

Proposal

A Job Creation Initiative

– Every Street is lined with Gold

Index ≡

1	<u>EXECUTIVE SUMMARY</u>	<u>2</u>
2	<u>BACKGROUND.....</u>	<u>7</u>
3	<u>INTRODUCTION.....</u>	<u>11</u>
4	<u>OBJECTIVES</u>	<u>13</u>
5	<u>APPROACH</u>	<u>15</u>
6	<u>CONCLUSION ↑≡.....</u>	<u>17</u>

1 EXECUTIVE SUMMARY

Numerous countries around the world are experiencing unacceptably high unemployment levels, and the situation in several is getting worse, as a fresh set of young people join the unemployment year by year.

In a number of these countries, the situation seems to defy all the economic measures that the authorities have thrown at it. In some cases, the situation has arisen due to the effect of the global economic downturn, while in others, it is due to their own peculiar economic circumstances.

Global unemployment figure stand at over 197 million, with the youths constituting 65% of the figure. Unemployment, especially among the youth, stands at alarming figures in several countries around the world. In Tunisia for instance, youth unemployment rate stands at 31.2%, higher than the Arab world average of 29.3%. In Spain it stands at 43%, while that of Greece is about 50%. The levels around Africa, South America and some parts of Asia would be within these same brackets, except for the facts that accurate records are not being kept.

A world in which we have such large number of people out of jobs, and with millions being added to their ranks yearly should be a source of great concern to every one of us, no matter which part of the world we live in, as there are grave consequences that can flow out of the situation, especially if left unchecked.

But with no obvious solution in sight, some in the policy making circle are beginning to accept it as one of the unavoidable consequences of the changing dynamics that globalisation has foisted on the world, and are looking to tighter border control as the answer for isolating their country from its effects.

Such a stance by the policy makers is however very myopic and will spell doom for millions of the unemployed who are looking up to governments around the world to come up with holistic solutions to comprehensively address the problem. Societies and the world at large is adversely affected by such attitude on the part of government leaders.

The affected individuals can suffer varying degrees of despair and hopelessness, in addition to a loss of a sense of self-worth and dignity due to their inability to meet their needs and those of their family. Many face social exclusion, or see their emotional, mental, or physical health deteriorate. For young men, the struggle to find productive

employment is closely linked to the process of establishing identity and independence. Unemployed young people are at risk for turning to violence, crime, gangs, and rebel movements to compensate for the absence of voice, self-esteem, and belonging that a job might otherwise provide.

A study in the *Lancet* medical journal showed that suicides across Europe spiked in the wake of the 2008 financial crisis. The worse the economic impact in a country, the greater the increase in people taking their own lives. Employment is thus more than just a way of generating income: It carries out aspects of identity, status, and social interaction.

For society at large, the World Development Report for 2011 on conflict contends that unemployment can make conflict more likely... unemployment and idleness are risk factors for recruitment into both rebel movements and gangs.

Society as a whole suffers as unemployment constitutes a huge waste of a nation's human resource, huge amounts are expended on unemployment benefits and social order is threatened. And with such a large number of people out of jobs, aggregate demand in the global economy is depressed and recovery is dampened, with Businesses risk losing a generation of consumers. Tax revenues are lower and government is curtailed in its programmes.

The Arab Spring and subsequent youth-led uprisings in many countries, along with the rise of economic insurgency and youth extremism, seem to point to the fact that a link exist between economic participation, inequality, and community security, crime, and national fragility.

In seeking to address the problem, it has been found out that Skills training is the most widely used youth employment intervention worldwide, and in several instances it is combined with other measures that are aimed at boosting the employability of the trainee. Such interventions however presuppose that there are job waiting to be filled, and that once the trainees are equipped with the requisite skills they can easily secure employment. If however there are no jobs to be had, then the intervention amounts to wasted effort.

The sad reality of our times is that there are not enough openings in the public sector and in the businesses existing in our economies to absorb the large number of new entrants coming into the labour market year after year. Without the creation of new jobs, there are not enough jobs to absorb young entrants to the workforce.

We have conducted a review of the intervention measures that governments around the world have put in place to try to address the challenge, and have come to the conclusion that the most effective programs are those that promote the establishment of new business.

Small and microenterprises will play a very significant role in job creation, from poor countries like Ethiopia, where they account for the majority of manufacturing jobs, to middle-income countries like Chile, where they account for almost 40 percent (World Bank 2012). Small businesses in economies after economies have been shown to be the largest source of the creation of new jobs.

In the light of the above, we are proposing an initiative that seeks to help address the unemployment problem by developing an Internet website that provides a one stop repository of information on all of the available types of Small, Medium and Micro Enterprises (SMMEs) around the world. It is expected that when such information is put at the ready disposal of the unemployed and would-be-entrepreneurs or those charged with the responsibility of promoting job creation, it will open their eyes to untapped business opportunity/possibilities that exist in their locality, spark new ideas and help inspire them to come up with many more novel businesses, which will in turn provide employment for millions of the unemployed, and help to significantly reduce the high unemployment levels in economies around the world.

To illustrate the point, imagine a situation where the details of a novel/innovative business is only known in a remote region of Venezuela; then there would only be a few instances of that type of business in just that part of the country. If however the details are provided on the website, would-be entrepreneurs that see it, can replicate it around the world, and there could be several thousand instances of the business in various countries around the world, providing gainful employment to thousands and thereby reducing the global unemployment count.

There are efforts to help veterans find employment when their days in the service end, but most focus on improving skills to find and apply for jobs (think: polishing resumes, rehearsing for job interviews). Considering how few traditional job openings are out there these days around the U.S., though, and considering the extraordinary abilities and character traits of this generation of veterans, an obvious question must be posed: Instead of helping veterans to seek jobs, why aren't we helping vets to create them?

-TIME.com

So instead of the unemployed simply sending off job applications and waiting passively for the job that may never come, they will be empowered by the information on the website to identify the businesses/self employment opportunities that exist in their surrounding which they can pursue.

Besides the real benefit of new businesses opening up that the information on the website provide, it also provides a useful psychological release to the unemployed; by saying to them “there are myriads of possibilities out there, you can do something about your situation; your destiny is not entirely in the hands of some faceless recruitment officer in the organisations you are sending your job applications to”.

Interestingly, an increasing number of youth are seeking control of their economic fates with high rates of entrepreneurship—though business survival and growth remains a challenge, more and more young people are willing to put their ingenuity and resources to work for themselves.

The challenge of providing employment opportunities for this large number of diverse young people is enormous, and it is easy to be overwhelmed simply by the scale. The reward, however, can be even greater if all of the world’s youth find opportunities to realize their potential.

The world at large stands to benefit immensely from providing productive expression for this youthful energy, by providing opportunities for them to set up their own businesses. In addition to averting the negative consequences of unemployment mentioned earlier, some of the benefits that would accrue to the effected countries and the world in general include; reduced expenditure on unemployment benefits, a stemming of the flow of illegal immigrants into more prosperous nations as jobs are being created in the erstwhile impoverished locations and a useful foreign policy tool to aid countries around the world in their effort to reduce unemployment. It will also help stem the alarming urbanisation rate in several developing countries—considering that a lack of opportunities in rural areas is the primary driver of urban-rural migration among youth, and that it usually results in high concentrations of unemployed youth in cities. Often, these urban youth are exposed to high rates of crime, gang, and illicit activity. One poll of youth found that 78 percent of young people were less likely to migrate to urban areas if there were more opportunities in rural areas - Lochner and Moretti (IEG 2012) - S4YE.

Quotes

The world needs to wake up to “the ticking timebomb” of youth unemployment in developing countries and treat the issue as seriously as humanitarian disasters and global efforts to eradicate disease - the Commons International Development Committee (IDC)

“Unless immediate and vigorous action is taken, the global community confronts the grim legacy of a lost generation.” - International Labor Organization

2 BACKGROUND

Following the 2007-2008 financial crisis countries around the world witnessed a spike in unemployment levels, and several undertook one form of intervention or the other to deal with the problem. However, going by the unemployment statistics that are released from time to time, only a handful seem to have recorded any significant levels of success in dealing with the issue despite their genuine intention and, in some cases, huge amounts committed to the intervention effort.

At present, hundreds of millions of young people are unable to find meaningful work that enables them to support themselves and their families or contribute to their nation's prosperity. In 2014, it was estimated that across the globe, about 500 million youth were unemployed, underemployed, or working insecure jobs, with more joining every year.

As it is, the global economy will need to create about 600 million jobs over the next 10 years - just to accommodate young people entering the workforce (IFC 2013, World Bank 2013)

The recent fall in commodity prices and the global economic slowdown has not helped matters for several of the worst hit countries.

Countries around the world have sought to implement a variety of interventions to deal with the situation, but the current level of effort is not enough to meet the enormous challenge.

This lack of success is taking a big psychological, social and economic toll on the affected individuals, families and nations. The disillusionment brought about by the non-responsiveness of the unemployment situation to government intervention programmes is further exacerbated by the general perception that government does not have a quick fix to the situation.

With reactions to this disillusionment ranging from the uprising in the Middle East to mass protests in a number of South American countries, and there is a high possibility of several more of these same reactions occurring in a number of "high unemployment hot spots" around the world.

"This global jobs crisis is the most pressing political issue of our time"

- ex Director General, ILO Mr. J. Somavia

The truth of the matter is that several of the intervention efforts can really not have delivered the expected result because they are based on the premise that businesses will be encouraged to recruit massively by the various incentives put in place under the intervention effort. Real life experience is however showing that though businesses benefited from the incentives, they are not hiring as actively as expected. The infrastructure programmes that some governments for instance embarked upon as part of their intervention program has mainly benefited the construction and related industries.

We believe that the real solution to the problem is to actually put the unemployed in the “driver sit” – a taking their destiny into their own hands by starting up their own small, micro or medium scale enterprise (SMMEs). This to our mind is a better route for them to tow, rather than merely filing in applications and waiting for public/private sector jobs that are not as forthcoming as they use to be.

And all that is needed to accomplished this, is to have their eyes opened to the myriad self-employment opportunities that surround them, wherever they may be on the face of the earth, and whatever their level of educational or skill.

We believe that, by making available on the proposed website, information on the multitude of SMME business/employment possibilities available around the world, the unemployed would get ideas that would encourage/inspire them to start up new businesses of their own. And with this same resource at the finger tips of private/public business promoters we expect that a great many more businesses would come into existence annually, and that this would be a very successful tool in the fight against the high unemployment levels in countries around the world.

The above position is corroborated by the below quotes from a recent report by the Kauffman Foundation titled Firm Formation and Economic Growth The Importance of Start-ups in Job Creation and Job Destruction

"Job creation is the number one issue facing families and policymakers during this economic recession, and this study shows that new businesses and entrepreneurs are the key factor in adding new jobs,"

"If the U.S. economy is going to have a sustained recovery, it will be up to entrepreneurs to lead the way."

“everyone is asking: where will the new jobs come from? The answer—though it has mostly been missing from policy discussions, is that we will get new jobs from where we always have: new firms”

“A relatively new dataset from the U.S. government called Business Dynamics Statistics (BDS) confirms that start-ups aren’t everything when it comes to job growth. They’re the only thing”

Also see below quote from S4YE’s Toward Solution for Youth Employment report

“It has been found that Entrepreneurship-promotion interventions activate the highest return on productive work for young people, especially when combined with access to finances. Entrepreneurship promotion interventions can increase rates of economic activity and business start-ups among youth”

“In contexts such as fragile states where formal (or any) wage employment is very scarce, self-employment often stands out as the only viable way to earn a livelihood for young people. This situation may hold in many very poor or slow-growing economies as well, fragile or not. In such cases entrepreneurship (in the sense of business ownership) will by necessity be relevant to a large share of youth.”

“And even though not all youth can become business owners, an entrepreneurship programs that provide skills, such as critical thinking, decision making, financial literacy, etc, will benefit all youths, including those who opt for wage employment.”

As **Russel H. Conwell** tried to demonstrate in his book ***Acres of Diamonds***, abundant opportunities exist for reducing unemployment in all localities on the face of the earth, if only the individuals/government officials concerned are aware of the many options available to them in their particular situation.

To illustrate the point, imagine the following scenarios:

1. An unemployed youth in an apartment block could be lamenting the frustration of finding a job and the lack of opportunities in their environment, when they could easily start off a small roof top market gardening business. That is however unlikely to happen if they have never heard of such a thing. If on the other hand, the SMMEs information we are suggesting is made available on the proposed website, such individuals’ eyes would be opened to ALL of the opportunities/possibilities that exist in their locality.
2. There are countless multitudes of fishing communities around the world that are impoverished because of depleting fish stock in the river, lake or ocean where they fish. The situation in several of these communities could easily be remedied by the introduction of low tech aquaculture and other related activities. As that knowledge is unfortunately not available to them, they either

resign themselves to fate or seek alternatives which include human smuggling and sea piracy.

3. The municipal council officials in several communities around the world see refuse disposal and dump site as a nuisance, whereas if they had ready access to information on the dump site based recycling, the re-manufacturing and the biogas experience of other cities around the world, those same dump sites could be turned into a gold mine providing employment for a good number of local.
4. Two former business students at the University of California, Berkeley will probably be a part of the unemployment statistics, and would have seen the mounds of coffee grounds thrown out each day by cafes in their neighbourhood as merely food waste, except for the fact that they heard in class that mushrooms could be grown entirely on discarded coffee grounds. Today [Back to the Roots](#) is a thriving California based business that reuses mounds of coffee grounds in making mushroom-growing kits that are selling at outlets like Whole Foods, Nordstrom, and Bed Bath and Beyond stores. In the light of a U.N. report which estimated that around the world, one-third of all food produced for human consumption is wasted, the example of Back to the Roots illustrates the enormous potential that exist for 'waste to wages' in every city, town and village around the world.
5. Several of the small farmer in the US and Europe were finding it difficult to stay in business due to competition from the larger farms and shrinking margins. The majority of these would have gone bankrupt and added to the unemployment statistics but for their discovery and adoption of Agro tourism, which today has become a vital source of additional income that has kept several above water.

3 INTRODUCTION

One can safely say that over 90% of the businesses that exist in any given economy are a copy of what the promoters of such businesses observed to have succeeded in other/similar contexts. The original idea of banking for instance was developed several centuries ago with promoters all over the world just copying the idea, and applying slight adjustments to suit the peculiarities of their local economies. The same applies for software houses, restaurants, cinema houses, amusement parks, security outfits, etc. – you name it.

One can safely say that less than 10% of the businesses that are set up in any given economy are truly innovative ideas that the promoters came up with, without input from the business model of any existing enterprises that they have observed.

The foregoing goes to underscore the crucial role that access to information has on the process of business creation, and by extension, employment generation. In any given economy, the observable business models for most promoters are limited to those that they see in their locality or have read/heard about.

If instead of limiting prospective business promoters to just what they can observe in their immediate surroundings, but can bring them information on “ALL” of the available types of enterprises that exist on planet earth via the Internet – we believe that this would inspire promoters to replicate several more successful models, explore a wider variety of options and vastly increase the number of new businesses being set up, thereby helping to combat global unemployment. The <http://www.smallstarter.com/> website is a very limited attempt along that line.

We envision a situation where a broad spectrum of people ranging from the retired public official to the fresh college graduates, would be inspired with business ideas that fit both their budget and interest after browsing through the profusion of businesses that are documented on the website.

A Russian technician who has just been laid off can get onto the site and find several possible SMMEs he can redirect his skill and severance pay into; a micro-credit beneficiary in Pakistan would similarly find numerous possibilities, same as a Brazilian graduate student, who with a little capital from his parent(s) can discover a number of self employed SMMEs opportunities to go into, same for a Ghanaian Municipal Council official that wants to embark on a job creation programme.

On a national scale, we envision a situation where the South African Labour Department picks up a new line of business from the site, which when implemented around the

country provides employment for 2,000 people, reducing the nation's unemployment figure by the same amount. Where fifty more of such “novel” ideas are picked up from the website, a substantial reduction can be achieved in the nation’s aggregate unemployment figure.

For business people i.e. the corporate world, the website would serve as a tool for promoting investment opportunities, either in their locality or a certain geography that they are looking to invest in.

The phenomenally successful Indonesian Go-Jek motorcycle hailing and logistics business – <http://www.bbc.com/news/business-36330006> which has over 200,000 riders is a case in point. If that same business model is replicated in just 5 more countries, the global unemployment figure would be reduced by 1,000,000.

In theory, one could suggest that all the world needs to deal with its 197 million unemployed people is to identify 197 Go-Jek like enterprises around the world that have the capacity of employing massive numbers of people, and encourage countries to replicate the model.

On a more serious note, it does show policy makers around the world that all hope is not lost in the fight against unemployment

The possibilities for business creation by individuals, corporations and governments around the world are endless, and so also is the related employment generation that come along with such new businesses.

“You cannot aspire to what has not been introduced into your consciousness” –

Ademola Popoola

4 OBJECTIVES

The website would in addition to showcasing all available SMMEs, have search facilities that will enable users key in search criteria such as the amount of capital at their disposal, their interests and the industry/sector of the economy they are looking at investing in. They will be provided with a list of the options that meet their request.

Details for each of the items listed will include:

- List of equipment required
- Manufacturers to get them from
- Hints on how to run the business – key success factors
- Contacts of experts in that line of business
- Links to sites on the Internet where further information about the business can be obtained
- Expected investment incomes etc, etc.

A "model village page" will also be available where municipal council officials, can provide information about their locality – i.e. its natural resource endowment, climatic region, vegetation type, location (sea side, riverine area, mountainous area, volcanic area, soil type etc), per capita income of the area and certain other pertinent information. This will be fed into the repository, and a listing of the possible different types of enterprises, along with the possible number of each of such enterprises that the locality can support will be proffered. It would for instance say that, given the population and per capita income of the community, it can support four cobblers, two black smiths, three business centres, a cyber café, two drycleaners and so on.

The municipal official can then go through their database of registered businesses to see which categories they have shortfalls in and readily get about a job creation programme filling the shortfalls identified with such a list.

With the website in place, the job creation opportunities/possibilities/ideas would no longer be limited to the imagination/inspiration of the government officials, or those that they can readily see/draw from their immediate surroundings, they can now get inspiration for job creation ideas from all over the world.

A locality could also key in the details of a resource it is endowed with, and get a listing of all of the possible applications of the particular resource around the world. An area which has abundant limestone deposits could discover from the website that of the 15

possible uses that limestone can be put to, only 8 of such have been exploited in the locality, with 7 other uses/opportunities remaining to be exploited for the creation of gainful employment.

There are for instance, over 1,000 documented uses to which bamboo has been put to around the world. It is doubtful if any single locality exists in the world where up to 300 of such uses are being exploited. So for every place in the world where bamboo can be grown, job opportunities abound if more of the potential uses are exploited.

For those having difficulty in deciding the line of business they would like to go into, given the myriad options available on the site, an online aptitude test will be provided to help them discover what they are really good at, and most likely to succeed in.

Motivational materials will also be provided to encourage users, as several will be at very low points in their lives, or might hit such point somewhere along the life of their new business. Others might need to be encouraged to overcome their ingrained lack of confidence, despair or hopelessness.

Entrepreneurship training materials covering areas such as book keeping, sale forecasting and marketing will be placed on the site to provide essential training as several of the users will be running their own business for the first time. Materials can be obtained from the Accenture/Youth Business International (YBI) partnership which has equipped nearly 38,000 young people with the skills to set up and/or grow a business in a range of low- and middle-income countries. The materials draw on Accenture's core competencies in project management, technology, and organizational strategy, and YBI's expertise in developing impactful entrepreneurship initiatives. Other Entrepreneurship and mentorship organizations such as SCORE and the Young Entrepreneur Council could also be approached to contribute material

Financial literacy materials and along with links to the websites of private and public sector funding organisations in the geography from where the content is been accessed will also be provided. Several of the prospective entrepreneurs would require financial assistance to raise the requisite amount of capital to get their venture started, so this information will be very crucial.

It has been found that entrepreneurship development programs are more successful when they combine training, support services, and access to finance – S4YE

5 APPROACH

Ordinarily, the design and development of the proposed website, along with the information gathering exercise would have been an herculean task, involving very extensive travel around the world, and the need to revisit countries that keep coming up with novel businesses. It will also require the entering into collaborative information gathering agreements with government departments around the world and multilateral organizations involved with SMMEs.

For every country, there would be the need to identify the SMMEs available, and for every SMME identified, there would be the need to collect detailed information such as the start-up cost, the expected return on investment, the tools/equipments required for running the business, the names of the manufacturers of such equipment, photographs/engineering drawing to provide graphic illustrations as appropriate, key success factors /useful hints for successfully running the business, and possibly the contact details of an expert that can be consulted regarding the business.

We however believe that the task can be made easy by adopting a Wiki/crowd sourcing approach, such that the information gathering described above can be obtained by a global collaboration effort, with inputs coming in from all over the world. The first batch of information could be data on small businesses in say Germany, which can be readily obtained from the Small Business Administration; this can be followed by similar information from Small Business Administrations of governments around the world, thereafter the information gathering would be thrown open to users all around the world in true “wiki” style.

A format will be provided stating the items of information that will be required for every submission, and before inclusion on the site, these will be appropriately vetted to ensure completeness, and then properly indexed to make for easy location and to avoid duplication.

Exact copies of the website will be made in the world’s 5 major languages (English, French, Spanish, Portuguese, Arabic and Chinese), so the content is available to users all around the world. National governments that are interested in having the content available in other languages will be granted permission to engage translators to do so.

The availability in several languages makes good economic sense given the fact that economies around the world are becoming increasingly interconnected, and the economic troubles in one country have ripple effects in other economies. So in offering a helping

hand to other economies to deal with their unemployment problems, we are actually helping ourselves.

As an adjunct to the website, we would also like to suggest that a Labour TV channel somewhat like the National Geographic/Discovery channel be established. This would air detailed documentaries on novel SMMEs ideas around the world. We believe that this would expedite the spread of such ideas and lead to the creation of jobs wherever the new idea catches on.

Given the resource that will be required and the global collaborations that would need to be forged to get the project going, both of which we are presently unable to muster, we will like to invite the International Labour Organisation to lead a consortium, consisting of itself, the World Bank, the Solutions 4 Youth Employment –www.s4ye.org, and interested countries around the world to work with us in its implementation.

6 CONCLUSION

Our opinion is that an online service of this nature would go a long way in fostering business creation and consequently, employment generation.

Total cost is expected to be minimal in international monetary value, and small compared to what nations expend annually on unemployment benefits, and on efforts to keep out illegal immigrants. However, any expenditure will be more than justified by the real benefits, economical and social, that, God willing, would accrue to nationals of all countries around the world from the actualisation of the project.

We believe this idea has great potential for ushering in a profusion of new businesses as the eyes of prospective business promoters around the world are opened to the untapped business opportunities that surround them, and that the new businesses so created would provide the jobs that everyone so greatly desire.

The other benefits that will accrue to the international community from the project include:

- A boost to the economic recovery efforts of governments around the world. Unemployment in any form is a drag on an economy and society. It undercuts productivity, spending, and investment, stunting national growth. Joblessness and inactivity constitute a failure to tap into the economic aspirations and resources of young people and it carries a price on present and future national and global prosperity and security.
- A useful foreign policy tool for the government to aid other countries in their effort to reduce unemployment, especially if the content is available in multiple foreign languages.
- As the number of the unemployed decreases, there would be a reduction in the amount expended by governments around the world on unemployment benefits. Valuable saving that can be used for other social intervention program
- Major boost to the global effort to Eradicate Extreme poverty and the drive towards other SDG goals
- Enhance Global security – “We need only to look at the Middle East and North Africa to see that large numbers of young people with no jobs and stifled voices can fuel instability and disorder”—*Barack Obama*

- Stem the flow of illegal immigrants, as jobs are being created in their various countries. Large numbers of young people are crossing national boundaries; sometimes with tragic consequences, as has been seen among migrants from Africa and the Middle East crossing the Mediterranean from 2014 to date. Most of these young people are economically active, they are courageous and enterprising, and are willing to take considerable risks – the substance that successful entrepreneurs are made off.
- It is also expected to help stem rapid urbanisation by slowing down the high rural-urban migration rates, especially in developing countries where undue pressure is been put on the largely inadequate urban infrastructure.

This will come about as people in the rural area are shown by the wealth of information on the proposed website that:

“every street is lined with Gold”

Which is to say, opportunities abound on every street in the world, urban and rural; we only need our eyes to be ‘opened’ to see the potentials for making wealth that surround us wherever we might be on the face of the planet.

- Substantial advert income could accrue from businesses wishing to reach users of the website, as shown by the example of Google, Facebook and other popular sites on the internet. Manufacturers of the equipment recommended on the site and other businesses wishing to target users of the site would have the opportunity of advertising their products.

Quotes

I say to you that you have “acres of diamonds” in Philadelphia right where you now live
-Acres of Diamonds by Russel H. Conwell

*And she went, and sat her down over against him a good way off, as it were a bow shot: for she said, Let me not see the death of the child. And she sat over against him, and lift up her voice, and wept. And God heard the voice of the lad; and the angel of God called to Hagar out of heaven, and said unto her, What aileth thee, Hagar? fear not; for God hath heard the voice of the lad where he is. Arise, lift up the lad, and hold him in thine hand; for I will make him a great nation. **And God opened her eyes, and she saw a well of water;** and she went, and filled the bottle with water, and gave the lad drink.*

- Genesis 21:16-19

Much food is in the tillage of the poor

- Proverbs 13:23

Document Prepared by:

Oyewole, Oloruntoyin T Chief Executive Officer, Internet Technologies Ltd

Email: toyin@net-technologies.com

Website: www.net-technologies.com

Mobile: +234 (0) 80 3726 1004

In collaboration with:

Oyewole, Olanrewaju J - Chief Technology Officer, Internet Technologies Ltd

Email: lanre@net-technologies.com

Website: www.net-technologies.com

Mobile: +44 (0) 793 920 3120

END OF DOCUMENT