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| 2014 Youth Link Forum |
| Forum Proceedings Report |
| October 14 and 15, 2014 in Port Harcourt, Rivers State |



Proceedings of the

2014 Youth Link Forum

**Theme:**

***Linking Youth to Employability skills and Entrepreneurship Development Opportunities***

Held on the October 14 and 15, 2014 in Port Harcourt, Rivers State

CONTENTS

[ACKNOWLEDGEMENT 4](#_Toc402347005)

[LIST OF ACRONYMS AND ABBREVIATIONS 4](#_Toc402347006)

[EXECUTIVE SUMMARY 5](#_Toc402347007)

[1.0 INTRODUCTION 7](#_Toc402347008)

[2.0 PURPOSE 7](#_Toc402347009)

[3.0 CONTEXTUAL OVERVIEW AND FOCUS OF THE YOUTHLINK FORUM 8](#_Toc402347010)

[3.1 Youth and Nigeria’s Unemployment Crisis 8](#_Toc402347011)

[3.2 Education and Employability Skills 9](#_Toc402347012)

[3.3 Entrepreneurship 11](#_Toc402347013)

[4.0 DAY ONE - PLENARY PROCEEDINGS AND PRESENTATIONS HIGHLIGHTS (TUESDAY, OCTOBER 14, 2014) 11](#_Toc402347014)

[4.1 Welcome address delivered by Dr Dara Akala 12](#_Toc402347015)

[4.2 Opening address: Dr Alfred Mulade, Special Adviser to the Executive Director, Directorate of Projects, Niger Delta Development commission, Port Harcourt, Rivers State 13](#_Toc402347016)

[4.3 Short film presentations on Vox Pops 13](#_Toc402347017)

[4.4 Review of forum objectives and Agenda by Micah Mendie, Youth Link Forum Coordinator 14](#_Toc402347018)

[4.5 Keynote address: Let’s Talk About Our 34 Million Problems 14](#_Toc402347019)

[4.6 Background Paper 1: Investment Options and Business Opportunities for Youth in Nigeria 17](#_Toc402347020)

[4.7 Background Paper 2: Employability skills for Youth delivered by Angel Adelaja, Special Assistant to SSAP- Poverty Reduction and National Coordinator National Poverty Eradication program 19](#_Toc402347021)

[4.8 Panel Session 1: How did I make it? 20](#_Toc402347022)

[4.8.1 The synopses of their stories are as follows: 21](#_Toc402347023)

[4.8.2 A summary of the recommendations given by the panelists: 24](#_Toc402347024)

[4.9 Panel Session 2: Role of Government in Promoting Entrepreneurship development and Employment Creation 25](#_Toc402347025)

[4.9.1 A summary of the recommendations given by the panellists: 27](#_Toc402347026)

[5.0 CONCURRENT WORKSHOP SESSIONS 27](#_Toc402347027)

[5.1 Workshop 1: Business Start-Ups and Opportunities in Agribusiness 27](#_Toc402347028)

[5.1.2 Key issues discussed 28](#_Toc402347029)

[5.1.3 Recommendations from the sessions 29](#_Toc402347030)

[5.2 Workshop 2: How to prepare a winning resume? 30](#_Toc402347031)

[5.2.1 Key Issues Discussed 30](#_Toc402347032)

[5.2.2 Interactive Session: 32](#_Toc402347033)

[5.2.3 Recommendations from the sessions 32](#_Toc402347034)

[5.3 Presentation on Niger Delta Link by Ese Emerhi, Project Manager, NDLink, PIND Foundation 33](#_Toc402347035)

[6.0 DAY TWO – PLENARY PROCEEDINGS AND PRESENTATIONS HIGHLIGHTS (WEDNESDAY, OCTOBER 15, 2014) 34](#_Toc402347036)

[6.1 Background paper 3: Peace, Conflict and Livelihoods delivered by Theophilus Agada, Peace and Economic Development Advisor, Mercy Corps Nigeria 35](#_Toc402347037)

[6.2 Background paper 4: Subsidy Reinvestment & Empowerment Program (SURE-P) Graduate Internship Scheme delivered by Stiphanus Bago 36](#_Toc402347038)

[6.3 Panel session 3: Impacts of violence on Entrepreneurship development and Employment Opportunities 37](#_Toc402347039)

[6.4 Panel Session 4: Mitigating Election Violence: What Role Can Youth Play? 39](#_Toc402347040)

[7.0 CONCURRENT WORKSHOP SESSIONS 42](#_Toc402347041)

[7.1 Workshop 3: How to Prepare for Job Interviews? 42](#_Toc402347042)

[7.1.1 Key issues discussed 43](#_Toc402347043)

[7.1.2 Recommendations from the sessions 44](#_Toc402347044)

[7.2 Workshop 4: Financial Inclusion Products and Opportunities for Youth Entrepreneurs 44](#_Toc402347045)

[7.2.1 Key issues discussed 45](#_Toc402347046)

[7.2.2 Recommendations from the sessions 49](#_Toc402347047)

[7.3 Panel Session 6: Mind set change and Value Re-orientation 50](#_Toc402347048)

[8.0 CLOSING 50](#_Toc402347049)

[REFERENCES 52](#_Toc402347050)

[ANNEXES 53](#_Toc402347051)

# ACKNOWLEDGEMENT

# LIST OF ACRONYMS AND ABBREVIATIONS

AVCD Agriculture Value Chain Development

BOI Bank of Industry

CAC Corporate Affairs Commission

CSO Civil Society Organization

DfID Department for International Development

GDP Gross Domestic Product

GTZ German Technical Cooperation

IOC International Oil Company

ITF Industrial Training Fund

MSME Medium and Small Scale Enterprise

NAFDAC National Agency for Food and Drug Administration and Control

NDE National Directorate of Employment

NDES Niger Delta Environmental Survey

NGO Non-Governmental Organization

NDDC Niger Delta Development Commission

P4P Partners for Peace

PIND Foundation for Partnership Initiatives in the Niger Delta

RMRDC Raw Materials Research and Development Council

RSSDA Rivers State Sustainable Development Agency

SMEDAN Small and Medium Enterprises Development Agency of Nigeria

SON Standards Organization of Nigeria

STAR Situation, Task, Action, Result

SURE-P Subsidy Reinvestment & Empowerment Program

UNIDO United Nations Industrial Development Organization

VC Value Chain

# EXECUTIVE SUMMARY

Foundation for Partnership Initiatives in the Niger Delta (PIND) in partnership with the United Nations Industrial Development Organization (UNIDO), Niger Delta Development Commission (NDDC), Small and Medium Enterprises Development Agency of Nigeria (SMEDAN), and the Rivers State Sustainable Development Agency (RSSDA), organized a two-day Youth Link Forum on the theme: *“Linking Youths To Employability Skills and Entrepreneurship Development Opportunities”* from the October 14 and 15, 2014 in Port Harcourt, Rivers State. The forum brought multi-stakeholder audiences and youth including fresh graduate, undergraduates, youth group members and community members to brain storm, learn and share ideas and experiences of models and approaches needed to tackle the lingering unemployment crisis facing the Niger Delta and Nigeria in general.

The overarching objective of the Youth Link Forum was to help promote a platform for youth in the Niger Delta and beyond to help reposition them for entrepreneurship and employment opportunities, while contributing to a better understanding of the socio-economic development issues facing youth.

This Forum will also provide an avenue for youth across the Niger Delta to network; provide information and guidance to improve their employability and entrepreneurial development opportunities; influence policy makers and youth-serving organizations to support interventions addressing youth concerns through research evidence and practical experiences that will be shared; and contribute to peace building through socioeconomic engagement of Niger Delta youth.

The specific objectives of the Forum were to improve knowledge and skills of youth participants in preparing winning curriculum vitae that can earn them job interview slots; share effective tips on how to prepare for job interviews; improve business knowledge and skills of youth to start and manage an existing business; provide a platform for youth and policy makers in public and private sector to dialogue and identify solutions that can help increase opportunities for youth; provide information and guidance that can prepare youth in mitigation violent conflicts that impedes job creation and entrepreneurship; and develop a concrete follow up action plan based on recommendations from the forum.

Consequently, policymakers in public and private sector, government agencies responsible for entrepreneurship development, job skills training and job creation, successful youth entrepreneurs, peace building activists, and organized private sector actors in the Niger Delta region.

The forum had in attendance 238participants comprising 71 females and 167 males drawn from communities across the Niger Delta, undergraduates and fresh graduate serving in the National Youth Service Corps, Government Ministries, Departments and Agencies involved with entrepreneurship support/management as well as job creation, private sector practitioners including financial institutions, and established youth entrepreneurs who could network with aspiring entrepreneurs and serve as prospective mentors.

A keynote address was presented by a youth entrepreneur and media practitioner, Chude Jideonwo, Executive Director, Red Media, Editor-in-Chief, YNaija and Author of “Are We the Chosen Generation?” His presentation provided in bold relief a graphic illustration of the enormity and size of the youth unemployment crisis facing Nigeria. He then asked four key questions which would serve as anchor for tackling the crisis by all Stakeholders. His impassioned and evidence-reinforced presentation set the tone for the forum, its essence and expected outcomes.

This was followed by Background papers and panel sessions at the plenary session and breakout sessions where participants had a good platform to engage in robust audience interactions and in-depth discussion on the papers presented and the panel sessions at the plenary.

Presentations and panel sessions at the forum were structured around five core sub-themes namely entrepreneurship, employability skills, peace building / renunciation of violence and value/mindset re-orientation. Background papers highlighted entrepreneurship development opportunities available to youth, key employability skills which both young entrepreneurs and employment seekers required to secure, retain and excel in the workplace as well as the imperative for peace, showing the relation between peace, conflict and livelihoods.

In turn, the panel sessions provided motivational and inspirational stories told by successful entrepreneurs/role models, actions being taken by government and public agencies to create enabling environment for the promotion of entrepreneurships, capacity building and the challenges affecting job creation.

Panel sessions on the deleterious effects of election violence and what positive role youth can play to forestall future skirmishes were discussed and value / mindset re-orientation. Workshops were also held over the course of the forum teaching participants keys skills how to prepare winning CVs/Resumes, preparing for job interviews while a different set of workshops highlighted subsisting business opportunities in the Agri-business and financial products and opportunities for youth entrepreneurs.

Speakers and panelists at the forum emphasized the advantage of entrepreneurship and enterprises development opportunities for fresh graduate and unemployed youths; the reality of the unemployment challenges facing youths; the problem of poor skills among youths which make them unemployable and the need for youth to take initiative to overcome these myriad of challenges through capacity building; browsing the internet for learning and for information and value re-orientation.

It emerged from the all the presentation that though the country was recorded to achieve a rate of GDP growth higher than many countries, this growth was going to be jobless and would hardly create employment opportunities. The need for youth to renounce violence, invest in and advocate for peace was also extolled.

# 1.0 INTRODUCTION

The Foundation for Partnership Initiatives in the Niger Delta (PIND) hosted its first Youth Link Forum with the theme “Linking Youth to Employability skills and Entrepreneurship Development Opportunities in the Niger Delta” on October 14-15, 2014, at the Aldgate Congress Hotel, Port Harcourt, Rivers State, to discuss and contribute to resolving the most pressing economic and social problems that limit youth potential.

Promotion of entrepreneurship development and overall self-employment are increasingly considered as viable options by state governments in Nigeria, and nowhere is this truer than in the Niger Delta. A 2013 UNIDO report on youth employment estimates that Nigeria produces about 4 million university graduates annually, of which only about less than half a million can find gainful employment within the first six months of graduating from school. Majority of these new entrants into the labor market have no or limited skills in relation to current and future employment needs of the economy.

Findings from PIND’s own Niger Delta Youth Assessment conducted in Bayelsa, Delta, Rivers, Imo, Akwa Ibom, Abia and Edo states amongst young people between the ages of 15-35 reveal the extent of the youth challenge. Of the youth surveyed, only over a quarter of youth respondents (27%) reported being employed, with a further 11% refusing to specify. Surveys also showed the perception of Niger Delta youth as poorly educated, lacking job skills, and prone to militancy or violence and have an “entitlement mentality”. However, youth interviewed saw themselves as highly motivated and having great potential to improve their circumstances. These youth, however, opined that lack of access to skills or resources that could assist them in succeeding as a major obstacle to their development.

# 2.0 PURPOSE

In consideration of these findings, PIND in collaboration with her development partners hosted the Youth Link Forum to help promote a platform for youth in the Niger Delta and beyond to help reposition them for entrepreneurship and employment opportunities, while contributing to a better understanding of the socio-economic development issues facing youth.

This Forum will also provide an avenue for youth across the Niger Delta to network; provide information and guidance to improve their employability and entrepreneurial development opportunities; influence policy makers and youth-serving organizations to support interventions addressing youth concerns through research evidence and practical experiences that will be shared; and contribute to peace building through socioeconomic engagement of Niger Delta youth.

The Foundation for Partnership Initiatives in the Niger Delta (PIND) Youth Link serves as a platform for discussion, networking and action that focus on enablers for shaping and instilling a positive attitude in young people. It also provide an opportunity for like-minded organizations and individuals to inform and influence policies and approaches that promote results oriented programs for unlocking opportunities for youth in Niger Delta. It is designed to promote the right skills sets for the world of work, entrepreneurship and contribution to the development of the Niger Delta.

The specific objectives of the Forum were to:

* Improve knowledge and skills of youth participants in preparing winning Curriculum vitae that can earn them job interview slots
* Share effective tips on how to prepare for job interviews
* Improve business knowledge and skills of youth to start and manage an existing business
* Provide a platform for youth and policy makers in public and private sector to dialogue and identify solutions that can help increase opportunities for youth
* Provide information and guidance that can prepare youth in mitigation violent conflicts that impedes job creation and entrepreneurship.
* Develop a concrete follow up action plan based on recommendations from the forum.

# 3.0 CONTEXTUAL OVERVIEW AND FOCUS OF THE YOUTHLINK FORUM

## 3.1 Youth and Nigeria’s Unemployment Crisis

The Nigeria Youth Policy Document defined youths as persons between ages 18 to 35 years. National Population Commission (2001) indicate that youths under the age of 30 constitute over half of the approximately 150 million Nigerians and more than 60 percent are youth under the age of 25.

Few topics in today Nigeria deserve more attention than the pressing issue of youth employment. As economic problems lead to social tensions, it is youth that are the most powerful conduit of discontent. Disillusionment in the face of joblessness is all the greater when one has never had a job before, and the search for a job seems hopeless. Not having the chance to take one‘s place in society leads to deep disenchantment with that society – and with its governing structures. We know that unemployed youth can be a destabilizing factor within fragile societies, and we can see – from far away Greece, Tunisia, Egypt, and to the Niger Delta - how finely balanced social stability is when society‘s economic values are threatened. No value can be more important than a job. (Ruhl, 2010)

In 2014, Nigeria completed the rebasing of its economy and became Africa’s leading economy with a Gross Domestic Product (GDP) of US$526 thus overtaking South Africa (IMF 2014). After China and India, Nigeria is the fastest growing economy in the world with a growth rate of 7.2% (Yusuf, 2012). For the past 10 years, Nigeria had enjoyed growth rates of between 6.2 – 7.2 percent per annum. However these impressive rates have not translated to the creation of jobs.

According to Doreo Partners (2013) unemployment rate in Nigeria is growing at the rate of 16% per year with the youth impacted the most and accounting for three times the general unemployment. Nigeria’s spiralling youth unemployment can be said to have significantly contributed to the dramatic rise in social unrest and crime such as Niger Delta militancy, Boko Haram and the Jos crisis. One implication of the above is that in another one to-two decades most of the youths of today will be parents in their mid-life years, and with little or no adequate skills in a fast emerging competitive global economy, it is doubtful how they can propel the needed wheel of development.

Salami (2013) establishes that youths represent a very important stakeholder in any society. The solutions to adult problems tomorrow depend on how children grow today. Unemployment in Nigeria is a time bomb waiting to explode if effective interventions are not put in place to mitigate the unsavoury impact of high youth unemployment.

## 3.2 Education and Employability Skills

The attention of education policy-makers and the international education community is moving away from raising literacy levels and increasing access to secondary and higher education, towards skills required by the workforce to promote economic growth. This became increasingly evident during the past year in the richest countries. Recognition of the issue is also growing in emerging economies and middle-income countries, and is likely to be a major debate in developing nations as discussion on what should succeed the Millennium Development Goals (MDGs) takes centre stage in the next two years. Higher education experts say that universities are coming under increasing pressure to ensure that their graduates are ‘employable’, although preparation for ‘employability’ is still only rarely incorporated in university courses, and the skills that could make a difference in finding employment and ways to deliver those skills are still not evident (Sharma, 2013).

A raft of major reports from international and regional organisations published in the second half of 2012 have referred to the skills agenda, with November’s *Education for All Global Monitoring Report* from UNESCO focused on youth and skills, and the World Bank’s just-published *World Development Report 2013* focused on jobs. The Asian Development Bank (ADB) released its report *Improving Transitions from School to University to Workplace* in November. And in the Arab World a large number of reports on education and unemployment followed the Arab Spring of 2011 (Sharma, 2013).

Skill is the ability to perform a task to a predefined level of competence. Skills are often divided into two types: transferable or generic skills which can be used across large numbers of different occupations, and vocational skills which are specific occupational or technical skills needed to work within an occupation or occupational group. Skills mismatch is generally understood as various types of gaps or imbalances referring to skills, knowledge or competencies that may be of a quantitative or qualitative nature (Proctor & Dutta, 1995).

In the past 30 years, the country has been educating and assimilating into the workforce only a small fraction of youth while neglecting a larger uneducated population. Of the educated, only a small percentage finds stable employment after graduation. 69 percent of university and polytechnic graduates are unemployed, while employers have described Nigerian graduates as unemployable, lacking needed workplace skills.

These issues are exacerbated in the Niger Delta region. The population of the Niger Delta region is young with nearly two-thirds of its population – estimated at 29 million – below 30 years of age. Despite vast oil resources, the Delta region is characterized by extremely high poverty levels. 70 percent of youth in the region live below the poverty line. The youth (15-24 years) unemployment rate is 40 percent, far exceeding the national average youth unemployment rate of 14 percent.

Youth un- and under -employment has ultimately become both a driver of conflict and a formidable obstacle for peace and regional development. Despite these persistent problems, the current government-sponsored amnesty in the region offers improved security and a more favorable environment for growth. Central to breaking the vicious cycle of poverty and conflict will be the creation of productive opportunities for young people. (PIND Youth Assessment Survey, 2011)

Skills mismatch is another problem which an enriched school curriculum can address because many youths fail to acquire the skills that are demanded by the labour market. Skills mismatch are exacerbated both by rapidly changing skills needs, and by the reluctance or inability to update university curricula (Boateng, 2002). One approach to tackling the problem of a skill mismatch is to combine formal education with work-based training. This combination can either be sequential, where training follows the completion of school, or it can be undertaken concurrently (Ruhl, 2011).

## 3.3 Entrepreneurship

Woolfolk (1998) argued that the youthful years mark the critical stage of human development when they are amenable to training in entrepreneurship as opposed to self-destructive behaviours. Salami (2013) Entrepreneurial education may provide the needed bolt for a sustained drive towards reducing youth unemployment. To this end educational curricula from elementary to tertiary levels should be modified to include entrepreneurship and should be reviewed periodically, say every six years to accommodate changes that may result from global demands. At the very least one course on entrepreneurship should be made compulsory irrespective of the programme of study. Skills training must be incorporated in all aspects of education so that the products will be equipped for employment or at least be creative in the area of job creation.

Entrepreneurship has been proven to be the most challenging but also rewarding line of work. Going down the path of entrepreneurship is also not cheap as you will eventually have to learn how to start investing your money. Aside from possibility of having to use up a lot of money, you will also have to conduct regular discussions and meetings, addressing problems and finding solutions, and of course, to continue monitoring the solution once they're implemented to ensure that they achieve the desired results. Though master all these skills will take a lot of effort and determination, the reward is definitely more than worth it. Successful entrepreneurs can offer a lot of benefits not just to the economy but the society as a whole. Now, with the ever increasing number of successful entrepreneurs, they are slowly and gradually inspiring other people to push for their goals too. The thought of earning an income while also helping others are what makes entrepreneurship appealing to most people.

# 4.0 DAY ONE - PLENARY PROCEEDINGS AND PRESENTATIONS HIGHLIGHTS (TUESDAY, OCTOBER 14, 2014)

## 4.1 Welcome address delivered by Dr Dara Akala

The welcome address delivered by Dr Dara Akala, Programs Director PIND Foundation welcomed the guests and participants to the maiden edition of the PIND Youth Link. He welcomed all the youth, from wherever they came and assured them the program was all about the youth.

Referencing a study carried out by UNIDO, he said one of the key findings was that economic growth has not necessarily translated to youth employment. He continued that PIND focus on entrepreneurship and employability skills for this Forum is not an accident. One of our partners United Nations Industrial Development Organization (UNIDO) carried out a technical research on youth employability in Nigeria, and one of the key findings was that gains in economic growth have not been translated into corresponding increase in productive and adequately remunerative employment opportunities. Our country is replete with opportunity and potential, but what we have at the moment is “jobless growth”.

Dr Akala disclosed that PIND’s own research complements UNIDO’s findings. Our Niger Delta Youth assessment study conducted in Bayelsa, Delta, Rivers, Imo, Akwa Ibom, Abia and Edo states involved reaching out to young people between the ages of 15-35. More than 60% stated that they were not currently working. It is estimated that Nigeria produces about 4 million university graduates annually, of which only about less a half of a million can find gainful employment immediately. Majority of these new entrants into the labor market have no limited or no skills in relation to current and future employment needs of the economy, which further compounds the fundamental problem of insufficient jobs.

He said PIND in conjunction with United Nations Industrial Development Organization, the Niger Delta Development Commission, Small and Medium Enterprises Development Agency of Nigeria, and the Rivers State Sustainable Development Agency, has organized this Youth Link Forum with the theme “Linking Youths To Employability Skills and Entrepreneurship Development Opportunities” to try address some of the challenges confronting the youth based on these findings.

He stated the overriding aim of the program as thus; to provide a platform for discussion, provide opportunities to form and influence …for example the twitter chat with the hashtag #YLink# that held on the 9th of October 2014 where a live chat was organized and ideas were shared, the forum is for youths to come up with tools to help strengthen … and at the end, we expect to leave with practical options. There was so much that could be achieved working together and the forum was an opportunity to have as much peer-to-peer exchange.

In closing, Dr. Akala expressed his expectation that the networks the participants built at this workshop would translate to their getting employment or starting off an enterprise after now.

## 4.2 Opening address: Dr Alfred Mulade, Special Adviser to the Executive Director, Directorate of Projects, Niger Delta Development commission, Port Harcourt, Rivers State

Dr Mulade gave the opening address. He disclosed that the theme of the forum was apt and ties in with the mandate of the NDDC linking youths with employment opportunities. He then went on to say that NDDC was represented at the event to support PIND with which the NDDC has a number of MOUs signed.

He thanked all the participants and resource persons for coming to the forum the first of its kind. He assured those present that the Director of NDDC is in full support of PIND’s work in the Niger Delta.

## 4.3 Short film presentations on Vox Pops

The short film presentation on the forum youth link was organized by PIND to gather the thoughts and opinions of a cross section of youths in the Niger Delta by asking three key questions:

1. How can youth link with government in a relationship for greater transparency, accountability and feedback?
2. How can youth be better linked to employment skills and business opportunities?
3. How can youth be linked to information and business support for their benefit?

In answering the first question, various respondents gave the following views and opinions: the youths can reach the government by writing to them through the press (Open Letters) as individuals or as a group. They can also get police permission and protection and march on a peaceful protest. In addition the government can be reached through their political leaders like councillors and chairmen. The government can also get closer to the youths by organizing forums for the youth to be heard.

In the opinion of interviewees while answering the second question, there has to be a willingness on the part of the youths to be involved in business so that they can be better linked to employment skills and business opportunities because many youths want to make money in a quick form. The youths need to be exposed to workshops, seminars, they can learn trades, skills such as fashion, plumbing carpentry, etc. so that they can be empowered and self-reliant if they leave school and there are no jobs. Government in turn can build industries like manufacturing industries that will produce shoes, tissue paper, matches, toothpick, etc.

In terms of linking youths to information which is the third question, various respondents answered that youths can get information and business support for their benefit from the media by listening to the news, reading newspapers, magazines, from the television, and browsing the internet.

The moderator, Sylvester Okoh, Field Projects Manager, PIND Foundation summarized the short film presentation. He encouraged the youth to get knowledge and information, stating that browsing the internet for purposeful material is a starting point and it should be capitalized on. Effort according to him must be made to make progress. So if the youth are looking for employment, they must know what to do to get it.

## 4.4 Review of forum objectives and Agenda by Micah Mendie, Youth Link Forum Coordinator

Mr. Micah Mendie, the PIND Analysis and Advocacy Program Officer and the Youth Link Forum Coordinator, stated that the 2014 Youth Link Forum was the maiden edition of the Forum. He stated what PIND hoped to achieve in this 2-day forum and reiterated the objectives of the 2014 Youth Link Forum.

He said the specific objective of the forum were as follows 1) Improve knowledge and skills of youth participants in preparing winning Curriculum vitae that can earn them job interview slots, 2)Share effective tips on how to prepare for job interviews, 3) Improve business knowledge and skills of youth to start and manage an existing business, 4) Provide a platform for youth and policy makers in public and private sector to dialogue and identify solutions that can help increase opportunities for youth, 5) Provide information and guidance that can prepare youth in mitigation violent conflicts that impedes job creation and entrepreneurship, and 6) Develop a concrete follow up action plan based on recommendations from the forum.

## 4.5 Keynote address: Let’s Talk About Our 34 Million Problems

Mr. Chude Jideonwo, Executive Director, Red Media, Editor-in-Chief, YNaija and Author, “Are We the Chosen Generation?”

The Keynote speaker started his address with a startling question. He asked the audience “What do we do about our 34 million problems?”

This figure represented the number of young unemployed Nigerians; he explained citing several sources for this statistic. Also citing a study by PIND in the Niger Delta he asserted that over half of Nigeria’s youth are not in employment and lack the skills and only over a quarter (27%) as reported by PIND are in employment.

He then proceeded to paint a very vivid picture about the severity of the employment crisis facing Nigeria and the youth in particular after which he enumerated the key challenges responsible for this breach. He stated that though the Nigerian GDP was projected to grow, this growth was going to be jobless. He then highlighted other challenges which are that a majority of these new entrants into the labor market have no or limited skills for the jobs that exist. Even worse, both the public and private sectors are not expanding and creating expanding fast enough to even begin to put a dent on this problem.

The proportion of workers in vulnerable employment (this is, unpaid family workers and own-account workers) has decreased, but remains extremely high: 77.4% in 2013. Regretting that employment in Africa was characterized by informality and vulnerability, rather than by quality, he disclosed that only 1 in 4 have a written contract, more than half of all contracts are temporary and less than 1 in 5 are entitled to annual or sick leave. He stated that only 1 in 10 new Nigerian Business managed to survive, it then means that Nigeria has a big problem being employed. In his own words, Nigeria’s job crisis is a matter of actual human life being destroyed every day.

According to Mr. Jideonwo the case for prospective entrepreneurs was equally dire. These ones face hurdles including lack of access to capital, and/or stiff collateral requirements in a highly business unfriendly environment. He asserted “The tragedy is in the original sin: over half of our young people are not in employment, in education or in training.”

Mr. Jideonwo posited that unemployment means those people that are just standing, sitting, watching and waiting. Unemployment is every one’s problem that needs not to be dropped on the laps of the government alone. According to him, the youth of today are not to be entirely blamed for whatever lapses they are enmeshed in because the youth met a corrupt nation destroyed by their leaders, they met empty classrooms, they met poor education and inadequate infrastructure, the youths get power hungry politicians with no road map for sustainable development, yet we have a world screaming about a rising Africa and at best they get motivated speakers or prosperity talks from preachers.

Mr. Jideonwo charged the participants that if we were to have very fruitful deliberations there were four crucial and thankfully straightforward questions we will have to answer. The first was: How do we aggressively create and expand opportunities for the vast majority of our jobless youth? The second: How do we ensure that they can see the opportunities where they exist? The third: How do we develop systems that help them take advantage of these opportunities? And the fourth: How do we take care of those who will inevitably be left behind? He encouraged the forum by stating “We already know the socio-economic development issues that face young people; we don’t need a forum to decide on that – they need jobs, they need a country that provides the basics for a wholesome living, they need the space to grow and to build wealth. They need youth organizations and policy makers who understand this imperative and are put under pressure to find and deploy the solutions immediately. They need for their lives to increasingly get better – whether as employees or entrepreneurs or as people taken care of by a society that cares for its weakest.”

Mr. Jideonwo listed three interventions as part of his personal contributions toward resolving the unemployment crisis. Firstly, there is The Future Project which strives to equip young people with the skills that they need to function effectively in the workplace – including virtual interviews, training courses and downloadable resources. He said that this was not enough. They have built courses through their program, The Future Enterprise Support Scheme, to train young people with the skills that they need in an expanding economy. Secondly, #StartupsAfrica, was launched starting in Lagos, then Delta and then across the country, to look for young entrepreneurs from community to community, who can create jobs in high-growth businesses and then incubate and support them to grow, in conjunction with Jobberman.com, the Intern4Jobs program, which will connect 100,000 young people to jobs and job opportunities through internships over the next two years. The third intervention is the Paradigm Initiative Nigeria, and the Wennovation Hub, and FACES Initiative, and Development Dynamics, and others who are seriously-mindedly and urgently engaging this problem to scale.

He concluded that the youths will need jobs, a space to grow and build well, a society to proffer immediate solutions, opportunities to grow. He enjoined us to attack this problem as if it were a personal affront, let us get angry over this issue, let us have no peace until we attack this problem with all we have, let us expend our energy on this matter and leave with the satisfaction that we have done our part in the act of averting an increasingly glaring situation that may lead to a disillusioned restive youth uprising in the future.

The moderator, Mr. Sylvester Okoh asserted that the keynote speaker has raised fundamental issues and we are here to find solutions to youth unemployment, he affirmed that the youth have met a very corrupt culture and the dividend of unqualified education, however, if we do not have hope for tomorrow, then we are dead and the situation is not a one man blame but a collective solution. He reiterated the Keynote Speaker’s points and asked how we can create jobs, what do we do to help and how we are going to be the people to ensure sustainability.

## 4.6 Background Paper 1: Investment Options and Business Opportunities for Youth in Nigeria

This paper was delivered by Mr Okeke Rowland, the Coordinator, Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) Rivers State on behalf of Bature Umar Masari, Director- General, Small and Medium Enterprises Development Agency of Nigeria (SMEDAN), Abuja.

Mr Rowland Okeke, the Coordinator, Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) Rivers State started the presentation by defining business opportunities as the situations or circumstances the would-be entrepreneur ceases to his/her advantage in order to succeed. He said that business opportunities are in abundance in virtually all sphere of life especially in your immediate environment (communities). If you provide a real product/service and fill a real need, you are bound to succeed. He then asked that after NYSC, what next? The challenge of where to work stares you in the face with many options such as working in the bank, joining the armed forces, travel abroad, lecturing, work in oil companies, go into politics or be self-employed etc. He said that you need to have mental alertness for business concepts. He added that the richest place is the burial ground because there are several people with untapped ideas.

He defined idea as a business concept that is turned into a tangible product or service offered by a business enterprise that will result into financial profit. Idea, therefore, is related to creating value and developing new market, hence creating new customers. Ideas are the link way to employment/ entrepreneurship. The ability to think will help you to achieve. The inability to recognize ideas/ opportunities will make you not succeed. In search of a good business opportunity, the entrepreneur needs to enlarge his/her coast; that is like the Politician, the entrepreneur must reach out to the masses.

In the search for a good business opportunity, Mr Okeke said that the ability to tap into the success of others is a good way to succeed. He said that there are mainly two ways to create venture ideas: I. Generate your own ideas. A normal person cannot succeed. You have to be extraordinary to succeed. 2. Develop other people’s ideas. Other sources of venture ideas are poor delivery of a product or service- you can look at unmet needs to develop products and services/ packaging; advances in technology; failure of a product or a company; develop a monopoly; adaptation or imitation. He classified sources of business opportunities broadly as Internal and external.

In evaluating business opportunities, he said you should consider the size of the market, is the opportunity worth the effort, is the opportunity feasible, business opportunities include agriculture (farming), service industry, agro- allied ventures, chemical and allied ventures, metal and non-metal fabrication and products, mining, building and construction. He further added that factors militating against your exploring the opportunities are fear which must be acknowledged is a giant and only a human colossus and a giant killer can survive in today’s galloping business environment.

Any entrepreneur who wish to be successful must acknowledge that a) entrepreneurs are giant killer; fear of failure is real; immediately you acknowledge fear, you determine to do something about it; do not wait for tomorrow/eliminate procrastination; defeating fear and emerging as a conqueror can be summed up by the story of David in the Bible which you can draw inspirations from; learn how to pray and mediate- remember the Lord has not given the heart of fear, but the heart of love, power, and sound mind; avoid telling lies to yourself and others; and always be positive.

Mr Okeke listed traits which an entrepreneur should have in two broad areas including a) entrepreneurship and b) management. He described entrepreneurship is the quality which enables people to start a new business or vigorously and innovatively expand an existing one. There are some basic character traits existents in an entrepreneur that enables him to seek-out business opportunities, conceptualize and initiate business projects gather the physical, financial and human resources needed to start the business, set goals for themselves and their enterprises and guide the enterprise and its people to accomplish the goals. Then this led to his enumerating vital entrepreneurial skill such as technical, creative, human, innovative, design, conceptual, management and marketing skills.

Mr Okeke itemized three broad sources of assistance/financing for start-up businesses. There was the first made of federal government institutions including SMEDAN (information in machinery, finance ,enterprise training, bankable business plans), RMRDC (information on raw material), ITF (industrial training fund- technical / vocational skills), NDE (vocational/ entrepreneurship training/ start-up kits), Corporate Affairs Commission (Business/Company Registration), NAFDAC (government regulations on food related products and services), SON (national standards on products), Bank of Industry (financing) and Bank of Agriculture (financing).

At the state level the sources of assistance/ support include State Ministries of Commerce and Industry (information on the state’s economic priority projects and feasible MSMEs in the state) and State Investment Corporation Agencies (information on financing and available extension service facilities in the state). The third and final source of assistance in terms of business finance include personal savings, selling personal belongings, leasing, working for others, supplier’s credit, equipment leasing, franchises, venture capitalists and family and friends support. The formal sources of business finance are banks, non-bank sources, government business financing sources- YOU WIN, SURE-P, etc and donor agencies

Mr. Okeke states that the Path to Business Success for any entrepreneur must include knowledge, skill, motivation, ability, resources, delighted customers as well as innovation. He closed the presentation by emphasizing that idea is the ideal key sources to start up a business not money.

## 4.7 Background Paper 2: Employability skills for Youth delivered by Angel Adelaja, Special Assistant to SSAP- Poverty Reduction and National Coordinator National Poverty Eradication program

Dr Adelaja presented the second Background paper. She defined employability as the ability to get a job and retain the job while employability skills were the skills required to be able to fulfill your position.

She then asked participants to give examples of employability skills they know. Contributions from plenary included a) problem-solving; b) time management; c) flexibility; d) prioritizing; Dr Adelaja then added teamwork, problem solving and creativity, communication and literacy, IT skills among others as good employability skills every youth should strive to have.

She emphasized that at certain levels what course/discipline we studied in school does not matter most of the time in the work force but the skills we have acquired will aid our resume or CV. She made the point that when preparing a CV some of the activities you take part in at school, or in church and other non-formal groups could be counted as experience and should be listed. It was important to also research what prospective employers were looking for and tailor the CV to reflect how you meet those requirements.

Dr Adelaja encouraged participants to do a SWOT analysis of their strengths and weaknesses, whether in their personal of professional life. She recommended that youth get actively involved in school to build leadership capacity, to find out about career options open to them, develop personal skills, and build up their work experience, that is, update current work experience on their CV. Finally, she gave a reflection activity, she asked the youth to reflect on what they have done and to write down three things they have done. She also gave some summary tips that encouraged youth to do volunteer work, read and access their own employability skills.

In summary, she recommended:

* That youths find out about careers open or related to their interests
* Develop personal skills
* Get actively involved in school extra-curricular activities
* Build up work experience – nothing is too small
* Research careers that interest them
* Do a SWOT analysis of yourself to improve your strength and work on your weakness

The moderator summarized and said that when one is going to meet a group of people, he or she ought to ask themselves “What am I going to offer you?” He urged youth that you have to prepare in your head what you will tell your employer on how you will meet his needs as he uses his money to solve his problem.

## 4.8 Panel Session 1: How did I make it?

Panellists

1. Chude Jideonwo, Executive Director, Red Media – media/IT entrepreneur
2. Cynthia Mosunmola Umoru, farmer and a former Member of the National Conference – farmer/agri-business entrepreneur
3. Uzo Nduka, CEO Dominos Nigeria Limited – project management professional/captain of industry in Oil and Gas sector
4. Gossy Ukanwoke, President, Beni American University – education entrepreneur
5. Angel Adelaja , Special Assistant to SSAP- Poverty Reduction and National Coordinator, National poverty Eradication – technocrat/youth entrepreneur

The moderator of the session stated that the purpose of this panel session was clear and crucial as it will encourage people to take risks and know they can success. He then invited each of the panel members to tell their personal stories, from the point of view of their backgrounds and profession, on the journey to success.

Each panellist gave a brief yet detailed and motivational stories on how they made it through strive, hard work, creativity, passion and the gliding ladder of success they have today achieved. Many of them gave anecdotal stories how they took risks, followed their passion, overcame what others might have excused as handicap/hurdles and pursued purpose. The common thread in all of their stories was the vitality of pursuing a clear dream, getting requisite information, preparation, seeking out opportunity and perseverance against odds.

### 4.8.1 The synopses of their stories are as follows:

**Chude Jideonwo – Writer, Media Practitioner and Entrepreneur**

Chude Jideonwo had his secondary school education at Ikenne, Ogun State. Although he studied law at his undergraduate level, he does not practice as a lawyer. His breakthrough came through writing and building relationships with prominent media people in the media industry including radio and TV. Now he publishes an online Newspaper called Y-Naija and he is also the Executive Director of Red Nigeria.

As a teenager, he published a novel, but the books were not selling fast due to the publisher’s inexperience. So he started self-selling the books. He wrote a lot and got people like Toni Kan, HINTS magazine and other people interested in his work and reached out to personalities like Funmi Iyanda (musician and media personality), Livi Ajuonuma (then of NTA Lagos), and attended Mountain of fire and miracles (MFM). These people offered him opportunity with TV and research. And this is how he got into the media. He studied law/but was still working in the media DBN/NTA/ NEXT- All his university days, he was interning / volunteering. He attended Law school after which he got an offer with NLNG but he could not take advantage of this because of NYSC. Upon graduation he landed his first job as a Manager with Virgin Nigeria.

**Gossy Ukanwoke, President, Beni American University – education entrepreneur**

When Mr. Ukanwoke was in university in 2010, he started a network to help fellow student with their studies. But this idea grew and grew. This became larger. Many secondary students wanted to take certain exams and the network he formed sought to help these categories of people. They got a lot of interested candidates for the growing network. At a point these people began to ask whether they would be able to take courses on their platform and get certifications.

This led Mr. Ukanwoke to explore how he could position the platform which now had many people benefitting from it become even more relevant as an online educational platform So we had to research and see how to deliver service to the people who were wishing to take exams or have education on an online platform. The Ministry of Education/ NUC gave Ukanwoke the requirements which would enable the platform become a full-fledged university with an online platform. Thus the idea of Beni American University was formed. At first the conditions appeared unattainable and so daunting. He and others he was working with now started going to various places sourcing for the most significant requirement on the list: land. The big break came when they visited Benue State and marketed their idea for a university there and someone invited then to come and take as much land as they wished for. So Beni American University commenced.

**Cynthia Mosunola Umoru – farmer, food processor and entrepreneur**

Cynthia Mosunola Umoru said in her own case she knew she just wanted to be rich. At that time she did not really imagine how she was going to accomplish that. She gained admission into Bayero University, Kano though she wanted to be a doctor. Riots in Kano dissuaded her from continuing so she returned back home to Lagos. She had had business exposure prior to going to school; her father was a business man and had made sure she contributed to his business by working for him. She just wanted to be successful not necessarily want to be a doctor. She then got admission through a family friend to study zoology in Lagos State University. Over the internet, as she researched, she saw the full opportunities which Zoology can lead her to. Cynthia took elective courses in Fisheries, etc. She sought divine direction and God spoke to her and heard the word food. She brought back Zobo from Kano and started packaging Zobo. She also volunteered in church.

Her major breakthrough came in the way of helping out a family with two difficulty boys. In church she met the Adeleke boys and she, using her experience as a teacher, volunteered to help them with their private studies for school and also groom them to become better behaved boys. This opened doors to other opportunities later for her. At a juncture in her life things went sour. He father hit a very rough patch and she was not really making any headway with her goal. This was the turning point. When her father ran into financial straits, a family adopted her. She got two scholarships and completed her studies.

She sought divine guidance and heard the word “food” – so she tried everything food. Her father had honed her entrepreneurial skills. Tantalizers were her first client. Her business is divided into three divisions: she engages in primary production, processes and has a farm of about 3000 hectares. She supplies processed chicken to clients and business outlets. Recently she acquired about 27 hectares of land which cost about N18 million for an even larger farm in Osun State

**Mr. Uzo Nduka, CEO Dominos Nigeria Limited – project management / captain of industry / patents holder**

Mr. Nduka said he did not make things like other panellists rather he registered patents. While in his early years he was not interested in pushing himself; he just did enough to pass though his brother was very brilliant. His brother made 8A1’s & A3 in English in his WAEC exams. But he was rather upset that everybody wanted him to fit into the mould. He barely got by because he did not want to repeat a class. He continued to get by until he met a young NYSC Physics teacher in 1986/87, who asked him to make an exception in this subject. With the Physics teacher’s encouragement, the young Uzo changed his usual approach of just scoring enough grades not to repeat a class.

Dr. Nduka said “You are being wicked to yourself if people place labels on you and you accept it.” He said the best thing to do is to succeed and shut up your critics.

Dr. Nduka said he attended the University of Ife where he studied Chemical Engineering. Upon graduation, Prof Ofune – employed him and he worked there for 4years. The German international organization GTZ came along. Because of his diligence and dedication while working with Ofune, three people recommended him to the GTZ head when GTZ was to anchor the Niger Delta Environment Survey project which was a landmark project in the region. At this juncture he got a huge salary increase from N28, 000 to N300, 000.

He worked hard and got a job with NDDC, a 1 year contract. He said that if you are not careful, the first N100 million would probably kill you. He got a job with RSSDP working with Ajumogobia who later became the Attorney General and Minister of Justice for Nigeria. SPDC did head hunting and he crossed over but resigned. Dr. Nduka said you sometimes have to move out of your comfort zone/ go out and do what you have not done before. He also said that relationships matter but it should not be damaged. He then started a company which is growing and developing.

**Dr. Angel Adelaja – technocrat/youth entrepreneur**

Dr. Adelaja said you have to be determined you should never make excuses no matter your circumstance. From early on she knew she wanted to become successful and her mother was her greatest motivator. She did not grow up or school in Nigeria. She grew up and schooled overseas. From here early years, her parents separated and her mother had to become a single parent. Dr. Adelaja said she felt pressure being raised by a single mother who wanted her to accomplish a lot and early in life. Thus her mum pressured her to get good grades and encouraged her to become a medical doctor. But she discovered she had other interests besides pursuing a medical degree. Under her mother’s guidance she learned to be a go-getter and she never took no for an answer. She was also very curious. She got a break early when the opportunity to work with a doctor whom she met in his laboratory at a time which the doctor was working on a research project. This fortuitous opportunity led her to publish her first medical paper at just age 16.

When she finished with her undergraduate studies she felt that she still did not have enough degree. So she still went back to school to get more degrees until she attained her doctoral level. She then came back to Nigeria to gain experience but she could not get a job easily in the Pharmaceutical industry. Finally, she managed to get a job in Lagos. During her NYSC, she was posted to Osun. She sought to change the posting at first but with encouragement from the man who was her boyfriend at the time (now her husband) she relented and went to Osun State. While in Osun State she got a break and ended up being put in charge of a huge project. She worked hard and impressed her boss who later put her in charge of many more projects. From there she was recommended to her current boss. She has a salon/ spar/ shop in Abuja and it brings in a lot of income. She started an organization which helps young people to link up with opportunities in Agriculture.

At the end of the session, a brief interactive session was held. A couple of questions were raised by the some members of the audience. A participant asked the panelists asked how he could venture into other business apart from the farming trade he inherited from his mother. Another participant asked the panellists how they have managed with the incidence of multiple taxation which affected businesses which operated across state boundaries. In her response, Cynthia Umoru answered that there are several business options to venture into, especially an area of keen passion. She also responded to the second question by affirming she had a similar challenge when starting up her business until she was informed by a sitting Governor that inter-state taxes no longer exist, then she realized that young entrepreneurs suffer because they do not take time to be properly informed and fight for their rights, she encouraged young entrepreneurs not to be intimidated but do what is right so they can tackle issues such as this.

### 4.8.2 A summary of the recommendations given by the panellists:

* Youths should learn to take risks and believe they can succeed
* Youth should learn to build relationships
* Identify their natural talents and gifting
* Know their rights as citizens of the country, take the right step and processes in business and fight against marginalization

## 4.9 Panel Session 2: Role of Government in Promoting Entrepreneurship development and Employment Creation

**Moderator:** Honourable Daniel Akhilele, Special Adviser to Edo State Governor on Small and Medium Enterprises Development

Panellists:

1. Hon Remy Chukwunyere Director General, Imo State Directorate of Employment
2. Mr. Eze Wodu – Manager, Job Creation, Rivers State Sustainable Development Agency (RSSDA)
3. Mr. Akubo, Coordinator SURE-P Program, Federal Ministry of Finance, Abuja
4. Dr. Friday Okpara, Head, Public Private Partnerships, Small & Medium Enterprises Development Agency of Nigeria
5. Alabo Napoleon Amachree, State Coordinator National Directorate of Employment, Rivers State
6. Mrs. Ifeoma Ben-Ushie, Assistant Director, Skill Acquisition & Entrepreneurship Development, National Youth Service Corp, Rivers State

The session began with the moderator’s invitation of the session’s panel discussion. Each panellist introduced themselves and the floor was opened for discussion. The moderator asked the panel what we mean when we talk about employment creation and what is the role of the government in creating jobs?

Mr. Akubo answered that the role of the government is to create an enabling environment because government cannot create all jobs.

Mr. Wodu (RSSDA) responded that government develop human capital to fit into available jobs, according to him, we create a platform where youth can create skills and develop capacity to have marketable skills.

According to Mrs. Ben-Ushie (NYSC) government has a crucial role to play in stepping down employability skills, especially in career acquisition, not only at the university level but at secondary level where guidance and counselling can be given to guide career choice. She added that government owned companies should also be functional to absorb graduates.

Hon Remy Chukwunyere said that government has the responsibility to seek youths to pursue creative and not solely government owned jobs, he cited an example of the popular author Chimmamanda Adichie who did not wait for the government to employ her but put good use of her passion into her works and is today a success story. A salient point he raised was that it is passion that builds successful businesses, not fear and that is the angle the government wants youth to tap into. He posited that job creation from government is from different transformative agenda programs so if youths are trained to be entrepreneurs, they have the opportunity to train others.

The moderator asked about the challenges the government has faced in promoting Entrepreneurship development and job creation to which Mr. Amachree responded that one the key challenges his organization faces is the issue of slashed funds from the National House of Assembly which according to him has forced his organization to operate on zero budget in carrying out proposed projects because they have to work with what they have. Another challenge he cited is that youths are too proud and reckless with their little savings to engage and utilize the free training the government has provided, he drew an instance from a training his organization had and 60 women were trained, at the end of the day, those women could effectively use fabric to make items like bags and shoes. Mr. Amachree insisted that self-employment is the key to financial freedom and youths should strive towards it. Another panel member gave his candid reply that most graduates of our generation are lazy because they believe the government should provide for everything, he supported this claim with an observation he has made overtime, according to him, some youths sell the free start-up kits the government equipped them with immediately after they complete their acquisition skills. He said that our people are lazy and we must change our attitude to succeed, we do not make money to keep money, we make ideas to keep money.

Mrs. Ben-Ushie cited the mindset of most NYSC members as a key challenge. In her words, “Most Corp members are not willing to take these trainings because they believe they are graduates and should get jobs not acquired skills. Another point she raised as a challenge was the lack of skill centres to enable Corp members learn effectively and again, business plan assessment is yet to be institutionalized into the scheme because of financial challenge.

Mr Eze Wodu re-echoed the notion that mindset change is a major challenge about the youth as a good number of them are unwilling to tackle the problem of unemployment; he however stated that in his organization, we do not give out money recklessly and we do not leave you alone, we get a mentor to follow you up. We have a program and a skilful centre called WTTC where graduates are sent on training, paid a stipend and groomed into skilful entrepreneurs, hence the challenges have been turned into solutions to curb unemployment issues because the program was created to address employment challenges and we are addressing them.

**Comments and Recommendations by Audience:**

A participant recommended that the panellist plead with the government to at least provide uninterrupted power supply (energy) because Nigerians are a people who work hard yet earn so little but when they go elsewhere, they do so well, so if the government can do anything to help youth entrepreneurship; it is to provide power energy.

Another respondent pleaded that we have had enough agitations in the Niger Delta region. He advised we come with the mind-set to learn in forums like this, according to him, the topic of this program is clear, let us look for ways to link up and explore a whole world of opportunities. He supported an earlier argument raised in the session about Niger Delta youths being lazy and unwilling to learn and said indeed, the Niger Delta youths are very lazy, he however enjoined us to come with learning sprits to acquire positive change.

The moderator concluded the session by adding that Niger Delta youth should look up to the direction that will profit us all.

### 4.9.1 A summary of the recommendations given by the panellists:

* Youth should seek skills that are creative & not government owned alone.
* Develop entrepreneurial skills
* Re-orient positive mindset that promote sustainable development rather than negative mindsets
* Youths should start from what they have within & not wait for government to do anything
* Entrepreneurship is Nigeria’s unemployment solution so youths should pursue after it.
* Youth should seek to be informed on motivational skills development in order to curb unemployment
* Government should provide energy to enable youths explore various business ideas with ease.

# 5.0 CONCURRENT WORKSHOP SESSIONS

## 5.1 Workshop 1: Business Start-Ups and Opportunities in Agribusiness

**Moderator:** Uzo Nduka, CEO dominos Nigeria Limited

Panellists:

1. Cynthia Umoru, Youth Entrepreneur and farmer and a former Member of the National Conference
2. Peter Idaewor, CEO Idaewor Farms, Auchi, Edo State

### 5.1.2 Key issues discussed

Two key issues were discussed during the workshop session. The two are as follows;

* Can agriculture be a proper business?
* Opportunities in Agri-business - What are the various businesses in the agriculture value chain which youth can develop enterprises from?
* What part of the agriculture value chain do you wish to be involved in?

The panellists spoke on the first issue and gave examples to support their position. It was agreed that agriculture is a proper business like any other business venture.

Cynthia Umoru posited that the reason that agriculture has not been viewed as a proper business in Nigeria is due to the fact that over time government and other stakeholders have positioned agriculture as either a development issue or at best a fall-back for people who have nothing else to engage in. having been in the agri-business for about 10 years, she is able support her position with many examples from experience. She admits though that some professions appear more glamorous than others. Thus when she talks to young children, and asks them what they wish to become in future, she rarely gets someone who mentions they would wish to become farmers in future. Perhaps because whenever you see our farmers they appear shabbily dressed. She has determined to help change people’s perception of the farmer; she wants the new impression about farmers to be that of someone successful, smart and personable.

Peter Idaewor drew from his own experience of working marketing books for a multinational publisher only to discover his true vocation at the end of a 32-year career. Although he rose to the position of National Marketing Manager, he discovered his heart was for agriculture and he invested all his retirement benefits into processing machine. Now he owns an agri-business venture which includes cassava farm in primary production and food processing section which adds value to cassava. He wished he had started this earlier.

Moderator’s summary of the 2 speakers’ presentations:

For youth to succeed in business start-up, they required;

* ability to learn
* Follow their instincts/commence business that matched their talents
* Nurture their drive – make sure they do not burnout while venturing. The most crucial time according to research is the 2nd and the 7th years of starting. Besides the businessperson must be able to drive themselves even after making losses or hit a very rough patch.
* Make no excuses

### 5.1.3 Recommendations from the sessions

* Agriculture and agri-business must adopt business principles to be successful.
* For youth to succeed in business start-up, they required;
  + - Ability to learn
    - Follow their instincts/commence business that matched their talents
    - Nurture their drive – make sure they do not burnout while venturing. The most crucial time according to research is the 2nd and the 7th years of starting. Besides the businessperson must be able to drive themselves even after making losses or hit a very rough patch.
    - Make no excuses
* In the agriculture value chain, there are twenty (20) agri-businesses/roles in which participants at this workshop can start-up a business venture. These include;
  + - Farming (primary production)
    - Transportation
    - Logistics
    - Pest Control/Disease Control / Weed Control
    - Fabrication / Maintenance / Machines & Facilities Management
    - Processing
    - Packaging
    - Biotechnology – engineering for high yields
    - Farm Stead Planning / Development
    - Seed Multiplication
    - Market Survey / Business Intelligence
    - Sales Marketing / Business Development
    - Organic Food Production
    - Export / Import
    - Farm Administration – could be outsourced in order to focus on production
    - Agro-waste Management / Health & Safety (HSE)
    - Financial Services / Agric Financial Management
    - Farm Energy Supply
    - Weather Forecasting / Metrology / Soil Analysis - Research Services
    - Extension / Education Services

## 5.2 Workshop 2: How to prepare a winning resume?

### 5.2.1 Key Issues Discussed

Mr. Yolode began the session with a question that ushered us into the crux of the matter, “How do we prepare a resume that will get us through the door?” He also asked how to make a distinction between a CV and a resume. The presenter defined a CV as a course of life that allows people keep track of where we live, how we work, and where we have worked, the skills acquired alongside our educational qualifications. A resume on the other hand highlights key information that people need to know, it is short information tailored to meet the needs of the recruiter. According to him, the distinctive key that differentiates a CV from a resume is length.

Mr. Yolode then highlighted some key principles to identifying a resume and a CV but first he advised that the objective in preparing the document is the key thing to look out for. According to him, a CV puts down an entire history about a person, while a resume gives brief key points but both documents details your experience. A resume is usually tailored to meet the specific need of the recruiter. A resume is usually suitable in the position required of IT experiences.

Next, he listed common mistakes people make while preparing a resume such as length which ought to be a page or two at most, the layout or format which is supposed to give the recruiter a sense of structure as it breaks out into sessions so as to be appealing to the eye of the reader; quality of language was another common mistake often made by people, this determines whether the quality of information is good or if the language or grammar structure used will disqualify the applicant. Disclosure of the right information was another common mistake he listed, he then urged us to put the right information.

The presenter patiently detailed how to write a resume. First he made a strong key note that a resume is a selling document and should be treated as such because it can get us to the point where the recruiter will request for an interview with us. He gave a mental illustration between a shopping mall and a supermarket.

According to him, a supermarket is filled with goods and for you to get access to some items you need but cannot find, you will need the help of an attendant but in a shopping mall, though there are lots of things, everything you need is in its place. In the same way, a resume is a selling advertisement for you because your employer sees first-hand what he wants and where he wants it.

The next step Mr. Yolode pointed out was that a resume is a career document that should state our skills and experiences, that should highlight our attributes, for example; our values, potential and skills to the employer. He made a key point that the purpose of a resume is to earn us an interview, so we must be able to indicate the right technical skills and experience required in the job, we must also indicate our ability to accept changing jobs, and to learn new skills and the right attitude required to be successful, flexible and accepting of team work.

Mr. Yolode made some key points to note when writing a resume, according to him, we need to;

* Understand the needs of the recruiting company-find out what they are looking for. For example; teamwork, problem-solvers, strong inter-personal skills, ability to think outside the box etcetera.
* Ask yourself what you have to that will make you successful in the organization-sell these points in your resume. Be convinced about what you can bring to the table to earn you the pay you want. Your resume should tell recruiters what they are going to get if they employ you
* Know that first impression counts-organize your resume, grammar is key to giving you a strong start
* Prove to the recruiter you are good at the job
* Give facts and figures to back up your achievements

The presenter then listed certain must-haves in writing a resume; personal details (date of birth, marital status, state of origin), summary of your skills (what your strong points are), educational qualifications, other relevant qualifications or certifications, history of the kind of jobs done (nature of work or responsibilities had), relevant trainings attended, job responsibilities or achievements attained, community service or volunteer works done. He however cautioned that all the above listed information should be concise with the right information.

Mr. Yolode also listed some types of CV and the different formats that can be used;

* Chronological/Time based CV-This can be used if recruiters want to see a progression of experiences acquired overtime
* Functional-This focuses on skills acquired overtime, especially if it does not suit the organizational experiences acquired
* Hybrid-This format is a combination of the chronological and functional types of CV, a sort of a mixture of a resume and a CV.

On structure layout, he defined it as the attractive spaced layout used by the applicant to make the document easy and interesting to read. He also noted some key points to assimilate on structure layout of CVs. According to him, the structure must be easy and clear to read, that is the language must possess good use of diction and the avoidance of too many ‘I’s and specialist terms should be strongly noted and avoided. Content was another key point he noted, here, the objective of the applicant must be clear and distinct, his skills and abilities must also be clear. Next point he noted was the length of the structure which he cautioned must not be too long but precise and should endeavour to dwell more on current work experiences.

According to Mr. Yolode, a CV ought to be accompanied with a covering letter because it is a formal application that gives one the opportunity to present your case not only on why and what you can do for the organization but most importantly to get you through the door

### 5.2.2 Interactive Session:

Attendants raised questions at the end of this presentation and the presenter responded to them. A participant asked about the best way to write an unsolicited application, to which Mr. Yolode replied that such application should go in line with what the applicant is applying for and in the case where he does not know, he should highlight his skills and abilities as his strongest bet.

Another participant asked how an unknown Human Resource can be contacted. The presenter asked the participant to assume he met the unknown Human Resource Manager in an elevator, how would he convince the Manager to consider hiring him in less than five minutes. He added that in the same way, our application should project our selling points as they are the key thing. In his words, every organization recruits because they are on the lookout of what to get from employees and not to solve job market problem.

The next participant asked if some information typed in underlines, indented forms, and linked in profiles like a brief biography is okay in writing a CV or resume. Mr. Yolode acquiesced that it is okay to do so, however, the key issue is the professional presentation of the document because according to him, effects are of no value but presentation is. So, if it is online, as in a linked in profile, it should be concise. He however advised that if the applicant can provide all the information, then it should be in front of the recruiter. The last question was raised by another participant and he asked about the right answer to give when asked about salary in an interview.

Mr. Yolode assured him that there is nothing wrong about asking for any amount of money, the key issue is to be prepared to be worth the money the applicant is asking for.

### 5.2.3 Recommendations from the sessions

* Applicants must first understand that the objective in preparing a resume and a CV is the key thing to look out for.
* He recommended we understand that a resume is a selling document and should be treated as such because it can get us to the point where the recruiter will request for an interview with us
* He recommended that a resume or CV is a career document that should state our skills and experiences, that should highlight our attributes, for example; our values, potential and skills to the employer.
* Participants ought to understand the needs of the recruiting company-find out what they are looking for. For example; teamwork, problem-solvers, strong inter-personal skills, ability to think outside the box etcetera.
* Applicants should ask themself what they have that will make them successful in the organization, then sell these points in their resume. Applicants must be convinced about what they can bring to the table to earn them the pay they want, their resume should tell recruiters what they are going to get if they employ them.
* Mr. Yolode recommended that applicants must know that first impression counts, thus they should give careful detail to organizing their resume, as grammar is key to giving them a strong start
* Applicants should prove to the recruiter that they are good at the job
* Applicants must give facts and figures to back up their achievements

## 5.3 Presentation on Niger Delta Link by Ese Emerhi, Project Manager, NDLink, PIND Foundation

The Project Manager, Ese Emerhi presented what NDLink was all about. She described NDLink as the fastest growing online community of practice for development practitioners in the Niger Delta which comprise a diverse community of stakeholders, multinational companies, IOCs, private businesses, and individuals working in the Niger Delta which all aim to achieve one goal: the sustainable development of the Niger Delta region.

On the idea which led to the introduction of the NDLink, she disclosed that in 2012-2013 Devex conducted market research which found that one of the major obstacles to sustainable development in the region is the lack of coordination between development stakeholders and donors.

The donor community was also apparently missing a centralized space on where to advertise new and current projects and programs, or where success stories (and failures) which could be shared and publicized. It was discovered that there is no single source available that details who is doing what, duration, where, for how much, and why.

These gaps she highlighted were the breaches the NDLink was setup to bridge. Geared specifically to development actors in the ND, NDLink was designed not only address the current inefficiencies in the region, but will seek to enable organizations to build partnerships, expand capacity, and coordinate with one another to achieve sustainable development. The stakeholders involved in the NDLink include government, donors, development practitioners, oil companies and NGO network in Nigeria.

Emerhi stated that when it came to the Niger Delta there was a shopping list of development challenges, however, PIND and NDLink was focused on harnessing the positive efforts of partner agencies, local, state, and federal governments, donors, and other stakeholders working in the Niger Delta. She said NDLink was created to both be a knowledge hub and a solutions hub for all development actors in the region, and it was armed with tools and features to facilitate discussion, engagement, news, and networking.

From the work done so far, some of the crucial challenges NDLink has uncovered include Challenges in the ND, poor access to funding, lack of formal platforms for building relationships and networks, gaps in the understanding current events, inadequate staffing and recruitment, gaps in engaging reliable partners, lack of donor/stakeholder coordination in terms of Niger Delta-wide development interventions and weak to non-existent external communications. She itemized some of the plausible solutions which the NDLink is using to overcome these challenges which include develop and update regularly a Projects and tenders database, keep various Niger Delta active organizations database, maintain a development professionals database, collate and circulate News and information bulletin, advertise a Jobs board, facilitate Network building, Advertising, form and maintain a Partners Circle and curate collective knowledge on the Niger Delta. She added that the NDLink platform is enhanced by its other social media channels on Facebook, LinkedIn, and Twitter that each targets a specific group of stakeholders for deeper engagement and reach.

Emerhi disclosed that NDLink mainly works by driving conversations on topical issues on social media, undertake membership drives to collate and update various databases, and forge/promote development partnerships. She went on to list what has been achieved in these various work areas so far. She then enjoined the participants to indicate their interest and identify with NDLink.

# 6.0 DAY TWO – PLENARY PROCEEDINGS AND PRESENTATIONS HIGHLIGHTS (WEDNESDAY, OCTOBER 15, 2014)

**Moderator:** Bose Eitokpah, Strategic Programs Manager, PIND Foundation

Recap of day 1 proceedings by rapporteurs

## 6.1 Background paper 3: Peace, Conflict and Livelihoods delivered by Theophilus Agada, Peace and Economic Development Advisor, Mercy Corps Nigeria

Mr Theophilus Agada, Peace and Economic Advisor, Mercy Corps Nigeria delivered the third Background paper. He greeted everyone and opened his presentation by highlighting endowment of the Niger Delta including vast quantities of natural resources and yet the same Niger Delta was so poor in terms of human development. He then asked a raised a salient question in line with the theme of this forum, according to him, “What is responsible for the youth unemployment and poverty of the region?” An answer was given by a respondent from the audience, he said that the fundamental problem we have in the Niger Delta is greed, and cited an example to support his claim, of the NDDC trying to help the youth and some preferring money to skillful labour.

Mr Agada then defined conflict as one of the critical problems of the Niger Delta, according to him, the youth of the Niger Delta are very energetic and if that energy can be channelled to the right resource, conflict and violence can be managed successfully. He showed a graphic picture on the board to show how people look at issues from different stand points. Mr Agada opined that conflict is a natural part of human life; it is a relationship between two or more parties with opposing ideas, values and goals. He however added that conflict can be a positive force of change if well managed, thus it should not be suppressed but rather properly managed and addressed to usher in a positive force for change. Conflict if not addressed in a constructive manner can be negative.

The presenter asked another question worth pondering on, “What has conflict caused you as a person? The glaring answer to the question is obvious for all to see; shelter, economic development, basic amenities like electricity and even loss of lives. He then listed the drivers of conflict in the Niger Delta region; politics, crime, religion, ethnicity, competition for resources among others.

Mr Agada reiterated that conflict is not the answer and inside of the youth runs the key to leave your footprints on the sands of time. He urged youth to activate their talent to discover what God has made them to be. The presenter attempted to draw a relationship to show how the causative flow of how conflict, poverty and unemployment reinforce each other; he listed the effects of conflict from increased unemployment, destroyed means of livelihood and economic structures to increased rate of poverty.

Mr Agada emphasized the crucial role peace plays to achieving sustainable economic development, according to him, without peace, development is in the trash. The answer to the problem of the Niger Delta region is peace because peace ushers in development. If there is no peace, the government cannot bring about development. Peace is not something we wish for, it is something we have to do, to make and to work for. He enjoined we give peace a chance in our community, environment and everywhere we are because according to him, a world bank study shows that 20 out of the poorest countries in the world are engaged in armed conflict, the poorer a country, the greater its risk of conflict.

On livelihood, the presenter submitted that whatever we do to give us the necessities of life is our livelihood. He went further to show how peace and prosperity reinforce each other with the following points;

* With peace, there is increased trade and economic activity
* Cooperation can increase value for everyone, that is, good interaction, investment from external bodies
* Business flourish and competition for resources goes down

In concluding his paper, he shared his personal experience from a project site he supervised to demonstrate how conflict can be managed to bring about positive peace. The project site was in Kasiri Community, Kagarko LGA of Kaduna state where there has been history of conflict between pastoralist and farmers in the community and how Partners for Peace (P4P) managed the conflict by dialoguing with the contenders and organized training on advanced honey making which ushered in positive economic development.

The moderator thanked Mr. Theophilus on his timely presentation; she added that PIND Foundation considers the relationship between economic development and peace-building and upholds it as one of its key area of focus in the Niger Delta region.

A summary of the recommendations given by Mr Agada:

* Youths should strive to be agents of peace in their region or area of dwelling.
* Youths should work collectively to ensure we have peace and make positive peace work for us not merely wish for peace
* Youth should form a forum to give peace a chance so as to enhance economic development
* Violence is near the right answer to be heard

## 6.2 Background paper 4: Subsidy Reinvestment & Empowerment Program (SURE-P) Graduate Internship Scheme delivered by Istiphanus Bargo

Mr Bargo opened his presentation with an apology from his boss who could not make the programme. He took participants through what Graduate Internship Scheme was, how prospective graduate can apply, and what were the schemes benefits. He closed with the challenges the Scheme was having.

In the SURE-P bouquets of programs, the GIS falls under youth empowerment. In giving the historical timeline of the GIS program, Mr Bargo disclosed The Graduate Internship Scheme (GIS) was launched in October, 2012 to create opportunity for graduates to be attached to firms /organizations, where they can work for a year and enjoy a monthly stipend of N30, 000 (Thirty Thousand Naira) with a Group Life and Accident Insurance. He said interns who pass through the scheme can use the opportunity to gain working experience and enhance their employability skills. The project has commenced registration of such firms and over 181,800 beneficiaries have been registered. This is beyond the threshold of 50,000 allotted for the scheme in any given year. Deployment of such beneficiaries has commenced.

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## 6.3 Panel session 3: Impacts of violence on Entrepreneurship development and Employment Opportunities

**Moderator:** Colins Imoh, Partners for Peace Projects Manager, PIND Foundation

**Panelists:**

1. Dr. Jude Ohanele, Director, Development Dynamics, Owerri, Imo State
2. Inatimi Odio, FACE Initiative, Yenagoa, Bayelsa
3. Wynfred Ache, Program Officer, Nigeria Stability and Reconciliation Program, Port Harcourt, Rivers State.

The moderator, Mr. Collins Imoh, welcomed the panellist and invited them to their seat, he then went straight into the session by asking questions, he said; “What we are going to do is to take questions…I want the panellist to tell us…

Answer: Conflict hinders business. There is a direct impact of conflict which is on persons and businesses. This hinders capital development and when the human capital is destroyed, you cannot feed the physical structure. When the physical structure is destroyed, exploitation becomes the order of the day as one can no longer get easily what he or she needs because there is a standstill. Employment becomes also impossible-Mr. Odio

Moderator: Conflict is not negative but violence is, Dr. Ohanele, in a situation where there is conflict, it limits businesses from growing, so what are the factors….

Dr. Ohanele: For there to be employment, there must be entrepreneurs and once conflict arrives, it removes ideas from people. So we must control violence, limit violence and manage conflicts. We should think more on how to stop violence again from the Niger Delta and to do this; we must ensure that everyone has something to lose; this will help reduce the spate of violence. Absolute poverty reduction is the key to curbing the spate of violence because a situation where everyone is able to access budgets running in their interest, violence will be the last resort and a loss to them each time conflict rears its head.

Winifred, one of the panelists reacted to Dr. Ohanele’s submission, she was of the view that there are people who have something to gain in violence as it yields to their economic gain and for them, and violence is never a loss but a gain.

Moderator: We are interested in having positive results, what are the practical steps to transform the root causes of violence?

Cynthia: Agriculture has taken a back drop due to oil spillage. Re-orientation of the perception of the people is one step to curb violence, bring to public awareness the need to shun violence, promote those who have something positive to give against those who are violent by use of the social media which is a fantastic opportunity to create mentoring.

Moderator: Do you think the change will lead…?

Mr. Odio: To a large extent, we need to strike a balance to re-orient the youth; the system has to change to give the people access to right information

Moderator: How do we change this situation, how do we create an alternative for youth from the course of violence as the only way to be heard?

Dr. Ohanele: Personal denouncement of violence is one way to create an alternative; the youth need to understand that they can cultivate an atmosphere where there is zero tolerance for violence. The issue we need to deal with is the future of the Niger Delta, thus we need to assimilate it and work towards it together. A good source of the Niger Delta resources are in the hands of many public sectors, youth must learn to engage in non-violent confrontation of our resources. These are legitimate and sustainable ways to create an alternative

Questions raised by some attendants at the end of the session are as follows;

Q1. What is PIND doing about political violence, especially in the coming election, knowing that youth are influenced by poverty, and nobody likes violence but in the face of poverty, what can be done?

Q2. I want more clarification on how to renounce violence in the face of acute poverty.

Answer: We should always use the avoidance mechanism to curb violence. We can come up with a strategy to engaging the situation to curb violence.

Q3. Do you have preparation for people who are sycophants and have an innate hubby for violence?

Answer: Through re-orientation programs on decision making processes, youth who are violence prone will have dignity for oneself. In the face of violence, we must know the consequences ad one of this is that women and girls suffer the most from violence because they are psychologically battered during restive periods, so we end up killing our own because we claim we are fighting for our rights- Mr. Odio

Answer: There is strength in number, if we mobilize ourselves across various ties as a youth network, saying the same thing with the same voice at the same time-Cynthia

Answer: the greatest investment to make in the Niger Delta now is to denounce violence. It is our duty to stop violence because for a non-violent man is stronger that a violent man.

A Final Word:

The moderator asked the panellist to give a final word on this session;

Mr. Odio: From yesterday, we noticed that opportunities abound. Look at your area of strength where you are talented and plunge to that area. Let us react as change agents rather than victims of violence.

Dr. Ohanele: The man that uses the brain is the man on top and the man that uses his hand is the one below. We must all denounce violence and one of the first steps is removing violence from our mind-set, when we say no to violence, we can then have a country like Norway or Denmark where is almost zero violence.

The moderator summarized the session and tea break was taken

## 6.4 Panel Session 4: Mitigating Election Violence: What Role Can Youth Play?

**Moderator:** Nkasi Wodu, Peace Building Program officer, PIND Foundation

Panelists:

1. Lisa Ink, Program Manager Mercy Corps Nigeria
2. Wynfred Ache, Nigeria Stability and Reconciliation Program, Port Harcourt, Rivers State.
3. Prince Uwaifo Oviawe, Public Relation Officer, Partners for Peace, Rivers State Chapter

The moderator welcomed the panellist to the podium and opened the forum to discussion, according to him, since 1964, there have been violence in every electoral exercise and youth are at the core of this crime, so what exactly can we say is electoral violence, he asked.

Moderator - What exactly is electoral violence?

Wynfred Ache - well I’d not give a definition rather I’d give examples of what can constitute electoral violence. responded that electoral violence is destroying election campaign and other vices that go contrary to peaceful election.

Prince Uwaifo - posited that electoral violence is the situation whereby the electorates use violence to intimidate the electoral body to submission…. I have experience of what happened in Ekiti during the Segun Oni administration, I was in the group that was man handled at government house in Ekiti State

Lisa Ink - we talk of electoral violence in three forms: 1. Pre-election violence 2. During election violence 3. Post- election violence. Also cites Ekiti as example. Elections had ended before now but now it’s manifesting.

Moderator- Why then do we have electoral violence/ why do we have electoral violence in Nigeria?

Prince Uwaifo- many reasons are responsible

1. Youth unemployment is reason for a large number of idle youth. And they constitute a major root of violent actors. Cites personal examples of how he has fended for himself to overcome his unemployment situation.
2. Illiteracy- people are not well informed.

Wynfred Ache - Nigeria’s violence has a lot to do with structural violence weakening institutions so that they are unable to perform optimally, predisposes them to fostering electoral violence.

Lisa Ink - A lot of reason why electoral violence persists is because it works

Moderator- the system aids structural electoral violence. What roles can the youth play?

Lisa Ink - We hear that youth are at the core of electoral violence. In the Kenyan example in 2008, 70% participated in the electoral violence but nationally only 50% of the youth took part in the violence.

Prince Uwaifo - Yes, you require few people to perpetrate violence. Civic education however is not helping us to really turn minds around so that youth do not collect stipends to foment trouble. But I still advocate more civic education to the grassroots.

Wynfred Ache - Even though youths, politicians and electoral agencies are main actors in electoral violence, we should not forget other actors.

Moderator- Is it a clear cut issue that status/ educational qualification/ status influence perpetrators of electoral violence.

Prince Uwaifo - Illiteracy/ unemployment can be used. I’m not saying that educational qualification does not mean the person cannot participate in electoral violence.

Moderator- In my time in school, there was no student election until the final year due to crises

Wynfred Ache - Those favoured by the system, who make money, from the system, then nobody gets sanctioned, those people can become god father and wish to subvert the system.

Moderator- Can electoral violence be mitigated? Or is in tractable

Lisa Ink - Based on inputs from Kenyan

1. Greater identity
2. Youths active in the groups are less likely to participate in violence because of the social support structures

Prince Uwaifo - Conflict is natural. It is near impossible to eliminate the issue of violence completely. But there are ways to mitigate the tendency through

1. Improve employment opportunity
2. Peace advocates working

Wynfred Ache - Youth groups at the community level hold those responsible for electoral violence and appoint them an individual.

Interactive Session - Q & A

Mr Vincent- How can we turn around the systems in Nigeria during elections?

* We have not seen any perpetrator being punished or sanctioned

Melvin Igwe- What of the issue of political corruption and corruption in governance?

Matthew Inole- Before now during the military era, there was no development but there was also

Pown ND- how do we carry this message to the target group?

Pamela- What do you do with people who have been selling their own peoples opportunities and denying others?

* What do we do about youths that have been empowered before now

Answer- How I wish you who have been empowered was advocates of peace, you can now spread the message of peace to groups including those who have been empowered.

Moderator- Supporting the last speaker, he said what do we do as individuals to act against violence. We must first of all ourselves renounce violence ourselves.

# 7.0 CONCURRENT WORKSHOP SESSIONS

## 7.1 Workshop 3: How to Prepare for Job Interviews?

**Presenters:**

1. Mr. Seye Odukogbe, Abuja Hub, Global Shapers
2. Dr. Angel Adelaja, Special Assistant to SSAP- Poverty Reduction and National Coordinator, National poverty Eradication
3. Mr. Ayotunde Yolode, CEO Creative Concepts
4. Honorable Daniel Akhilele, Special Adviser to Edo State Governor on Small and Medium Enterprises Development

### 7.1.1 Key issues discussed

The lead presenter, Mr. Odukogbe introduced the agenda for the session. He enumerated what topics to be treated including; 1) Types of interview, 2) Prior to an interview, 3) Interview preparation, 4) During the interview, 4) Closing the interview, 5) Post interview, and 6) Examples of what not to do!

Mr. Odukogbe said the interview process starts before you attend as there was home work and preparation to be done. He then asked participants what they imagined were the actions which they should be carrying out at this stage. Participants gave examples of preparatory steps they could undertake. The presenter then summed up the contributions and commented that to be success an interview candidate should prepare in earnest and thoroughly for a job interview. He advised prospective applicants should research the organization for which you wish to attend their interview and learn something about them from whatever source possible including the internet, social media websites or from persons familiar with organization. He listed five points which the interview candidate should consider; Research - Job Description / Business / Team / Talk to your network; Think about how you are going to sell yourself for the role; Learn from experience from past interviews; Ensure you understand the format of the interview/selection process; and Prepare for any question the panel might ask.

The presenter revealed that most interviews were general the competency type and based on the STAR framework – “Situation, Task, Action, and Result”. He said there were three basic type of interview questions comprising biographical, technical and competency questions with examples. He explained that a competency interview involved a structured series of questions aimed at gathering behavioural information. Additionally, this interview type tried to gather personal information based on skills, knowledge and abilities. The applicant will be asked to speak about a previous work situation, how you handled it and what the outcome was. He said a competency question usually begins with “Tell me about a time you ……..” He advised prospective applicants to remember to focus on yourself and answer with ‘I’ and not always ‘WE’ and be specific when answering.

During the interview, Mr. Odukogbe advised prospective candidates to; Be confident without appearing cocky or over-confident; Watch your body language as non-verbal communication was just as important as the verbal; Maintain eye contact with the interviewer as much as possible; Listen to the questions and be clear about them before you answer – if you don’t understand ask interviewer to rephrase the question; Make notes – in case there is anything you need to clarify later; Be honest with your answers; Ask the questions you prepared earlier; Be enthusiastic even if it becomes clear this may not be the job for you – there may be something else in the company you could do; and Highlight any transferable skills you have. To round-off the presentation, he elaborated what steps applicants should take during closing the interview as well as during the post interview phases.

The facilitators then presented a role play of an interview which the participants analysed in plenary. The role play illustrated many of the points which had been made during the presentation.

This was a very interactive session and the presenters used lessons sharing, case studies and role plays to drive home the points made. Angel Adelaja, Ayotunde Yolode, Daniel Akhilele and Uzo Nduka backed up the lead presenter with anecdotal examples, live situations from their experiences as recruiters of labour and other lessons sharing.

### 7.1.2 Recommendations from the sessions

* First impressions count so every prospective interview candidate should endeavor to start off with good first impressions.
* Preparation for a job interview should be earnest and thorough.
* Prospective applicants should research the organization for which you wish to attend their interview and learn something about them from whatever source possible including the internet, social media websites or from persons familiar with organization.
* Applicants should be confident, honest and with facts and figures prove to the recruiter that they are good at the job
* Applicants must give credible evidence to back up their achievements

## 7.2 Workshop 4: Financial Inclusion Products and Opportunities for Youth Entrepreneurs

**Moderator: Emeka Ile, Director, Business Development, USAID Markets II**

**Panellist:**

1. Chima Nnadozie, Head SME Diamond Bank Plc
2. Representative from LAPO Microfinance Bank

### 7.2.1 Key issues discussed

The moderator welcomed everyone and introduced the panellist. He then raised the following salient questions;

* What do we really want to get out of this session?
* What do we really mean when we talk about financial inclusion?
* What is changing in the landscape?
* How can young entrepreneurs develop?
* As a business development facilitator, what can we really gain from here? What can we get out of here?

He asked the audience who understood what financial inclusion is? An attendant responded that financial inclusion is a process where individuals would be enabled to have an idea as to how finances flow in the system. One said it is the usage and accounting of figures used in executing projects while another responded that it is a situation where everybody becomes a stakeholder in the financial system.

The moderator agreed with the given responses and asked another question, according to him, how do we get integrated into how the financial institution works? In his own words he said that Nigeria’s time bomb is youth unemployment. The thinking time bomb is how to absorb or curb unemployment in Nigeria because something needs to be done. He asked how we could make the failing system to work such that youth become active participants. He added that it is always a two way flow; what is available and how to key into what is available to make it work, he however advised participants to always make the financial system go beyond the notes.

Mr. Chima Nnadozie responded to the questions raised by the moderator, according to him, a good background has been set and more light will just be thrown on what has been laid by the moderator. He contributed that financial inclusion is all about those things done to get people who are not involved as stakeholders. In his opinion, what makes one a stakeholder for instance, driver’s license or Visa cuts some people off from being involved hence basic requirements such as voters card or national driver’s license has helped everyone open an account.

Also, the need to find a way to reach those at the grass root level has brought a lot of improvement on financial inclusion, the leniency banking for example was introduced as a new strategy to get those at the rural areas get involved in the banking sector by operating a shop bank instead of the rigorous steps of going all the way to a bank.

Financial literacy he said is a potent way to access being included in the financial system because it gives one the opportunity to get informed on financial inclusion or system. The bigger picture of financial inclusion aids organizations who control the monetary system like CBN monitor the financial system, unlike the partial results achieved when a larger part of the financial system are not included. Youth have to be a part of the financial system to be stakeholders.

The moderator asked Mr. Nnadozie how we can get involved in the financial system and he replied that one key way to get involved is to first identify those financial bodies that can meet our needs, for instance there are several financial institutions that can meet ones need. The moderator urged youth to get information, to browse so as to key into the financial or bank information on business products and services offered by the banking sector.

The key point he made was that the power to get everything done lies in our hands. The moderator then asked what we have to do first to get financial assistance from banks. A participant replied that to do so, one must first open a bank account. The moderator acquiesced and added that in the past, a lot of near impossible requirement follow the processes in opening an account but today, a lot of those processes have been scraped out to make people have easy access to finances, he cited an example of how our phones are now enabled to open a bank account. The moderator then asked participants if they have ever used their phones to open an account, and nobody responded.

Mr. Nnadozie added that financial inclusion is not only about commercial banks but also operational in micro-finance bank. CBN according to him has created a 3 KYC tiers to aid financial inclusion and they are as follows;

* In tier 1, you do not need serious documentation, you can open an account but with restrictions like not enabled to withdraw 20 thousand naira with the balance not being more than a specified amount
* Tier 2- you can open an account but with a form of identification like national identity card and here the amount improves
* In tier 3, you can bring along any of the 4 required cards; National Identity card or driver’s license. Here, there is no limit to your transaction.

According to Mr. Nnadozie, our phone can access the tier 1 account but others require our presence at the banks. He added that banks have tailored products to different segments, for example, there are student accounts, or small scale businesses.

The moderator called on the participants to tell the audience the story of their personal challenges as small scale entrepreneurs. Some participants conceded and narrated their personal challenges. The first respondent narrated that she sells kerosene which she buys from refineries and sell in small scales like in bottles. The challenge she said she had was that she gains more profit buying the product in large quantities but needed to be well funded to achieve this as she does not have the money to buy in the supposed quantity. She intoned that she would like to take a loan but do not have a business name yet.

The other respondent narrated that he operated a catfish pond and due to heavy rain storm lost his business, he said he had financial challenge at the time and had gone to the bank for a loan but was not granted because he had no collateral. A female respondent said she operates a hair dressing salon, and that she has two workers under her supervision. However, she said she had noticed that each time she sends them to transact business at the bank for her; they take so long returning due to poor network or insufficient staff in the bank.

The fourth narrator told how he owns 2 plantain plantation farms with the focus to go into plantain flour production. He said he planted about 290 plantains which he found out were not growing and to get them productive, he would need a loan to aid him hire tractors to help work the land better.

However, the interest rates in banks are too high and he does not want to be enslaved because of money, so until he gets an interest rate clarification from banks, he has decided not to open a business account. Another respondent introduced himself as a farmer. He narrated that he got information that bank of Agriculture was giving out loans and decided to go get one as well but while there, he was encouraged by them to form a cooperate group for easy access.

He said he consulted some women to form a cooperate group and they joined him, they did all the requirements so as to register and collect the stipulated amount of money but the processes was too long and for almost a year, they have been given nothing and at the end of the day they were left high and dry.

The moderator thanked the narrators for sharing their business experiences and challenges to the audience, he however said that there are several options opened to us and getting information on the one that suits ones interest or business type is a right step to take. He asked Mr. Nnadozie to respond to the challenges the narrator faced in their businesses.

Mr. Nnadozie responded that there are ways banks reasons. First, the kind of money banks give out as loans are the same we deposited and will collect from the ATMs without stories, so this puts a limit as to the kind of loans one will collect, this is the first barrier. Two, banks need to be careful as to who they lend to and part of it is to separate an individual from his business so they can monitor what one is doing, there has to therefore be a meeting point. Third, participants were urged to give their business a registered structure to enable them take loans, according to him, if youth have an account in a business name, it will enable banks do a proper appraisal on their business. About the kerosene business, banks will ask if the participant in question was authorized to do that kind of business before considering the loan she asked for.

Mr. Nnadozie added that banks are holding our money in trust for us so they will want to get clarity from us whenever we need a loan service. He then asked the attendants the key thing every growing business requires and the unanimous reply was every growing business must have a business plan, not less than 2 pages and concise. On interest rates he said that rates are like prize for money and what affects it are things like inflation, risk also affects interest rates. He informed participants that there are other places that give funds at lower interest rates and most are government institutions which are not funded by commercial banks. He added that other organizations like YOUWIN give out capital grants but most youth are not involved in it. He added that it is important to understand how banks operate, however, family and friends are ones best bet as sources to generate money from, the key issue is to think big and start small. Banks are there to provide support for growing businesses and ensure their return of the loaned money, besides there is SME banking provided by banks.

The moderator summed up all that has been said and urged participants to shun rumors and walk to the bank to ask questions, to get informed on what can be done or other alternatives to take. According to him, no young person should accept rumours, rather, they should goggle to get informed and try it.

Contributions were made to conclude on the issue. A respondent said that most times people form cooperation when there is a catch about loans, according to him, cooperation should be formed when there is a common interest because cooperation is like a long term investments and banks need to know how long it has been in existence and its consistency. Another said that accessing funding for small business has not been easy. Bank of Agriculture finds it difficult to release loans he claimed; according to him, even our own organization requires you to have government backups before leasing out loans. Now that people are aware, how do we now negotiate on a better platform as this is a new generation that did not deserve the pay for the mistakes of the past generation? He advised that we should let these financial organizations come up with better platforms to integrate young entrepreneurs in. A participant suggested that the Rivers state government should make available CFOs, that is Certificate of Occupancy to enable young entrepreneurs collect loans from banks.

The moderator concluded on this session and pointed out key bullet points to note;

* How to actively participate in the financial inclusion system
* How to key into the financial system
* And how our businesses need to plug in by having bank accounts.

The moderator asked Mr. Nnadozie to give a last word; the latter replied that CBN released N220 billion for small business and it falls into two categories of banking; the micro-finance banks and commercial banks. According to him, CBN has entrepreneurship development centers in 6 geo-political regions, so if youth can locate these EDCs, and attach themself to these organizations to enable you access the allocated funds for better partnership. On collateral, he said that Nigerian banks are advancing and he presently knows about 2 banks which could loan money without collateral but with terms and conditions, and they are Diamond Bank and First bank of Nigeria Plc. Diamond Bank Plc. for instance can lend up to N3 million but of course with terms and conditions and such terms and conditions are as follows;

* The business must have been in operation for at least one year
* The business must be making profits
* The business must have a specific location
* Your money must be there in your account, that is, there must be capital with evidence of asset
* You must have a business account you have run for at least 3 months
* The amount of money you get

The moderator concluded and said that participants should at least be able to explain their business. He added that the risk of a one man business affects the interest rate banks charge small businesses because unlike transacting in the case of an organization where the death of the head can be easily replaced, a one man business can go down if the owner dies thereby putting banks at risk.

### 7.2.2 Recommendations from the sessions

* The moderator recommended that young entrepreneurs should first be able to explain their businesses to enable interested financial institutions have a clear picture of what they are applying for.
* Mr. Nnadozie recommended that youth should locate the EDCs close to their region, and attach themself to these organizations to enable them access the allocated funds for better partnership
* The moderator charged youth to shun rumors and walk to the bank to ask questions, to get informed on what can be done or other alternatives to take. According to him, no young person should accept rumors, rather, they should goggle to get informed and try it.
* The moderator urged youth to know that there are several options opened to them and getting information on the one that suits ones interest or business type is a right step to take.
* The moderator stated that for youth to succeed, they must first know and understand that the power to get everything done lies in their hands

# 8.0 CLOSING

Mr. Eze Wodu, Job Creation Manager, Rivers State Sustainable Development Agency gave the Vote of thanks. He acknowledge and appreciated all the contributions of the partners including Foundation for Partnership Initiatives in the Niger Delta, the United Nations Industrial Development Organization, the Niger Delta Development Commission, the Small and Medium Enterprises Development Agency of Nigeria, and the Rivers State Sustainable Development Agency.

He thanked participants for all the engaging and impassioned discussions that had gone on for the past two days. He acknowledged the all the resource persons, background papers presenters and the planning team and reiterated that PIND did not want the Youth Link Forum to become just another talk shop.

In closing, Bose Eitokpah, Strategic Programs Manager, PIND Foundation reiterated the purpose of the Forum. She said the Youth Link Forum was aimed to serve as a platform for discussion, networking and action that focus on enablers for shaping and instilling a positive attitude in young people. It also provide an opportunity for like-minded organizations and individuals to inform and influence policies and approaches that promote results oriented programs for unlocking opportunities for youth in Niger Delta.

She said she hope that participants can use all they heard over the two days to develop the right skills sets for the world of work, entrepreneurship and contribution to the development of the Niger Delta. She urged the stakeholders to think through how to form new partnerships and forge new relationship so that as they depart from this forum they can gain employment or become entrepreneurs.

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