

## Students Incorporated INJAZ on a Mission to Send Arab Youth to Planet Free Enterprise

*Competition was fierce among the teenagers flocking to the Omani desert from across the Arab World with their corporate mentors on May 6, 2008, to battle for the title of the Best Student Company in the region. Oman's Ministry of Manpower rolled out the red carpet for the topnotch businessmen and -women on the regional board of INJAZ al-Arab, who flew in to see the unique competition at the Shangrila Resort, an hour's drive from Muscat. Under the crossfire of Lebanese TV personality George Kurdahi, executive teams of high school girls and boys from ten Arab countries also vied for Best Regional CEO and the Company with the Best Marketing Strategy. While judges deliberated over the winners, whirling dervishes from Aleppo energized the crowd of 600 guests.*

*The extravaganza threw the spotlight on the work of a movement that is spreading across the region in an effort to turn Arab students headed for the ranks of the unemployed into budding young entrepreneurs with a promising future.*

Few challenges are more pressing in the Arab World today than finding ways to absorb the 80 million job seekers who will come out of the pipeline over the next 12 years.

The significant increases made in educational attainment have made little impact on worker productivity, and employment prospects remain low for Arab graduates. Such poor returns suggest low quality of education and the failure of schools to address the needs of the labor market and teach the skills in high demand.

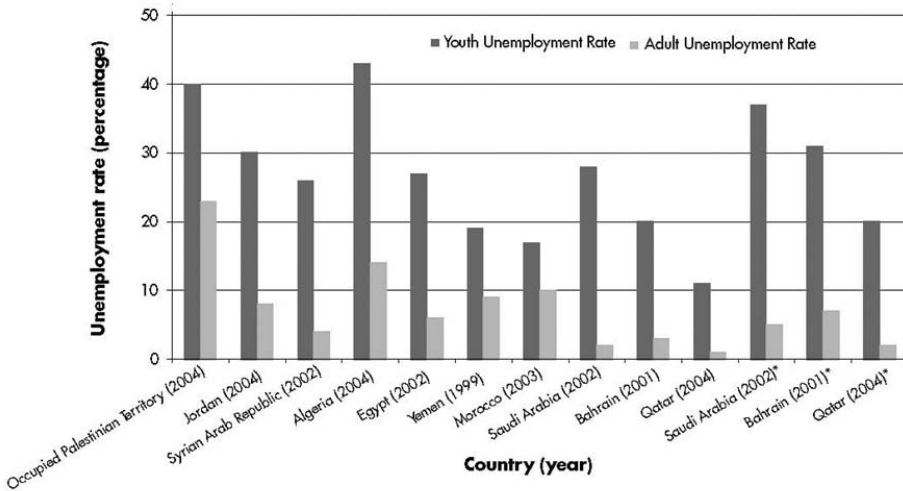
Arab decision-makers don't have to look far for an effective model to help remedy the situation. One is already in use in their own backyard. From

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Unemployment rates for youth aged 15-24 years and adults aged 25-64 years in selected countries of the Middle East and North Africa



Sources: International Labour Office, LABORSTA database (2006); Bahrain Central Informatics Organization (2002); Planning Council of Qatar (2005); and Saudi Arabia Central Department of Statistics (2003).

Note: Statistics are based on the most recent available data.

\* Nationals only.

## The Youth Unemployment Challenge

While young people constitute a third of the working-age population in the Middle East and North Africa, they account for half of the unemployed. This indicates that joblessness is an issue of youth and that marketable job skills are not being taught in schools.

- The region's rate of youth unemployment is the highest in the world.
- Approximately 65 percent of the population of the Arab World is below the age of 25.
- Eighty million jobs must be created for new entrants into the Arab labor market by 2020.
- The region has the lowest female labor market participation in the world.

Because the public and private sectors have not created the jobs to accommodate the growing cohorts of young job seekers, unemployment rates have soared and many young people have dropped out of the labor force entirely, and given up looking for a job. This has raised the unemployment rates of youth in the UAE to 32%; in Saudi Arabia to 30%; in Bahrain to 40%; in Palestine to 40%; in Jordan to 30%; in Syria to 27%; and in Algeria to a high of 42%.

The creation of meaningful employment and enterprise opportunities for young people is one of the most critical challenges of sustainable development in the Arab World. Self-employment must quickly be considered as a career option by young people in the region.

Sources for data and chart: International Labor Office, the World Bank.

Casablanca to Ramallah to Jeddah, 100,000 students in 11 Arab countries are learning from professionals in their own communities how to start up enterprises and create their own jobs. They are acquiring the skills to become employees of choice by the private sector.

How did this happen? Nine years ago, Junior Achievement Worldwide began bringing to the Middle East their 90-year-old model, including a series of courses honed with experience in 119 countries, that prepare youth for the world of work. Gradually they translated and adapted their course to each Arab locale.

I had never heard of Junior Achievement, when I got a call in Amman, Jordan, in 2001, asking me to take over the helm of INJAZ (which means achievement in Arabic), the organization's first entrepreneurial education program in the Middle East and North Africa (MENA). After two years of incubation by Save the Children, INJAZ was floundering. There was little support from the Ministry of Education. Social responsibility among local corporations was limited to hand-outs. Junior Achievement's volunteer-based model had not caught on. The staff of 25 were in turmoil and couldn't concentrate on work. I left the INJAZ office with serious concerns about their operations.

However, when I went to visit the handful of schools participating in the program at the time, I began to see the potential that INJAZ held. Going from school to school, I was overwhelmed by what I found. The government schools, with their shabby classrooms and beat-up desks, were exactly as I expected them to be. But there was magic happening in the INJAZ classes nonetheless! These were not the usual classes memorizing for exams. A transformation was taking place. Role models from the private sector were teaching teenagers about work in the real world, using a participatory approach we had never seen in Jordan. There was enlightenment and awakening. Everywhere I went, students were full of excitement and enthusiasm. I fell in love with the model being put into action.

### **How the Company Program Works**

Each semester, business leaders send staff into local high schools, colleges, and universities. For an hour each week, these corporate volunteers share their professional experience, know-how, and success stories with the students to give them practical training in how to succeed in the private sector. From one semester to the next, the students progress from learning to manage their own budget to following the stock market in the media. They learn about competition, marketing, and how banks support businesses and industries. While setting up community projects, they develop skills in leadership, planning, and teamwork. They gain other success skills in giving presentations, CV writing, and job hunting.

In the last semester, each class sets up a business venture in JA's popular Company Program. Within 15 weeks they must come up with an idea, study its feasibility, sell stocks, divide into management teams, make a business plan, pro-

duce and sell a product or service, and liquidate the company, often with dividends.

Students graduate with confidence in their abilities, a vision of their career, and skills to succeed in the private sector. Equally important, they have a small network of corporate mentors from different sectors they can call on for help.

At the same time, those who have succeeded in the private sector have the chance to give a helping hand to the next generation. This experience allows them to inspire, lead, and become a role model for less fortunate youth in their own community.

### **The Lesson of Ma'an**

The first day I walked into the INJAZ offices, a consultant walked out. Among the recommendations he left on my desk was, "Close the field office in Ma'an. You have two staff and no students!" Inhabited by people with strong tribal roots, Ma'an was one of Jordan's most radical communities. When I told the staff, they balked. "The students of Ma'an need INJAZ more than anyone else!" they cried.

We called a stakeholders meeting in Ma'an, but it turned into a hornets' nest. They accused us of coming to influence the minds of their youth, their most valued asset. The imam in the mosque was preaching against us. The head of the school district wouldn't come near us and sent orders to all schools, at his own expense, not to cooperate. We were shut out. "Who is the strongest female in the community?" I asked, searching for a voice of reason. And we landed in the hands of Salfa, the granddaughter of Audeh Abu Tayeh, the tribal leader played by Anthony Quinn who fought the Turks in *Lawrence of Arabia*. The principal of a girls' school, she was revered as "a brother to any man," and rightly so. Convinced of the value provided by our program and ready to challenge the community, she welcomed INJAZ in her school. With only one Ma'an school to work in, we sent the staff to surrounding towns to start up more programs.

A year later, we held the graduation of 1,000 students in the main hall of Ma'an, and invited the same dignitaries we had the year before. But this time, INJAZ students and volunteers led the event, not us. After the principal closed the meeting by thanking the head of the school district for his support (thinking he had indeed supported us), all the other principals ran to sign up. Having seen the impact of the program on the students, the Ministry of Education official now wanted his own children to participate and became our strongest advocate. He called all the other schools for a meeting to organize our official presence.

That experience gave us courage. Even in the most difficult situations, there was a way to mobilize a community. We just had to find a champion and let them lead as the agent of change. Let the leadership emerge in the community; then our role would be to support them.

When our first champion in Saudi Arabia, the CEO of Saudi National Commercial Bank, came to Jordan recently, it was the experience in the Ma'an

governorate that interested him most. He was all ears when the owner of the first company in the governorate to send volunteers into the classrooms recounted how he had calmed the fears of his community:

I told them I am a son of this community. This is my chance to help our youth. We are the volunteers. We are at the head of the classrooms. You can trust us! Come and join us!

—Muhammad al-Jazi, Owner of the Ghadeer Water Bottling Co. in  
Ma'an, Jordan

Thanks to the three champions—the principal, the school district head, and the owner of the only factory near Ma'an, INJAZ is in every school in the governorate today.

### **Taking Jordan's Experience to the Region**

As we took Jordan's version of the Junior Achievement model across the region, we kept the Ma'an lesson in mind. Using Jordan as a stepping-stone, we put the onus on our minister of education, Dr. Khaled Tuqan, a nuclear physicist from MIT, to open doors to the other Arab ministers of education. When he co-chaired the next G-8 ministerial meeting for the MENA region, he began lobbying for us. The education minister of Bahrain, one of the first to embrace INJAZ, invited the rest of the ministers to visit their program. Oman and the UAE took him up on the invitation. In the meantime, Dr. Tuqan sent me, by then regional director of INJAZ al-Arab, and our deputy director, Akef Akrabawi, as delegates from his office to the other Arab ministers of education. Arriving in each new country armed with his strong personal letter of endorsement, we always got a meeting.

Before reaching that point in 2004, however, we had worked hard to make new inroads in our partnership with the Minister of Education. To avoid the ministry's bureaucracy, we began by giving our courses after school. However, unable to keep the schools open, the kids in class, and the volunteers committed on a continuous basis, we had to keep lobbying for change. As the number of partnering teachers at our annual Teachers Day began to soar, their mounting force in the field finally moved the ministry to incorporate the INJAZ program into the school day, in place of the free hour. The next year we aligned more strategically with the vocational education classes. If a volunteer didn't show up, the students could go on with their vocational education studies, reducing the chaos.

Scalability was now in sight. We developed an ISO (International Standards Organization) system, the first non-governmental organization in Jordan to do so. And empowered the ministry hierarchy to mobilize: the V.P. of Vocational Education became our point person to command this hierarchy. The vocational ed supervisors in school districts became our monitoring and evaluation arms in schools, observing INJAZ sessions, and motivating teachers to make sure they cooperated with the corporate volunteer delivering a course in their classroom.

## **Entrepreneurs Are Made, not Born!**

As Wa'ad Taweel silently calculated her answer to the jury, the audience thought she was struck by stage fright. Two long minutes later, when her contemplations won her the title of Best CEO of 2008, there wasn't a dry eye in the audience.

Braving military checkpoints, Taweel and four Ramallah classmates made their way through the West Bank to Jericho and across the Jordan River to Amman to compete for the Best Student Company of the Year title, in the first event of its kind in the Arab World. This significant event was held before 150 top Arab businessmen, government officials, and educators.

In addition to Best CEO, Taweel and the four vice-presidents of their event management company, "Teen Touch," also landed first place for the best-run company before a jury of five Arab executive directors from regional telecom, trade, and banking corporations.

Held by INJAZ al-Arab under the patronage of Queen Rania, last May's competition sent a clear message to the Arab private sector: "Entrepreneurs are made, not born."

Made, they are, indeed! Over a period of four months, Taweel and her 28 classmates took part in the INJAZ Company Program at the offices of the Arab Bank in Ramallah. Staff volunteers worked diligently with the students as they set up their company, teaming up the young women with counterparts in the bank's HR, finance, operations, and marketing departments. With their confidence and talent unleashed, the young entrepreneurs are now one of the bank's most precious investments.

Forging its way through barracks, operational instability, financial shortages, and a two-year incubation under Save the Children, INJAZ Palestine has become an independent registered entity, guided by a strong board. With unemployment, poverty, and child labor on the rise, combined with an aging educational system, it is their hope that these youth will be able to leverage their skills to meet the demands of a merciless market economy struggling to survive after 41 years of occupation.

Since 2005, some 15,000 high school students in Ramallah, Nablus, and Hebron have joined the classrooms of Personal Economics, Leadership, and Personal Life Planning, as well as the Company Program.

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We instituted an annual competition to recognize the school district most effective in supporting INJAZ and the schools that helped the program excel the most.

### **Our Most Fervent Supporter**

Recognizing the importance of our work from day one, Queen Rania has been our most fervent advocate ever since 1999, when she launched INJAZ as a Save the Children project in Jordan. For the last three years she has crisscrossed the region



*Regional Ambassador of INJAZ al-Arab Queen Rania Al-Abdullah of Jordan in a session with INJAZ students.*

as Junior Achievement's ambassador: drumming up support at the Young Arab Leaders gathered in Dubai; launching INJAZ in Kuwait, where she grew up and is considered a beloved daughter; encouraging Arab first ladies to support INJAZ in their own countries; and rallying powerful business leaders from East and West at the 2008 World Economic Forum in Davos, Switzerland, to join INJAZ al-Arab's campaign to Empower One Million Arab Youth a Year by 2018. She really meant it when she told INJAZ students and supporters in Kuwait, "It is my dream to see the flag of INJAZ waiving high in every Arab city!"

### **Boards Must Remain Open**

We soon learned that we could only move as fast as members of the private sector could jump on board. Our first board, appointed by Save the Children, was mistakenly based on governance rather than fundraising. While donor funds enabled us to expand the organization rapidly, we couldn't move toward sustainability as long as the board refused to let in larger corporations. When they finally did, 15 top Jordanian business leaders joined the board immediately. This opened the door for companies to practice corporate social responsibility (CSR) without having their own special in-house CRS department. Although the concept of CSR had been present in Jordan since the arrival of Pepsi, Coca Cola, and the telecom companies, now everyone could join in. Within three years, the board grew from five to 35 members, and growing the board triggered a national movement!

We learned that JA boards must remain open in order to bring in new mem-

## Success Factors of the Junior Achievement Model

- Corporate leaders unite to share responsibility in developing the skills of the next generation.
- A culture is developed in which volunteers from the private sector invest time in public school classrooms to raise the professional caliber of Arab youth.
- Ministries of education endorse this successful private/public sector partnership.
- A strong regional infrastructure of country operations is constantly expanding to meet the growing demand to reach more students.
- JA programs are Arabized and rolled out across the region.
- The model is scaled up to reach more schools.

bers who can provide volunteer trainers and funds—in the form of an annual donation from each member’s company—to sustain a growing network of classrooms.

### Looking for Champions

When my INJAZ Jordan colleague, Akef, and I went regional with INJAZ al-Arab in 2004, we began to look for more champions—business leaders who would take responsibility for educating the next generation. The quotas set for hiring national staff was a compelling argument for the private sector in oil-producing countries to do so. A mind shift was taking place among the companies compelled to employ graduates of government schools when they saw how expensive it was. To fill the quotas, they hired the nationals, who are on their payroll but aren’t productive staff.

This dilemma caught the attention of key businessmen. It took only one, Omar Alghanim, to bring the merchant families on board in Kuwait, where 93 percent of Kuwaitis are employed by the government. I first saw him at the Wharton Business School conference for leading family-owned businesses in Dubai in February 2005. I couldn’t miss him. As he nodded vigorously at every point I made as a panelist about the urgent need of the Gulf States to prepare their youth to take the lead in the private sector, neither of us guessed that, thanks to him, INJAZ would be in Kuwaiti schools that fall, or that he would take the helm to lead the movement across the region when we formed our regional board two years later, when he became chairman.

The same thing happened for INJAZ Qatar at the Forbes conference in Doha in February 2007, where I met Sheikha Hanadi Al Thani, the chairman of Amwal Capital. A strong believer in education, she was a volunteer teaching in schools and universities. We clicked instantly. She found in the INJAZ model a systematic approach to what she was doing. She is now bringing the private sector together to lead the formation of INJAZ Qatar.



Thanks to two Moroccan champions, INJAZ Maghreb was the quickest of all to get up and running. The Moroccan businessman who headed Jordan Cement Co. introduced us to the ONA Group, Morocco's largest corporation and where he used to work. Their HR manager linked us to their foundation, where we met Mohammad Abbad Andalusi, who was named a member of the trail-blazing Ashoka network of social entrepreneurs after founding Al-Jisr, an NGO to help dilapidated schools. Through 150 school-to-business partnerships, it has renovated school buildings and created cyber-net cafes and sports clubs. While it improved school management, it wasn't developing a new mindset or critical thinking among youth. In a perfect fit for a total solution, INJAZ would complement Al-Jisr to raise the performance of both schools and students. On my first visit to the ONA Group, another champion, the chairman and CEO, Sa'ad Bin Didi, instantly took the lead. During my next visit to Casa Blanca, he gathered the business elite into one room and asked them to join him. Then and there, 27 business leaders formed an INJAZ board—like what Omar had done at a dinner at his father Kutaiba's elegant home in Kuwait, only they were even faster!

In Egypt, when our program was closed down last year, it was our Emirati chairman of INJAZ Dubai, Sheikh Khaled Bin Zayed Al-Nahyan, who came to the rescue. That was crucial for a country that must create two million jobs each year.

When the Minister of Manpower of Oman, H. E. Juma' al-Juma', heard about our model, he mobilized the contacts he had made while establishing private sector committees to nationalize jobs, and he offered to host our second regional student company competition. This will send a strong message to other GCC (Gulf Cooperation Council) countries that they must move quickly to instill the entrepreneurial spirit in youth to prepare them to take the lead in an economic boom that has been rising with the price of oil.

Our first champion in Bahrain was a dynamic young woman in the royal family. An alumni of Young Enterprise—the Junior Achievement program in the U.K., Shaikha Hessa Al Khalifah tried to contact me a year before we went regional, to help her start up a program for her country's youth. It took courage for the mother of two to enter the country's boardrooms in search of corporate supporters. When she held her first meeting to form the board of INJAZ Bahrain, the volunteer lawyer came late, thinking he would make more important contacts at the Rotary Club. When he arrived, he was shocked to find the most influential business people in Bahrain at her meeting—and embarrassed that she had already presented the bylaws that she had drawn up herself.

At the end of our first student company competition in Jordan, the Tunisian regional director of Shell Oil Company, Mounir Bouaziz, rushed up to me. After driving from Damascus in the middle of the night to make it in time to accompany the Emirates' finalist team from the girls college he was mentoring in Dubai, he was bursting with enthusiasm despite his fatigue, saying: "I want you to start INJAZ in Tunisia! Let me give you the names of an official at the education ministry and of leading businessmen who can help you!"

## Turning the Tables on Gender

We were surprised to see that the majority of winning teams from each country were female, as we welcomed them to our first student competition last year. Those young women proved to their families and society—and themselves—that they, too, can hold their own in the market economy. Girls get dynamic role models in INJAZ. A female volunteer from the private sector delivers most, if not all, of their INJAZ courses, and all but one of their country programs are run by young Arab woman. Dina Mofty in Egypt, Dima Khouri in Lebanon, Sulaf Zu'mot in Dubai, Deema Bibi in Jordan, Rana Kamshad in Kuwait, Nadia Fassi Fehri in Morocco, Fayza Saad in Qatar, Randa Salameh in Palestine, and Sheikha Hessa Al Khalifa in Bahrain are joined by our sole male director to date: Shabib Mamari from Oman's Ministry of Manpower.

After trying various channels for three years in Saudi Arabia, where 90 percent of private sector jobs are held by expatriates, we finally found the perfect champion, Abdulkarem Abu Alnasr, mentioned earlier. When we flew to Saudi Arabia in April to sign a partnership with the National Commercial Bank to start INJAZ officially in five Jeddah schools, he sent us to meet the bank's state-of-the-art CSR team. It boggled our minds to find such excellence and to hear about the bank's hunt for strategic solutions to the issue of the unemployment of youth in the country. Pleased with the cause they began championing last fall by sponsoring the pilot in two schools of the JA Master Entrepreneur Class. Our host Alnasr summed up his feelings passionately, "What a great mission to unite us Arabs together for the sake of our youth!"

In the spirit of the member nations of the Junior Achievement/INJAZ network, those who have made it are now giving a helping hand to the new countries now emerging. INJAZ Lebanon—another early bird in the process—has also been a key player in the expansion process: bringing in the staff of new countries to train with them in Beirut; giving workshops around the region; helping with start-ups; and sharing know-how.

Today INJAZ operations are in Jordan, Lebanon, Palestine, Egypt, Bahrain, Kuwait, UAE, Oman, Saudi Arabia, Qatar, and Morocco. They will be joined next by Algeria and Tunisia, followed by Syria, Libya, and Yemen.

Champions from the business community, governments, and educators joined hands with us in Davos, Oman, and Sharm Al-Sheikh for our regional board meeting just before the opening of the World Economic Forum in May, and we are optimistic we will pull together to continue spreading INJAZ to the rest of the Arab World.

INJAZ can't solve the whole problem of youth unemployment on its own, but we can help train a critical mass of revolutionary young entrepreneurial leaders who just might do so on their own.