An aerial photograph of a city, likely Lagos, Nigeria, showing a dense urban area with many multi-story buildings. In the background, a large bridge spans across a wide river. A green banner is overlaid on the top left of the image.

NIGERIA

An everyday guide to expatriate life and work.

Together, all the way.®



NIGERIA COUNTRY GUIDE

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Quick facts¹

Capital: Abuja

Population: 186 million

Major language: English

Major religion: Christianity, Islam and numerous indigenous and tribal religions

Currency: Nigerian Naira (NGN)

Time zone: GMT+1

Emergency number: 112 or 199

Electricity: 230V, 50 Hz. Round and square three-pin plugs are used.

Drive on the: Right

¹ <http://www.expatarrivals.com/nigeria/essential-info-for-nigeria>

Overview

There is no doubt that Nigeria is a challenging expat destination. Nevertheless, those willing to take the risk are usually well compensated financially and, despite the country's negative reputation, expats tend to live a high quality of life, enjoying many luxuries they may not have had back home.



For those adventurous enough to break from their expat bubble, a move to Nigeria is sure to be an exciting cultural experience. There is much to be explored in this scenic West African country, from the beautiful landscapes and wildlife reserves to the vibrant and bustling cities. Not to mention the country's famously friendly and welcoming people.

This guide will assist expats overcome the initial challenges of living in Nigeria, providing information on all aspects of life, from the climate and culture, to housing, healthcare and schooling. There are also tips for keeping in touch, getting around and doing business.

Getting started

Climate and weather



Nigeria's climate varies across its great landmass, but overall the country has a tropical climate. Coastal regions, where Lagos and the Niger Delta are located, are hot and humid, experiencing heavy rains from May to October. Here, temperatures rarely reach above 90°F (32°C). Inland regions tend to be very hot and dry, with rains falling around August. Temperatures reach over 100°F (40°C) during the day, and then decline considerably during the evening.¹ The hot Harmattan winds sweep across the northeastern parts of Nigeria from December to February, carrying fine sands from the Sahara Desert.² Expats moving to Nigeria should bring along light, loose-fitting clothes and, most importantly, an umbrella.

¹ <http://www.expatarivals.com/nigeria/weather-in-nigeria>

² <http://traveltips.usatoday.com/weather-climate-nigeria-35435.html>



Visas

All nationals, except those of member-states of the Economic Community of West African States (ECOWAS), require a visa for travel to Nigeria. Visas need to be arranged before arrival in the country, and applications should be done online via the Nigerian Immigration Service's ePortal. Once the application has been submitted and payment processed, applicants will need to visit their nearest Nigerian consulate with the relevant paperwork for an interview.¹

Expats planning on working in Nigeria need to apply for a Subject to Regularisation (STR) entry visa. This is a single-entry visa that is valid for 90 days after the point of entry, at which point expats must apply to be regularised. Only after successfully applying for regularisation are expats granted a long-term work permit or the equivalent of a Nigerian green card. To apply for an STR entry visa, expats need to have confirmed a job with an employer beforehand, and the employer must have received Expatriate Quota approval from the Ministry of the Interior.²

Accommodations

Accommodation in Nigerian cities is in high demand and extremely expensive. But expats can take comfort in the fact that housing is usually included as part of their contract and, in most cases, the hiring company will arrange the accommodation and logistics surrounding the move.

The majority of expat housing is in the form of company compounds, apartment blocks or gated complexes, and can be furnished, semi-furnished or completely unfurnished. Housing for expats is usually concentrated in specific pockets of a city. In Lagos, this is Victoria Island and Ikoyi, while in Abuja, it's mostly found in the Maitama or Mississippi districts.

Safety is a major consideration when it comes to accommodation in Nigeria and compounds usually have 24-hour security, which may include armed guards, security cameras and access control. Other amenities one could find are tennis courts, pools, gyms and shops. Another important consideration when it comes to accommodation is the traffic, which can reach nightmarish proportions in Nigerian cities. When choosing accommodation, it's important to try live as close to one's work and children's school as possible.³

¹ <https://portal.immigration.gov.ng/pages/visaguidelines>

² <https://portal.immigration.gov.ng/pages/visaguidelines>

³ <http://www.expattarrivals.com/nigeria/accommodation-in-nigeria>

Schools

Due to low standards and poor infrastructure, public schools are not a viable option for expats living in Nigeria, and the majority choose to send their children to international schools. Others opt to homeschool their children.

There are many international schools in Nigeria, with most concentrated in Abuja and Lagos. These schools usually follow the British or American curriculum, with some also offering the International Baccalaureate. The quality of education tends to be high at these schools, and many are equipped with state-of-the-art facilities, offering a healthy choice of extra-curricular activities.

Admission to the best schools can be competitive and some schools offer preference to students of a certain nationality or those with parents employed by specific companies or organizations. Sometimes, organizations even reserve place in particular schools for the children of their employees and expats should enquire within their company if this is the case before enrolling.⁴

Language

English is the official language of Nigeria and is used for all official communications. There are also many indigenous languages spoken across Nigeria, with Hausa, Igbo and Yoruba being the most common.⁵

Social etiquette & Cultural faux pas

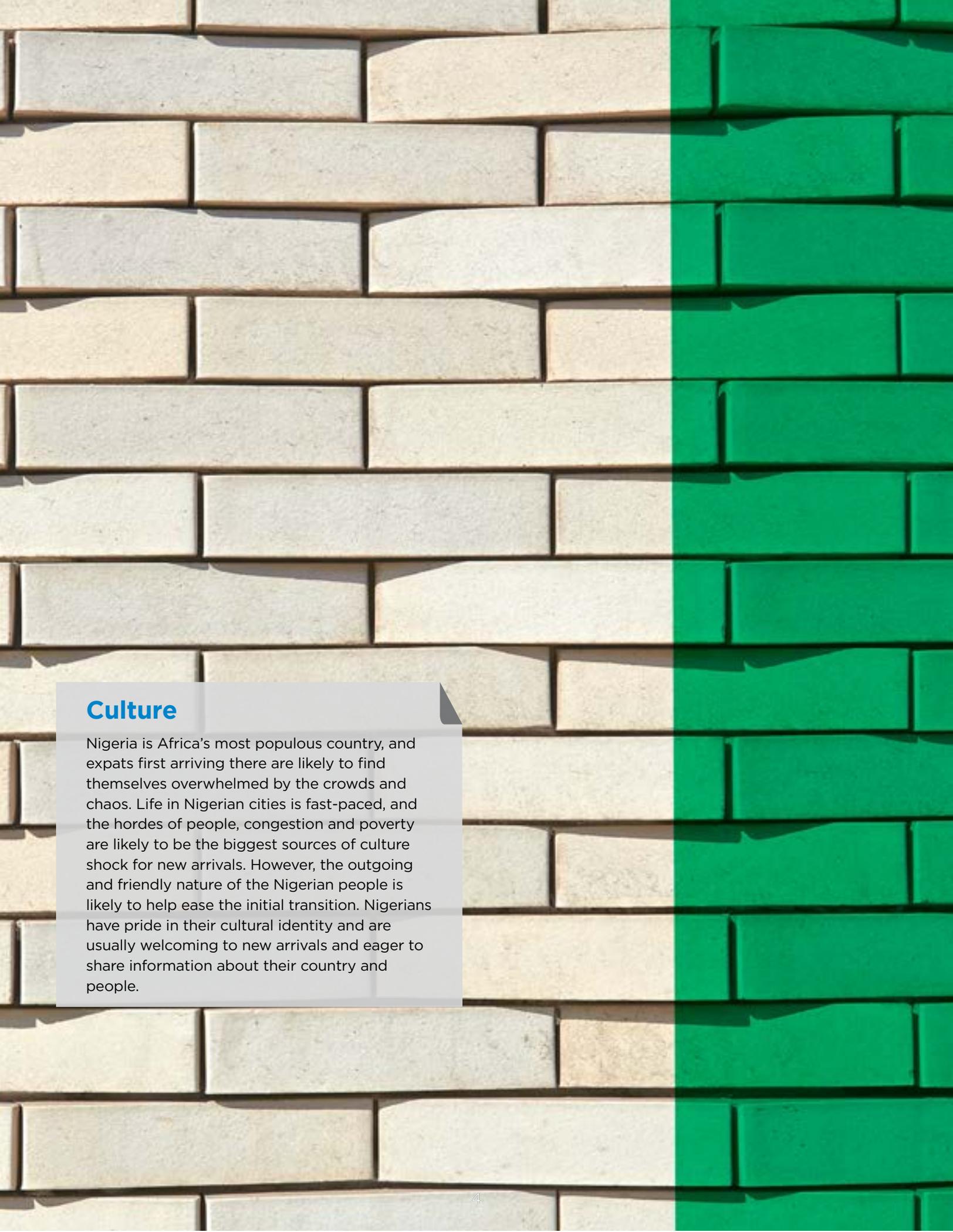
There are many local customs that expats will need to understand and respect, and here are a few tips to avoid any awkward social blunders:

- The extended family forms the central feature of Nigerian society, with a strong tradition of respect and caring among family members. Age is also an important status symbol and the elderly are revered and looked after. They should always be greeted and served first.
- Greetings are very important to Nigerians and should never be rushed. Men will usually greet with a handshake and a friendly smile. As there is a large Muslim population, some men may not shake hands with women, and vice versa, so if greeting a woman, it's best to wait for her to extend her hand first. Titles are important, so use a person's official title when first meeting and greeting them, and if meeting an older person, it's polite to slightly bow one's head.⁶

⁴ <http://www.expattarrivals.com/nigeria/education-and-schools-in-nigeria>

⁵ <http://www.everyculture.com/Ma-Ni/Nigeria.html>

⁶ <https://www.commisceo-global.com/country-guides/nigeria-guide>



Culture

Nigeria is Africa's most populous country, and expats first arriving there are likely to find themselves overwhelmed by the crowds and chaos. Life in Nigerian cities is fast-paced, and the hordes of people, congestion and poverty are likely to be the biggest sources of culture shock for new arrivals. However, the outgoing and friendly nature of the Nigerian people is likely to help ease the initial transition. Nigerians have pride in their cultural identity and are usually welcoming to new arrivals and eager to share information about their country and people.

- When starting a conversation, queries should be made into the person's health, and also the health of their immediate family. Nigerians naturally talk in short, abrupt sentences and when they are inquiring after someone's wellbeing they use the term "what of". To be understood quicker, it is advisable to start enquiries in the same manner, so the question "How is your sister's health?" would be "What of your sister?"⁷
- The left hand is considered unclean and should never be used to shake hands, pass something or eat with.⁸
- Nigerians can be loud and passionate communicators, and tend to show great emotion and use animated hand gestures, so it may seem like people are having an argument, when in fact they are just having a jovial conversation. They also tend to stand much closer to each other than many Westerners, who are more used to their personal space.⁹

Eating

Nigeria is a multi-ethnic society and its cuisine reflects this, with a huge variation in foods and flavors across the different regions. Generally, the food is hearty, with a generous use of spices and local produce, with cassava, yams, rice and a variety of green vegetables forming staples of the Nigerian diet.

Meats such as beef and goat are popular in stews and soups, while seafood is prevalent in coastal regions. The tropical climate sees many exotic fruits available year-round, including pineapples, mangoes, bananas and melons, and expats will find these all at the colorful markets that dot towns and cities.¹⁰

There are plenty of modern restaurants in Nigerian cities serving both local and international cuisine, including Chinese, Lebanese and Indian. Expats should note that the majority of northern Nigeria's population is Muslim, so pork is difficult to come by, and even forbidden in some areas.

Drinking

Nigerians are extremely social people and enjoy meeting friends out for a party. Although alcohol is a big part of the social scene, it's very rare to see a

Nigerian drunk. Nigeria is a very brand-conscious society and drinking often has more to do with status than getting drunk, with the country one of the largest markets for imported luxury-brand champagne, while beer is also very popular. On the other hand, alcohol is banned in many Muslim majority northern areas, and expats should refrain from drinking in public during the holy month of Ramadan.

Holidays

Some public holidays in Nigeria commemorate significant dates in the country's history, while others coincide with important dates of the country's two main religions, Christianity and Islam.

New Year's Day - 1 January

Women's Day - 8 March

Good Friday - March/April

Easter Monday - March/April

Workers' Day - 1 May

Democracy Day - 29 May

Eid al-Fitr - June/July*

Eid al-Adha - August/September*

Independence Day - 1 October

Christmas Day - 25 December

Boxing Day - 26 December

*Depends on the lunar calendar



⁷ <http://www.expatarrivals.com/nigeria/culture-shock-in-nigeria>

⁸ <http://www.everyculture.com/Ma-Ni/Nigeria.html>

⁹ <http://www.kwintessential.co.uk/resources/guides/guide-to-nigeria-etiquette-customs-culture-business/>

¹⁰ <http://www.foodbycountry.com/Kazakhstan-to-South-Africa/Nigeria.html>

Getting in touch

Nigeria has one of the largest and most competitive telecommunications sectors in Africa, and expats will find it easy and affordable to keep in touch in the large urban centers, although connectivity may be limited in more remote parts of the country.

Telephone

Nigeria has an extremely competitive fixed-line market, with over 80 operators licensed to provide services, but the quality of these services is extremely variable.¹ Mobile phone usage is rapidly growing and overtaking landline usage, with the country having the largest mobile market in Africa.² Numerous operators offer competitive packages for both pre-paid and contract options, with the most prominent being MTN Nigeria, Glo Mobile, Airtel and 9Mobile (formerly Etisalat Nigeria).

Internet

Nigeria has some of the highest levels of internet penetration on the continent, with over 92 million users. Wireless broadband access has grown in recent years, with the majority of Nigerians accessing the internet via their mobile phone. Most expat compounds will already have established internet connections, and expats can seek the assistance of their employer if needing to arrange internet services.

Postal services

Local postal services are unreliable and subject to delays. If needing to send priority post, it's best to use one of the many private international courier companies present in the country, such as DHL.

¹ <https://www.budde.com.au/Research/Nigeria-Telecoms-Infrastructure-Operators-Regulations-Statistics-and-Analyses>

² <https://www.budde.com.au/Research/Nigeria-Mobile-Infrastructure-Operators-and-Broadband-Statistics-and-Analyses>

Transport

Getting around Nigeria can be a challenging and hair-raising experience. Although public transport is available, it's best avoided by expats. Nigerian cities are notorious for their traffic congestion, with cars, buses, taxis and okadas (motorbike taxis) all vying for space on crowded, poorly maintained roads.

Most companies provide their expat employees with a car and driver and, in extreme cases, a security escort. If being collected by a driver, it's best to confirm their identity and their employer's name before entering the vehicle. There have been instances of kidnapping and armed robbery of foreign workers, and caution is always advised when traversing Nigerian roads.

Due to the country's vast size and safety concerns, traveling between cities is best done via air travel. A number of international and regional airlines offer services within Nigeria and smaller charter services offer transport to more remote destinations. However, Nigerian airlines have a dubious safety record, and most are included on international black lists, so expats should choose their airline carefully.¹

Employment

The job market

Nigeria is in constant competition with South Africa for the title of Africa's largest economy. The oil sector remains the dominant industry, accounting for around 95% of the country's foreign exchange earnings. However, there have been efforts to try diversify, with telecommunications, banking and construction also seeing steady growth.

Most expats working in Nigeria will find themselves in one of these sectors, with jobs including project management, business development, engineering, human resources management, IT systems management and chartered accountancy being the most popular. Apart from jobs in these industries, expats who possess exceptional skills in journalism, communication and health sciences will have more work opportunities available to them. The NGO sector is also a significant employer, as several agencies and UN projects use Nigeria as their West African base.²

Income tax

Income tax in Nigeria is calculated on a progressive scale from 7 to 24% on total income.³ Whether an expat is liable to pay taxes in Nigeria depends on their resident status in the country. There are a number of factors that determine whether a person is a tax resident in Nigeria, such as the duration of their stay in the country, and the location of their residence, and expats should employ the services of a qualified tax

¹ <http://www.expattarrivals.com/nigeria/transport-and-driving-in-nigeria>

² <http://www.expattarrivals.com/nigeria/working-in-nigeria>

³ <https://home.kpmg.com/xx/en/home/insights/2014/04/nigeria-thinking-beyond-borders.html>

consultant to assist them in navigating this complex system. Expats should confirm whether they are eligible for double-taxation exemption if their home country has a tax agreement with Nigeria.

Retirement

Unless they have strong family ties there, Nigeria is not typically a destination for international retirees.

Business etiquette

With over 250 different ethnic groups and a variety of foreign-owned multinationals operating there, business etiquette and practices vary depending on who one is doing business with, but there are some general features of the Nigerian corporate world worth noting.

Business structures in Nigeria are extremely hierarchical and largely paternalistic. The boss, invariably a strong older male figure, will expect and receive respect from all those working beneath him, and will never be publicly criticised. Business attire is usually smart and more Western in nature; dark colors are preferred.

English is the language of business in Nigeria, and this, accompanied by the friendly, welcoming nature of Nigerian businesspeople, will aid the transition into the Nigerian business world. However, there remain many challenges to operating in the country, not least of which are the ongoing issues of corruption and nepotism, which expats will likely experience in some form or another while living and working in Nigeria.⁴

Finance

Currency

Nigeria's currency is the Nigerian Naira (NGN), which is divided into 100 kobo.

Money is available in the following denominations:

- Notes: 1,000 NGN, 500 NGN, 200 NGN, 100 NGN, 50 NGN, 20 NGN, 10 NGN and 5 NGN
- Coins: 2 NGN, 1 NGN and 50 kobo

Cost of living

The cost of living in Nigeria is high, with Abuja and Lagos consistently ranked among the most expensive places for expats to live.⁵

Housing is prohibitively expensive, but fortunately for

⁴ <http://www.expattarrivals.com/nigeria/doing-business-in-nigeria>
⁵ <https://mobilityexchange.mercer.com/Portals/0/Content/Rankings/rankings/col2017a986532/index.html>

most expats, their employer usually foots the bill for their accommodation, housing them in rented apartments, company compounds or secure complexes. The additional costs of utilities and security are also normally covered by the employer. But there may be extra costs to consider. The country's poor power supply means many expats invest in a generator, which is expensive to buy and maintain.

Nigeria's cities are filled with high-end shopping malls, where luxury items and international fashions are readily available for expats to spend their inflated salaries, but these imported goods will come at an extreme cost.

When it comes to groceries, as it is with clothing, the costs of imported Western food items are significantly inflated. Local produce, on the other hand, is generally cheap and available at local markets. Public transport is not a viable option for expats, who usually have their own vehicle with a driver. This person's salary will need to be budgeted for if not already covered by one's employer. Another major expense for those with children will be the cost of international school fees.⁶

Banking

Nigeria has a developed banking sector and both local and international banks offer services to expats. Ecobank Nigeria, Access Bank, Citibank, Standard Chartered Bank and Union Bank of Nigeria are among the main banks in the country.

Due to numerous security concerns and the unreliable nature of Nigerian banking systems, most expats prefer to maintain an offshore bank account, opening a local account primarily for day-to-day living. Although this is an expensive option, it's a safer and simpler one.

Nigeria is largely a cash-based society, so cash will still be necessary for many purchases. While ATMs are widely available, not all of them accept foreign cards. Expats should always exercise vigilance when withdrawing cash or using their credit cards, as ATM and credit card fraud are prevalent in Nigeria. Expats should monitor their bank statements and transaction history closely and immediately report any suspicious transactions to their bank.⁷

⁶ <http://www.expattarrivals.com/nigeria/abuja/cost-of-living-in-abuja>

⁷ <http://www.expattarrivals.com/nigeria/cost-of-living-in-nigeria>
⁷ <http://www.expattarrivals.com/nigeria/banking-money-and-taxes-in-nigeria>

Health

The standards of healthcare in Nigeria are well below what most Westerners will be used to, and although some private facilities will be able to provide a good level of care, any serious medical issues are likely to require expats to travel to a country with better healthcare services, such as South Africa.

Private medical insurance

Private comprehensive health insurance is essential for expats living in Nigeria and this should be arranged before arrival in the country. It should include coverage for air evacuation out of Nigeria in case of an emergency. Most companies will include healthcare as a benefit for their foreign employees, and if this is not the case, expats should try to negotiate with their employer to ensure that they're covered.

Emergencies

The general emergency numbers in Nigeria are 112 or 199. Emergency response times in Nigeria are notoriously slow. There are a number of private medical emergency services available, but coverage in rural areas is limited.

Health Risks

Malaria is a concern across the country, and prophylaxis may be required. Expats should also take adequate precautions to avoid being bitten by mosquitoes.

Tap water should not be consumed in Nigeria; water-borne diseases such as typhoid and cholera are common and spread easily, and diarrhoea is often reported amongst expats.⁹

Vaccinations

Vaccinations are recommended for typhoid, hepatitis A, hepatitis B, polio, yellow fever, cholera, rabies and meningitis.¹⁰

Pharmacies

Pharmacies are available across most Nigerian cities, although they may not stock many of the drugs that expats may be used to having access to at home. It's recommended that expats bring a sizeable supply of any required prescription medication with them to Nigeria.

⁸ https://www.numbeo.com/cost-of-living/country_result.jsp?country=Nigeria

<https://www.expattistan.com/cost-of-living/lagos>

⁹ <http://www.expattarrivals.com/nigeria/healthcare-in-nigeria>

¹⁰ <https://wwwnc.cdc.gov/travel/destinations/traveler/none/nigeria>