upon it any effect or validity which the instrument, apart from the registration, would not otherwise have had.

IV. EDUCATION

General overview of the education system

The education system in Nigeria is overseen by the Ministry of Education. The educational system adopted in the country is the 6-3-3-4 system of education in Nigeria, the recipient of the education would spend six years in primary school, three years in junior secondary school, three years in senior secondary school, and four years in a tertiary institution. It starts with primary school at the age of 5, which goes on for six years before graduating to other levels of the system.

The pre-primary level targets children aged 0,5-4. The primary level targets children aged 5-11. The secondary level targets children aged 11-13 (Junior Secondary) and 14-17 (Senior Secondary). Higher education normally caters to students aged 18 and above, including college, university and professional schools.

Educational level	Age 3 – 24 Years
Pre-school	
Childcare / nursery school (optional)	3 Years
Kindergarten (optional)	2 Years
Primary level (mandatory)	
Pre-school	
Primary school (6 years)	6 Years
Secondary level	
High School (6 years = 3 + 3)	6 Years
Higher education	
University (4 to 6 Years)	6 Years

A. ACCESS AND REGISTRATION PROCEDURES FOR RETURNEES

Access to schools and universities

The government has set up an education verification system that verifies and approves foreign certificates and diplomas. The returned persons, who studied in the host country, will need to undergo the following procedures: First, they need to bring a certificate from the school they have attended in the host country. The certificate must be confirmed by the Nigerian Embassy in the host country and the Ministry of Foreign Affairs, or through the Nigerian Education Verification System. Additionally, applicants must provide a copy of their passport (including visa and residency information, if necessary). Private schools demand additional tests and procedures.

B. VOCATIONAL TRAINING POSSIBILITIES

Possibilities of technical / vocational trainings

The Nigerian professional skills development landscape is the largest and most diverse in West Africa. It offers numerous opportunities for returnees. Technical and vocational education and training (TVET)

is delivered in three different ways: in the formal education system, in the non-formal system, and in the informal apprenticeship system.

- Technical and vocational education and training (TVET) institutions are registered with the National Board for Technical Education at secondary and tertiary education levels, teaching 500 000 students every year, mostly from middle- and higher-class backgrounds due to the conditions, cost, and length of studies (1-3 years¹). They train professionals and technicians for the public sector and private industries. More emphasis is given to practice in labs/workshops and internships in the workplace. Part-time, evening, and online classes are increasingly available.
- Non-formal education institutions are public, private, or CSO-run. They usually offer shorter training, from a few days or weeks up to 8 months. They tend to be more affordable and focus on developing skills for micro-businesses and self-employed individuals rather than formal, wage jobs, which are scarce. The practical component often has prominence. While they used to target low-skilled trades, they are evolving to incorporate new sectors and job profiles such as ICT, marketing, green energy, and the creative industry, and classes on entrepreneurship and/or soft skills.
- The system of informal, on-the-job apprenticeships provides accessible skills development for the many youths working in the informal sector, often from poor households. There is no accreditation or certification for this form of training.

Fewer than 10% of Nigerian returnees would be eligible for formal, tertiary education programmes. The remainder could either qualify for formal and non-formal secondary education programmes, or apprenticeships directly offered by employers. The introduction of classes on new sectors/jobs, and on employability, entrepreneurship, and soft skills, is particularly relevant to returnees.

Technical colleges and vocational enterprise institutions teach at secondary level while universities, polytechnics, monotechnic/specialized institutions, colleges of agriculture, colleges of health, and innovation enterprise institutions teach at the tertiary level. Registration and enrolment statistics are provided by the National Board for Technical Education.

Some Ministries, Departments and Agencies MDAs and development partners have supported or are supporting training institutions directly or through the state technical education boards

Training institutions that could be involved in returnees' reintegration

Organization	Type of training				Geographic location			Short description/reasons for shortlisting
	TVET	Entrepreneur-	Soft skills	Employability	Lagos	Edo	Delta	
Industrial Training Fund	X	X	X		X	X	X	<ul style="list-style-type: none"> ▪ National, government institutions ▪ Multiple offices and training locations nationwide ▪ Offer both short and long-term training on technical (ITF mainly), business (SMEDAN mainly) and management and soft skills (both) for nearly all sectors, job profiles, and education levels ▪ As governmental, permanent, and sustainably funded institutions, able to continue coaching and monitoring beneficiaries after training completion ▪ ITF: no active partnership with IOM or the state employment agencies ▪ SMEDAN: small-scale collaboration with IOM (for the business skills training in some states)
SMEDAN	X	X	X		X	X	X	
Yaba College of Technology ('Yaba Tech')	X	X	X	X	X			<ul style="list-style-type: none"> ▪ Private, accredited education and technical training institution ▪ Ranked best polytechnic in Nigeria multiple times; vetted by, and preferred training partner of Field Ready; ▪ Offers long and short-term formal education and technical and entrepreneurship training for multiple sectors and job profiles, and both full- and part-time ▪ Admission requirement: secondary education certificate

<p>Genius Hub</p>	X	X	X	X		X	<ul style="list-style-type: none"> ▪ One of the few organisations in Edo providing a wide range of relevant services, incl. short trainings for all education levels, support to microentrepreneurs, job placement, shelter, and psychosocial support (has two parts: one for profit, one not-for-profit) ▪ Focus on vulnerable groups, irregular migration, and human trafficking ▪ Emphasis on ‘self-discovery & life management skills’, particularly relevant for returnees ▪ Also works with NAPTIP, Edo State Task Force Against Human Trafficking, EdoJobs, ActionAid, ITF, and many other partners or clients incl. from the private sector ▪ Has also an office in Kano (state recently affected by irregular migration and returns) and looking to expand to other states
<p>Field Ready</p>	X		X	X	X	X	<ul style="list-style-type: none"> ▪ Small size, private sector organisation that can work almost anywhere in Nigeria through local training partners ▪ Works for and with both government programmes and private sector clients, for placement in wage employment primarily ▪ Focus on women and vulnerable youths but no collaboration with IOM, or state employment agencies so far ▪ Is used to tailor training programmes/curricula to client’s needs and trainees’ profile to ensure direct employability and placement ▪ Competitive beneficiary selection process and high training quality, resulting in high post-training placement/employment rate
<p>Sustainable Hospitality Alliance</p>	X	X	X	X	X		<ul style="list-style-type: none"> ▪ Charity based in the UK but working in Lagos with luxury hotel companies and through local NGO partners ▪ Focus on vulnerable youth groups (women, refugees, victims of trafficking, people living with disabilities) with no prior literacy and education requirement ▪ Relevant industry of focus: creating jobs in urban areas, especially for people with little education; offering decent wage employment; and providing easily transferable skills (for other sectors/industries) ▪ Short training, curriculum designed with hotel companies, and focus on soft skills and on-the-job practice to ensure direct employability and placement ▪ Provide job placement support and achieve a high post-training employment rate

C. SCHOLARSHIPS AND GRANTS

Possibilities and access to scholarships and grants

Cost, loans, and stipends

The cost of public education is low and affordable compared to the private educational institutions. As for private schools and universities, the tuition fee varies from one institution to another. In the public sector, no loans or stipends are available since there have been severe problems with the rate of recovery of loan repayments. However, there are scholarships that are received based on merit through grants made available through NGOs, banks, philanthropists, and religious bodies. These scholarships are accessed based on peculiar criteria designed by these bodies.

V. LABOUR MARKET AND EMPLOYMENT

General information on labour market

The economical active or working-age population of Nigeria, which falls within the age range of 15 – 64 years, stands at 57.75% of the population according to the National Bureau of Statistics of Nigeria. The public sector contributes to 27.60% of employment in the country according to the National Bureau of Statistics, while the private sector contributes to a lesser part of employment: standing at 11.04%. The labor force in Nigeria is currently 23.1%. The labor force covers persons ranging from 15 – 64 years of age. Job opportunities exist in the private sector; however, they are not enough to counteract the unemployment rate.

Unemployment assistance

General information on public and/or private unemployment assistance: The Federal Government of Nigeria has made available various unemployment assistance programs ranging from entrepreneurship to vocational training under the following schemes: Npower, YOUwin, SURE-P. Other Technical and vocational education and training (TVET) and entrepreneurial programs are initiated by the Industrial Trust Fund (ITF). In 2022, there is no financial assistance offered in Nigeria, except for palliative care from the Federal Government of Nigeria due to the COVID-19 pandemic (which is mostly given in kind than in cash). The state does not pay unemployment assistance at the national level.

Further education and training

The Nigerian government has developed vocational training programs through the National Directorate of Employment (NDE) to respond to the challenges of high unemployment. These programs aim to improve the productivity, marketable skills, and employment of citizens through Vocational and Technical Training Centres and Employment Service Centres. These training are accessible for free upon registration. Private centers exist that provide courses for a fee.

Access for returnees

Eligibility and requirements: The vocational training programs respond to the challenges of high unemployment, and an under-skilled workforce for every Nigerian citizen (especially the youth). NDE through the Migrant Resource Center shares details and assists migrants to find jobs, TVETs, and other opportunities available.

Registration procedure: National Directorate for Employment through the Migrant Resource Center shares details and assists migrants with jobs, TVETs, and other opportunities available.

Required documents: National Identity Card and passport photograph.

A. MOST AVAILABLE JOBS AND SALARY LEVELS

Best job fields where to find employment and average salary

Finding employment

The Federal Ministry of Labor and Employment through the National Electronic Labor Exchange (NELEX), and Migrant Resource Center (MRC) provides employment policies and programs for employment generation, the actualization of the National Action Plan on employment creation, and the local employment content initiatives of the Federal Government. These programs and policies are executed through agencies of the Ministry, and local and international social partners. There are several online websites and popular recruitment agencies. These include the following:

<http://www.jobberman.com>

<https://ng.indeed.com>

<http://myjobmag.com>

<http://www.hotnigerianjobs.com>

<http://www.jobseeker.ng>

<http://www.nigerianjobportal.com>

REQUIREMENTS TO ACCESS THE LABOUR MARKET

The basic requirement to access jobs is:

- National ID card
- Voters Card or
- International Passport

AVERAGE INCOME EXAMPLES

For Nigerian workers, the average minimum wage currently stands at around 30,000 NGN (69.17 US Dollars) per month. Nigeria's average salary range ranges from 85,700 NGN per month (USD 198.43) to

The changes in salary may vary according to the location or intended career.

Job placement, internship, sponsorship (locally and abroad), and skills training have been the services in the highest demand. But MRCs also deal with labour complaints (incl. from returnees) and carry out workplace inspections on behalf of FMLE.

B. UNEMPLOYMENT ASSISTANCE

Availability of unemployment assistance

The labour market intermediation/referral mechanisms mandated to provide employment opportunities to returnees specifically are the following.

- The Federal Ministry of Labour and Employment **FMLE’s Migrant Resource Centres (MRCs)**, located in Lagos, Benin City and Abuja, is meant as “one-stop shop” for aspiring, regular, and irregular migrants, post-return, and pre-departure. They have been technically supported by ILO, GIZ, and IOM. In practice, MRCs provide visitors with information, career path counselling, training, internship, and self and wage employment opportunities. Before the COVID-19 crisis, the Lagos MRC was receiving 3 000–3 500 visitors per year, i.e., less than 5% of Nigerians emigrating and returning. Over 90% were tertiary education graduates envisaging emigration or just looking for work. One tool managed by MRCs is the National Electronic Labour Exchange (**NELEX**), an online job portal meant to publish vacancies for job seekers including returnees. Unfortunately, the website is still not functional and would not help capture job opportunities for people with lower educational backgrounds.
- The three **Nigerian-German Centres for Jobs, Migration, and Reintegration (NGCs)**, set up by GIZ and located in the same cities and right next to the MRCs, provide the same services as MRCs, and more: enrolment in other projects for TVET, entrepreneurship support and job placement; information on regular emigration pathways to Germany; and referrals to IOM, NAPTIP, and CSOs offering psychosocial support and shelter. NGCs currently have a network of over 50 partners providing training, internship, and employment opportunities, mostly in Lagos and Edo. Because of the overlap of their mandate and action, MRCs and NGCs are now in the process of merging.
- The **NAPTIP**-managed national referral mechanism for victims of human trafficking is in place. However, only 3% of all-profile victims referred to the department as of December 2021 had been supported to establish their own businesses through the donation of trade equipment and provision of resettlement allowance, and 1% had been empowered to return to school or acquire vocational training.

C. PENSION SYSTEM

Overview of the pension system and requirements to access it

The Nigeria civil service pension scheme

The Public Pension Scheme

Membership in the contributory pension scheme (CPS) is compulsory for all public sector employers (except diplomats) and for those private sector employers and self-employed person with 3 or more employees. Retirement Saving Accounts (RSAs) are set up for all covered employees under the CPS. Some groups of employees are exempted from the contributory pension scheme, for example those who, at the coming into force of the Pension Reform Act 2004 were covered by a different pension scheme, which existed before the commencement of the Pension Reform Act 2004 and who had 3 years or less to retire.

Contributions:

Public services employees and private sector employees pay a minimum of 8% of their gross monthly earnings. Employers also pay a minimum contribution of 10% and may pay the full 18% themselves. The gross monthly earnings comprise basic salary, housing allowances and transportation allowances. Voluntary contributions are allowed. Contributions may be revised upwards by agreement between the employer and the employee.

The National Pension Commission must be notified of this revision.

Benefits:

- Upon retirement the member has a choice as to how to receive his retirement benefits:
- programmed monthly or quarterly withdrawals, based on life expectancy.
- annuity for life purchased from a life insurance company (with monthly or quarterly payments).
- a lump sum, provided that the amount left after that lump sum withdrawal is sufficient to permit an annuity or programmed withdrawals of at least 50 per cent of the employee's annual preretirement salary.

In the case of the employee retiring before the age of 50 according to the terms and conditions of his employment contract, the level of the lump sum that he can withdraw is no more than 25% of his retirement savings. The lump sum can only be withdrawn four months after the employee's retirement and the retired employee cannot in the meantime take up employment again. All retirement savings account holders who have contributed for 20 years shall be guaranteed a minimum pension as specified by the Government on recommendation from the Pension Commission. Where an employee makes additional or voluntary lump sum contributions into the RSA, he can withdraw part of such money before retirement or attainment of the age of 50 years.

The Contributory Pension Scheme requires pension funds to be privately managed exclusively by licensed Pension Fund Administrators (PFA). So far, Nigeria has 16 pension funds administrators and the main functions of the PFA are to open Retirement Savings Account (RSA) for employees (Public, Private and Self-employed person; invest and manage pension fund assets; payment of retirement benefits and accounting for all transactions relating to the pension funds under their management.

VI. BUSINESS SET-UP OPPORTUNITIES

An overview of business set up opportunities, including the legal ramifications

FOR PERSONS WITH LITTLE PROFESSIONAL EXPERIENCE IN URBAN AREAS, RETURNEES WHO RESIDE IN RURAL AREAS, PERSONS WITH CRAFT-SPECIFIC EXPERIENCE IN URBAN AREAS, AND FURTHER RECOMMENDED PROJECTS ARE AS FOLLOWS:

- 1) **Poultry/Fish Farming**
 - The business is a very feasible business which will most definitely pay off if properly managed. There is high demand of fish, poultry, and eggs for daily consumption.
- 2) **Fast Food Joints**
 - There are times when fast food is the best option, indeed fast food is moneymaking and gainful.
 - A clear plan is essential for a success as entrepreneur. The business requires a physical restaurant, and cooking equipment's, premieres for the business and utilities. Obtain necessary permits and license from the respective authorities
 - An individual who has a background in food service or customer service will likely succeed in this line of business.
- 3) **Bakery and Pastries**
 - Bakery business is one of the most lucrative businesses in Nigeria. The business requires proper planning and setting up right strategies including putting the right things in place at the right time.
 - All you need for bakery is to secure a good location that is close to the target market, an Oven, a moulding machine, a mixer, and a generator.
- 4) **Barbing saloon/hairdressing**
 - There is a readymade market in barbing/hair dressing, people either have a haircut, shave their beards, manicure, pedicure and hair dressing.
 - All you need to start the business is a store in a good location, Clippers, Small Combs, Sterilizers, generator etc.
- 5) **Sales of Soft drinks (Wholesale)**
 - There is a big market size of soft drinks in NIGERIA, it is highly profitable and there is high patronage leading to increase in sales.
- 6) **Sales of Electric Appliances and Lighting Equipment's**
 - The business is lucrative and there is demand for lighting equipment's in the market.
- 7) **Sales of Frozen Food**
 - Frozen food business in Nigeria is becoming more lucrative by the day. The rising demand for it is further boosted by the increasingly busy lifestyle of Nigerian families.
 - Frozen food business has some level of risks, as well as cost considering. The problem of Electricity in Nigeria also adds up to the cost of running the business. But if you can get everything properly done, you are sure of good patronage and consistent profit.
 - You need a suitable location, refrigerators, and a generator (adequate power supply) to start up.
- 8) **Sales of Phone Accessories**
 - The business is highly profitable, and the market is always available if you keep adequate stock, and you are up to date with latest technologies. The use of various types of mobile phones keeps increasing day by day as technologies advances.
 - Returnee needs to find a right business location, considering starting by renting a shop in high traffic zone. The cell phone accessories market so wide as people buy accessories frequently.
- 9) **Sales of Cosmetics and hair accessories**

- Cosmetics are a significant part of the beauty industry, there is always a high demand on such products because at all times people want to look good. Everyone uses cosmetics products.
- You need a location for the business, and you can also market your product **online**

10) Sales of Male or Female Clothes (Boutique)

- A boutique business is quite profitable in Nigeria. This type of business is a great idea because fashion industry products are always in demand. People have a basic need for clothing and for a beautiful look. A beneficiary can concentrate more on Women's fashion, men's fashion, and children's wear.
- It is flexible and easy to run. Therefore, with your little experience in marketing and customer service, you can run a boutique business.
- You need a good location (space or shop). A wonderful location near other establishments your target customers often visit.

11) Sales of Cement (Retailer)

- Cement business is a lucrative business in Nigeria because it is the most important material used in building houses. Therefore, the high demand of cement in building construction has made cement business a profitable business in Nigeria.
- You will need a place to store your cement once you buy them from the wholesaler. Either a warehouse or a store is necessary in order to prevent your cement from damaging or theft incident.

12) Sales and refill of Cooking gas

- Cooking gas is very profitable, and it is used for various domestic cooking processes.
- You will require to have the following permits: Town Planning permit, fire planning approval, State land, and physical planning permit
- The equipment needed for this kind of business are Cylinders, fire extinguishers, and LPG (liquefied Petroleum Gas).
- You need a space for the business and the cost of shop in this regard depends on the location. The class of people that use cylinder gas cooker are more in the urban area. Therefore, location matters a lot.
- The risk in the business is government regulations. Should government decide to increase the price of liquified natural gas today. Some consumers may find it difficult to buy LPG. However, Government is always trying to reduce the price of cooking gas in order to encourage its usage and discourage deforestation.

13) Sales of Automobile parts

- The need for auto parts is constantly growing in major cities of Nigeria. The business is highly profitable.
- You need to locate your business in the heart of the city where there are more vehicles and traffic
- In some state in Nigeria, you might be required to get a permit, either from the state or your local government. You should also belong to association of auto-parts sellers to protect your business from unnecessary penalties.

PROJECTS NOT RECOMMENDED

Generally, all lawful businesses approved by the Federal Republic of Nigeria are allowed. However, from experience, certain businesses have been considered non-sustainable. They include.

- **Sales of Alcohol** - profit margins for alcohol stores are often much smaller in some cases.
- **Transportation business – for Tricycle (bike)**- there is a restriction on bike-hailing business in most regions of the country, states in Nigeria have imposed motorbike bands to fight insecurity and other crimes. Moreover, Bike is noted for all sorts of menace in society, it is associated with robbery operations, accidents, and kidnapping in Nigeria.
- **Recharge card business**- is not profitable as people digitally purchase recharge card nowadays.

A. FINANCIAL SUPPORT OR CREDIT

An overview of financial support mechanisms and the availability of credits

Microfinance institutions (MFIs) in Nigeria are considered as key players in the microfinance industry in the country. While these institutions are recognized for their significant role in the microfinance industry. Funding provided by microfinance institutions (MFIs) is increasingly being viewed as an important source of financing for people with limited income as well as those who do not have access to banking and other conventional financial services.

Some micro-Institute that can be accessed by Returnees are:

- Self-Reliance Economic Advancement Programme- <https://www.seaonline.org>;
- Bank of Industry- <https://www.boi.ng>
- LAPO Microfinance Bank and Institute- <https://www.lapo-nigeria.org>
- NIRSAL Microfinance Bank- <https://nmfb.com.ng>
- Federal Ministry of Social Development & Bank of Industry: GEEP programme <https://www.fmhds.gov.ng/>
- SMEDAN- <https://smedan.gov.ng>
- Baobab Microfinance Bank- <https://baobab.com>

VII. TRANSPORTATION

Rail system: general information

Train ticket average prices (one way):

From	To	Fare
Lagos	Ibadan	NGN 3,000; USD 7
Abuja	Kaduna	NGN 3,000; USD 7
Lagos	Abeokuta	NGN 3,000; USD 7

Flights: General information

Approximate flight fares:

From	To	Price
Lagos	Abuja	NGN 70,000; USD 152
Abuja	Kano	NGN 70,000; USD 152
Lagos	Benin	NGN 70,000; USD 152
Port Harcourt	Abuja	NGN 70,000; USD 152
Lagos	Asaba	NGN 70,000; USD 152

VIII. TELECOMMUNICATION

Possible service providers for cellphones, landlines, internet include...

- 1. MTN Nigeria-** MTN is a brand of the MTN Group Limited. This is the number one mobile telephony operator in Nigeria. MTN has about 40 percent market share in the Nigerian market.
- 2. Globacom Mobile-** Globacom, which is also known as Glo Mobile, is Nigeria's second-largest Mobile Network Operator. Glo has the second-highest number of subscribers in the country and has already become an iconic company. They provide high-speed internet services at a cheaper rate, for distribution in the Nigerian, and other markets.
- 3. Airtel-** They provide high-speed internet services at a cheaper rate, for distribution in the Nigerian, and other markets
- 4. 9 Mobile-** They provide high-speed internet services at a cheaper rate, for distribution in the Nigerian, and other markets
- 5. Smile Nigeria-** Smile Nigeria is a mobile telephone network operator newly established in Nigeria. The company also provides internet connectivity, as well as short message service SMS. Smile Nigeria also offers unlimited data plans, as well as other benefits to the Nigerian market.
- 6. NTEL-** NTEL stands for Nigeria Telecommunications Limited. The company is basically an internet services supplier that operates mostly in some high-density urban cities in Nigeria. NTEL currently operates in Lagos, Port Harcourt, and Abuja.

7. MainOne

The company offers internet services, and security management for big companies that need to secure their internet framework with Cloudflare protection,

8. Swift Network Limited

Swift Network Limited, which most people just call Swift, is an internet services supplier in Nigeria. The company provides broadband internet services, for companies, families, as well as individuals.

9. Spectranet

Spectranet is another major player in the internet service provider market; the company is the major competition for Swift. Spectranet provides internet services to individuals, corporate entities, and other users, and the company sells portable data routing and sharing devices as well. Spectranet is quite popular among corporate organizations that need the internet to do their business.

IX. LIST OF CONTACTS

A. HEALTH CARE

1. Health care centres

Name of the hospital	Address	Contact
Avon Health Care Modic Medical Centre	6 Akenzua Street, Off Adesogbe Road, Odogugbo 300271, Benin City	Tel.: 0803 703 3044 info@avonmedical.com www.avonmedical.com https://www.avonhealthcare.com
Federal Neuro-Psychiatric Hospital <i>Medical Center specialized mental, psychiatric, and medical services.</i>	New Lagos Road, Use 234052, Benin City, Edo State. Urota Road, Off Iduomwinna and Benin-Agbor Roads, Benin City, Edo state.	0803 223 1189 contactus@fnphbenin.gov.ng
Capital Health Centre <i>Medical Centre, best quality surgical care in Nigeria</i>	No. 1 Eresoyen street off Urubi street Iyaro, Benin City. Edo State.	Tel.: 09086774477 care@capitalhealthcare.com.ng https://www.chscnigeria.com/
Genesis Hospital <i>Specialized services in cancer treatment, Cardiac, Pain</i>	67 Oduduwa crescent, Ikeja GRA Lagos	+234 1 632 3388, +234 703 8253 044 info@genesishospitalng.com www.genesishospitalng.com
Fairview <i>Internal Medicine, Paediatrics, Obstetrics and Gynaecology</i>	Fairview Hospital Drive, Okumagba Avenue, Warri. Delta State	0806 942 2492 info@fairviewhospitalnigeria.com
Lagos University Teaching Hospital <i>Specialized services in cancer treatment, Cardiac, Pain</i>	Ishaga Road, Idi-Araba, Lagos	0903 879 7907, 0807 059 1395 info@luth.org.ng https://luth.gov.ng
Federal Medical Centre <i>FMC provides health care service delivery</i>	Nnebisi Road, Isieke, Asaba	Tel.: 0701 918 8232 fmcasaba@Hotmail.com , fmca-saba@yahoo.co.uk

2. Organizations providing medical assistance

Name of the organization	Address	Contact
Christian Aid Nigeria <i>humanitarian emergencies, help people claim their rights and access services</i>	Plot 802 off Ebitu Ukiwe Street Jabi District, Abuja. Nigeria	+2347032559282 nigeria-info@christian-aid.org https://www.christianaid.org.uk/contact-us/office/nigeria
International Committee of the Red Cross (ICRC) <i>Assistance for migrants, refugees, asylum seekers, family reunification, health</i>	436 Kumasi Crescent, off Aminu Kano Way, Wuse II, Abuja	+234 9 413 3683 https://www.icrc.org/en/where-we-work/africa/nigeria

B. HOUSING

1. Organizations providing housing assistance (for persons in vulnerable situations)

Name of the organization	Address	Contact
Girl Children Concerns (GCC) <i>provides interventions that meet the needs of vulnerable adolescent girls</i>	No. 5, Erie Close, off Erie Crescent, Maitama	+2348113291867 +2348098640822 info@girlchildconcerns.org https://www.girlchildconcerns.org
Child Right and Rehabilitation Network (CRARN) <i>Shelter for children</i>	1 CRARN Crescent, Ikot Afaha P.M.B. 1042 Eket, Akwa Ibom State – Nigeria	+234 908 558 4091 +234 708 427 6982 +234 808 230 9390 info@crarn.net
Patriotic Citizen Initiative PCI	House 7, 200 Road Festac town, Lagos state, Nigeria.	8103168394

2. Organizations providing assistance in the educational sector

Name of the organization	Address	Contact
Development Initiative for Community Enhancement <i>DICE is a development NGO focusing on community support</i>	Suite C 35 Danziya Plaza Central Area Abuja. Plot 25, Aliyu Attah Road, Off IBB way, Lokoja, Kogi State.	07057606868, +234 705 385 8209
Ministry of Education	Federal Secretarial Phase III, FCT, Abuja. Nigeria	+234 903 0009 912, +234 903 0009 913
Ministry of Foreign Affairs	Tafawa Balewa House, Central Business District, Abuja	(234) 9 52365 223

C. EMPLOYMENT

1. Employment centres

Name of the organization	Address	Contact
<i>diverse online platforms</i>		http://www.jobberman.com https://ng.indeed.com http://myjobmag.com http://www.hotnigerianjobs.com http://www.jobseeker.ng http://www.nigerianjobportal.com
National Directorate of Employment (NDE)		https://nde.gov.ng/
Concern For Women and Youth Empowerment (COWOYEM) <i>Women and Youth Empowerment</i>	No. 92 Direct Labour Agency Road, Asaba, Delta State, Nigeria	08035187424, 07067123952 concern4wye@yahoo.co.uk

D. OTHER CONTACTS

Name of the organization	Address	Contact
GIZ Nigeria <i>Reintegration of returned migrants, vulnerable, victims of trafficking</i>	592 Idejo Street, Victoria Island, Lagos, Nigeria	+234 815 499 0888 giz-nigeria@giz.de
IDIA Renaissance <i>Specialized in reintegration of re-turning migrant</i>	2, Ihama Road, G.R.A Benin City, Edo State, Nigeria.	(234) 80561 28927 (234) 80629 32409 support@idia-renaissance.org