

# HOW TO INVEST THE REINTEGRATION ASSISTANCE IN AFGHANISTAN

Practical tips and ideas



 Federal Ministry  
Republic of Austria  
Interior



International Organization for Migration (IOM)

The UN Migration Agency

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This project is co-financed by the Asylum, Migration and Integration Fund (AMIF) of the European Union and the Austrian Federal Ministry of the Interior.

## WHO WE ARE

Established in 1951, IOM is the leading inter-governmental organization in the field of migration and works closely with governmental, intergovernmental and non-governmental partners. Assisted Voluntary Return and Reintegration (AVRR) is an indispensable part of a comprehensive approach to migration management aiming at orderly and humane return and reintegration of migrants who are unable or unwilling to remain in host or transit countries and wish to return voluntarily to their countries of origin.

IOM Austria's reintegration project "RESTART III – Support for the Austrian Return System and the Reintegration of Voluntary Returnees in Afghanistan", which is funded by the Austrian Ministry of Interior and the European Union, helps people who voluntarily return from Austria to Afghanistan to re-establish their lives. The project aims to support returnees to gain a sustainable source of income by providing them with counselling and the tools and assistance they need.

How can I use the IOM/RESTART III reintegration assistance?

In which kind of businesses can I invest the reintegration assistance?

What kind of businesses are successful in Afghanistan?

YOU MAY HAVE MANY QUESTIONS IN YOUR MIND

What do I have to consider before I start a business?

Is it possible to invest the reintegration assistance in a business of a family member or friend?

Is it possible to spend the reintegration assistance on education/vocational training?

And many other questions ...

## THIS BOOKLET WILL...



Help you reflect on how to use  
the reintegration assistance



Provide you with ideas  
of possible businesses



Give you examples  
of successful businesses  
in Afghanistan

# TIPS ON HOW TO INVEST THE REINTEGRATION ASSISTANCE

## HOW CAN I USE THE REINTEGRATION ASSISTANCE?

Once your project participation is approved by the Austrian authorities and IOM, you can already start reflecting on how to use your reintegration assistance (up to EUR 2,800 in-kind).



First considerations should focus on the following questions:

- Do I want to spend the entire amount of the reintegration assistance on a business?
- Do I want to spend the entire amount of the reintegration assistance on education/vocational training?
- Do I want to spend a part of the reintegration assistance on a business and the other part on education?

→ All these options are possible



TIP: If you want to discuss your business ideas or have other questions you can receive virtual counselling by IOM staff already before your return.



Please contact your return counsellor or seek advice from IOM Austria directly in case you need further information (your return counsellor can help you establish contact with IOM).



In case you know other returnees – try to contact them. They may have helpful experiences to share.

## WHAT SHOULD I CONSIDER WHEN INVESTING (PART OF THE) REINTEGRATION ASSISTANCE IN EDUCATION?



Spending the reintegration assistance or parts of it on a specific course or training may be of help for establishing a business because it helps you to get the necessary expertise or additional qualifications for the future.



It can also be of help if you want to finish commenced university/educational programmes. A degree may be helpful for job assignments in the future!



If you consider to use the assistance for education, please reflect about the following questions:

- Will the skills provided in the course/training be helpful for establishing a business/getting an employment?
- Can the course/training help you to improve the success of your business?
- How can I cover my living expenses in case I do not invest the assistance in an income-generating activity?
- How much investment in a business do I need as a minimum? How much assistance can be used for education?

In previous projects, assistance for education was used for example for vocational training, language classes, accounting courses, courses to achieve specific technical skills (e.g. in the construction field), to finish university studies etc.

# TIPS TO SET UP A BUSINESS



## WHICH BUSINESS IS THE RIGHT ONE TO INVEST IN?

- ⦿ What skills and professional experience have you already acquired?
- ⦿ Have you gained skills, knowledge, experience in Austria which might be helpful in Afghanistan?
- ⦿ What are you good at?
  
- ⦿ Do you have a passion that inspires you for a business idea or that you can even implement as a business?
  
- ⦿ Do you have any business ideas in mind?  
→ Try to be creative and innovative and think of people's needs!
  
- ⦿ Do you have friends/relatives in Afghanistan who run a business?
  
- ⦿ Do you want to/Would it be possible to invest in your friends'/relatives' business as a partner?  
→ Sometimes, the fastest and easiest way to start an income-generating activity is to engage in an already existing business.

Please note that more information and details on how to set up and how to run a business, including aspects regarding seasonality (whether your business depends on specific periods of the year), marketing (how to attract customers) and on profit (how to make enough money to live on) will be provided in the booklet "Start to Restart by Setting up your own Business", which you will receive right after your return. Additionally, IOM colleagues in Afghanistan will support you in realizing your idea!



## WHICH BUSINESSES ARE POSSIBLE?

Most beneficiaries in Afghanistan choose to set up a grocery store, as this is in many cases the most realistic, market-oriented way to invest the assistance.

However, you may think of other services/businesses which are suitable for you and of high demand in your community:

- Grocery store
- Bakery
- Garments/fabrics/shoes selling store
- Mobile phone/computer shop
- Photocopy and photography shop
- Livestock
- Butchery shop
- Cosmetics shop
- Metal workshop
- Pharmacy/medical store, etc.

IOM in Afghanistan will offer business trainings free of charge. Use this possibility to learn more about how to successfully run a business. If you have a business partner, he/she is welcome to join. Get in contact with IOM staff!



## WHICH BUSINESSES ARE NOT POSSIBLE?

The following business models cannot be supported in Afghanistan:

- Taxi businesses
- Currency exchange stores
- Sale of alcoholic beverages and cigarettes
- Mobile top-up cards
- Travel agencies  
(purchase of air tickets or a quota of such tickets)



## WOMEN AND BUSINESSES IN AFGHANISTAN

**If you are a female returnee and you want to open an income-generating business, please be aware of the following:**



As a woman, sometimes it may be challenging to create an income-generating activity after your voluntary return. However, there are women's empowerment programmes and community-based programmes offered by different organizations, which support you!



These organizations offer vocational and skills trainings, capacity building, technical advice, etc. Please refer to your IOM return counsellor for further information!



Please ask for example about the RADA project and the possibilities to receive technical and vocational education and training in Afghanistan.

## EXAMPLES OF BUSINESSES IN AFGHANISTAN

# GROCERY STORE

A grocery store covers the daily needs of the community regarding the provision of basic food and other groceries.



## THE ADVANTAGES OF A GROCERY STORE ARE:

- Easy handling
- Great demand
- Not much investment needed
- Can be easily switched from partnership to individual business



## SOME SUGGESTIONS ON HOW TO START:

- Look for an adequate space/shop which has a reasonable rent.
- The location of the small business is very important, you should select a shop which is situated in a crowded area.
- Do a small market research – what kind of products are especially popular?
- Check if you can offer special products which distinguish your shop from others.
- Find honest suppliers who offer reasonable prices for products and sell high quality products.



## RETURNEE STORY

Mr. S. voluntarily returned from Austria to Kabul. He started his grocery shop independently while his father was assisting him in managing the shop. However, due to a disease, his father needed to quit work. Therefore, Mr. S. decided to give 30 per cent partnership to one of his friends who can work with him in the shop. He is satisfied with his monthly income, which also allows him to support his family and his relatives' medical treatments.

Mr. S. is very ambitious about his business and has several plans: For instance, he would like to increase the variety of goods in his shop and offer more vegetables, fresh fruits, etc. Furthermore, he intends to print some boards for the business and install them on the roadside. He also plans to distribute business cards to apartments in the vicinity and to deliver groceries directly to their home.

The returnee was further able to increase the number of clients and has about 170 clients per day. The grocery shop is situated in an ideal area, which is developing day by day and where buildings are under construction.

# BAKERY

A bakery covers the daily needs of the community regarding the provision/production of fresh bread.



## THE ADVANTAGES OF A BAKERY SHOP ARE:

- Easy handling
- Great demand for fresh bread
- Not much investment needed
- Can be easily switched from partnership to individual business



## SOME SUGGESTIONS ON HOW TO START:

- Look for an adequate space/shop which has a reasonable rent.
- Do a small market research – what kind of bread is especially popular?
- Can you produce special bakery products that will attract more clients?
- The location of the small business is very important, you should select a shop which is situated in a crowded/populated area.
- Find honest suppliers who offer reasonable prices for products and sell high quality products.



## RETURNEE STORY

Mr. G. started a bakery in partnership and rapidly took over the whole business. His bakery shop in Kabul is running very well. Since there are only two shops in the whole area, about 500 families purchase bread from his bakery. He also supplies breads to restaurants in the area. To adequately respond to all needs of the local community, Mr. G. rented a bigger shop as he did not have enough space in his old location.

Mr. G. learned very quickly on how to run a business: He has recruited eight employees and soon he will be able to employ three more staff and thus expand the business.



## SPECIAL TIP BY THE RETURNEE:

“ Maintain personal contact and a good relationship with your customers, for example by personally visiting the restaurants where you sell the bread. In addition, keep your shop clean and take good care of hygiene! ”

# GARMENTS/FABRICS/ SHOE SELLING STORE

A garment, fabrics or shoe selling store covers the clothing needs of the community, which are highly demanded in Kabul City and other urban areas.



## THE ADVANTAGES OF A GARMENT/FABRIC AND SHOE SELLING SHOP ARE:

- Easy handling
- Great demand for clothing and fashion products
- Not much investment needed
- Can be easily switched from partnership to individual business
- Prior experience in this business area is not required



## SOME SUGGESTIONS ON HOW TO START:

- Look for an adequate space/shop which has a reasonable rent.
- Do a small market research – what kind of clothing is especially popular?
- Look up in the internet if there are certain fashion trends you should consider when ordering your goods.
- The location of the small business is very important, you should select a shop which is located in a crowded/populated area.
- Find honest suppliers who offer reasonable prices for products and sell high quality products.



## RETURNEE STORY

Mr. G. voluntarily returned from Austria to Herat. He chose to invest IOM's reintegration assistance in an existing garment, embroidery and tailoring business. Based on the market demand, he produces men's clothes, scarves and trousers for women. The business could further improve, if more investment is made.

In the beginning, it took some time to find enough customers and to increase his profit day by day. Now, he is satisfied with his income and is able to support his family as well as to cover his wife's and son's education.



## SPECIAL TIP BY THE RETURNEE:

“ Select an easily accessible business location, where people from surrounding areas go for shopping. This is very important considering that there is a plentitude of garment/embroidery stores in Herat city. ”

# COSMETICS BUSINESS

A cosmetics business covers the needs of the community regarding the provision of cosmetic materials, perfumes, shampoos, soaps, beauty products and many more.



## THE ADVANTAGES OF A COSMETICS SHOP ARE:

- Easy handling
- Great demand for cosmetics
- Not much investment needed
- Can be easily switched from partnership to individual business



## SOME SUGGESTIONS ON HOW TO START:

- Look for an adequate space/shop which has a reasonable rent.
- Do a small market research and research: What kind of cosmetics are trendy and requested by the community?
- The location of the small business is very important, you should select a shop which is situated in a crowded/populated area.
- Find honest suppliers who offer reasonable prices and sell high quality products.



## RETURNEE STORY

Mr. S. runs a cosmetic shop together with his business partner. With the business, he provides cosmetic products, shampoos, perfumes, etc. to the local community. At the same time, he also supplies his merchandise to beauty parlours and hairdressing salons.

The returnee started with holding 25 percent of the business and now owns half of the business. He plans to start his own cosmetic shop once he has acquired full knowledge of this field.

The returnee provides financial support to his family with his business income. He is further covering his two children's educational expenses who study in private schools and is satisfied with his income.

“ Compared to the first months, the profit of my business has more than doubled. This gives me a lot of motivation to further provide a variety of goods to my customers. ”

# PHOTOCOPY AND PHOTOGRAPHY SHOP

A photocopy and photography shop is a profitable business, but the business needs to have a specific location (near banks, universities, schools and governmental departments).



## THE ADVANTAGES OF A PHOTOCOPY AND PHOTOGRAPHY SHOP ARE:

- Easy handling
- Great demand for photo copying in specific locations
- Not much investment needed
- Can be easily switched from partnership to individual business



## SOME SUGGESTIONS ON HOW TO START:

- Look for an adequate space/shop which has a reasonable rent.
- The location of the small business is very important, you should select a shop which is located near to schools, universities, banks and governmental departments.



## RETURNEE STORY

Mr. S. holds a photocopy and photography shop in partnership in Kabul City. He and his business partner are content with their partnership as well as their business progress. As location, they have chosen a crowded area next to schools and the university. They currently offer printing and photocopy services and plan to further expand their services in future.

“ My photocopy and photography business is running well and I can earn enough money for covering all my expenses and for supporting my dependents. I am satisfied with my decision for having chosen this business.

My business has already been improved, it is situated in an ideal area where our services are very much requested. Therefore, I plan to start this business individually in the future. ”

# MOBILE PHONE/ COMPUTER SHOP

Mobile phone or computer shops are very demanded in Kabul City and other areas, as technology is rapidly developing. In Afghanistan, almost everybody owns a mobile phone or a computer.



## THE ADVANTAGES OF A MOBILE PHONE/ COMPUTER SELLING SHOP ARE:

- Easy handling
- Great demand for these products
- Can be easily switched from partnership to individual business, but needs high investment
- Prior experience in this business area is not required



## SOME SUGGESTIONS ON HOW TO START:

- Look for an adequate space/shop which has a reasonable rent.
- The location of the small business is very important, you should select a shop which is located in a crowded/populated area.
- Do a market research: What kind of phones and services are currently requested the most?
- If you offer repairing services, make sure to possess high quality repairing tools.
- Find honest suppliers who offer reasonable prices for products and sell high quality products.



## RETURNEE STORY

After voluntarily returning from Austria in December 2017, Mr. R. established a mobile phone and accessories business in partnership in Kabul City. In his shop, the returnee not only sells mobile phones, phone parts and accessories including charging cables or headphones, but also provides services such as phone repairment and cash transfer to bank accounts.

Since he has been particularly successful with his business, he not only invested IOM's reintegration assistance of EUR 2,800 but was further entitled to receive additional financial support by IOM to expand his shop. The returnee already employed one staff and wishes to offer a wider range of goods to his costumers.

Mr. R.'s monthly income covers his and his family's costs as well his three children's educational expenses. He also provides cash assistance to his widow sister.



**NOTE:** The procedure for approval of your mobile phone/computer shop may differ from the approval process for other shops. Depending on the characteristics of your business and the items you plan to supply it may take more time to complete the required documentation.

# PHARMACY OR MEDICAL STORE

Pharmacies or medical stores are very demanding and profitable businesses, but starting such a business individually or in partnership requires skills and education in this field.



## THE ADVANTAGES OF A PHARMACY/MEDICAL STORE ARE:

- Great demand for medication all over Afghanistan
- Great profit from selling medications
- High number of customers



## SOME SUGGESTIONS ON HOW TO START:

- First, diploma or graduation certificate from pharmacy field is required.
- The location of the business is very important, you should select a pharmacy shop which is located near to hospitals or in a populated area.
- Find honest suppliers who offer reasonable prices for medication and sell high quality products.



**NOTE:** If you wish to start a pharmacy business, you need to be a professional! This business requires at least a 2-years-diploma in pharmacy, skills of identifying medicines and work experience in this field.



## RETURNEE STORY

Mr. S., a pharmacist by training, has created a successful business in Mazar-e-Sharif. With the support of IOM he invested in an existing pharmacy in partnership. The business is located in a crowded area near to private clinics. Most of the hospital patients purchase their prescribed medicine from the returnee's medical store.

Mr. S. and his business partner were able to expand the pharmacy: They employed three staff and created a cooperation with a doctor, who treats his patients in the premises next to the pharmacy. They further plan to expand their business in another location in the city. With his business partnership, the returnee is able to feed his family of four and to pay for the medical treatments of his mother. He generates a good income and is currently planning to study pharmacy at university, to acquire an additional degree and to get more knowledge on the subject.



## SPECIAL TIP BY THE RETURNEE:

“ Living in the vicinity of the pharmacy allows me to keep the shop open also during late night. In this way, I am able to respond to the medical needs of the local community. ”

# LIVESTOCK

A livestock business covers the daily needs of the community regarding the provision of fresh dairy products such as milk, yogurt, cheese, butter, cream and others, as well as meat.



## THE ADVANTAGES OF A LIVESTOCK BUSINESS ARE:

- Easy handling (for returnees with work experience in this field)
- Great demand for fresh dairy products and meat
- Not much investment needed



## SOME SUGGESTIONS ON HOW TO START:

- Find a proper stable for keeping the livestock.
- Find a piece of land or have access to green lands for grazing the livestock.
- Have proper knowledge of feeding livestock.
- Find customers (shopkeepers and butchers) for selling livestock and dairy products.



## RETURNEE STORY

Mr. S. voluntarily returned from Austria to Kunar province. With the support of IOM he invested in an individual livestock business. As he had lots of experience in this field, he decided to start holding cows independently. The beneficiary is very happy and satisfied with his business. His monthly income is sufficient to financially support his family and to save some money for further expansion of his business.

“ My livestock business is running well and I am happy that I restarted this activity, which lies in the tradition of the family. My family is also employed in this business area and produces dairy products. ”



**NOTE:** If you wish to start a livestock business, you need to be a professional! You need to have experience of raising livestock, grazing livestock and producing a variety of products.

# BUTCHERY

A butchery covers the daily needs of the community regarding the provision of fresh meat.



## THE ADVANTAGES OF A BUTCHERY ARE:

- Easy handling (for returnees with work experience in this field)
- Great demand for fresh meat
- Not much investment needed



## SOME SUGGESTIONS ON HOW TO START:

- Find suppliers with high quality meat in your vicinity.
- Find a proper place for slaughtering livestock and dispose of the garbage.
- Own freezers and fridges for storing the meat.
- Take good care of hygiene.



**NOTE:** If you wish to start a butchery business, you need to be a professional and have according skills. In addition, specific hygiene measures must be applied.



## RETURNEE STORY

Mr. N. voluntarily returned from Austria to Kabul province. As he had a lot of experience in this business, he decided to restart his activity as a butcher in a business partnership with a relative. Mr. N.'s monthly income is sufficient to financially support his family.

Even though life in Afghanistan initially felt unfamiliar and he is concerned by the security situation, as many returnees report, he was happy to see his family again.

*“ With my business income, I can cover the monthly expenses of my family and myself. I am also able to save a small amount from my business income to invest it in the construction of my house. I am fully satisfied of the IOM assistance, who supported me with the creation of a small business. ”*

# METAL WORK AND CONSTRUCTION MATERIAL SHOP

A metal work business covers the needs of the community in the construction sector regarding the provision of metal works such as fences, ladders, doors, windows and others.



## THE ADVANTAGES OF A METAL SHOP ARE:

- Easy handling (for returnees with work experience in this field)
- Great demand for metal works
- Not much investment needed
- Provide work opportunity for more staff



## SOME SUGGESTIONS ON HOW TO START:

- Look for an adequate space/shop which has a reasonable rent.
- The location of the business is very important, you should select a shop which is situated in a crowded/populated area, especially areas where many houses are under construction.
- If you intend to produce metal products, use high quality tools to process the metal and be precise in your work.



## RETURNEE STORY

Mr. A. voluntarily returned from Austria to Ghazni province. With the support of IOM he started a metal work business. As he had a lot of experience in this business, he decided to restart this activity independently. In the beginning, it was not easy to manage the business, but after producing good iron and metal doors as well as windows, the business improved and the monthly income is now sufficient to cover all expenses.



## SPECIAL TIP BY THE RETURNEE:

“ Maintain a friendly business environment and good relations to customers to attract more clients. ”



**NOTE:** If you wish to start a metal work business, you need to be a professional and have according skills (e.g. welding).

## STEPS FOR ESTABLISHING A BUSINESS



Good luck in establishing your small business in Afghanistan!



## IOM IN AFGHANISTAN

After your voluntary return from Austria to Afghanistan, get in contact as soon as possible with the IOM staff in Afghanistan. They will provide assistance and guidance in establishing your small business!

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## IMPRINT

This document was funded through the Asylum, Migration and Integration Fund (AMIF) of the European Union and the Austrian Federal Ministry of the Interior. The material presented in this booklet may be used for information purposes only. The opinions expressed do not necessarily reflect the views of the International Organization for Migration (IOM), its Member States, the Austrian Federal Ministry of the Interior, the European Union or its Member States. The designations employed and the presentation of material throughout the booklet do not imply the expression of any opinion whatsoever on the part of IOM concerning the legal status of any country, territory, city or area, or of its authorities, or concerning its frontiers or boundaries.

## PUBLISHER

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Design: Ursula Meyer

Coverphoto: Peter H\_Pixabay

Print: Martini Druck- u. VerlagsgmbH, Wien

© March 2021, International Organization for Migration (IOM)



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