Located in West Africa, Ivory Coast or Côte d’Ivoire was a model of stability until 2002 when political unrest divided the country. Today, it continues to rebuild and remains the world’s largest exporter of cocoa beans. This MarketWatch issue discusses key challenges associated with living and working in Ivory Coast including security, transportation and culture.

**Key Challenge Areas**

- Housing
- Security
- Schooling
- Cultural Issues
- Language
- Transportation
- Healthcare
- Climate
- Visa and Immigration

**Ivory Coast in Brief**

- Capital: Yamoussoukro (political) and Abidjan (economical)
- Other Significant Cities: Bouaké, Daloa, Korogo, San Pédro
- Official Language: French
- Government: Republic
- Religion: Islam, Christianity, indigenous beliefs
- Population: 20.6 million
- Economy: Food and beverage, agriculture, forestry, oil refining, gold mining
- Currency: XOF or CFA (Communaute Financiere Africaine) franc
- Time Zone: UTC+0 hours

**Housing**

Growth in demand for good quality expatriate housing has led to price increases in recent years, which means assignees moving to Ivory Coast should act quickly once they find a property that they like. The appropriate documentation needed to secure a lease should also be prepared as early as possible to avoid delays. We also recommend that assignees and their families remain flexible with regards to their property criteria, as the tight market means that it can be quite challenging to source very specific requirements. The standard of housing is not as high as in other parts of the world, especially western countries and assignees’ expectations should be set before the home search begins.

**Property-types**

Although furnished options are available, they are limited and therefore more expensive. Typically, most properties will be rented as unfurnished. There are no furniture rental companies available in Ivory Coast, so furniture should be shipped from the home location, or bought locally. Apartments typically have between one and three bedrooms, whilst houses have three or four bedrooms. Smaller houses are not readily available.

**Rental Costs**

Security deposits are typically between two and three months’ rent, whilst estate agency fees are around one month’s. Landlords may also request up to three months’ rent in advance (on occasion, it may be five or six months’ rent). Ongoing rent is payable either on a monthly basis or three-monthly basis and this can be negotiated with the landlord before the lease is signed. The tenant is also responsible for the upkeep of the rental property’s fittings and fixtures.

Utilities and maintenance fees are often not included in rental payments and may be paid on a monthly basis. Telephone, internet and satellite television are also typically purchased separately and paid by the tenant, although on occasion, they may be included in rental payments for a furnished property.
Below is an outline of the average monthly rental prices for properties in Ivory Coast:

<table>
<thead>
<tr>
<th>PROPERTY</th>
<th>BEDROOM</th>
<th>FURNISHED (CFA FRANC)</th>
<th>UNFURNISHED (CFA FRANC)</th>
</tr>
</thead>
<tbody>
<tr>
<td>APARTMENT</td>
<td>One</td>
<td>800,000-3,600,000</td>
<td>500,000-2,000,000</td>
</tr>
<tr>
<td></td>
<td>Two</td>
<td>1,000,000-4,000,000</td>
<td>650,000-3,000,000</td>
</tr>
<tr>
<td></td>
<td>Three</td>
<td>1,500,000-4,500,000</td>
<td>800,000-1,800,000</td>
</tr>
<tr>
<td></td>
<td>Four</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>HOUSE</td>
<td>One</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td></td>
<td>Two</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td></td>
<td>Three</td>
<td>2,700,000-4,500,000</td>
<td>1,200,000-3,500,000</td>
</tr>
<tr>
<td></td>
<td>Four</td>
<td>2,700,000-6,000,000</td>
<td>1,500,000-4,000,000</td>
</tr>
</tbody>
</table>

**Programme Advice**

- As some landlords may request up to six months’ rent at the time of signing the lease, organisations should ensure that accommodation allowances are made available to the assignee as soon as possible. This will make the home finding process much smoother.

- Due to low availability in the housing market, contact your relocation provider as soon as an assignment is scheduled. This may help to source a property in time for the start date. Once a property is found, assignees will need to act quickly to secure the lease.

**SECURITY**

Common sense and sensible precautions are a must when relocating to Ivory Coast, as safety and security is a key challenge in the location, with car-jacking and home break-ins particularly prevalent. To minimise risk when travelling, assignees should keep vehicle doors locked, windows closed and valuable items such as laptops and handbags in the trunk of the vehicle. Properties should have high garden walls and an alarm system linked to a security company. When out at night, assignees should avoid going out alone or outside of the city, staying in well-lit areas.

When walking around cities, assignees and their families should carry limited amounts of cash and avoid wearing expensive jewellery. We recommend that photocopies of key documents like passports, are carried, in case the assignee or their family are stopped by the local authorities. Credit card fraud is also a current problem in Ivory Coast, and as such assignees should always make sure they are present when their card is being used.

**SCHOOLING**

The majority of schools provide a French education programme including the Lycée International Jean-Mermoz international school. There are a limited number of international schools with American or British curriculums and they are all located in the Abidjan area. These include the International Community School of Abidjan, International English School of Abidjan and Morning Glory International School. Term times begin in September, except for the International Community School of Abidjan, which starts in August. Due to high demand and low availability, tuition fees at these schools are very high and families should apply as early as possible.

**Programme Advice**

- It is essential to plan early to secure a place at an international school. The assignee and their family should take time to research available schools and the admission criteria, submitting applications to preferred schools as soon as possible.

- With no American or British international schools outside of Abidjan, a ‘split-family’ arrangement may be considered for assignments based outside of the city.
**Cultural Issues**

The largest ethnic group is the Akan, making up more than 40% of the population. Other native groups include Gur, Northern Mandes, Krous and Southern Mandes. Non-African citizens are mostly of French or Lebanese descent. Ethnic loyalty is highly regarded and there can be discrimination between groups.

**Religion**

Islam is practiced by around 40% of residents, whilst just under a third are Christian. There is a distinct geographical divide amongst religious groups, with the majority of Muslims living in the north and Christians residing in the south.

**Doing Business**

Compared to housing or security, cultural differences are more subtle, but can lead to frustrations amongst assignees if they are not made aware of them. The following lists the ‘top tips’ and best practices for those doing business in Ivory Coast:

**Relationships.** Relationships are a key element of business. Initial meetings can often involve small talk, which is an important part of the relationship building process. Networking can often be the key to success in the African business environment as locals prefer to do business only with people that they know and trust.

**Meetings.** Business meetings seldom start or end when they are scheduled to. Assignees should allow for extra time when organising more than one meeting in a day. Compared with western formats, assignees may find meetings rather formal with an opening speech and fixed agenda, although this can depend on the culture of the organisation.

**Time Keeping.** There is a relaxed attitude to timescales and deadlines, with some western assignees finding locals’ concept of time one of the most challenging aspects of working in Ivory Coast. Deadlines are sometimes seen more as guidelines than actual targets that must be met. Emails may be replied to several days after they were sent and returned telephone calls can also take time. Slow communication may not always be a cultural difference however, as limited infrastructure and bureaucracy may also be contributing factors.

**Introductions.** Business cards are widely used and should be translated into French before being distributed. When receiving a business card, it is important to treat the cards with respect, do not fold or write on them in front of the owner. Assignees should be mindful that Muslims may not shake hands with people of the opposite sex. If in doubt, wait for the other person to extend their hand first. Those who do not wish to shake hands may cross their hands in front of their chest, in which case, a polite nod is appropriate. When addressing someone, use ‘Monsieur’, ‘Madame’, or ‘Mademoiselle’, followed by their title or last name.

**Organisational Structures.** Some organisations may be egalitarian, but many are hierarchical. Assignees should be mindful of who they are speaking to as conversational styles will be determined by rank. Great respect is given to those of higher social rank or age, for example, when entering a meeting, always greet the person with the highest rank first.

**Hospitality.** To build relationships, often business contacts get to know one another outside of a corporate setting. In general, the person who does the inviting is the person who pays. Should it take place at the host’s home, guests may bring a small gift, possibly an inexpensive item from the assignee’s home country. Given the Muslim population, avoid gifting alcohol. Expensive gifts should also not be offered, as they may be interpreted as a bribe.

**Dress.** The way a person dresses is very important in the Ivory Coast business environment. Assignees will be expected to be well-dressed and smart. As a conservative country, women should avoid skirts that fall above the knee and ensure shoulders are always covered.

**Programme Advice**

- We recommend cross-cultural training for assignees and families moving to Ivory Coast. The policy-type you choose should take the length of the assignment into account as well as the scope of relocation experience that the assignee and their family has.

**Language**

As Ivory Coast’s official language, public signage and official documents are written in French. There are also more than 60 African languages spoken, of which Dioula is the most common. Many locals will conduct business meetings in French, which means the assignee should be prepared. For accompanying family members, not knowing basic French words or phrases can make daily tasks such as shopping or paying bills, quite challenging.

**Programme Advice**

- Language training is strongly recommended for assignees moving to Ivory Coast. Lessons should be conducted before the assignment begins, to ensure that the assignee and their family feel fully prepared ahead of the move. Learning basic French will help assignees settle into the new location.
TRANSPORTATION

Taxis are available in major cities, but only registered taxi operators should be used, such as Africab. There is limited public transportation in Ivory Coast, typically buses service most cities, but assignees and their families should not use them due to potential security issues. Instead, cars are the primary mode of transportation for expatriates, but we recommend a driver is provided due to road and traffic conditions.

Should assignees choose to drive themselves, they may use an international licence for up to three months, after which time a local driving licence will be required. Assignees should apply well in advance for a local licence, to ensure it arrives in time.

Assignees should take extra care whilst driving around Ivory Coast, as road conditions may be more challenging than in some western countries. As road signs will be in French, assignees also need to become familiar with the local language. Driving at night time should be avoided and car accidents need to be reported to the local police. If the assignee is issued a traffic ticket, they must always request a receipt for any confiscated items.

Programme Advice

- As road conditions in Ivory Coast can sometimes be challenging, most companies provide their assignees with a car and driver for the duration of their assignment. Alternatively, a driver may be provided for the first few weeks of the relocation, to allow the assignee and their family to get used to road conditions and their new surroundings.

HEALTHCARE

The quality of healthcare is generally below western standards, so assignees and their families will need comprehensive insurance and take all sensible health and hygiene precautions. Food should be washed with bottled water and assignees should not drink from taps. Assignees will also need to protect themselves and family members against malaria, using lotion to cover their body from 5pm to 9am daily, to avoid mosquito bites.

Programme Advice

- Assignees will need all necessary vaccinations around six to eight weeks prior to the assignment start date.
- It is necessary to have comprehensive medical coverage to ensure assignees and their families receive an acceptable level of medical support, should the need arise. Additionally, emergency medical evacuation assistance should also be included.

CLIMATE

The country consists of a coastal strip in the south and dense forests and savannas in the north, and the two experience distinct, but different seasons. In the north, the dry season runs from December to April, often producing very strong winds, known as the harmattan (typically between December and February), which can cause dust storms. The rainy season runs from May through to November. Typically, temperatures are hot and humid.

In contrast, the south has two rainy and two dry seasons. Rainy seasons last from May to July, with a shorter period between October and November. Dry seasons are from December to April and August to September. Temperatures in this region are slightly cooler, although remain quite warm by world averages.

Programme Advice

- The hot weather can make it quite uncomfortable in the heat of the day, especially when trying to complete tasks such as finding a property. With this in mind, we recommend scheduling any look/see visits or permanent moves outside the hottest months of the year (March to May).
- Due to the north’s dust storms during the dry season, those with breathing difficulties, like asthma, should ensure they bring sufficient medication or breathing apparatuses with them.
VISA AND IMMIGRATION

Foreign nationals travelling to the Ivory Coast to conduct business activities for up to 90 days, need a business visa, but do not have to obtain work authorisation or a residence permit. Should a foreign national conduct work for a locally registered entity in Ivory Coast, for a period of more than three months, a work permit will have to be obtained and should be applied for before the assignment begins. Upon arrival in-country, the assignee should apply for a work card (an administrative requirement for the National Agency for Employment Promotion (AGEPE)) and residence permit. Once these are approved, the main applicant is then authorised to work for the duration of their employment contract.

Requirements, processing times, employment eligibility, and benefits for accompanying family members may vary, depending on the specific visa applied for. Violations of immigration laws may result in fines, detention, temporary bans on stay and/or expulsion from the country.

Programme Advice

- Immigration fees and timescales mean that advance planning is imperative. Government fees can be very expensive and organisations should look at these ahead of scheduling assignments. It can also take a long time for an assignee to complete the immigration process. For example, non-nationals of the Economic Community of West African States (ECOWAS), may have to wait between 70 and 150 days to be fully compliant.

- Organisations should be mindful that same sex and opposite sex partners do not qualify as dependents. The implications of this should be considered before an assignment is scheduled.

Cartus thanks our Destination Service Provider, Executive Relocations in Africa for the information provided for this issue of MarketWatch.