

**YOUTH
ENTREPRENEURSHIP
DEVELOPMENT** | **برنامج تعزيز
الريادة الشبابية**

**Profile of the Young Entrepreneur
in the West Bank**

August 2011



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Preface

Palestinian youth between the ages of 15-29 represent about 30% of Palestine's total population. These youth are highly educated and motivated individuals; yet they face many challenges, including high unemployment rates and other barriers to entering the job market. According to PCBS, one-third of all Palestinian youth are unemployed. However, these youth also represent a potential asset for Palestinian development: if provided with the necessary tools and guidance to support new business development, youth-founded enterprises can promote private sector development and create jobs. Thus, an opportunity exists for Palestinian Youth-Serving Institutions (YSIs) to provide practical, applied training and support for young entrepreneurs as they work to establish new enterprises.

In an effort to support YSI's development of quality entrepreneurship programs for young Palestinians, the International Youth Foundation's USAID-funded Youth Entrepreneurship Development (YED) program engaged two youth interns to conduct this *Profile of the Young Entrepreneur in the West Bank* during the summer of 2011. This report is part of that YED's overall mandate to improve employability and entrepreneurship opportunities for young Palestinians by partnering with relevant public, private, and civil society institutions. Through building strong partnerships, YED supports quality, results-oriented, and sustainable initiatives that build on international best practices for the Palestinian context. At the heart of this initiative is an approach that empowers the YSIs and strengthens their capacity to serve Palestinian youth to start enterprises or become more employable.

The overall objective of this study is to better understand the common characteristics and profiles of young Palestinian entrepreneurs in the West Bank, in order to showcase their efforts and to provide role models of successful young entrepreneurs that might encourage other young people to start an enterprise. This study applies the best practices identified in YED's Standards of Excellence for Entrepreneurship Development Programs to real-world scenarios in order to examine their applicability. Based on these conclusions, the study provides practical recommendations for YSIs implementing entrepreneurship programs; IYF feels that serious consideration of these findings and recommendations can lead to more comprehensive, effective, sustainable youth entrepreneurship development programs.

IYF would like to thank the two interns who conducted this study, Jessi Wolz and Wa'ad Taweel, for their outstanding effort in gathering the unique perspectives young entrepreneurs in Palestine that provided a strong foundation for the findings and recommendations developed in this study. We greatly appreciate their dedication to providing concrete, actionable recommendations for YSIs implementing programs to support the development of young Palestinian entrepreneurs. We also thank the organizations that provided names and contact information that enabled us to reach out to young Palestinian entrepreneurs. Finally, we greatly appreciate the contributions of the 39 young entrepreneurs who took the time to share their experiences and ideas with us, which made this study possible.

Enjoy the report,

Dr. Mohammed AlMbaid
IYF/Palestine Country Director

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Lastly and most importantly, the team would like to thank the young entrepreneurs who participated in this study. Your input and enthusiasm were vital to this study, and created a lasting impression on the research team. Best of luck to all of you.

Acronyms

IT	Information Technology
IYF	International Youth Foundation
MFI	Microfinance Institutions
NGO	Non-governmental Organization
NIS	New Israeli Shekel
USAID	United States Agency for International Development
YED	Youth Entrepreneurship Development Program
YSI	Youth Serving Institution

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EXECUTIVE SUMMARY

From June to August 2011, two interns – an American graduate student and a Palestinian undergraduate student – conducted this study profiling young Palestinian entrepreneurs with support and guidance from the International Youth Foundation (IYF) in Ramallah. This study was undertaken in order to inform development of IYF’s entrepreneurship training components for IYF’s Youth Entrepreneurship Development (YED) Program, which is funded by USAID West Bank/Gaza.

The study aims to understand more fully the experiences and perspectives of young Palestinian entrepreneurs, in order to identify strategies to strengthen YED’s entrepreneurship programs. Furthermore, the study intends to identify, analyze, and highlight elements of successful youth entrepreneurship in the Palestinian context for YED and/or its partner youth-serving institutions (YSIs), as well as provide case studies of successful youth entrepreneurs that can inspire other youth considering an entrepreneurial undertaking.

A. Methodology

The initial phase of the research study consisted of desk research to review existing literature on small and medium-sized enterprises, and the youth sector in the West Bank and Gaza (see Annex 4 for a list of documents reviewed). During this phase, the research team also compiled a list of organizations in the West Bank that implement activities related to youth or small enterprise development, in order to identify potential avenues for interviewee selection.

Based on the outcomes of this research and feedback from YED team members, the research team developed a semi-structured interview guide. This interview guide was pilot-tested in three interviews, and then revised to improve its clarity and continuity, as well as the quality of data generated. For data collection, the research team used a purposive, snowball sampling method, relying primarily on points of contacts from organizations compiled during the desk research phase. Based on this approach, 39 young entrepreneurs were interviewed, including 21 females and 18 males.

B. Key Findings and Recommendations

- University-educated young entrepreneurs exhibit the highest level of entrepreneurial aptitude. They have varying levels of business-related education or training, and their businesses represent a variety of sectors and levels of maturity. Personality and behavioral attributes needed to successfully run a business are more important than core business skills. Interpersonal and communication skills are the most important skills a young entrepreneur can possess in order to be successful. Passion, patience, and a strong support network were also frequently mentioned.

Recommendation: Recruit beneficiaries from a variety of educational and experiential backgrounds. Build young entrepreneurs’ confidence and skills by offering programs that regard

them as capable, innovative, and independent individuals. Offer applied opportunities to develop communication and interpersonal skills.

- Youth-serving institutions' business training curricula place too much emphasis on business theory. Young entrepreneurs want practical applications of business models that are both engaging and useful to the everyday realities of running a business in the Palestinian context.

Recommendation: Design trainings that are dynamic and fun, and provide real-world applications of business models rather than theory. Adopt flexible training curricula that enable young entrepreneurs to adapt training to their individual needs. Solicit youth participants' feedback on all trainings offered, and continually adapt training content based on their inputs.

- Youth serving institutions can increase program efficacy and legitimacy by including the perspectives of experienced entrepreneurs in all components of youth entrepreneurship program development, including curriculum development, training and mentoring. Young entrepreneurs believe that YSIs have good intentions to help them, but lack staff members who are experienced in starting a small business and carrying it to success.

Recommendation: Integrate experienced entrepreneurs into all elements of youth entrepreneurship programs: include them on beneficiary selection teams; invite them to facilitate trainings; serve as guest speakers at special events; and mentor young entrepreneurs. Leverage their experience and contacts in order to identify links to financing and mentoring networks.

- Informal mentoring networks are the primary source of guidance for young entrepreneurs, who prefer to seek the advice of friends, family members, and former colleagues regarding their business activities. They also seek diverse opinions, and value the freedom to choose which advice or assistance they find most useful.

Recommendation: Design mentorship programs to accommodate a diverse set of needs and expectations among young entrepreneurs. In order to make mentorship a meaningful and useful experience, YSIs should consult with each young entrepreneur regarding his/her preferences and strive to accommodate them.

- Young entrepreneurs adopt a piecemeal approach to financing their business activities, often using a combination of financial links including: informal loans and grants from family and friends; formal loans and grants through institutions; self-financing; and favorable payment agreements and partnerships.

Recommendation: Facilitate young entrepreneurs' access to financial products that cater to their unique and diverse circumstances. Explore strategies that will encourage lending institutions to consider alternative repayment policies and collateral requirements, and consider innovative approaches to financial linkages that offer incentives for high achievement and participation in program components. Also, explore opportunities to link young entrepreneurs with venture capital funds, where appropriate.

- Young entrepreneurs face a variety of barriers to entering the Palestinian market, including an unfavorable public perception of their capacity and potential due to their age, risk-averse investors, unsavory business practices, and a lack of intellectual property protection. Marketing is also an ongoing challenge for young entrepreneurs, regardless of the age of their business.

Recommendation: Training should also address challenges in the Palestinian business-enabling environment. Integrate marketing support into programs’ training and mentorship components. Provide marketing strategies and options that are financially possible for young entrepreneurs starting new businesses to undertake. Engage the media to disseminate young entrepreneurs’ success stories, in order to help to eliminate harmful and misguided public perceptions on the capacity of young entrepreneurs, and to inspire young people who possess a great idea and entrepreneurial aptitude, but dismiss entrepreneurship as a career option due to fear of failure.

“We want these organizations to believe in what we can do, not in who we are.”
– Nadeem, 28, owner of a marketing and consulting company

C. Case Study

Aya Mleitat

Age: 22

Location: Beit Foreek, Nablus Governorate

Sector & Business: Agriculture, Solidarity Farm

Motivations for Becoming an Entrepreneur

Aya wanted a career in which she could avoid routine, be independent, and continually “change, develop, and improve.” She wanted to connect her studies in sociology to the business world, and to make the agriculture sector in Palestine more scientific.



Challenges

Entering the agricultural sector as a woman was intimidating, because people thought it was culturally inappropriate for a woman to raise sheep and sell the meat. In order to acquire business skills, Aya participated in a business-training program through Tomorrow’s Youth Organization in Nablus, and also received a grant from YMCA.

Elements of Success

Aya credits her success to courage and passion. She is committed to learning “something new every day.” She says “nothing comes so quickly,” so young entrepreneurs must have patience, and they should “learn how to convince people” of their business concept.

I. INTRODUCTION

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The study aims to understand more fully the experiences and perspectives of young Palestinian entrepreneurs, in order to identify strategies to strengthen YED’s entrepreneurship programs. Furthermore, the study intends to identify, analyze, and highlight elements of successful youth entrepreneurship in the Palestinian context for YED and/or its partner youth-serving institutions (YSIs), as well as provide case studies of successful youth entrepreneurs that can inspire other youth considering an entrepreneurial undertaking.

A. Methodology

Desk Research and Literature Review. In order to gain a deeper understanding of the young entrepreneur’s experience in Palestine, the research team conducted a literature review on small and medium-sized enterprises and the youth sector in the West Bank and Gaza (see Annex 4 for a list of documents reviewed). To understand the Palestinian experience within the larger international context, the team also researched global youth entrepreneurship initiatives and trends. During this phase, the research team also compiled a list of organizations in the West Bank that are implementing activities related to youth or small enterprise development, in order to identify potential avenues for interviewee selection.

Tool Development. Based on the outcomes of this research, and feedback from the YED team, the researchers developed a semi-structured interview guide. One of the researchers, a native Arabic speaker, translated the guide from English into Arabic. The interview guide was pilot-tested in three interviews, and then revised to improve its clarity and continuity, as well as the quality of data generated. Midway through the data collection phase, the research team made small changes to the order and wording of a few questions to improve clarity on certain themes (see Annex 5 for English and Arabic versions of the interview guides).

Sampling Methods. The research team adopted a purposive, snowball sampling method to identify potential respondents. Starting from the list of organizations compiled during the desk research phase, the research team began meeting with points of contact to explain the research objectives, and to seek names and contact information of young entrepreneurs. The research team encouraged these contacts to recommend young entrepreneurs from all West Bank Governorates and economic sectors who might be interested in participating in the study (see Limitations section, below). Meanwhile, the research team began conducting interviews with the Ramallah-based young entrepreneurs they had identified through this process.

B. Sample Size and Distribution

Ultimately, this study interviewed a total of 39 young entrepreneurs between the ages of 20 and 35 years of age. Of the 39 entrepreneurs, 21 are female and 18 male. Most of the entrepreneurs interviewed (26 of 39) are either currently enrolled in or have completed a university degree program.

Age Range	Distribution
20 – 23	12
24 – 27	13
28 – 31	13
32 – 35	1

Education Level	Distribution
High school incomplete	3
High school completed	5
Technical diploma	2
University incomplete	6
University completed	20
Advanced degree	2

*One entrepreneur attended a special school for the deaf

These 39 entrepreneurs represent a total of 36 businesses, as three respondents were joined in the interview by business partner. Twenty-six of these businesses are located in urban areas and 10 in rural areas. Twenty of the entrepreneurs interviewed conduct their business activities in Ramallah (see Limitations section, below). Of the 36 businesses represented in the sample, 30 are less than three years old; 20 of the 36 businesses are registered, and four are currently undergoing the registration process.

Sector	Distribution
Services	23
Agriculture	4
IT/ICT	4
Social Enterprise	3
Wholesale/Import	2

Businesses within the Service Sector	
Beauty/Health	6
Advertising/Event Mgmt.	5
Retail/Handicrafts	4
Arts/Entertainment	3
Automobile	2
Food Production/Services	2
Childcare	1

Governorate	Urban	Rural
Ramallah	17	3
Nablus	3	4
Bethlehem	6	-
Jenin	-	3

C. Limitations

Three main issues affected the range of respondents that the research team was able to reach during the course of the study: time constraints, a disproportionate number of female respondents in the sample, and travel restrictions. Each of these issues is considered separately below.

Time. Time constraints limited the number and geographic coverage of interviewees. Many contacts offered to assist the team's search for young entrepreneurs, but were unable to do so in the short time frame within which the study was undertaken. The limited time frame also posed a challenge in reaching young entrepreneurs in the governorates furthest from Ramallah, such as Tulkarem, Qalqilya, and Hebron. However, the lack of representation from young entrepreneurs in these governorates is also partly due to the migration trend of young people, especially entrepreneurs, to Ramallah from the rest of the West Bank. Indeed, 15 percent of the young entrepreneurs interviewed for this study are originally from other West Bank governorates, but migrated to Ramallah to conduct their business.

Gender. Since the research team partly relied on points of contacts at organizations working solely with female entrepreneurs, the study's sample has a disproportionate number of females in comparison to national statistics on entrepreneurship, especially in rural areas. According to the 2009 Global Entrepreneurship Monitor Report on Palestine, males make up around 81 percent of early-stage entrepreneurs in Palestine, and 71 percent of entrepreneurs operating in rural areas.¹ However, in this study, females represent 54 percent of the total sample, and 100 percent of the entrepreneurs interviewed from rural locations.

Travel Restrictions. Due to travel restrictions associated with the Israeli occupation, the research team could only travel in the West Bank, precluding the possibility to conduct research in Gaza and East Jerusalem.

D. Structure of the Report

Analysis of the data collected and the findings reported in this document are structured around the YED Standards of Excellence for Youth Entrepreneurship (please see Annex 1 for a copy of the YED Standards of Excellence). These Standards of Excellence provide guidelines for best practices in implementing youth entrepreneurship programs, and identify key elements that promote effective and efficient implementation of quality youth programming in eight technical areas. The YED Standards of Excellence reflect IYF's global experience in youth programming, but are grounded in the Palestinian context based on inputs from YED's YSI partners gathered through a series of stakeholder outreach efforts, as well as a review of available literature relevant to YED program objectives.

Some of the Entrepreneurship Standards of Excellence have been grouped together for the purposes of this study, in the interests of organizing the available data; the five main categories used in this study include: (1) Entrepreneurial Aptitude and Beneficiary Selection; (2) Core Business Skills and Complementary Skills; (3) Business Mentorship; (4) Links to Financing; and (5) Business Launch and Follow-up.

¹ Early stage entrepreneur is defined as the owner-manager of a new business that has been operating for no more

II. ENTREPRENEURIAL APTITUDE & BENEFICIARY SELECTION

The first two components of the YED Standards of Excellence for Youth Entrepreneurship: business aptitudes and beneficiary selection, discuss strategies to identify and engage program participants that have the best chance of succeeding in an entrepreneurial endeavor. According to these guidelines, the assessment and selection process of entrepreneurship program participants should evaluate a candidate's general business knowledge, project management skills, strategic and creative abilities, problem-solving capacity, and educational level, among other skills, in order to assess how well-suited the candidate would be to undertake the establishment of an enterprise.

In light of these recommendations, the data were analyzed to identify the respondents' reported motivations, behavioral attributes, personal values, and educational level, in order to assess how closely these individuals matched the entrepreneurial profile, and to provide recommendations and considerations for the initial aptitude assessment and beneficiary selection elements of youth entrepreneurship programming based on the respondents' inputs.

A. Examining Initial Motivations

Among the young entrepreneurs interviewed for this study, there were two main categories of initial start-up motivation: those who started a business out of necessity, and those whose entrepreneurial endeavors were opportunity-driven. Out of 39 respondents, eight said they were motivated to start their business solely out of necessity (including: the loss of a job, inability to find a job, or need for income). Most of the young entrepreneurs in this necessity-driven group seemed to lack the "entrepreneurial spark" and cited a low level of business activity; however, there are two noteworthy exceptions.

Alya, 29, as a mother of four and the sole breadwinner in her family, recently started a small sheep-raising business to supplement her sporadic sewing work. Alya says family and friends discouraged her from starting the business since it required her to learn how to drive a car and travel door-to-door alone selling her products to strangers. She speaks proudly of her business, and believes her success is a result of her interpersonal skills, determination, and the recent approval of her products by the Ministry of Health. If she were not raising sheep, she says she would collect eggs from chicken farms, and clean and sell them.

Mohammad, 29, struggled to find a job after graduating with a Bachelor's degree in IT from a local university. Living in Jenin, but looking for work in Ramallah, he had limited access to information on job opportunities. After more than a year of looking for work, he finally found a job working for the parent company of Palestine's first mobile phone network. Witnessing the rapid growth of mobile phones in Palestine, and determined to ensure that other youth would not be forced to suffer from unemployment like he had, the idea for Souktel took shape. Working with Palestinian and international colleagues, he co-founded the venture shortly afterward.

These two cases demonstrate that necessity-driven motivations do not necessarily preclude an individual from developing entrepreneurial aptitude, as these young entrepreneurs discovered their entrepreneurial drive or concept through the experience of hardship. However, in general, the necessity-driven group did not exhibit the same drive and entrepreneurial spirit as the opportunity-driven entrepreneurs' group, and often were less successful as business owners.

As opposed to those who had started their business for lack of other income-generating activities, opportunity-driven entrepreneurs consciously choose a career in entrepreneurship in order to exploit business opportunities. The individual respondents classified as opportunity-driven entrepreneurs in this study expressed motivations ranging from the recognition of a market opportunity to the desire to be independent and avoid routine. Nearly half of these respondents expressed dissatisfaction with their previous experience working as an employee, or in the prospect of doing so in the future.

Seven of the opportunity-driven entrepreneurs said they had started their business based on a strong desire to remain independent and have something of their own. Several others said they wanted to avoid routine and choose a career path that allowed them to continually learn, change, or create. Some had turned a hobby, such as photography or design, into a business and are motivated by a passion for their service or product. Lastly, a number of the opportunity-driven entrepreneurs are also motivated by social causes, whether it is improving Palestine's economy, their communities, or the lives of women and youth.

B. Recognizing Critical Entrepreneurial Aptitudes in Youth

In order to capture the behaviors, personal qualities, and motivations that delineate the successful young entrepreneurial spirit, the research team identified twelve respondents that they felt had exhibited the highest entrepreneurial aptitude and passion. From this group, some of the common characteristics that distinguished these young entrepreneurs and promoted their success as business owners included: being product- and mission-driven; independent, courageous and able to take initiative; being challenge-seekers; committed to learning; willing to sacrifice and work hard; determined and persistent; being able to multi-task; and being ambitious.

The following table presents these outstanding characteristics with a corresponding sample case study. While the characteristics identified in this list are not mutually exclusive and by no means exhaustive, they do identify some key characteristics of a successful youth entrepreneur and provide real-life examples of how these characteristics promote their success.

Characteristic	Illustrative Case Study
<p>Product- and Mission-driven</p> <ul style="list-style-type: none"> ▪ Have a passion for their concept, product, or service ▪ Believe their product or service fills a unique market gap ▪ Driven by a social agenda 	<p>Nadeem, 28, and his partner started an advertising and consulting company two years ago out of a desire to “unleash their creativity” and “free themselves from the restrictions imposed by their previous jobs.” With big firms as their target clients, they faced many challenges breaking into the market as young entrepreneurs. They did not take out loans or accept external financial assistance because they wanted “to change the perception that Palestinians are poor, and need help from the outside.” Working from their garage, they secured their first client in Jordan. They claim they “don’t want money or success,” but are driven by passion and their desire to “show the world that youth can make a big change.”</p>
<p>Independent, Courageous and Able to Take Initiative</p> <ul style="list-style-type: none"> ▪ Ignore their critics and do not wait for encouragement ▪ Confront commonly held beliefs regarding the entrepreneurial capacity of youth ▪ Are protective of their independence ▪ Believe “hesitation is the enemy of entrepreneurship” 	<p>One year ago, Mohammed, 21, established an online forum for young Palestinians to share their “creative ideas, innovation, and talent.” Mohammed started the organization without any financial capital, and expressed a determination “to do everything all by myself.” He rejected financial help from business people because he felt that if he “took the money ... they would want a say in how [the business] is run.” Instead, he worked at a restaurant to save money for start-up costs. He recently began designing and selling youth-targeted t-shirts in order to generate more revenue. Mohammed says he is happy that he paid the start-up costs on his own, and believes he would have been less motivated otherwise: “I am happy we didn’t get any support in the beginning. If I had the money, I wouldn’t have started making t-shirts.”</p>
<p>Challenge-seekers</p> <ul style="list-style-type: none"> ▪ Seek and embrace challenges as learning opportunities ▪ Develop creative solutions to problems ▪ Choose a more challenging path because they believe it is necessary for success 	<p>Mohammed, 23, and five co-founders recently opened a space for young people with innovative ideas to gain access to the latest technology, mentorship, and speaking events. Mohammed struggled to convince his family that he was making the right career decision, and he and his partners continue to face financial challenges. However, Mohammed feels that the absence of emotional and financial support from family was an asset, as it tested his determination to succeed. He also says that while he sometimes worries about “how to pay next month’s rent,” “some of the pressure is healthy for the business.”</p>

Characteristic	Illustrative Case Study
<p>Committed to Learning</p> <ul style="list-style-type: none"> ▪ Believe in continual self-development ▪ Seek out new learning opportunities related to their business activities ▪ Honest about their limitations and weaknesses, and strive to eliminate them 	<p>In 2010, Sireen, 22, started an e-commerce business targeted at the hospitality industry in Palestine. Sireen saw potential for e-commerce in Palestine, but knew little about business or IT. To overcome this, she switched her university studies from civil engineering to business, and began volunteering at an internet service provider. She won first place in Birzeit University's <i>Nijad Za'ni</i> business plan competition and was also supported by the Welfare Association through a cash grant and donated office space. She is now making sufficient profit to rent her own office and pay for one part-time employee.</p>
<p>Willing to Sacrifice and Work Hard</p> <ul style="list-style-type: none"> ▪ Disciplined, hard working, and willing to sacrifice for the success of their business ▪ Prioritize entrepreneurial activities over social and other activities 	<p>Joseph, 25, started a web, desktop, and mobile applications development company in 2008. He initially received support for business start-up from his university's business incubation center, but since has had to work harder to support his entrepreneurial activities. At one point he had four jobs, working 20-hour days, seven days a week, in order to save money for business and living expenses. He believes intense dedication is part of running a business, and says young entrepreneurs "at some point have to give up their social life and family time, and just limit themselves to starting their business."</p>
<p>Determined and Persistent</p> <ul style="list-style-type: none"> ▪ Determined to succeed ▪ Not swayed by negative feedback or initial failures ▪ Always have a "Plan B" 	<p>Two years ago, Salam, 30, started a company that imports and distributes international specialty foods. In order to gauge local demand for her products, Salam approached local storeowners to gather information about their sales, but they refused to share the information with her. Instead, she developed a plan to conduct market research by visiting local stores every day to count by hand the international products on the shelves in order to gauge rates of demand and supply.</p>
<p>Able to Multi-task</p> <ul style="list-style-type: none"> ▪ Manage their business while raising a family, completing their studies, working a full-time job, starting a second business, or volunteering 	<p>Ayman, 25, runs an IT company with two partners. In addition, he maintains a full-time job to help pay for his business and personal living expenses, and recently started a new business project on his own, in which he plans to bring high technology to the Palestinian tourism sector. He is also a board member and technical consultant for a local sports organization.</p>

Characteristic	Illustrative Case Study
<p>Ambitious</p> <ul style="list-style-type: none"> ▪ Have a grand vision for the future 	<p>Aya, 22, a sociology graduate, started a sheep-raising farm in her small community outside of Nablus in 2010. Although her business is new, she has clear plans for the future: within five years, she hopes to expand her farm to include three new branches. Later, she says she wants to turn her grandfather’s 11 acres of land into a garden and “a place for women and children.” She hopes to “employ women, enter international markets, and write a book about the connection between sociology and economics.”</p>

All twelve of these opportunity-driven entrepreneurs were able to convey their business concept in a clear, confident manner, providing comprehensive details of their business, and inviting the research team to watch videos and presentations about their work, thus demonstrating their intellectual passion and commitment to their business. The energy with which they explained their business was infectious. Finally, when asked what they would be doing now if they had not started their business, several of these entrepreneurs responded with “thinking of starting my business,” or “starting a different business.”

All of the entrepreneurs in this group are either working toward a university degree or have already completed one. Only half, six, studied or are currently studying business or accounting, while the rest hold degrees in sociology, law, information technology, and engineering.

C. Recommendations

While university educated, opportunity-driven entrepreneurs that exhibit the key characteristics of success identified above are more likely to succeed than lower educated, necessity-driven entrepreneurs, they also have less need for technical assistance from entrepreneurship programs. Therefore, if YSIs want to achieve the greatest impact, they should strive to select entrepreneurs with a variety of education levels, motivations, and entrepreneurial aptitudes, rather than selecting only those participants with the highest entrepreneurial aptitude.

III. CORE BUSINESS & COMPLEMENTARY SKILLS

After selecting beneficiaries possessing an appropriate aptitude for business development, entrepreneurship training programs should offer a variety of curricula to enhance youth entrepreneurs' core business skills (including business and financial management, fundraising, marketing, business plan development), and a wide variety of complementary skills, including life skills (such as conflict resolution, leadership, negotiation, and networking), business English and IT knowledge. Training should be age-appropriate to maximize participation.

The research team asked respondents to share their perspectives on the importance of these business and complementary skills, strategies they employ to acquire these skills, and recommendations for business and complementary skills training curriculum that could enhance these important skill sets more effectively and efficiently.

A. Core Business Skills

When asked to identify the core business skills that are the most important to successfully run a business, many respondents prioritized complementary skills or personality and behavior attributes. However, around half of the respondents also identified business-related skills as important for success. The core business skills identified as being the most essential for young entrepreneurs' success included: marketing; accounting and financial management; business plan development; management skills (business and human resources); and market research skills. The table below illustrates the frequency with which these skills were identified.

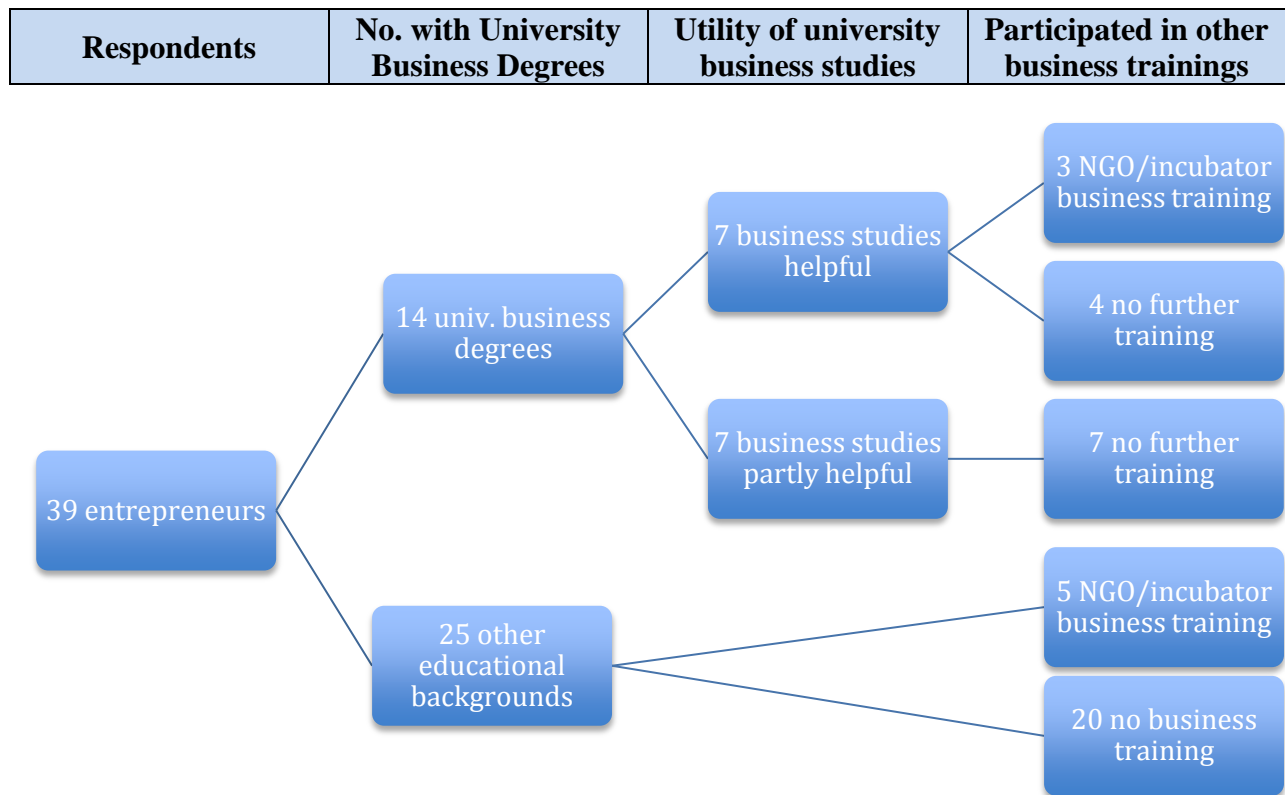
Core Business Skills Identified by Respondents	Number of Respondents Who Identified
Marketing	16
Accounting/financial management	11
Business plan development	10
Management skills (business and human resources)	9
Market research skills	9

B. Strategies to Acquire Core Business Skills

Out of 39 respondents, 14 entrepreneurs had completed or were working toward a university degree in business, accounting, or marketing. Of these, half said their business studies were helpful or relevant to their entrepreneurial activities. The other half felt their business education was only partly helpful or not helpful at all to running a business. The primary complaint among this latter group was that their business education focused too much on theory rather than practical application of business models. One young man with a degree in business administration expressed his belief that his education lacked "professionalism," and that his course projects were very different than "real life projects" in which an entrepreneur has

“deadlines, money issues, and the potential to lose everything.” Another entrepreneur echoed this lack of focus on real world applications, and added that his professors taught him “to be an employee” in a business rather than an entrepreneur.

Only eight of the 39 young entrepreneurs interviewed had participated in business training provided by NGOs and university incubators, including three who had business degrees and five who either had a degree in a different specialization or had not completed a university education. The following graphic illustrates the distribution of respondents’ educational backgrounds, relevance of any business-related university studies, and rates of participation in NGO or business incubator trainings.



Although 20 of the 39 entrepreneurs interviewed had no business training, several had compensated for their lack of business training by choosing partners with business experience. For example, one entrepreneur with a degree in computer engineering started an IT business with two other young people with backgrounds in business management and finance. Another respondent, who is a franchise restaurant owner, stated that he and his partner came together because he had the business and finance background while his partner had many years of experience in hospitality.

C. Complementary Skills

As stated above, respondents placed a high value on the complementary skills as essential knowledge to run a business successfully. The most frequent responses were attitudes and behavioral attributes, including: passion, patience, courage, self-confidence, risk-taking, and

initiative. Only a few entrepreneurs mentioned leadership, English, critical thinking, and social media skills as being critical to their success.

However, half of the young entrepreneurs interviewed cited interpersonal and communication skills as being crucial for success in launching a business. Several mentioned the need to be able to “relate to people from all walks of life,” in reference to their customers. One young man, who owns a car-washing business, said he learned that “spending time with and talking to clients,” is as important as the provision of services. Others said young entrepreneurs need to be “good speakers,” and be able to “market themselves,” to “convince others of their idea,” and be “visible,” and “appealing.” Several respondents expressed the opinion that interpersonal skills are vital in order to make purposeful connections and form a strong network. As one entrepreneur phrased it, the most important skill is “talking, talking, talking.”

D. Recommendations

Based on the inputs provided by the young entrepreneurs, and consistent with the YED Standards of Excellence, YSIs should design training curricula that is both appealing to and appropriate for young entrepreneurs. This can be a challenging task, as young entrepreneurs represent a broad range of capacities and circumstances. In order to accommodate the diverse needs and varying capacity levels of young entrepreneurs, as well as their independent natures, YSIs should offer flexible curricula that will enable participants to adapt the training to their individualized circumstances. YSIs should solicit youth participants’ feedback on all trainings offered, and continually adapt training content based on their inputs.

Many young entrepreneurs are individuals who seek change, challenge, and creativity; training content should be designed with this audience in mind. Trainings should be dynamic and fun, and provide real-world applications of business models, rather than focusing solely on theory. Content should be relevant to the Palestinian context, but also include an understanding of how the Palestinian context connects to global business trends.

Many of the respondents expressed a strong desire for YSIs to include the perspectives of experienced and successful entrepreneurs in all aspects of youth entrepreneurship programming. YSIs should include experienced entrepreneurs on the beneficiary selection team, designing and delivering relevant business skills and complementary skills training programs. These experienced entrepreneurs could lead or co-teach trainings, serve as guest speakers, and share real-world case studies that can help to make trainings more realistic and applied, rather than theoretical, contributing to the practicality of business training that young entrepreneurs seek.

IV. BUSINESS MENTORSHIP

Another core technical element in the YED Standards of Excellence for Youth Entrepreneurship is the integration of business mentors into training and entrepreneurship development programs. A business mentor shares practical knowledge, perspective and skills with the young entrepreneur throughout the entire program cycle in order to promote his or her personal and professional growth. Business mentorship should be an opportunity for collaboration between the mentor and the mentee, so that both parties benefit from the relationship and are fully vested in its success.

In examining the prevalence of mentorship use by young entrepreneurs, and the characteristics of these mentorships, the study found that young entrepreneurs rely primarily on mentors for guidance on running their business, rather than business training programs. They turn to mentors for technical advice related to their sector, as well as for advice related to business management. Only seven of the 39 entrepreneurs interviewed for this study have participated in formal mentorship programs provided by university incubators and NGOs, while the rest rely on informal mentors, such as family, friends and former colleagues.

A. Informal Mentorship

Young entrepreneurs stressed the value of mentors, stating: “we believe that mentors are crucial,” and “personal relationships are important.” This belief was reflected in the emphasis they placed on the importance of interpersonal skills for building a strong network of supporters and mentors. With only a few exceptions, the young entrepreneurs seemed satisfied with their mentor network and informal mentorship experiences.

One-third of the respondents reported that they have entrepreneurial family members. Most of the individuals in this group either worked in their family’s business while they were growing up, or they started their business with the assistance of an entrepreneurial family member. Two of the young entrepreneurs had started businesses in the same sector as their family’s business. One young entrepreneur reported that her mother had left her own business temporarily, in order to help her daughter establish a new enterprise. Yet, other respondents with entrepreneurial family members said they only seek advice from them as a last resort or not at all, preferring instead to maintain their independence.

The rest of the respondents rely on a network of friends, peers, and colleagues for advice related to their business. Several of the respondents said they have established informal mentorships with other entrepreneurs working in the same or similar areas: for example, a young woman with a sheep-raising business visits similar farms around the West Bank; another entrepreneur in the IT sector has built a strong network of mentors through his former internship at Google, and maintains that “knowing a lot of people around you” and “building the network” is second only to passion in importance.

B. Recommendations

Similar to the other elements discussed in this study, mentorship programs should be designed to accommodate a diverse set of needs and expectations among young entrepreneurs. Some entrepreneurs want a mentor who can assist with challenges specific to their sector, while others want advice on marketing strategies or general business management. Some entrepreneurs want to connect with mentors in the international market, while others want to connect with other entrepreneurs who have experience in the Palestinian context. In order to make mentorship a meaningful and useful experience, YSIs should consult with each young entrepreneur regarding his/her preferences and strive to accommodate them. Otherwise, young entrepreneurs will continue to rely primarily on informal support networks.

V. LINKS TO FINANCING

According to the YED Standards of Excellence, facilitating access to financing is a critical component of a successful youth entrepreneurship program. YSIs should work to provide links to financial institutions that cater to start-ups and/or have youth-focused lending programs. This access to finance is a critical element in the success of a new enterprise, and an area in which many young entrepreneurs need assistance.

Most of the respondents cited financial problems as a past and on-going challenge, and identified a combination of strategies they have employed to finance start-up and on-going costs associated with running a business (see Annex 3 for the Links to Financing Chart). This section examines these various financing methods and provides recommendations on the types of financial linkages YSIs should explore for entrepreneurship programming. None of the strategies are mutually exclusive, however, and most entrepreneurs have used a combination of them to finance start-up and on-going costs.

A. Self-financing

Sixteen of the respondents reported that they had used personal savings from previous or current jobs to pay for start-up costs. One entrepreneur in the IT sector continues to work in software development on a freelance basis, while another works full-time at an IT company in addition to managing his enterprise. An entrepreneur who operates a freelance photography business from home also works full-time at an established photography business, where he learned the trade. However, not all entrepreneurs have worked at jobs related to their business: one woman who owns a daycare business also works full time at an IT company, while a social enterprise owner worked at a restaurant for several months to pay for start-up costs.

B. Informal Loans and Grants

Nearly half of the entrepreneurs interviewed also financed start-up costs through informal loans or grants from family members and friends. Two entrepreneurs with businesses in the advertising sector said they had borrowed money from family members to cover up-front costs, and repaid them once their customers had paid for the services. Several of the female entrepreneurs stated that their husbands had helped pay for start-up costs. Another entrepreneur said a former university professor contributed to start-up finances of his IT business. Other entrepreneurs received in-kind support from family and friends, such as office space, land for agricultural activities, or technical equipment.

C. Formal Loans and Grants

Eighteen of the entrepreneurs took out loans through MFIs or private banks. Three entrepreneurs won cash grants through Birzeit University's *Nijad Za'ni* competition, and another received financial assistance through Bethlehem University's Lasalle Center for Entrepreneurship and

Innovation. Several entrepreneurs received grants from NGOs such as YMCA and Welfare Association, while another received a grant and temporary office space from Sharek Youth Forum.

D. Favorable Partnerships and Payment Agreements

A number of young entrepreneurs started their business in partnership with friends in order to share start-up costs, while others formed favorable payment agreements with companies from whom they purchased equipment and services. For example, a beauty salon owner says she obtained a favorable payment plan with the company from whom she bought her salon's equipment. Two entrepreneurs with an advertising business convinced the printing company to allow them to pay for printing costs only after they received payment from customers, helping to deflect up-front costs.

Aya, 22, is owner of the Solidarity Farm in Beit Foreek, where she raises a lean species of sheep. Her parents own the land where her farm is located, and they paid for the equipment she needed to start the business. She participated in a business-training program with Tomorrow's Youth Organization, through which she formed a helpful network. This network led her to YMCA, which gave her a grant to buy more sheep and food. She is presently looking for more financial assistance to scale up her activities.

Sireen, 22, founder of an e-commerce business in Ramallah, started her business with 100 NIS and a pen and paper budget. Even though her father is an entrepreneur, she did not accept financial support from him, preferring instead to start from scratch like he did. As a business student at Birzeit University, Sireen won first place in the *Najad Za'ni* competition and was awarded a grant that she used to pay for registration and website costs. She then approached the Welfare Association with her idea, and they gave her a grant and office space. She is now making enough profit to pay for the office space on her own and she recently hired one part-time employee.

Clair, 23, is the owner of a gym for women. Due to the high start-up costs of her gym, whose machines range in price from NIS 5,000-15,000, Claire took out five loans from a private bank. She also worked for an Israeli gym equipment company that later sold her the machines with a favorable payment plan. Her parents helped her financially during the start-up phase, but she no longer needs their support. Through part-time jobs and increasing business revenues, Clair has been able to pay back three of the five loans. Revenues are now high enough to cover the part-time salaries of two employees, but Clair is looking for financial support to open more branches.

E. Recommendations

Based on inputs provided by young entrepreneurs and the best practices identified in the YED Standards of Excellence, YSIs should facilitate access to financial products that cater to the

unique and diverse circumstances of young entrepreneurs. While it is certain that initial loans to youth should be relatively small, YSIs should work with lending organizations to explore alternatives to standard repayment policies and collateral requirements. Examples include:

- Adjusted loan amounts based on business production capabilities;
- Adjusted repayment terms that match business cash flow;
- Group lending schemes;
- Interest-only grace periods; and
- Quantification of youth participation in program components, such as mentorship or business training, to use as ‘assets’ or collateral for a loan.

In addition, YSIs should include incentive clauses that will encourage participation and high achievement in other program components. Examples include:

- Linking business experience, training attendance, or post-training assessment performance to incremental increases in initial loan amounts;
- Using matching grant schemes, whereby a certain amount of investment made by the young entrepreneur is rewarded with a percentage match by other investors; or
- Hosting a business plan competition whereby the most promising businesses win a small grant, larger loan, or extended repayment period.

Lastly, YSIs should explore opportunities to link young entrepreneurs with venture capital funds where appropriate.

VI. BUSINESS LAUNCH & FOLLOW-UP

In addition to facilitating linkages to financial support, the best practices identified in the YED Standards of Excellence for Youth Entrepreneurship recommend that new enterprises receive assistance for a variety of other issues related to business launch and on-going support. In order to increase the chances of business sustainability, youth entrepreneurship programming should provide support services and training to new entrepreneurs on a regular basis for two to three years after the business launch.

This section discusses the challenges that the young entrepreneurs faced in launching and nurturing their newly-established enterprise, and presents ideas on how to mitigate these obstacles. These barriers include: marketing challenges faced by many small business owners; an unfavorable public perception of young entrepreneurs' capacity and potential; and Palestine's difficult business enabling environment, which is characterized by risk-averse investors, unsavory business practices, and a lack intellectual property protection.

A. Marketing

Over half of the young entrepreneurs identified marketing as an on-going challenge, regardless of the age of their business. After business launch, most of the entrepreneurs relied on a "word of mouth" marketing strategy, and first customers were often friends and members of entrepreneurs' social networks. Only one entrepreneur said she allocated a significant amount of start-up finances to advertising.

In order to overcome this obstacle, several entrepreneurs reported that they had formed partnerships with other companies or organizations, including government ministries, to market their product or service. For example, one entrepreneur partnered with the Ramallah municipality for a service work project in which he and a group of volunteers painted stairs around the city. Other marketing strategies that entrepreneurs have undertaken include: offering coupons, setting up booths at cultural events, or using social media to market their products and services.

B. Low Public Confidence in Young Entrepreneurs

Young entrepreneurs also reported experiencing problems entering the market due to a lack of public confidence in their capacity as young business owners. The majority of these entrepreneurs have businesses in the IT and advertising sector, and their target clients are often large companies. These respondents felt that others' lack of confidence in young entrepreneurs has affected their ability to find investment opportunities, win over clients, and gain legitimacy within the larger business environment. Several said they approached many potential clients, just to be laughed at and not taken seriously: "no one believes youth can make a change ... businesses don't believe in us" and "the market looks at young people as if we aren't capable."

In order to overcome this lack of confidence in their capabilities, a couple of young entrepreneurs turned to international markets. One entrepreneur in the advertising business said his first client was a large telecommunications company in Jordan; only then was he able to win clients in Palestine. Another entrepreneur said that only international funders were willing to take a chance on his company.

C. Economies of Scale and Unethical Competition

Entrepreneurs from a variety of sectors reported that entering the market is difficult due to the presence of monopolies or large companies with strong customer loyalty. One entrepreneur said “big firms are eating the small firms,” and “big companies have the connections to keep small companies out” of the market. A few of the entrepreneurs felt that large established companies use “unethical practices” to keep small businesses out of the market, including “intimidation tactics” and “threats.” Others said that competitors resorted to spreading rumors about the quality of their services or sabotaged their products to damage their profitability.

D. Registration, Patents and Copyrights

A number of respondents cited the registration process as a challenge to establishing a new enterprise. The World Bank’s *Doing Business 2011* report ranked the West Bank and Gaza at 173 out of 183 countries for ease of starting a business. This low ranking was due to the 11 procedures, minimum 49 days, and high costs of the registration process.² For three of the entrepreneurs in this study, the registration process took close to one year, and one entrepreneur says he “lost a lot of grants” during the time it took him to navigate the system.

Another barrier is the lack of intellectual property rights in Palestine. One entrepreneur with an innovative IT product says he and his partners pursued a patent, but gave up after eight months because they found the process to be complex and frustrating. However, he worries that his lack of patent will enable larger companies to put them out of business by designing the same product and importing cheaper production parts from international markets, enabling them to undercut his market price. Another entrepreneur, who designs and imports religious souvenirs, says that shortly after he creates a new design, imitations with a cheaper price tag appear on store shelves.

E. Recommendations

The experiences shared by these young entrepreneurs confirm best practice identified in the YED Standard of Excellence regarding the need for regular follow-up for a period of two to three years after business launch. YSIs should expect marketing to be a constant challenge for newly-launched business owners, and should design training and mentorship programming to mitigate this long-term obstacle. Marketing support should provide strategies and options that are financially possible for young entrepreneurs with new businesses to undertake.

² The World Bank. “Doing Business 2011: West Bank and Gaza.” 2011. Pages 6-14.

In order to increase the public's confidence in young entrepreneurs, YSIs should undertake a public awareness campaign and use the media to share the success stories of young entrepreneurs. Disseminating young entrepreneurs' success stories can help eliminate harmful and misguided public perceptions on the capacity of young entrepreneurs. These stories can also help to inspire young people who possess a great idea and entrepreneurial aptitude, but dismiss entrepreneurship as a career option due to fear of failure.

If young entrepreneurs are not prepared to operate in the Palestinian business environment, they risk failure despite comprehensive training and guidance from entrepreneurship programming. While YSIs may not have the programming capacity or scope of work to address larger challenges in Palestine's business-enabling environment, they can provide young entrepreneurs with the tools and knowledge to help them overcome these obstacles. YSIs should include a series of trainings that provide young entrepreneurs with a full understanding of the challenges in the Palestinian business enabling environment, as well as the coping strategies to deal with them. For example, YSIs could:

- Provide young entrepreneurs with step-by-step instructions of the business or product registration process;
- Develop a guide on business law in Palestine and how to take legal recourse as a small business owner;
- Establish a list of Palestinian business interest groups.

This area of entrepreneurship programming would benefit from the participation of established and experienced entrepreneurs and/or the use of Palestinian case studies (see Annex 2 for case studies of young entrepreneurs).

VII. CONCLUSIONS AND RECOMMENDATIONS

The following section summarizes the main findings identified in each technical area of the study, and recommendations for YSIs to develop or adapt program offerings to maximize their effectiveness in developing and supporting young entrepreneurs in the West Bank.

Entrepreneurial Aptitude and Beneficiary Selection

- University-educated young entrepreneurs exhibit the highest level of entrepreneurial aptitude. They have varying levels of business-related education or training, and their businesses represent a variety of sectors and levels of maturity, but they exhibited key characteristics that allowed them to succeed in establishing a new enterprise. At the same time, less educated beneficiaries exhibited the highest level of need for training and support. Thus, the latter group may benefit more from program intervention than would the former, although their overall success may be lower.

Recommendation: Recruit beneficiaries from a variety of educational and experiential backgrounds, in order to achieve a mix of beneficiaries who are most likely to establish a successful enterprise, and those who are most in need of training and support.

Core Business and Complementary Skills

- Personality and behavioral attributes needed to successfully run a business are more important than core business skills. Interpersonal and communication skills are the most important skills a young entrepreneur can possess in order to be successful. Passion, patience, and a strong support network were also frequently mentioned.

Recommendation: Build young entrepreneurs' confidence and skills by offering programs that regard them as capable, innovative, and independent individuals. Offer applied opportunities to develop communication and interpersonal skills.

“Work on motivating young people, because they need to believe in themselves.”

“Give young people hope ... Inspire them to be their own leaders and take initiative.”

- Youth-serving institutions' business training curricula place too much emphasis on business theory. Young entrepreneurs want practical applications of business models that are both engaging and useful to the everyday realities of running a business in the Palestinian context.

Recommendation: Design trainings that are dynamic and fun, and provide real-world applications of business models rather than theory. Adopt flexible training curricula that enable young entrepreneurs to adapt training to their individual needs. Solicit youth participants' feedback on all trainings offered, and continually adapt training content based on their inputs.

“We hate lecturing, we hate talking about entrepreneurship ... if you need to show me how to succeed in business, show me examples of how it actually works ... we have plenty of theoretical information.”

- Youth serving institutions can increase program efficacy and legitimacy by including the perspectives of experienced entrepreneurs in all components of youth entrepreneurship program development, including curriculum development, training and mentoring. Young entrepreneurs believe that YSIs have good intentions to help them, but lack staff members who are experienced in starting a small business and carrying it to success.

Recommendation: Integrate experienced entrepreneurs into all elements of youth entrepreneurship programs: include them on beneficiary selection teams; invite them to facilitate trainings; serve as guest speakers at special events; and mentor young entrepreneurs. Leverage their experience and contacts in order to identify links to financing and mentoring networks.

Business Mentorship

- Few of the entrepreneurs had participated in formal mentorship programs; informal mentoring networks are the primary source of guidance for young entrepreneurs, who seek the advice of friends, family members, and former colleagues regarding their business activities. They seek diverse opinions, and value the freedom to choose which advice or assistance they find most useful.

Recommendation: Design mentorship programs to accommodate a diverse set of needs and expectations among young entrepreneurs. These needs may be related to knowledge of a specific sector or market. In order to make mentorship a meaningful and useful experience, YSIs should consult with each young entrepreneur regarding his/her preferences and strive to accommodate them. Otherwise, young entrepreneurs will continue to rely primarily on informal support networks.

Links to Financing

- Young entrepreneurs adopt a piecemeal approach to financing their business activities, often using a combination of financial links including: self-financing; informal loans and grants from family and friends; formal loans and grants through institutions; and favorable payment agreements and partnerships.

Recommendation: Facilitate young entrepreneurs' access to financial products that cater to their unique and diverse circumstances, including streamlining or assisting in the application process. Explore strategies that will encourage lending institutions to consider alternative repayment policies and collateral requirements, and consider innovative approaches to financial linkages that offer incentives for high achievement and participation in program components. Also, explore opportunities to link young entrepreneurs with venture capital funds, where appropriate.

“Youth may have nothing now, but they will have a lot in the future, so organizations should take risks and believe in them without needing so much up front.”

“A little money goes a long way in new enterprises ... just a small amount is so effective.”

Business Launch and Follow-up

- Young entrepreneurs face a variety of barriers to entering the Palestinian market, including an unfavorable public perception of their capacity and potential due to their age, risk-averse investors, unsavory business practices, and a lack of intellectual property protection. Marketing is also an ongoing challenge for young entrepreneurs, regardless of the age of their business, and most rely on word-of-mouth advertising and build a customer base through established personal contacts.

Recommendation: Newly-established businesses will require follow-on support for a period of at least two to three years after launch. Training should address challenges in the Palestinian business-enabling environment, including specific information on negotiating the business registration process. Integrate marketing support into programs’ training and mentorship components. Provide marketing strategies and options that are financially possible for young entrepreneurs starting new businesses to undertake. Engage the media to disseminate young entrepreneurs’ success stories, in order to help eliminate harmful and misguided public perceptions on the capacity of young entrepreneurs, and to inspire young people who possess a great idea and entrepreneurial aptitude, but dismiss entrepreneurship as a career option due to fear of failure.

Annexes

Annex 1 YED Standards of Excellence for Youth Entrepreneurship Programs

Annex 2 Entrepreneur Case Studies

Abdullah Sha'rawi

Ali Mousa

Alya Yaseen

Aya Mleitat

Elias Giacaman

Hiba Daghlas

Joseph Hodali

Mohammad Kilani

Nadeem Eseed

Wojdan Ma'aly

Annex 3 Links to Financing Chart

Annex 4 List of Literature Reviewed

Annex 5 English and Arabic Versions of Interview Guide

Annex 1. YED Standards of Excellence for Youth Entrepreneurship Programs

Technical Element	Key Points / Overview	Standard of Excellence
CORE ELEMENTS FOR ENTREPRENEURSHIP PROGRAMS		
Initial Assessment of Business aptitude	<i>An initial assessment of business aptitude (as measured by prior experience and related skills) is essential to ensure best selection of participants</i>	Agreed upon vision and understanding of the need for a business aptitude assessment for the participation in an entrepreneurship program. An assessment tool has been adopted or created and is utilized as an integral component of the entrepreneurship program. It includes questions that assess core business skills and problem-solving abilities to evaluate a potential participant's strategic and creative abilities, general business knowledge, and project management skills.
Beneficiary selection	<i>Beneficiary selection for youth entrepreneur programs ensure that youth have a basic entrepreneurial aptitude</i>	Documented criteria and procedures for the selection of participants. These procedures define business aptitude, business concept development level, and educational level; establish how participants will be notified about the opportunity to participate in the program; set the minimum capacities required for participation in an entrepreneurship program; and include an expression of interest by the participants. Criteria and procedures are fully tested and utilized.
Core business skills	<i>Core business skills are essential component to ensure the success of an entrepreneur</i>	Core business skills training curriculum has been developed or adapted and has undergone testing and revision. Curriculum includes (but is not limited to) business management, business accounting and financial management, raising funds, accessing and utilizing market information, human resource management, and marketing. Training methodology is tested, youth-appropriate, and maximizes youth participation.
Business plan development	<i>A well developed business plan increases the chances for financing and success</i>	Agreed upon vision and understanding of business plan training as a core component of an entrepreneurship program. Business plan template and business plan training curriculum is fully tested and utilized. Business plan template and training includes internationally recognized elements of a business plan including description of product or service, market and competitor analysis, operations and management plan, financial planning, and financing (analysis, financing, management).
Complementary skills (life skills, business English, IT)	<i>Complementary skills are becoming increasingly important to ensure the success of an entrepreneur</i>	Agreed upon vision and understanding of complimentary skills training as a core component of an entrepreneurship program. YSI has tested and fully utilizes a complimentary skills training as part of their entrepreneurship program. Complementary skills training includes conflict resolution, time management, leadership, negotiation, and networking.
Integration of entrepreneur and business mentors	<i>Integrating entrepreneur and business mentors provides practical aspect to the program to increase its success</i>	Agreed upon vision and understanding of the need for business mentors within an entrepreneurship program. A process has been adapted or created and is utilized as an integral component of the entrepreneurship program. The mentor program includes identification and training of mentors to ensure that mentorship is a developmental partnership through which the mentor shares knowledge, skills, information, and perspective to foster the personal and professional growth the youth participants throughout the entire program cycle, including business launch. The mentorship should create an opportunity for collaboration, goal achievement, and problem-solving.
Links to Financing	<i>Links to financing is the practical step that ensures the start up of a business for entrepreneurs</i>	Agreed upon vision and understanding of the need for a link to financing within a successful entrepreneurship program. Linkages to finance institutions that cater to start-ups and/or have a youth-focused program are formalized. Existing MOUs with finance institutions have been tested and have provided financing to current or recently participating beneficiaries in entrepreneurship programs.
Business launch and follow-up	<i>Providing support to new entrepreneurs increases the chances of their business's sustainability</i>	Agreed upon vision or understanding of the need for a component of the entrepreneurship program to include a business launch and continued support for the newly started business. YSI has a pool of identified mentors and alumni to provide follow-up with newly started businesses. YSI provides support services and training to new entrepreneurs on a continued basis for 2 to 3 years.

Annex 2. Case Studies of Young Entrepreneurs in Palestine

Abdullah Sha'rawi

Age: 30

Location: Ramallah

Education Level: Birzeit University, M.B.A.

Sector & Business: Services, restaurant franchise, Tche Tche

Brief Description: Tche Tche is a restaurant franchise started in Amman that offers high quality food and a charming atmosphere for families and young people.



Motivations for Becoming an Entrepreneur

Abdullah already had a good career with a stable salary, but noticed the need for a modern restaurant with good service and atmosphere. During visits to Amman, he frequently stopped at Tche Tche, and decided to bring the franchise to Ramallah.

Challenges

While Abdullah had plenty of experience in business, he lacked a background in hospitality. In order to compensate for this limitation, he chose a business partner that had years of experience running a five-star hotel. Abdullah and his partner struggled to convince the franchise owners that Palestine was more than occupation and curfews, and that doing business here was viable. He invited the franchise owners to Ramallah in order to change their perception.

Elements of Success

Abdullah believes risk-taking and commitment are fundamental to entrepreneurial success. He advises young entrepreneurs to “give it a try ... study it well, do your homework, and you will be successful.” He thinks leadership and the ability to think “outside of the box” are important skills, and he believes that “hesitation is the main threat to entrepreneurship”.

Abdullah would like to open Tche Tche branches throughout the West Bank and Gaza, and start a franchise of his own in the future.

Ali Mousa

Age: 26

Location: Bethlehem

Education Level: Technical diploma in Tourism, Jordan

Sector & Business: Services, automobile, Al Zawahera Station for Car Services

Brief Description: Ali's business offers car wash, oil change, and interior cleaning services



Motivation for Becoming an Entrepreneur

Ali started his business because he was unable to find work related to his diploma in tourism. He used to work for an auto parts store, so applied the knowledge he gained at his previous job to launch a car washing business.

Challenges

Ali faced financial and marketing challenges getting started. He recently took out a loan from an MFI in order to give his business a boost, but he struggles to make repayments. He says he had few customers for the first four months, and relied on word of mouth as a marketing tool. He also offered a discount card in order to attract customers.

Elements of Success

Ali has learned that interpersonal skills are as important as the provision of services in his sector. He believes customers return to his business because he interacts with them while they wait for their car to be washed. He thinks young entrepreneurs need initiative and patience to run a business.

Ali hopes to move his business to a larger space in the future so he can accommodate larger vehicles. He would like to open the first automatic car wash in Palestine so that women and children do not need to exit the car while it is cleaned.

Alya Yaseen

Age: 29

Location: Bileen, Ramallah Governorate

Education Level: High school incomplete

Sector & Business: Agriculture, informal sheep-raising business

Brief Description: Alya raises sheep that she sells during religious holidays. She used to have one ewe whose milk she sold door-to-door, but recently sold it.



Motivation for Becoming an Entrepreneur

As a mother of four and wife of a disabled man, Alya began raising sheep in order to supplement her sewing work. She is the only breadwinner in her family.

Challenges

Alya's family discouraged her when she first started her business because they thought it was inappropriate for a woman to drive alone to people's homes and sell her agricultural products. Alya says that "people used to tell me you can't do this alone," but she ignored the critics. She paid for two sheep by selling some of her family's assets, and recently took a loan from an MFI to buy three more.

Elements of Success

Alya attributes her success to her interpersonal skills and hard work. She advises other young entrepreneurs that "God doesn't give you money if you stay home," or, in other words, take initiative and work hard. She believes young entrepreneurs need to have good accounting and interpersonal skills, and need to be prepared to juggle multiple tasks at once.

If Alya were not raising sheep, she says she would collect eggs from chicken farms, and clean and sell them. In five years, she wants to have 10 more sheep, equipment for a dairy farm, and a name for her business.

Aya Mleitat

Age: 22

Location: Beit Foreek, Nablus Governorate

Education Level: An-Najah University, Sociology

Sector & Business: Agriculture, Solidarity Farm for sheep raising

Brief Description: Aya raises a lean species of sheep that she sells to retailers, restaurants, and hotels. She started with 11 sheep, and now has 20. She keeps the sheep on a strict, natural diet.



Motivations for Becoming an Entrepreneur

Aya has always loved to be outdoors, and wanted a career that would allow her to work from her parents' farm in Beit Foreek. She says she wanted a career in which she could avoid routine, be independent, and continually "change, develop, and improve." She wanted to connect her studies in sociology to the business world, as well as contribute to her society and "give more than take." Through her farm, Aya is trying to make the agriculture sector in Palestine more scientific.

Challenges

Aya says entering the agricultural sector as a woman was intimidating. People thought it was culturally inappropriate for a woman to raise sheep and sell the meat, because women usually stay on the farm and milk the ewes. Before she launched her business, Aya went to Tubas to visit a similar farm and found herself surrounded by men only. In that moment, she asked herself if this path was what she really wanted, and decided that she was determined to embrace the challenges and learn. In order to acquire business skills, Aya participated in a business-training program through Tomorrow's Youth Organization in Nablus. This program connected her with many people, and she has been able to form a strong support network. She received a grant from YMCA that allowed her to buy the first 11 sheep, and her brothers helped her buy an additional nine.

Elements of Success

Aya believes her success is due to her courage and passion. She is committed to learning "something new every day." She says "nothing comes so quickly," so young entrepreneurs must have patience, and they should "learn how to convince people" of their business concept.

Aya says there is nothing else she would rather be doing than running Solidarity Farm. She hopes to one day turn her grandfather's land into "a garden" and "a place for women and children." She wants to employ women in her village, expand her farm to other branches, and enter international markets. She would also like to write a book about the link between sociology and economics.

Elias Giacaman

Age: 29

Location: Bethlehem

Education Level: Bethlehem University, Accounting

Sector & Business: Import/Wholesale, Elias Giacaman for Oriental Souvenirs

Brief Description: Elias designs and imports religious souvenirs from China and distributes them to shops in Bethlehem.

Motivation for Becoming an Entrepreneur

Elias grew up working in his family’s souvenir business. He says he loves business and new ideas, and has tried many other business ideas in the past.

Challenges

Elias initially struggled to enter the market and convince shop owners to sell his designs, but his family’s reputation helped. Now, his primary challenge is the lack of copyright laws in Palestine. He reports that shortly after each new design he creates, imitations with a cheaper price tag appear on store shelves. He feels that the lack of political and economic stability in Palestine makes it difficult to plan for the future of his business.

Elements of Success

Elias believes he is successful because of his innovative ideas. Elias advises young entrepreneurs to start early, before they have a family or make large investments, and “be patient about profits.” He believes entrepreneurs must be emotionally invested in their project to succeed: “If you don’t like it, forget about it.”

If he were not running his souvenir import and distribution company, Elias says he would be thinking of starting a different business or working in his family’s business.

Hiba Daghlas

Age: 29

Location: Burqa, Nablus Governorate

Education Level: High school incomplete

Sector & Business: Services, retail, H2 Fashion

Brief Description: H2 Fashion is a hand-made embroidery business that combines traditional and modern styles to create accessories, clothes, and home and office décor.

Motivation for Becoming an Entrepreneur

Hiba started H2 Fashion after recognizing that Palestinian women want more modern embroidery designs. Hiba wants to be financially independent and employ people in her community.

Challenges

Hiba finds it difficult to distinguish her business concept from the numerous other embroidery businesses. She says she initially struggled to implement her concept, but found an opportunity to obtain business training through Tomorrow’s Youth Organization in Nablus. Since H2 Fashion is a unique concept, Hiba struggles to find advice relevant to her business, and needs more specialty training in design. She also lacks the financial capacity to register her business.

Elements of Success

Hiba attributes her success to the uniqueness of the H2 Fashion concept and her determination to keep the Palestinian heritage alive. Hiba believes in working "step-by-step," and advises young entrepreneurs to be "willing to listen to experienced people."

Hiba would like her products to reach international markets one day, and she envisions opening a factory where all clothing is made by hand.

Joseph Hodali

Location: Bethlehem

Education Level: Bethlehem University, Computer Information Systems & Business Admin.

Sector & Business: IT, SWITCH

Brief Description: SWITCH is a software development company specializing in marketing e-solutions to businesses, institutions, organizations, and government ministries. SWITCH provides services and products in web, desktop, and mobile applications.



Motivations

Joseph decided to start SWITCH after recognizing an opportunity to jump into the emerging IT sector in Palestine and the need for more IT applications. Joseph's father is an entrepreneur, and helped shape Joseph's entrepreneurial spirit. Joseph believes that small and medium enterprises are the "backbone of the economy," and he wants to contribute to Palestine's growth. He also wants to avoid the routine of working as an employee in an IT company.

Challenges

Joseph says funding used to be a constant problem. When he first started, he had the support of Bethlehem University's LaSalle Center for Entrepreneurship and Innovation (LCEI), who provided him with business training, consulting, office space, equipment, and a monthly salary. After one year, the incubation program ended and he had to find other funding sources. He worked four jobs at once, working 20-hour days, seven days a week, to build up savings for his business. He is now generating enough revenue to cover costs.

Elements of Success

Joseph believes his success is the result of a strong support network. He once considered quitting during his business' start-up phase, but his mentors at LCEI and his family members encouraged him to not give up. He believes sacrifice is part of the entrepreneur's path, and that young entrepreneurs at some point must "give up their social life and family time, and just limit themselves to starting their business." He says entrepreneurs must have determination to succeed, because "at any point, they are free to quit," and take the easier path of finding a job.

In the future, Joseph wants SWITCH to be among the leading software development companies in the world, with global state-of-the-art offices, talented teams, and innovative products and services marketed locally and globally.

Mohammad Kilani

Age: 29

Location: Ramallah

Education Level: Arab American University, Information Technology

Sector & Business: Social Enterprise, Souktel

Brief Description: Souktel is a social enterprise that uses mobile technology to connect young people with jobs, saving them time, effort, and money, and ensuring equal information and opportunity for young people throughout Palestine.



Motivation for Becoming an Entrepreneur

Upon graduation from a local university, Mohammad struggled to find a job. At the time, he was living in Jenin and looking for work in Ramallah, so he had limited access to information on job opportunities. After more than a year of looking for work, he finally found a job at Paltel - the parent company of Palestine's first mobile phone network, Jawwal. Witnessing the rapid growth of mobile phones in Palestine first-hand, and determined to ensure that other youth wouldn't be forced to suffer from unemployment like he had, the idea for Souktel took shape. Working with Palestinian and international colleagues, he co-founded the venture shortly afterward.

Challenges

Mohammad says that in his search for investors, he confronted a lack of confidence in his capacity as a young entrepreneur. He "knocked on many doors," but was turned away because he was perceived to be "too young." He believes there is a "lack of trust between those who have money and [youth] who have ideas," and that investors' aversion to risk and narrow focus on financial return causes them to "miss out on good ideas." In order to overcome these challenges, Mohammad looked for funding opportunities outside of Palestine - first within the Arab region and then in Western countries. Souktel eventually secured start-up funding from a US-based 'angel investor.'

Elements of Success

Mohammad believes Souktel is successful because it's a unique idea, and it's powered by the energy and passion of its young employees. He believes young entrepreneurs need to be prepared to take risks and to accept failure: "Failure is the first step to success, keep in mind that you will fail but this failure can take you to what you want." He says courage, confidence and patience are important, as well as marketing, English skills, and social media. He advises young entrepreneurs to "be visible" and "persistent," but "don't ask for money – ask for 'resources' or 'partnership.'"

Mohammad says Souktel has big plans for the future, such as offering a voice service for the visually challenged and expanding into other countries.

Nadeem Eseed

Age: 28

Location: Ramallah

Education Level: Birzeit University, Business Administration

Sector & Business: Services, marketing/advertising, Creative

Brief Description: Creative is a marketing and consulting company that provides clients with innovative and imaginative sales strategies using the latest technology.

Motivation for Becoming an Entrepreneur

Nadeem and one business partner started Creative out of a desire to apply their creative ideas and “free themselves from the restrictions imposed by their previous jobs.” As employees for marketing firms, they grew tired of having their creative ideas dismissed by the management team. They “wanted to show the world that youth can make a big change.”

Challenges

Nadeem and his partner started Creative from a small garage. He says one of their biggest challenges as young entrepreneurs was earning the trust of big companies and making them clients: “businesspeople didn’t believe in us because we are young,” and “no one believes youth can make a change.” In order to overcome this obstacle, Nadeem and his partner made their first sales in Jordan with a large telecommunications company and then returned to the Palestinian market to gain clients. He and his business partner currently face challenges related to the Palestinian business-enabling environment, such as “big firms eating small firms” and unsavory business practices from large, established companies that want to keep Creative out of the market. They also struggle with the lack of copyright protection in Palestine, and a shortage of cash flow because “companies do not pay up front, and often not on time.”

Elements of Success

Nadeem believes he and his team have been successful because they are motivated by passion rather than the prospect of money or success. Indeed, the Creative slogan is: “never underestimate what a single idea can do.” He thinks youth need to believe in themselves and their ability to succeed as entrepreneurs, and that if organizations want to help young entrepreneurs, they must start by building youth’s confidence.

Nadeem says that if he were not running Creative, he would be thinking of starting Creative. In the future, he and his team hope to open branches throughout the region and turn Creative into “Creative Plus.”

Wojdan Ma’aly

Age: 29

Location: Ajja, Jenin Governorate

Education Level: High school completed

Sector & Business: Services, beauty, Farah Salon

Brief Description: A beauty salon and wedding dress shop

Motivation for Becoming an Entrepreneur

Wojdan says she started her salon after getting a divorce because she had nothing to do with her time, and hair and make-up had always been her hobby.

Challenges

Wojdan used a combination of strategies to pay for the start-up costs of her business. Her brothers paid for a portion of the costs, and Wojdan convinced the company from whom she purchased equipment to give her an extended payment plan. She also obtained a loan from a private bank that she has already been able to pay back. She says marketing is an on-going challenge, and she needs a sign for her salon. She earned her first customers by offering complimentary services and relying on a 'word of mouth' marketing strategy. She recently won an award for the "Best Bride Competition" in the West Bank.

Elements of Success

Wojdan believes her success is due to her talent and the quality of her services. She thinks everyone has a hobby that could be turned into a business. In the future, she would like to open a beauty salon in a neighboring village or open a gym in Ajja.

Annex 3. Links to Financing Chart

Financing Strategy		Examples
Self-financing	Savings from previous and current jobs	One entrepreneur in the IT sector continues to work in freelance software development, while another works full-time at an IT company. Other entrepreneurs work at jobs unrelated to their business. One woman with a daycare business works full time at an IT company, while a social enterprise owner worked at a restaurant for several months to pay for start-up costs.
Informal loans and grants	Informal loans from family and friends	Two entrepreneurs with businesses in the advertising sector used to borrow money from family members to pay for upfront costs, then later pay family back once their customers had paid for the services.
	Informal grants from family and friends, and in-kind support	Several of the women who were married claimed their husbands helped pay for start-up costs. Another entrepreneur said a former university professor contributed to start-up finances of his IT business. Other entrepreneurs received non-monetary gifts from family and friends, such as office space, land for agricultural activities, or technical equipment.
Formal loans and grants	Formal loans from MFIs and private banks	Thirteen entrepreneurs obtained loans from MFIs, while several others took loans from private banks.
	Formal grants from NGOs and universities	Three entrepreneurs won cash grants through Birzeit University's Nijad Za'ni competition, and another received financial assistance through Bethlehem University's Lasalle Center for Entrepreneurship and Innovation. Several entrepreneurs received grants from NGOs such as YMCA and Welfare Association, while another received a grant and temporary office space from Sharek Youth Forum.
Favorable partnerships and payment agreements	Partnerships to spread costs	A number of young entrepreneurs started their business with 1-6 other young people to help spread costs.
	Favorable payment agreements	A beauty salon owner reached a favorable payment plan with the company from whom she bought equipment. Two entrepreneurs with an advertising business convinced the printing company to allow them to pay for printing costs only after they received payment from customers.

Annex 4. List of Literature Reviewed

Al-Botmeh, Samia, and Edward Sayre. "Youth Exclusion in the West Bank and Gaza Strip: The Impact of Social, Economic and Political Forces." November 2009.

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International Youth Foundation. "Participant Input from Entrepreneurship Dialogue." Ramallah, West Bank. May 31, 2011.

Kawasmi, Hazem, and Simon White. "Towards a Policy Framework for the Development of Micro, Small and Medium-sized Enterprises in the Occupied Palestinian Territory." 2010.

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Palestinian Economic Policy Research Institute. "The Global Entrepreneurship Monitor (GEM): Palestine Country Report 2009." 2010.

Palestinian Economic Policy Research Institute. "Policies to Promote Female Entrepreneurship in the Palestinian Territory." 2011.

Sharek Youth Forum. "Palestinian Youth Employment Action Plan." 2009.

The World Bank. "Doing Business 2011: West Bank and Gaza." 2011.

Annex 5. English & Arabic Versions of Interview Guide

Background Information	
Interviewee's name:	Date:
Age: Gender:	Location:
Education level:	
Education Type:	
Number of people in household:	
Sector/category of business: Services, Agriculture, Food Processing, IT/ICT, Tourism, Construction, Transportation, Social Enterprise, Other:	
Name of Business:	
Date Started:	
Registered?	
Describe your entrepreneurial activity/business:	

Challenges
What challenges did you face in starting your business and how did you overcome these challenges?
Prompts: support from family, mentor, other businesses, organization, community, etc?

Motivation
Why did you decide to start your own business despite the challenges?
How useful was your education to what you are currently doing? Did your education prepare you to become an entrepreneur?
Prompts: skills, attitude, etc?

Support

How did your family and friends react to your idea to start your own business?

Prompts: Emotionally supportive? Financially supportive?
Are friends and family members also entrepreneurs?

How did you pay for start-up costs?

Prompts: Loans? From whom?

Did you receive any support from organizations or associations, such as training, consulting, mentoring, or financial assistance? Discuss.

Who has given you advice or mentored you on how to run your business?

What support would have been helpful that you did not receive when you were starting your business?

Prompts: from family and friends, community, organization, government, other businesses?

What business support services would be helpful now? (for businesses older than one year)

Elements of Success

What do you think ensured/ensures your success as an entrepreneur?

Prompts: If not successful, what prevented you from being successful in your first attempt to start a business?

Personal qualities, support from others, economic factors?

If you could give one piece of advice to a young person considering opening his/her own business, what advice would you give?

What do you think are the most important skills that young entrepreneurs need to succeed?

What advice would you give organizations like IYF that aim to assist young entrepreneurs?

Other

If you hadn't started a business, what do you think you would be doing now instead?

Where do you see your business in five years? In twenty years?

Have you formed partnerships with other businesses or organizations that have helped the success of your business? Explain.

Have you mentored other young entrepreneurs? Would you be willing to?

Formalities

There is a chance we may use your story as a successful case study to inspire young people involved in YED programs. Is this okay with you? If so, would you like to see the write-up before we publish it? Can we take a picture of you for this purpose?

Email to send the write-up:

References to other young entrepreneurs:

معلومات أساسية	
اسم الشخص:	التاريخ:
العمر:	الجنس:
المستوى التعليمي:	المكان:
نوع التعليم (خاص-حكومي):	
عدد أفراد العائلة:	
القطاع: خدمات، زراعة، مواد غذائية، تكنولوجيا المعلومات، سياحة، بناء، مواصلات، مؤسسة اجتماعية، أخرى	
اسم المشروع:	
تاريخ بدء المشروع:	
هل المشروع مسجل؟ نعم/لا	
صف مشروعك الخاص:	

التحديات
ما هي التحديات التي واجهتها عند بدء مشروعك؟ وكيف تغلبت على هذه التحديات؟ مثال: الدعم العائلي، الإرشاد والنصح، المؤسسات والشركات الأخرى...

الحافز
لماذا قررت أن تصبح ريادي أعمال وأن تبدأ هذا المشروع؟
إلى أي مدى تعتقد أن دراستك الجامعية لها علاقة بما تقوم به في الوقت الحالي؟ هل التعليم الجامعي عمل على تحضيرك لتكون ريادي ناجح؟ مثال: المهارات، القدرات، النظام، إلخ...

الدعم
كيف كانت ردة فعل عائلتك وأصدقائك على فكرة إنشاء مشروعك الخاص؟ مثال: الدعم المعنوي؟ الدعم المادي؟ هل أفراد عائلتك أو أصدقائك هم أيضا ريادي أعمال؟
كيف دفعت تكاليف تأسيس مشروعك؟ مثال: من خلال القروض؟ من أي جهة؟
هل حصلت على أي نوع من الدعم من مؤسسات أو منظمات معينة، مثل التدريب، الاستشارة أو المساعدة المالية؟ ناقش.
من قدم لك تدريب، ونصح وإرشاد عن كيفية إدارة مشروعك الخاص؟
ما هو الدعم الذي لم تحصل عليه عندما افتتحت مشروعك مع أنه كان ليكون دعم ضروري ومفيد؟ مثال: العائلة والأصدقاء، المجتمع المدني، المؤسسات، الحكومة...
ما هو الدعم الذي تعتقد أنه مفيد وضروري الآن؟ (للشركات التي مر على تأسيسها أكثر من عام واحد)

عناصر وأسرار النجاح
ما هو الشيء الذي أكد على نجاحك كريادي؟ مثال: إن كان المشروع غير ناجح، فما هو الشيء الذي لم ينجح محاولتك الأولى لبدء مشروع ريادي؟ صفات شخصية، الدعم من الآخرين، عوامل اقتصادية؟

ما هي النصيحة التي من الممكن أن تقدمها لريادي صغير يريد أن يفتتح مشروعه الخاص؟
ما هي المهارات الأساسية التي تعتقد من الضروري أن يمتلكها أي شخص ليكون ريادي اعمال ناجح؟
ما هي النصيحة التي من الممكن أن تقدمها لمؤسسات مثل (IYF) والتي تسعى لمساعدة صغار الرياديين؟

أسئلة أخرى
إن لم تفتح مشروعك الخاص، ما هو الشيء الذي ستكون تعمل به في الوقت الحالي؟
أين ترى مشروعك في 5 سنين؟ في 20 سنة؟
هل كونت أي شركات مع مؤسسات وشركات أخرى بحيث ساهمت في إنجاح مشروعك؟ اشرح.
هل عملت على تدريب ريادين صغار آخرين؟ هل أنت معني بذلك؟

أمور شكلية
هناك إمكانية إلى أن يتم استخدام قصة نجاحك لإلهام الشباب المشاركين في مشروع (YED). هل لديك أي مشكلة في ذلك؟ إذا كانت إجابتك نعم، هل ترغب بقراءة البحث المتعلق بك قبل أن يتم نشره؟ هل من الممكن أن نلتقط صورة لك لأغراض هذا البحث؟
البريد الإلكتروني لإرسال البحث:
أسماء وأرقام رياديين صغار آخرين: