

Togo

Country Fact Sheet 2024









Publisher

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For further information on voluntary return and reintegration, please visit the information portal www.ReturningfromGermany.de, or contact your local return and reintegration office.

 \odot IOM November 2024 - Please note that information provided herein may be outdated due to dynamic developments in the country.

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1 Health Care

General information on health care

Togo's healthcare system is structured with both public and private sectors. The public sector is primarily managed by the government, providing healthcare services through hospitals, clinics, and health centers that are distributed across urban and rural areas. The private sector consists of private clinics, hospitals, and healthcare providers offering specialized services, often at a higher cost but with more personalized care. Health insurance in Togo includes both public and private options. The public insurance system is managed by the Caisse Nationale de Sécurité Sociale (CNSS), which provides coverage for formal sector workers, including medical care, hospitalization, and certain treatments. Private insurance providers like GTA Assurance and NSIA Assurances offer various plans, covering hospitalization, outpatient consultations, surgeries, maternity care, and emergency services. Costs covered by health insurance generally include hospital stays, doctor's consultations, medication, laboratory tests, and surgical procedures. However, patients often have to make financial contributions in the form of co-payments, especially for outpatient services, prescriptions, and certain medical treatments. The level of financial participation depends on the type of insurance and the specific plan selected

Availability of medical facilities and doctors

Please refer to one of the following institutions and their services:

 Centre Hospitalier Universitaire Sylvanus Olympio T. +228 22 21 25 01

- CHU Campus T.+228 22 25 47 39
- POLYCLINELLE WOSSINU & GBOGBO T. +228 22 50 39 89
- Polyclinique st. Joseph T. +228 22 26
 72 32
- Centre hospitalier universitaire (CHU) de Kara, T. +228 26 60 60 48
- CHR-SOKODE MÉDECINE T. +228 25 50 01 78

Admission to medical facilities

The patient can go to any hospital of his choice, depending on his pathology. The admission procedure involves purchasing a consultation voucher from the medical establishment's reception desk. Proof of payment of the voucher is the document required for treatment. Yes, the hospital can be chosen freely by the patient.

Availability and costs of medication

This depends on each patient's pathology and the type of policy they have taken out. But generally, the following categories apply respectively:

Hospitalization Coverage: This covers medical expenses incurred during hospitalization, including room charges, surgeries, and medical treatments during a hospital stay.

- Outpatient Care: Includes consultations with doctors, medical tests, diagnostic procedures, and prescription medications.
- Maternity Care: Some health plans include coverage for maternity-related expenses, such as prenatal consultations, childbirth, and postnatal care.

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- Emergency Services: Emergency medical treatment, including ambulance services, may be covered under certain health insurance plans.
- Surgical Procedures: Certain plans cover the costs of surgeries, including those that require specialized care.

Access for returnees

In Togo, access to the healthcare system and health insurance is available to all residents, though eligibility and coverage vary based on employment status and the type of insurance. Public insurance through the Caisse Nationale de Sécurité Sociale (CNSS) is primarily available to employees in the formal sector, including their families, who can be covered under the same plan. Self-employed individuals and those working in the informal sector can access health insurance through voluntary registration with the CNSS or by opting for private insurance providers such as GTA Assurance or NSIA Assurances Families and children can

be insured under the health insurance plans of employed parents, with coverage extending to dependents, including spouses and children. There are no significant restrictions on who can access healthcare, but insurance plans may have eligibility criteria such as age limits or contribution requirements. Self-employed individuals or those outside the formal sector must meet the requirements for voluntary registration and regularly contribute to maintain coverage. Additionally, private insurance providers may have their own specific conditions for enrollment, such as age limits or pre-existing health conditions.

Registration procedure: For private insurers, access comes with presentation of necessary documents, payment of fees (the average effective period is 3 months).

Required documents: The basic required documents are a National ID card or birth certificaten proof of self-employment (e.g., business registration or tax declaration) and proof of address, such as a utility bill



Photo: IOM 2024 / Alexander BEE

General information on labour market Financial Assistance:

Togo's labor market is characterized by a high reliance on agriculture, which employs around 60-70% of the workforce, primarily in rural areas, with key crops including cotton, maize, and yams. The country faces challenges such as high youth unemployment, underemployment, and a large informal sector, where many people work in low-wage, unstable jobs. The service sector, including retail, telecommunications, and financial services, is growing, especially in urban areas like Lomé, while the mining and manufacturing sectors are also becoming more important. The guaranteed interprofessional minimum wage (SMIG) has been revised upwards since 2023, going from 35,000XOF to 52,500XOF

Finding employment

Government employment agencies which publish employment offers:

- ANPE TOGO (Agence Nationale Pour l'Emploi) https://anpetogo.org/
- Agence Nationale du Volontariat au Togo (ANVT) https://togoanvt.org/
- Chambre du Commerce et de l'Industrie du Togo (CCIT) http://www.ccit.tg/

Other agencies that offer open postings::

- lobrelais: https://www.jobrelais.com/
- Cabinet Lucreatif: www.lucreatif.com
- Togo Interim: www.togointerim.net
- AfriSearch: www.afrisearch.com

Unemployment assistance

Below a list of some of Togo's unemployment assistance schemes and fields:

- Limited Financial Support: There is no direct, government-funded unemployment insurance in Togo. However, some NGOs and international development organizations provide limited financial assistance through microfinance programs or small grants to support entrepreneurship and self-employment.
- Microcredit: Some organizations and Institutes, such as FNFI, FUCEC, NAFA, WAGES, FAEIJ, ANPGF, provide microfinance loans to individuals wishing to start small businesses, which can be a form of indirect support for those unemployed.

Practical Assistance:

- Job Placement and Referral Services: Agencies like ANPE offer job matching services and help individuals navigate the labor market.
- Entrepreneurship Support: Practical assistance in setting up businesses, such as advice on business planning, marketing, and finance, is available through institutions like ANPE, FAEII and NGOs.
- Training and Upskilling: Vocational training institutes (like INFPP or IFAD) and NGOs (such as AMEPT or IJD) provide hands-on skills development in sectors like construction, agriculture, and IT, enhancing the employability of unemployed individuals.

Informational Assistance:

Labor Market Information: Various institutions, such as ANPE and the Ministry of Labor, offer labor market

Labour market

information, which includes advice on in-demand sectors and skills required by employers.

Career Counseling and Job Search Support: Many organizations (like RMO Jobcenter) provide job seekers with practical guidance, including resume writing workshops, interview coaching, and career advice.

Government agencies:

- Ministère de la fonction publique
- ANPE (Agence Nationale pour la Promotion de l'Emploi)
- INFPP (Institut National de Formation et de Perfectionement Professionnel)
- ANVT (Agence National du Volontariat au Togo)

NGOs and International Organizations:

- UNV (Volontaires des Nations Unies)
- ILO (International Labor Organization)
- UNFPA
- **AMEPT**
- Togo Intérim
- AfriSearch Togo

Further education and training

In Togo, vocational training and continuing education opportunities are available through a variety of institutions, including the Institut National de Formation et de Perfectionnement Professionnel (INFPP), technical schools, and private training centers (like Centre Nazreth, ANCILLA, Shékina, etc.). These programs cover fields such as construction, agriculture, information technology, and healthcare. Requirements typically include a basic

level of education, with some programs offering entry to students with a minimum of a primary or secondary school certificate. Returnees can obtain specific information and register through the Ministry of Employment, Labour, and Social Protection, or by visiting local training centers and vocational institutes.

Access for returnees

Eligibility and requirements: In Togo returnees can benefit from various forms of assistance and support, mainly managed by government agencies and international organizations.

- Financial assistance: allowances can be provided to help with reintegration assistance, often in the form of grants or direct aid.
- Material assistance: distribution of essential goods such as clothing, food and housing supplies.
- Reintegration programs: access to vocational training, employment advice, and micro-credit opportunities to support small business
- Psychosocial services: psychological and social support to help with reintegration and trauma management.

Registration procedure: • Returnees often must register with the agencies to access aid. In some cases, participation in training or integration programs may be required to qualify for financial or material assistance.

Registration can be effected via the to the National Employment Agency (ANPE) or a local social affairs office. It is advisable to contact these institutions to check the required documents and procedures. Generally, the documents to be provided include in this process incude an(identity card or passport, proof of residence, work certificate or any other document proving unemplyoment status, an updated CV.

Required documents: Identity documents: provide supporting documents, such as a passport or identity card, and sometimes documents proving refugee or displaced person status



3 Housing

General information on housing

In Togo, the housing market varies significantly between urban and rural areas. In urban centers like Lomé, the capital, the average rent for a one-bedroom apartment in the city center ranges from 150,000 to 250,000 XOF (\$250-\$420) per month, while outside the city center, rents can be lower, around 50,000 to 150,000 XOF (\$80-\$250). Utilities such as electricity, water, and internet add another 30,000 to 60,000 XOF (\$50-\$100) monthly. In rural areas, housing is more affordable, with rents typically ranging from 20,000 to 50,000 XOF (\$30-\$80) per month. However, the availability of quality housing can be limited, especially in remote regions, with basic amenities often lacking. The demand for housing in urban areas, particularly in Lomé, is high due to rapid population growth and urbanization, whereas rural housing options are sparser and less in demand. The supply of modern housing in both areas is growing, but it remains insufficient to meet all needs, leading to occasional challenges in affordability and availability.

Finding accommodation

Many accommodation offers in Togo can be searched for in the following websites:

- E&K IMMO : https://bityl.co/So4h
- Togo Immobilier : https://togoimmobilier.tg/
- Phillison & Co: https://www.phillison.com/
- CoinAfrique Togo: https://tq.coinafrique.com/

Social grants for housing

In Togo, social grants for housing are limited, but there are some initiatives aimed at providing affordable housing, particularly through government and NGO programs. The Ministry of Housing and Urbanism occasionally launches affordable housing projects targeting low-income families, especially in urban areas like Lomé. The procedure involves submitting an application with required documentation to the relevant government office or NGO. Applicants may need to meet specific criteria, such as citizenship, income level, and residence in urban areas

Access for Returnees

Eligibility and requirements: In Togo, returnees' access to temporary accommodation facilities and assistance services is taken into account as part of the reception of vulnerable people. These are returnees from neighboring countries or other regions, particularly those in vulnerable situations (women, children, the elderly). However, a request for accommodation must be submitted to the local authorities or NGOs such as IOM, which manage these centers.

Registration procedure: Returnees can report directly to reception centers or contact NGOs working in this field for assistance.

Required documents: Provision of identity and, if possible, documents attesting to their repatriation status (such as a repatriation certificate).

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Social welfare system

In Togo, employees have access to social welfare; registration is done via the National Social Security Fund (CNSS). The contribution is based on the status of the worker, as follows:

In the case of salaried workers, the employer contributes 17.50% of the worker's salary, while the employed worker contributes 4% of his/her salary, i.e. a total of 21.5% of the worker's salary. The 17.5% payable by the employer, called employer contributions, are used to finance as follows:

- 3 % for family benefits
- 2% to cover occupational risks (work accidents and occupational illnesses)
- 12.5% for old-age pension

The 4% payable by the salaried worker, called worker contributions, contributes to financing the old-age pension branch. The salaried worker therefore only contributes to the old-age pension branch.

Please note that all employers (in the customs zone and the free zone) are subject to contributions for all branches of Social Security Benefits.

For the self-employed, workers contribute 21.50% of their income to finance as follws:

- 3% family benefits
- 2% occupational risks branch (work accidents and occupational illnesses)
- 16.5% for old-age pensions

For their part, informal economy workers contribute 19.50% of their income, with 3% going to family benefits and 16:5% being dedicated to old-age pension schemes.

Access for returnees

Eligibility and requirements: In Togo, eligibility for Caisse Nationale de Sécurité Sociale (CNSS) social welfare programs depends on employment status and contribution history. Formal sector workers are automatically enrolled by their employers and are eligible for benefits like health insurance, pensions, and disability benefits, provided they have made regular contributions. To qualify for the old-age pension, individuals must be at least 60 years old and have contributed for at least 15 years; those with fewer years of contribution may receive a partial pension.

Registration procedure:

Self-employed individuals (including freelancers, artisans, and entrepreneurs) can voluntarily register with CNSS to access pension and healthcare benefits. Required documents include:

- National ID card or birth certificate.
- Proof of self-employment (e.g., business registration or tax declaration).
- Proof of address (such as a utility bill).

Payment of Contributions:

Once registered, self-employed individuals will contribute based on their declared income. CNSS provides guidelines on how much to contribute based on income brackets.

Issuance of CNSS Number: After completing registration, self-employed individuals will receive a CNSS number for tracking contributions.

For Employers and Employees: Employers and employees must contribute regularly to the CNSS to ensure that social security benefits, such as pensions, healthcare, and disability compensation, are available to workers.

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Required documents:

- National ID card or birth certificate.
- Proof of self-employment (e.g., business registration or tax declaration).
- Proof of address (such as a utility bill).

Togo's pension system is managed by the Caisse Nationale de Sécurité Sociale (CNSS), which provides coverage primarily for formal sector workers. The system includes several types of pensions: oldage pension, disability pension, and survivor's pension. The regular old-age pension is available to individuals who have reached the age of 60 and have contributed to the CNSS for at least 15 years.

Conditions:

Minimum Age:

• The standard entry age for the oldage pension is 60 years.

Minimum Contribution Period:

- To qualify for the full old-age pension, an individual must have contributed to the CNSS for at least 15 years.
- If the individual has contributed for less than 15 years, they may qualify for a partial pension, based on the length of their contributions.

Eligibility for Formal Sector Workers:

The CNSS covers employees working in the formal sector (salaried workers). These employees must be registered with the CNSS by their employer, who also makes contributions on their behalf.

Voluntary Registration for Self-Employed Workers:

Self-employed individuals or those

working in the informal sector can voluntarily contribute to the CNSS. To access pension benefits, they must register with the CNSS and make regular contributions based on their income.

Eligibility and requirements: To qualify for the full old-age pension, an individual must have contributed to the CNSS for at least 15 years. If the individual has contributed for less than 15 years, they may qualify for a partial pension, based on the length of their contributions.

Registration procedure:

There are two types of registration:

- Employees in formal sectors are automatically taken in acount by the CNSS
- Self-employed individuals or those working in the informal sector can voluntarily contribute to the CNSS.
 To access pension benefits, they must register with the CNSS and make regular contributions based on their income.

Required documents:

- National ID card (or birth certificate for Togolese citizens).
- Employment contract (for salaried employees).
- Proof of self-employment or business registration (for self-employed workers).
- Proof of income (for self-employed individuals).

Calculation of social security contributions

Contributions are calculated on all of the employee's remuneration, including allowances, bonuses, gratuities, commissions and all other benefits in kind, but excluding reimbursements of expenses and family benefits.

The monthly remuneration used as a basis for calculating contributions must not be less than the guaranteed minimum interprofessional wage (SMIG).

For the self-employed worker subject to IRPP (personal income tax), social security contributions are calculated on the basis of the income declared under IRPP; for the self-employed worker subject to IS (corporate tax), contributions are calculated on the basis of the average monthly income declared to the CNSS; this income may in no case be less than the SMIG (guaranteed minimum interprofessional wage).

For workers in the informal economy, contributions are calculated based on the income declared to the CNSS. This income may also in no case be less than the SMIG.

Recovery of social security contributions

According to Article 17 paragraph 1 of Law No. 2011-006 on the Social Security Code: "the employer is required to pay all contributions due, in particular the employer's share and the employee's share, within the time limits and in accordance with the terms set by order of the supervisory minister".

It is therefore the employer, the self-employed worker or the informal economy worker who must pay all contributions due to the national social security fund. The recovery of social security contributions is done by sending the employer three (03) monthly calls for contributions (ADC), at the beginning of each quarter.

The employer completes the ADC for the corresponding month and returns it to the national social security fund accompanied by the payment no later than the 15th of the month following the month to which the ADC relates.

Penal provisions

Any employer who fails to pay social security contributions within the legal deadlines is subject to forced recovery. The legal provisions in this area are: Article 21 of Law No. 2011-006 of 21 February 2011 on the Social Security Code and Articles 50 and 51 of Order No. 002/2012/MTESS/CAB/DGTLS of 13 February 2012 establishing the terms of application of the Social Security Code.

Vulnerable Groups

In Togo, vulnerable groups include women, children, persons with disabilities, the elderly, refugees, and those living in poverty, particularly in rural areas. These groups often face significant challenges in terms of social inclusion, economic opportunities, and access to public services. Women, for example, experience gender inequality in many areas, including education, employment.

There are some institutes and agencies which help vulnerable groups such as:

Government Agencies:

 Ministry of Social Action, Promotion of Women and Literacy: This ministry is responsible for policies and programs aimed at supporting vulnerable groups, including women, children, persons with disabilities, and the elderly. It implements social

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welfare programs, gender equality initiatives, and disability inclusion policies.

Non-Governmental Organizations (NGOs):

- Togo Handicap International: Now known as Humanity & Inclusion, this NGO works to improve the lives of people with disabilities, providing support in areas like health care, education, and advocacy for disability rights.
- SOS Children's Village Togo: This organization supports vulnerable children, providing alternative family care, education, and social reintegration programs.

International Organizations:

- United Nations (UN): Through various agencies, including UNICEF and UN Women, the UN supports programs in Togo focusing on children's rights, gender equality, education, and poverty alleviation.
- World Bank: The World Bank funds several development programs in Togo, including initiatives to support social protection and improve access to healthcare for vulnerable populations.

Access for returnees

Required documents: National ID card or passportl.



5 Education

General information on education

Togo's education system is structured into primary, secondary, and higher education levels. Primary education lasts six years, starting at age six, followed by secondary education, which is divided into college (four years) and high school (three years). After completing high school, students can pursue higher education at universities and technical institutes. Compulsory education in Togo covers children from ages 6 to 15, which includes both primary and junior secondary education (up to college). There is an adequate number of schools in both urban and rural areas, though rural areas may face challenges with overcrowding and resources.

System structure: Education in Togo is structured into several levels, beginning with pre-primary education (kindergarten), which is not yet universally accessible but is expanding. Primary education lasts six years and is free and compulsory for children aged 6 to 11, though challenges like access in rural areas persist. After primary school, students proceed to secondary education, which is divided into two cycles: the first cycle (lower secondary) lasts four years, and the second cycle (upper secondary) lasts three years, with students typically preparing for the baccalauréat exam. Tertiary education is offered by universities and higher education institutions, with the public universities like University of Lomé and University of Kara; and some private universities such as ESIG Global Success: ISDI: ESGIS: UCAO: IAI.

School attendance is compulsory for children aged 6-7 and over. There are a sufficient number of schools in urban

areas, but not so many in rural areas. The service is provided more by private than public schools.

All primary education is free in public institutions. However, public middle and high schools pay relatively low tuition fees (6500 XOF for boys and 5500 XOF for girls). As for higher education in public universities, tuition is equal to 25,000 XOF per year. However, students benefit from a scholarship of 37,000 or 52,000 XOF depending on the grade obtained in the baccalaureate and is subject to validation of a minimum number of Teaching Units per year for the Bachelor's degree

Cost, loans, and stipends

To apply for scholarships, students must provide:

- Application form
- Certified copy of the baccalaureate or equivalent for new baccalaureate holders, or of the previous diploma for candidates changing direction or in a master's degree.
- Certificate of the baccalaureate (or of the last diploma obtained)
- Transcript of grades for the baccalaureate (or diplomas obtained).
- Certified copy of the birth certificate.
- Photocopy of the national identity card or passport for foreign students.

Registration with the DBS to access scholarships and grants is automatic once university registration is completed.

Any student enrolled in one of the public universities of Togo can apply for student accommodation within the university at

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the Centre des Oeuvres Universitaires de Lomé (COUL), for example, to have lower-cost accommodation in one of the university's residences.

Approval and verification of foreign diplomas

Students who have obtained their diploma abroad must follow a certification and accreditation procedure with the DBS in order to obtain approval before continuing their registration in one of the Togolese public universities.



6 Children

In Togo, the situation of children and infants is improving but still faces significant challenges, particularly in rural areas. While children's rights are legally protected, including access to education and protection from exploitation, issues like child labor, early marriage, and malnutrition remain prevalent. Living conditions for children vary widely, many experience poverty, limited access to quality education, and inadequate healthcare services. The social background of parents plays a substantial role in children's access to health care and education, with children from wealthier, urban families generally having better access to these services than those from poor, rural areas. The government has implemented various programs to protect children, including the National Policy for Child Protection, which aims to combat child labor and exploitation. There are also health initiatives like the Expanded Program on Immunization (EPI), which provides vaccines for children, and efforts to address malnutrition through national nutrition programs. Additionally, the National Health Insurance Scheme (AMU) has extended to some vulnerable groups, though full nationwide coverage is still developing. Despite these efforts, challenges like inadequate healthcare infrastructure and educational facilities remain barriers to the full realization of children's rights in Togo.

International and Non-Governmental Organisations dealing with children's well-being and rights

In Togo, several governmental and non-governmental organizations focus on the welfare, rights, and protection of children. The Ministry of Social Action,

Promotion of Women, and Literacy is responsible for implementing policies on child protection and welfare, including combating child labor and trafficking. UNICEF Togo works on advancing children's rights by promoting access to education, health care, and protection from abuse, and supports the government in these areas. SOS Children's Village Togo provides family-based care for orphaned and vulnerable children, while Save the Children focuses on child protection, education, and health, particularly combating child labor and early marriage. In Togo, access to education has seen improvements, with the net primary school enrollment rate at around 90%. However, disparities remain, especially between urban and rural areas, where enrollment and retention rates are lower in rural regions. Gender gaps also persist, with girls in rural areas facing challenges such as early marriage and limited access to schooling, contributing to a gender disparity in education. Secondary school enrollment is significantly lower, at about 45%, with many children, particularly from disadvantaged backgrounds, dropping out due to financial difficulties or the need to work. The literacy rate for youth (ages 15-24) stands at about 75%, but rural and female literacy rates remain lower. While access to education is improving, challenges such as financial constraints, child labor, and socio-cultural barriers still hinder many children from completing their education

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Contacts

Ministry for Social Action, the Advancement of Women and Literacy, Child Protection Directorate KONDO Kandalé; Tel: 228

90210927

46JF+CWR, Lomé, Togo

Prefectural Department of Social ActionLomé-Commune Contact: 228 90366843 / bsa-

bine022@amail.com Lomé, Togo

Lomé-Togo Telephone: 228 22260106

SOS Children's Villages

Direction Nationale, 112, Rue

Kwadjoi, Tokoin Wuiti, BP 1394,

Martin Luther King Movement Rue Martin Luther King,

Lomé, Togo Contact: Pasteur KOMI Edoh, Tel: 228 23209090 / 99473584 ONG ANGE: Friends for a New Generation of Children.

03BP31295, Lomé, Togo. Tel: 228 22212538 / 90184255 Email: assoange@hotmail.com UNICEFTogo

6°10′13. 1°14′25.1»E, Rue 9 HDN, Lomé, Togo. Tel: 228 22218949 / 22231500 Mail: Iome@unicef.org

ANPE: National Agency for **Employmente Promotion**

56G3+7W Lomé, Togo ADZIYNO, Tel: 228 90357984 FAEIJ: Fund for the Support of Youth Economic Initiatives

Bè-Klikamé, rue 87AFG; 02 BP 20791, Lomé, Togo.

Contact: 228 22253939 Mail:

info@faeij.tg

Handicap International

Av. Akeï, Lomé, Togo. Tel: 228 22 26 01 56 Mail: rbotokro@hi-togo.org

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At a glance

Measures to be taken before return

The International Organization for Migration (IOM) provides humanitarian assistance to both international migrants and internally displaced persons. Facilitating the voluntary return of Malian migrants stranded in immigration and transit countries, IOM TOGO also supports the reintegration of returning Togolese migrants.

IOM Togo also provides responses to:

- Responding to humanitarian emergencies
- Travel tracking
- **Protection Assistance**
- Early recovery and community stabilization
- Migration Management
- Humanitarian border management
- Migration and climate change

Please inform IOM-Togo at least once a month in advance before departure for the country of origin for effective assistance on arrival.

Education: Bring documents certifying education both for you and your children.

Measures to be taken upon arrival

Document verification: Check return documents for validity.

Orientation: Offer information on available services (housing, employment, education, micro project...)

Temporary housing: Thanks to a partnership with the Lomé disaster center, returning migrants can benefit from temporary housing before rejoining their families.

IOM Togo liaises between the authorities and returning migrants at the border for the registration of the latter by customs agents upon their arrival

Local partnerships: Collaborate with NGOs and local authorities for ongoing support.

Regular monitoring: Establish amonitoring system to evaluate the integration of migrants over the long term.

Returned migrants can contact IOM-Togo Office, three weeks after their arrival