

# JA Worldwide

## Impact:

# Making a Measurable Difference

Statistics and Stories from the Field



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### JA WORLDWIDE

JA Worldwide is one of the largest global NGOs dedicated to addressing fundamental social and economic challenges of young people by educating and empowering them to transform their future and own their economic success. Through the delivery of cutting-edge, experiential learning in financial literacy, work readiness and entrepreneurship, JA Worldwide effectively broadens the canvas of possibility for young people, and enriches their ability to both engage in their own economic development as well as contribute to the strength of their families, communities and economies. The 123 country JA Worldwide network is powered by more than 400,000 volunteers and mentors from all sectors of society, reaching over 10 million students around the world.

For more information, please visit us at  
[www.jaworldwide.org](http://www.jaworldwide.org) | Facebook: [www.facebook.com/pages/JA-Worldwide/148917188468013](https://www.facebook.com/pages/JA-Worldwide/148917188468013) | Twitter: @JAWORLDWIDE |  
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Dear Colleague:

Do we make a difference?



This seemingly existential question confronts organizations of all types and sizes. Whether it is a global for-profit corporation, a small local non-profit organization or a government agency, this fundamental question applies to each of them. Most of us are familiar with the harsh Darwinian reality of corporate capitalism. The success or failure of any corporation depends on multiple factors: products or services valued by the marketplace, good management, access to financing, excellent employees and many more. Success or failure is measured in profitability, market share, share value and a variety of other readily available metrics. In the end, a measurable difference is made for customers, employees and shareholders. In the non-profit sector, measuring the "difference made" can be more elusive. Non-profits or NGOs (non-governmental organizations), as they are called in much of the world, exist for a variety of social, educational, religious or advocacy purposes. And there are, quite literally, millions of them around the world. All share a common denominator of tax-exemption and all of them receive funding from businesses, governments, foundations or individuals to carry out their work. This work can include relief programs for the poor, educational services, disease mitigation, human rights advocacy and much, much more.

However, increasingly and appropriately, the funders who support NGOs are emphasizing the importance of proving the impact or outcomes of their work on the beneficiaries they serve. It's not enough to say that you raised X amount of money or reached Y

millions of people. The bigger question is how did you use the money you raised? And, how and in what quantity did you change the lives of those you serve? Why should we continue to invest in your work? In short: What difference do you make? At JA Worldwide, we believe that these questions are profoundly important. And, although it can be challenging to crisply answer these questions, we are committed to working with our partners to identify the best and most transparent ways to measure ourselves.

This report has been written to achieve three fundamental purposes:

1. To highlight the best impact/outcome research available from our organization over the past several years. The studies have been conducted by reputable research and consulting firms along with academics from several different universities. Copies of the original studies and analyses are available on our website: [www.jaworldwide.org](http://www.jaworldwide.org)
2. To provide an overview of JA Worldwide's short and long-term impact assessment methodology that has been developed jointly with Accenture. This methodology will be systematically rolled out on a global basis in the years ahead to ensure that we make on-going impact assessment part of our organizational DNA.
3. And, lastly, to publicly state our commitment to working with our many funding partners around

the world to ensure that our impact results are made available to them and other interested organizations.

Please invest some time to read through this report. We think it's a compelling story.

Sincerely,

A handwritten signature in black ink, appearing to read "Sean C. Rush".

Sean C. Rush  
President & CEO

# Youth in the 21st Century

Throughout history, every generation has faced unique events and challenges that shape and define their lives. Economic turmoil, war, disease, poverty and many other crises have played and continue to play formative roles in the lives of young people.

Depending on where they live in today's world, many young people face some or all of these challenges. However, one common denominator for virtually all young people around the globe is unemployment. Whether a young person is unemployed themselves or has peers and friends without jobs, chronic joblessness has become a pervasive reality for young people in the 21st century.

As JA Worldwide's companion report "Generation Jobless" has pointed out, approximately 50 percent of the world's youth population is unemployed or underemployed. According to the International Labor Organization (ILO), some 75 million young people (aged 15-24) were unemployed in 2013.

Additionally, hundreds of millions of youth have simply given up the search for employment or are informally and vulnerably employed (earning less than \$2/day). When one considers that half of the world's population of 7 billion people is under the age of 27, the unemployment numbers become truly staggering.

The solutions to today's youth unemployment crisis are multi-dimensional with no single "right" answer. Governments, educators, businesses, individuals and NGOs (Non-Governmental Organizations or Non-Profits) all have varied and important roles to play. The coordinated efforts of all of these groups can deliver a variety of solutions that can begin to make a dent in a seemingly intractable problem.

As one of those concerned NGOs, JA Worldwide, through its 123 member nations, delivers programs to young people in a variety of challenging and differing circumstances around the world. All of our programs have a strong "hands on – learn by doing" underpinning augmented by the mentoring and tutelage of 400+ thousand volunteers. More than 10 million young people are reached by JA programming each year with some \$280 million (USD) in funding provided by governments, corporations and individuals.

A critical part of our strategy going forward is to improve the way in which we demonstrate our impact to these funders. However, just as there is no "single" answer to youth unemployment challenges, there is no single way to measure our impact. Our various programs are focused on a number of youth populations and often have diverse anticipated outcomes. Secondary school completion, microenterprise creation, women's employment, general work readiness and others are all focal points for JA programs depending on the needs and circumstances on the ground.

We readily admit that we are far from perfect in measuring our impact. However, we also are not bereft of information on our outcomes. A number of our member nations and our six regional operating centers have commissioned studies to better quantify our impact on young people in those geographic areas. All of the studies have been conducted by reputable consulting firms, academics or research institutes. They have been summarized in this report but copies of the full reports can be found on our web site at: [www.jaworldwide.org/inside-ja/Pages/Our-Reports.aspx](http://www.jaworldwide.org/inside-ja/Pages/Our-Reports.aspx)

Also included in this report are a number of case studies that tell the stories of various JA Alumni as well as interesting write-ups of unique JA programs from different parts of the world. The stories range from a young man creating a fuel business in one of the most impoverished parts of Kenya to a baking business designed to help women in a Palestinian refugee camp to a member of the British Parliament to a Rhodes scholar to a Russian entrepreneur to a program for women entrepreneurs in the Dominican Republic to a young man growing up in an attic in New York City. While numbers are important in demonstrating impact, so are personal stories. The stories bring the numbers to life. They convey the human side of the statistics in a way that spreadsheets and pie charts cannot.

Finally, this report provides a brief overview of some important work that we have undertaken with Accenture. The work involves the development of an "impact measurement framework" that we intend to deploy on a global basis to systematically assess our impact. It is not perfect and will require further piloting and testing among our member nations. However, it is a beginning and represents our commitment to making systematic evaluation of our programs part of our organizational DNA.

The following pages tell the statistics and stories of JA initiatives from around the world. More importantly, they tell the story of a global NGO eager to expand its reach and scope in a rapidly evolving world. Although JA is 95 years old, it is an organization that seeks relevance and freshness in its offerings on a daily basis. Each day represents a new beginning for us because each day eager young people enroll in our programs for the first time and begin a transformational journey.

This report is our first attempt to begin the ongoing and systematic documentation of those transformational journeys.

## JA Experience Priceless for G Adventures Success



"I've always said there's no faster path to peace than people getting to know each other and people getting to know other cultures." At 23, Bruce Poon Tip travelled to Asia and saw there was a gap in the market between mainstream travellers and the backpacking experience. In abundance were coach tours, cruises and resorts but not many options for people like him who desired cultural experiences with their travels. So he started his small business out of his house, using credit cards and borrowing from family and friends – the traditional entrepreneurial story. Today, G Adventures is the largest, small group adventure travel company in the world with offices across 28 countries and annual revenues just under \$200 million. Bruce Poon Tip, through his company, spearheaded a movement with a more sustainable, more grassroots and culturally-focused type holidays.

Over time as the world changed, G Adventures started to be viewed as pioneers in the travel space, with ecotourism evolving in the mid-1990s followed by responsible and sustainable tourism. The success of the business had been highly reliant on communities and local peoples, so in efforts to give back, G Adventures created a Foundation and started developing programs around the world, including AIDS education programs, water projects and a critically needed eye centre in Cambodia. Bruce Poon Tip credits JA with his ability to be successful. He was 14 years old when he participated in the Company Program and started a bookmark business. Through his experience he learned how to negotiate contracts, about supply and demand, how to keep books and ledgers. "You can't really put a price on that kind of experience. It gives you a fearless approach to business. I really do believe that Junior Achievement was an instrumental part of my development. It is without a doubt, probably the most important thing I did before I started my company that inspired me and transformed my thinking. And it was the first time there was a place that I could harness my ideas and the energy that I had toward business and entrepreneurship."

## Canada

**Making An Impact**  
**Assessing JA Canada's Value Creation**  
The Boston Consulting Group



**JA alumni return  
CDN\$425 million annually  
to the Canadian economy  
through business and  
job creation**

# Making An Impact: Assessing JA Canada's Value Creation

## SUMMARY

JA was first introduced to Canada in 1955, when Ralph Baker, former President of the Standard Oil Company, recruited Vancouver's business community to provide educational programs for 250 students. In 1967, JA Canada was formed to oversee the growth of all JA programs throughout the country.

Over those nearly 60 years, almost 4 million youth have participated in over 22 million hours of business education instruction. Currently 240,000+ students participate in 400 communities, and work with 14,500 dedicated business volunteers and mentors across Canada. JA Canada is the nation's largest youth business education organization.

*An important Boston Consulting Group Research Project assessed the qualitative and quantitative impacts of JA alumni on the Canadian economy.*

In 2010, JA Canada undertook a consulting study to better understand and measure the impact and value of JA Canada in terms of youth development and impact on the Canadian economy. Boston Consulting Group (BCG), a global management consulting firm, performed the study, which became an extensive year-long research project.

The first fact-finding phase included 50 interviews with various stakeholders. This culminated in a large quantitative study (conducted in English and French) comparing 500 JA Canada alumni with 5,000 Canadians who did not participate in JA, serving as a statistically significant control group.

The study reported on qualitative perceptions of the impact JA had on participants' formative decisions, such as completing school and enrolling in post-secondary school. It also measured the differences between the alumni and the control group once they entered the workforce, analyzing trends that

could have been influenced by participation in JA, such as savings rates, incomes, and entrepreneurial activities. The goal was to assess whether JA participation led to measurable value creation for the participant, their employers, and society once they entered the workforce.

To mitigate the risk that students who choose JA programs are inherently more likely to become entrepreneurs, the value assessments only included cases in which the alumni specifically called out JA as the overriding driver in their decision-making and choices.

*The BCG research found that JA Canada has a substantial impact on secondary school completion and the pursuit of an entrepreneurial career.*

The report started with qualitative perceptions self-reported by the 500 alumni. BCG found that JA participants credited their JA experiences with key life decisions, such as completing high school, further education, and career choice.

- 65 percent believed that JA had an important impact on staying in high school and enrolling in post-secondary school;
- 65 percent stated that JA had a powerful impact on their choice to study and pursue a career in business; and,
- 70 percent indicated that JA had a significant impact on their desire to be an entrepreneur or open their own businesses.

Alumni credited their JA experience with preparing them with critical social skills that enhanced their ability to get a job, their performance success at work and the development of their personal network.

*BCG further concluded that JA alumni were better prepared for the workforce and their career trajectories were accelerated.*

- More than 80 percent indicated that JA had a positive effect on their communication, decision-making and interpersonal skills, and more self-confidence.
- Similarly, over 80 percent credited JA as important in developing their analytical capabilities and business sense.
- Over 80 percent cited JA as critical in developing their leadership and problem solving skills.

*JA Canada alumni save more and have salaries 50 percent higher than the control group. Additionally, they are 50 percent more likely to start their own business and create new jobs.*

The final quantitative assessment compared financial value creation between the JA alumni and the baseline control group, again, based on survey responses.

A variety of financial management and career data points were analyzed for both groups including: income levels, savings rates, number of businesses started, number of jobs created, levels of debt and frequency of bankruptcy, and level of management attained. The data demonstrated that alumni managed their finances better than the control group, and contributed to the economy through more job creation.

- Alumni were 3 times less likely to spend more than they earn, saved more, and had less debt. Their average incomes were 50 percent higher than the control group and they demonstrated higher levels of financial expertise.

- Alumni were 25 percent less likely to be unemployed and 20 percent less likely to collect social assistance.
- Alumni were 3 times more likely to hold senior and middle management positions.
- Alumni were 50 percent more likely to open their own business, and generate more new jobs.
- Lastly but importantly, their companies lasted 30 percent longer than average Canadian companies.

Based on the data, seven factors were chosen to "model" a credible financial return on each JA program dollar, based on the significant variations between alumni and the control group. These factors were:

- Increased salaries (and taxes paid) due to higher high school graduation rates
- Increased salaries resulting from higher graduation rates from secondary school
- Increased salaries as a result of studying business and management
- Greater numbers of direct jobs created by alumni entrepreneurs
- Larger numbers of indirect jobs created by alumni entrepreneurs
- Longer lasting direct and indirect jobs created by alumni entrepreneurs
- Less social assistance collected by alumni

*JA alumni return CDN\$425 million annually to the Canadian economy through business and job creation along with higher tax payments (due to higher earnings) and decreased use of social assistance.*

Describing their calculation as “relatively conservative,” BCG modeled the incremental value derived from each of these seven factors. The breakout is as follows: (M = millions)

Factor	C\$
Increased salaries from higher graduation rates from high school	10 M
Increased salaries for higher graduation rates from secondary school	35 M
Increased salaries for studying business	60 M
Greater number of direct jobs created by alumni entrepreneurs	205 M
Greater number of indirect jobs created by alumni entrepreneurs	120 M
Longer lasting direct and indirect jobs	100M
Less social assistance collected by alumni	5 M

The single largest contributing factor was the annual formation of 7,000 direct jobs each year through the creation of 6,500 new businesses each year. These businesses alone accounted for CDN\$205 million in value to Canada. Based on JA Canada’s 2011 annual operating budget of CDN\$12 million, that equates to an annual return of 45:1 for every JA dollar spent.

*In short, for every dollar invested in JA, Canadian society receives an annualized return of C\$45.*

These BCG research findings tell a compelling story of JA’s impact on Canadian society and its economy. The return of 45:1 would be enviable for any organization, and is particularly noteworthy in the not for profit sector. The data provide validating feedback for the organization, and reinforces that the curriculum used with these 500 alumni is still vital and financially critical to individuals, employers, and a society at large.

## United Kingdom

**Impact: 50 Years of Young Enterprise**  
Small Business Research Centre  
Kingston University



**YE alumni start more companies, hire more employees, and their firms produce significantly larger annual sales than those led by non-alumni**

# Impact: 50 Years of Young Enterprise in the UK

## SUMMARY

Sir Walter Salomon founded Young Enterprise (YE) in 1962, based on the successful Junior Achievement program in America. He admired the US charity's ability to foster work readiness, entrepreneurship, financial literacy skills, and its philosophy of "learning by doing" that encouraged young people to reach their full potential. For the first UK Company Program in Chatham, Kent attracted 113 teenagers who then formed eight student firms. In 1973, twenty-two YE Area Boards started up across the UK. They created Young Enterprise Centers in disused warehouses and factories, a church building and a pub.

By 2012, YE was working with 222,000 youth aged 4-25, in 5,000 schools, colleges and universities, with help from 3500 business volunteers. William Salomon, the founder's son, is Honorary President, and YE is the largest charitable education organization in the UK.

*To mark their 50th anniversary year in 2012, YE commissioned a study to investigate the outcomes of YE programs, which was put together by Dr. Rosemary Athayde, Senior Researcher at the University. The report was compiled for YE UK by Kingston University Business School.*

The aim of Young Enterprise is to help young people develop the attitudes and skills they need to succeed in the world of work and enterprise, to promote lifelong learning and boost their employability. Young Enterprise argues that an excessively narrow focus on academic skills and exams risks sidelining other approaches to learning and can fail to give young people the employability skills they need such as teamwork, practical thinking, punctuality and businesslike behavior.

They commissioned a study to investigate whether YE had an impact on alumni career choices,

quantifiable financial success, and how alumni rated the value of their participation in YE. Kingston University Business School conducted the study and reported on the results.

The study was conducted using three on-line surveys: one was emailed directly to alumni contacts provided by Young Enterprise; the second was a public survey distributed to all Young Enterprise regions and Kingston university contacts; and the third was an on-going survey carried out by Kingston University of university alumni at several universities across the UK. The findings were supplemented with focus groups and interviews with Young Enterprise alumni.

The study measured differences between alumni and the control group once they entered the workforce, analyzing trends that could have been influenced by participation in JA, such as entrepreneurial activity, size and type of new businesses started, and resilience and adaptability to the recent recession.

As a result of the surveys, responses from 371 Young Enterprise alumni and 202 people in a comparable control group, with no YE experience, were analyzed. Importantly, every region of the UK is represented in the sample. The respondents' ages range from under 25 to over 65; and roughly equal numbers of men and women took part.

*The research found that Young Enterprise has a substantial impact on career choices made by alumni, and their entrepreneurial businesses outperform non-YE businesses. YE alumni are also serial entrepreneurs.*

- More YE alumni end up starting and running their own businesses. Forty-two percent of alumni started firms, compared to 26 percent for non-alumni.

- Almost 60 percent of YE alumni believe they have the knowledge, skills and experience to start a business, compared to 46 percent of non-alumni.

- Alumni firms have larger annual sales than non-alumni. 12 percent of alumni firms produce sales over £500 thousand per year, compared with 3 percent of non-alumni.

- o Three percent of alumni firms make more than £1 million, with zero non-alumni firms producing at that level. (Note that the average small business in the UK is most likely a sole proprietorship with no employees.)

- One in four Young Enterprise alumni said they had been a business owner in the past; nearly one in three reported that they would like to set up an additional business in the future.

- o Additionally, over half were setting up another business in addition to their current firm.

*Young Enterprise alumni companies are larger and tend to be more innovative as well as more diverse.*

- Alumni firms employ more people. Eleven percent record 51-99 employees, versus 9 percent in the non-alumni firms. Two percent of alumni firms employ 100-249 employees, compared to none in the control group of non-alumni.

- Alumni firms operate in more innovative types of business. Twenty-one percent run companies in digital and cloud-based products and services, seven times more than in the control group.

- Alumni lead companies in a more diverse sectors, including internet sales, advanced engineering, corrosion control and retro tourism. The non-

alumni firms were concentrated in fewer sectors, particularly healthcare and education.

*YE alumni tend to be more resilient and positive, characteristics that position them to better survive recession. They may also have a healthier understanding of how to protect themselves against risk.*

- Alumni entrepreneurs chose to prioritize boosting sales (almost 50 percent) versus cut expenses (five percent) in recession.
- Forty percent said they were developing new products or services to make things better for their customers.
- Over 40 percent of alumni perceived good opportunities to start a business where they lived, compared to 34 percent of non-alumni.
- An unusually high proportion of YE firms are limited companies (42 percent) compared to the control group (23 percent).

*YE alumni rated the value of their participation highly.*

- In order of importance they said Young Enterprise improved their ability to: achieve objectives, cope with problems, deal with change, do business planning, start up a company, build business relationships and networks, innovate, spot opportunities and evaluate ideas.
- Other key lessons included the importance of learning how to sell and building self-confidence.
- As one alumnus put it: "You can't learn to swim by reading a book. You have to at least paddle around a bit while doing it, and Young Enterprise gives you that, the chance to paddle."

## New Zealand

Impact: 50 Years of Young Enterprise Scheme: YES Alumni Survey  
Young Enterprise Trust

*These qualitative reflections corroborate a 2008 alumni evaluation conducted by YE, and reported by Fresh Minds Research, a reputable consulting firm.*

- Alumni reported having a greater appreciation of their skills and the opportunities available to them when they left school.
- Among business-owning alumni, YE was ranked the most significant experience they drew upon when establishing and building their ventures.
- Overall, YE alumni felt that YE contributed to their skill development more than anything else, including work experience, extra-curricular activities and schools.
- This study attempted to mitigate the risk that students who choose JA programs are inherently more motivated and more likely to become entrepreneurs.

*This 2008 study also highlighted YE's impact on alumni's career choices and entrepreneurial ventures, and their satisfaction with their choices.*

- More than 50 percent of YE alumni either chose their career because they thought it suited their skills and interests, or had known what they wanted to do for a long time, and conducted a very targeted job search to get their, compared to 35 percent of the control group.
- YE alumni were also more likely to be happy in their jobs than their peers who did not participate in YE.
- YE Company Program alumni were twice as likely to start their own business as their peers.

- In all age groups between ages 18 and 50, YE alumni were more likely to find their work fulfilling and engaging.

- o Between ages 40-50, almost 100 percent agreed that they found their work fulfilling and engaging, compared to 75 percent of the control group.

*The 2008 survey correlated participation in the YE Company Program with higher income.*

- In the 30+ age group, YE alumni earned one third more than non-alumni.
- YE alumni salaries were equal or greater than non-alumni in their first job, and up to age 30.

*The Kingston University study author concluded that the evidence demonstrates that Young Enterprise has made a significant contribution to society, and potentially to the economy as well.*

After the first 50 years, Young Enterprise can state that their programs do help young people develop the necessary attitudes and skills to be employable and financially successful in today's economy.

YE alumni are more likely to run their own business, be serial entrepreneurs, and show resilience in developing strategies during recession. Alumni start more companies, hire more employees, and their firms produce significantly larger annual sales than those led by non-alumni.

The broad economic and social impact of Young Enterprise during the first fifty years would make its founder, Sir Walter Salomon proud.



**98% of alumni entrepreneurs attribute the YES Program with influencing their decision to start their own businesses**

# Impact of the Young Enterprise Scheme: YES Alumni Survey

## SUMMARY

Young Enterprise Trust's (YET) objective is to ensure that all New Zealand students participate in experiential enterprise education and financial literacy programs. YET programs are aligned to the New Zealand school curriculum, and are developed in partnership with experienced teachers. In 2013, more than 100,000 students participate in a broad range of programs, starting in year 1 of school through year 13, supported by 900 teachers and 1,100 mentors.

YET grew out of work done by the New Zealand Chambers of Commerce in the late 1970's and became the New Zealand representative of Junior Achievement Worldwide in 2009. In 2013, their programs were expanded to the Cook Islands.

The first program, the Young Enterprise Scheme (YES) began in 1981. Students set up and run their own business for a year. They create a real product or service, compile and implement a business plan and make real profit or loss. The knowledge they develop is supplemented by skills in teamwork, communication, problem solving, negotiation, and decision-making.

*In order to monitor and report the impact of YET programs, two projects were implemented at the end of 2011 and beginning of 2012, building an alumni database and surveying alumni and current YES class participants.*

The Trust developed an alumni database, and using social media, encouraged YES alumni to connect and become part of the alumni network. With the alumni data gathering underway, a survey methodology was developed to gain insights from both the current 2012 class participants and alumni from 1981-2011.

The survey consisted of an automated survey tool called Survey Monkey, and was delivered via email. Reminders to complete the survey were posted on the YES Alumni Facebook page and the Young Enterprise Company LinkedIn page. Of the 290 alumni who voluntarily connected with the Trust in the database, 60 responded. There were 51 responses from the 1,385 2012 YES class. All 111 responses were anonymous.

*The survey respondents credited the Trust and the YES program with building their “soft” skills and their business skills, and some changed their path after secondary school as a result of their YES experience.*

Almost a third off all respondents said that the YES program played a part in their decision to change their pathway out of secondary school. 44 percent said that YES did not change their pathway, but helped reinforce what they wanted to do. A majority credited YES with developing their soft skills, such as: teamwork, confidence, communication skills, leadership, presentation skills and time management. Teamwork and confidence, two critical life skills, ranked highest, at 87 percent and 80 percent respectively.

When asked, which business skills did you develop through the YES program, 77 percent answered “How to write a business plan,” and 76 percent answered “Sales and Marketing.” Other business skills identified as developed in YES were: How to deal with suppliers and outsourcing production of a product; market research; the language of business; financial management; and how to manufacture a product. A handful, fewer than 20 percent said they learned how to import a product.

*Of the alumni who responded, twenty-two, or 37 percent, identified themselves as entrepreneurs, and their companies—which are in more technical industries -- employed more than 1,000 people.*

These twenty-two alumni collectively had started forty-seven companies, and employed more than 1,000 people. Two of them were publicly listed. Almost all of the alumni entrepreneurs -- 98 percent -- said that the YES program had influenced their decision to become an entrepreneur. Of the companies started by YES alumni, 54 percent of them employed between two and ten people.

Forty-one percent of these entrepreneurs were in the Information, Technology, Media or Telecommunications industries. This compares with the majority of all the respondents who reported that they were in the Education and Training industries.

These individuals were also serial entrepreneurs – forty-one percent said they had started between two and five businesses, and four respondents said they had started more than five companies. About one quarter had started a global company based in New Zealand, and a third started a company with nationwide coverage.

Anecdotally, most YES companies developed in school do not continue. Eight of the respondents stated that their YES company is still an active company.

These alumni demonstrated community service in several ways. Just under half said that some or all of their companies were social enterprises. A third said that their company was not a social enterprise, but had a strong community service program.

*When asked if they would recommend the YES program to current students, 100 percent of the respondents, both current students and alumni, said they would.*

All of the alumni and class of 2012 respondents believed that the YES program was worth recommending, and three quarters of them said that they would actually encourage participation in YES. Over the past thirty years, the Young Enterprise Scheme has developed strong life skills and taught critical business skills to students. Companies employing 1,000 people have been created, and that number should increase, as more alumni are contacted and participate in the survey. With the new alumni database, ongoing surveys will continue to monitor the economic impact of YES and YET on New Zealand's economy.

## Role Models and Networking Opportunities Change Lives



Josuel Plasencia was raised in a small attic room in New York City. The room was more than just four walls. It mirrored his family's past and present—a cycle of struggle with little progress to show for it. Josuel's mother came to America from the Dominican Republic in search of a better life, but her dreams were delayed when she became a single mother. During summers, Josuel would visit his father in the Dominican Republic. To Josuel's father, baseball was the ticket out of hardship. But this was not Josuel's dream, and he knew there was little likelihood of success. Without an intervention, Josuel believed that he too was destined to experience a life of struggle. The intervention came in ninth grade. Josuel participated in JA Job Shadow™, in which students experience the world of work during an on-site visit to a local business. Access to business role models and networking opportunities has made the difference for Josuel. He says, "Being able to build quality relationships has made me a totally different person. Because of Junior Achievement, I am ready to

leave the limitations of the room behind me." Josuel was named Junior Achievement of New York's 2012 Student of the Year. His participation in Junior Achievement has opened the door to college scholarships and internships with Fortune 500 companies. With each success, it becomes less likely that his future will be dictated by his past. He is the first in his family to graduate from high school and is attending Babson College to study accounting and entrepreneurship. Josuel says, "JA has been the key to success for me. It really opened the doors of opportunity and encouraged me to look beyond the present to the possibilities of the future. I hope my story inspires and gives hope to kids who don't know how to navigate their way to success." Recently, Josuel and one of his former teachers were featured on a PBS national broadcast about nonprofit organizations working to increase U.S. high school graduation rates.

## Sweden

**Practice Makes Perfect?**  
Center for Entrepreneurship and  
Business Creation, Stockholm School  
of Economics



**Alumni started more firms and created 43,041 jobs during their first ten years of operation**

# Practice Makes Perfect? A Longitudinal Investigation of JA Sweden and Their Entrepreneurial Careers, 1990-2007

## SUMMARY

Since its inception in 1980, more than 300,000 high school students have participated in the JA Company Program (JACP), with 20,000 students enrolled at any one time, at over 550 upper secondary schools.

During this yearlong program, students get practical experience in the life cycle of a business, by starting, running and dismantling a firm, with support of teachers and mentors from business. JA Sweden's twenty-four regional offices offer motivational talks, educational seminars and activities for students and teachers.

*Motivated by the lack of studies evaluating the importance of education and practical experience for successful entrepreneurship, JA Sweden engaged to have two studies completed tracking the impact of, in particular, the JA Company Program.*

In 2011, the Center for Entrepreneurship and Business Creation at the Stockholm School of Economics published, "Practice Makes Perfect? A Longitudinal Investigation of Junior Achievement (JA) Sweden Alumni and Their Entrepreneurial Careers, 1990-2007." The report analyzed whether the JACP positions students to improve their own development and their ability to add economic value to society.

This particular study built on previous studies which qualitatively identified that entrepreneurs use various forms of iterative problem solving, developing routines and non-cognitive competencies such as persistence, creativity, and forward-thinking behavior. Relevant skills to succeed in entrepreneurship are accumulated primarily through experience – "practice makes perfect."

The researches used three comprehensive data bases – Statistic Sweden's database of all Swedes between 16 and 64; Sweden's database with all

Enterprise and Employees, including all registered firms in Sweden and tax information; and JA Sweden's database. All data was anonymous, and longitudinal, allowing for tracking over time.

In order to eliminate the factor of "self-selection" (motivated entrepreneurial types choose JA), the economists used a statistically valid scoring system to select the control group from non-alumni.

JACP alumni who completed their JACP in the mid-1990s were selected as the sample group. Their careers were tracked eleven through seventeen years after they completed the program. The JA alumni sample group totaled 166,606 and the control group, with no JA-CP experience, totaled 221,120. Both were half male and half female.

*JACP alumni started 20 percent more new firms and created more new jobs, than those in the control group.*

- JA Sweden alumni started 20 percent more new firms versus the comparable control group.
  - Both women and men started more corporations than their counterparts in the control group – Women started eighty percent more and men sixty percent more.
- Alumni created on average 7.5 percent more jobs in corporations and 3.5 percent more jobs in proprietorships/partnerships during the first four years, compared to the control group.
  - The alumni sample firms created approximately 43,041 jobs during their first ten years.
- Taxable revenues were twenty percent higher for JA Sweden Alumni corporations than the control group, and 6 percent higher for proprietorships/partnerships, leading to increased paid taxes.

- During the first six years of the JA new enterprises studied, total tax payments to the state were approximately \$6 billion SEK. This estimate includes VAT payments, social security contributions and income tax.

*The authors highlighted that alumni women were significantly more likely than those in the control group to start ventures of any kind.*

They hypothesize that the JA Company Program may encourage young women to challenge traditional stereotypes of entrepreneurs as "male," and engage them in exploring more career options, including the chance to lead, and build a company in the supportive environment of Junior Achievement.

*In 2012, The Ratio Institute, a highly regarded research firm, undertook a study for JA Sweden to further validate and refine the 2011 studies results, and confirm the "high rate of return" on future economic value derived from participation in JACP.*

The Swedish school system aspires to foster entrepreneurship, business enterprise and innovative thinking. Entrepreneurship exists as its own subject, and is even included as an upper secondary school degree objective. The study performed in 2012 looked at the downstream benefits of entrepreneurship education on individual development and economic growth.

This study used the same three comprehensive databases that were used in the 2011 study, and used all JACP alumni from three cohorts – those who completed the Company Program in 1994, 1995, or 1996 -- as the sample. They evaluated outcomes for each cohort between 2009-2011. There were 10,103 alumni and a 214,735 people of similar ages and gender in the control group.

*Sixteen years later, JA Company Program alumni were financially better off than the control group.*

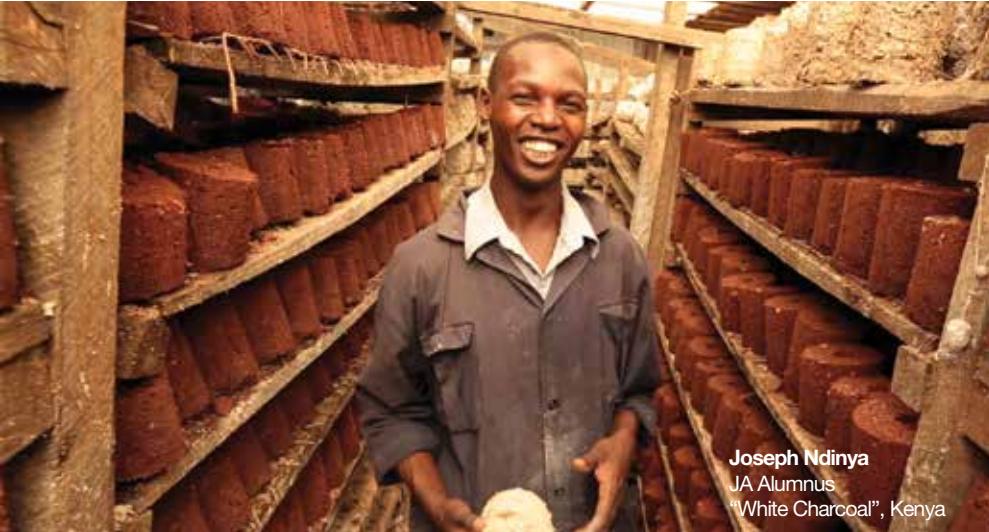
- Alumni earned a full month's wages more in annual salary.
- Alumni had a 40 percent higher probability of becoming managers.
- Alumni had just over a 20 percent lower probability of being unemployed than the control group 8-15 years after graduation.

They also were 20 percent more likely to start a firm later in life. And, their income was at least 7-12 percent higher than those in the control group who also started a firm.

*The authors concluded, with a "high level of confidence," that the JA Company Program concept has had positive financial impacts on the Swedish economy.*

As the alumni continue working and starting new businesses, it is likely that the economic impact will increase beyond the measures reported. The JA Company Program is a "fruitful educational tool" which increases the quality and quantity of entrepreneurial activity.

## Scaling up local innovation to preserve Kenya's forests



**Joseph Ndinya**  
JA Alumnus  
"White Charcoal", Kenya

Black charcoal – the kind you buy off the back of a bicycle, not from a bag from a supermarket – is made from trees that are felled, cut, and then buried in an underground stove. In Kenya and sub-Saharan Africa, black charcoal is the primary fuel used for cooking meals and heating water, in urban as well as rural areas. As the population's fuel needs have grown, forests have shrunk at a rate of five percent between 1999 and 2005. Kenya's five montane forests, the 'water towers' of the country, are under threat, with dire implications for the nation's water supply and security. White charcoal, made from discarded paper, is one of several low-cost, low-tech solutions to this problem. Discarded paper is minced, soaked, formed into briquettes, and left to dry for two days. It does not require paraffin or other fluids to ignite, and it will burn for two hours. The necessary equipment is readily available at minimal cost: a handmade briquette mold and a dry area exposed to the sun. In Kibera, Africa's largest high-density, low-income township, garbage is dumped informally in open-air collection points. The raw material for white charcoal is mined from these mountains and soaked in nearby creeks. For young people like Joseph Ndinya, such innovations solve an environmental crisis while creating jobs.

'If it weren't for the white charcoal business,' he explains, 'I would be jobless, and I don't know if I would be alive.' But there is a big difference between subsisting on less than a dollar a day and growing a thriving business. This is where JA comes in. The 15-day course offered by JA teaches youth like Joseph how to organize a company, with a name, well-defined roles, and a mission and vision statement. In small groups, Kibera youth develop a business plan, setting targets for production, marketing, and compensation. 'The training improved my business thinking capacity. It also taught me how to write a business plan.' Joseph, the Financial Manager of the white charcoal business, states proudly. The leaders of these courses are volunteers from the business world, as is the case in all of JA's programs worldwide. Once the company is up and running, students learn to make the most of their profits. They are encouraged to diversify their portfolios by investing in other businesses. In Joseph's case, he was able to tap into his family's dormant resources. When his grandmother agreed to give him two acres of land, he planted and harvested sugarcane. JA emphasizes the value of saving, even in small amounts. Joseph set aside 15 shillings, or 17 cents, a day. A modest amount, but between the profits from the white charcoal, sugarcane, and his savings, he was able to build his mother a house. 'People used to discriminate against her for being homeless,' Joseph says. 'I am happy now because even during rainy season, she is well sheltered.'

## Middle East & North Africa

**Unlocking Arab Youth Entrepreneurial Potential**  
An Evaluation of the INJAZ Al-Arab Company Program



**More than 80% of alumni credit the program in helping them develop their career goals and understand better the importance of managing their finances**

# Unlocking Arab Youth Entrepreneurship Potential An Evaluation of the INJAZ Al-Arab Company Program

Over 1.6 million students in fifteen countries have participated in INJAZ programs. INJAZ Al-Arab was named one of the top 100 NGOs in the world by Global Journal 2012.

Recognizing that entrepreneurship is a globally tried and tested approach to creating more productive and employable youth, INJAZ Al-Arab completed a report in early 2013, as a “call to action for Arab governments and private sector leaders to scale up entrepreneurship education at a time of grave unemployment.”

Two studies assessing the impact of the Company Program were summarized in the report – one from January 2012, led by respected entrepreneurship policy consultant, and a second from August 2012, led by Professor Fernando Reimers from the Harvard Graduate School of Education. The first study involved interviews with sixty-one Company Program alumni from nine countries. The second reported on quantitative assessments about the Company Program as perceived by 1,454 youth from six countries who completed the program when they were 16 or 17 years old.

*The report concluded that the Company Program developed business and soft skills in students that may not be available in traditional educational systems.*

The youth who had recently participated in the program felt they had gained more confidence. Many noted that their confidence in successfully completing a job interview and their ability to be hired in the private sector had increased as well.

- Almost three quarters felt more empowered to take a leadership role.
- More than 80 percent say they understand the importance of managing their finances.
- Over 70 percent say that they now feel more confident about competing in the workforce.
- Between 67 percent and 89 percent of participants say they have developed their career goals.

The program also resulted in students knowing more about entrepreneurship. Over 60 percent said they are now more interested in starting their own business.

*Referencing a study by the Arab Human Capital Challenge, the study highlights skills that nine out of ten Arab CEO's value, and the list closely matches those skills students believe they developed during the Company Program.*

Skills identified by CEOs	Skills developed during CP
Communication	Communication and negotiation with others
Teamwork	Teamwork and people skills
Analysis/Critical Thinking	Critical thinking
Taking initiative, being proactive	Initiative and self motivation
Creative/Innovative	Capacity to innovate; capacity for creative thought

*Alumni stated that the Company Program helped them gain greater clarity on their own education and economic future.*

One third of the alumni credited the Company Program with helping them decide on a university major which was aligned with their interest. Others had developed a “strong interest” in being an entrepreneur.

Alumni also believed that the Company Program helped them develop or improve important business and occupational skills such as sales, marketing and networking skills. They reinforced how important the practical training aspect of the Company Program was in developing these business as well as soft skills.

*Alumni described emerging from the Company Program with clearer visions of their roles in society.*

More than half want to contribute to the region through business; fifty-four percent would like their business to fill a gap in areas such as the environment, poverty, healthcare, education and elderly care. Just under forty percent plan to hire a wide range of employees, including marginalized people in the region.

*Accelerating the Entrepreneurial Ambition of Arab Youth*

In May 2014, a report was published which evaluated “Start Up,” a program that had been piloted since 2012. The evaluation was performed by a Professor Haya Dajani, Entrepreneurship and Small Business Management at the Norwich Business School at the University of East Anglia, UK.

The “Start Up” program is a six-month intensive program during which select university students who have completed the Company Program team up to start a new company, with enabling support such as funding, incubation, and mentoring.

This program has the potential to “accelerate” the entrepreneurial activity once a student graduates from the Company Program, and “incubate” a team to build and run a company. As a result, thirty start up companies came to existence.

Participants provided feedback on their experiences during the pilot with the operational support, training and mentoring provided. The Start Up program supplied “real world” expertise to the teams for functions such as:

- Accounting and Finance
- Company Registration
- Tax and Legal issues
- Financial support and seed funding
- Branding
- Strategy and Risk Management
- Human Resource Management

This new program builds on the Company Program, and possibly offers a model to accelerate entrepreneurial activity, creating jobs and economic value for the increasing number of young people in MENA.

## Mommy Made from Ripples of Happiness



The value of community-oriented projects lies partly in the fact that they enable participants to give something back to the community that nurtures and protects them, and partly in the fact that a community service project requires the combination of imagination and skills that any business venture would demand. Ripples of Happiness is an educational program that embodies both of these ideas. Developed jointly by the Coca-Cola Foundation and INJAZ Al-Arab, it empowers youth to identify community needs and design projects to address those needs. The students who take part learn fundamental concepts of business and management, explore career interests and opportunities, and learn important principles of entrepreneurship and work readiness. Mommy Made is the brainchild of American University of Beirut students who participated in the 2012 Ripple of Happiness program. They turned heads with their multi-faceted idea of recruiting mothers to be caterers, while turning a profit for themselves. The woman-empowering social business won them both UN sponsorship and \$20,000 to expand.

The group located the under privileged mothers through the non-governmental organization, St. Vincent De Paul, and found professional chefs to train them and organized a catering service for events and dinners to help the women support their families. Additionally, the initiative tackles other social issues as well. Not only does it provide affordable food for poverty-stricken families and inspire customers to eat healthy, healthy, but the St. Vincent De Paul school, which donated its basement for the project, lets their children attend school for free.

## United States

Turning Young People of Today  
into Entrepreneurs of Tomorrow



**84% of alumni said that JA enabled them to connect what they had learned in school to the real world**

# Turning Young People of Today into Entrepreneurs of Tomorrow

## SUMMARY

*Between 2010 and 2013, JA USA steadily increased the number of students from kindergarten through high school participating in a JA program, with more than 4.4 million students enrolled in the 2012-13 school year. Programs are offered in 115 markets across the United States, in almost every state, including Alaska and Hawaii.*

Junior Achievement was founded in Springfield, Massachusetts in 1919 to help educate young people moving from rural America to the country's booming cities about the means of production and free enterprise. JA USA is now headquartered in Colorado Springs, Colorado.

Over the past fifteen years, a series of assessments have been performed to monitor the knowledge acquisition, skills development, and attitudinal and behavioral changes of participants and alumni. More recently, JA USA has focused on the emerging deficit between the increase in jobs that require postsecondary education and the decrease in Americans graduating with a high school degree.

Programs are offered in 115 markets across the United States, in almost every state, including Alaska and Hawaii.

*In 2011, JA USA engaged The Bridgespan Group, a well-respected nonprofit consultant and advisor for mission-driven organizations, to facilitate the research for a study called "JA Graduation Pathways." A key finding was that intervention to improve high school graduation rates should start in sixth grade.*

The Bridgespan Group conducted a six-month in-depth meta-analysis on relevant research studies to identify indicators most closely linked to whether

students successfully graduated from high school. The research was conducted in Los Angeles, California; Cleveland, Ohio; New York City, New York; and Atlanta, Georgia. Also included was a comprehensive review of JA programs, to determine which ones have the highest potential for impact on the potential predictors of high school graduation.

The study concluded that students are most "at-risk" during middle grade years (grades 6-8) or during key transitions that typically include moving to a different school with higher grades and older students. Two of these transition periods are moving up from fifth to sixth grade, and from eighth to ninth grade.

*In "A Solution to the Workforce Skills Gap," a 2011 study by JA USA, eight out of ten JA students reported that JA programs helped reinforce the importance of staying in school.*

Other studies have found similar results after students complete JA programs. As part of a more recent effort to understand the impacts of JA programs, elementary students in JA programs in Denver, Colorado, participated in assessments to track their knowledge acquisition, skills development and attitudinal changes. JBS International, a well-respected research and evaluation firm, reported the findings in April 2013.

Between September and November 2012, the JA staff administered the survey instruments to third, fourth and fifth graders in a Denver elementary school, before and after they completed the program. JA staff collected completed data from 181 students, and sent JBS a Microsoft excel file to analyze. The tests, which included seven to ten questions, and the attitudinal survey, which had eight questions, were drafted, piloted and administered by JA Worldwide.

*The results were very promising -- knowledge acquisition scores increased for all three groups. In addition, the vast majority reported that JA helped them understand the importance of finishing school.*

Third graders increased their scores by 23 percent; fourth graders by 41 percent; and fifth graders by 44 percent. At least half the students felt that the JA program had helped them become better leaders. The majority also believed that JA taught them about different types of jobs and careers that they could have in the future. All three groups reported that their program was fun, the program increased their self-confidence, and that they would recommend it to a friend.

JA increased their knowledge about community resources available to them and how to run a business. The survey findings suggested that the students gained skills such as decision-making, problem solving, goal setting, and financial management.

*A relatively new pilot program, Junior Achievement Means Success, or JAMS, has started to demonstrate some positive outcomes in several schools in the state of Georgia.*

JAMS is an in-depth multi-year experience aimed at providing deep impact and long-term behavior results, especially in the areas of graduation rates and post-secondary school enrollment. Through this program, sixth to ninth graders work alongside volunteers from the business community to explore real-world business challenges, develop analytical and problem-solving skills and understand educational pathways available to them. Students are encouraged by a team of volunteers, trainers and mentors to pursue and enroll in post-secondary education institutions. In 2013, six school districts in Georgia piloted this after-school program.

*Initial result of this pilot indicated that students know doing well in school is important for them.*

Ninety-five percent say that doing well in school is important to them, and ninety-seven percent expect to graduate from high school after participating in JAMS. Note that the high school graduation rate in 2011 in Georgia was 67 percent. The majority of the students said they understood how vital it was to have a budget after they completed the program.

*An example of an early "win" is from one high school in 2013. One hundred percent of the JAMs seniors graduated.*

In one of the pilot high schools, one hundred percent of JAMS seniors graduated in 2013. This graduation rate is a striking comparison to the school's graduation rate in 2011, which was 48 percent. These are still preliminary results.

*In 2010, JA Worldwide surveyed JA USA alumni to assess alumni's perceptions of JA's impact on them in the workplace, and published "JA Creates Alumni Success."*

Between January 31, 2009 and April 30, 2010, three hundred and eight-two alumni completed a survey that was designed by JA. The purpose of the survey was to gauge JA's impact on their skill base, confidence, and twenty first century skills such as teamwork, technology, critical thinking, problem solving and decision making skills. A control group of three hundred and six was selected for comparison. Most of those surveyed in each group were over 31 years old.

## Latin America & The Caribbean

Impact of “Mujeres Emprendedoras” or Women for Development Program  
CID Gallup Latin America

JA alumni felt well prepared for the world of work. Almost nine out of ten agreed that JA helped prepare them for work, and eighty-four percent said that JA enabled them to connect what they had learned to school to real life. More than half credited JA with helping them identify their future career path, and just shy of half thought JA prepared them to start their own business.

*Alumni reported much stronger confidence in their abilities in a competitive workplace.*

When asked, “how much confidence do you have that you could compete successfully in a business environment?” more than nine out of ten alumni replied “yes,” compared to 45 percent of the control group. Alumni scored higher than the control group in their confidence to manage their personal finances effectively and successfully complete a job interview.

*JA USA has demonstrated success in preparing students for life in the twenty-first century.*

In the studies discussed here, the benefits of JA programs have been quantified; reinforcing the value these programs can have ultimately on American society and the economy. By focusing on increasing the high school graduation rate, JA USA has set the stage for many more students to acquire critical twenty-first century skills, and aspire to complete high school and post secondary school education. This educational foundation will create opportunity for them individually for financial security and career accomplishments. They will also become productive citizens, contributing value to the US and world economy.



**95% of participants believe the program positively influenced their lives, with 76% believing their economic situation would improve as a result**

# Impact of “Mujeres Emprendedoras” – Women for Development Program

## SUMMARY

“Mujeres Emprendedoras” or Women for Development is a JA Americas flagship program that focuses on vulnerable women with the goal to engage, educate and encourage them to become entrepreneurs. It strives to build entrepreneurial skills and confidence in women, to increase their business acumen and aptitude for risk-taking and ultimately making decisions that benefit them individually and with their communities.

The program participants are women between the ages of 18 and 25, who are vulnerable or at risk due to factors such as gender, geography, and access to education.

The four objectives of the program are:

- To stimulate the self-esteem, sense of belonging, solidarity and commitment of women, developing their entrepreneurial capacity as well of the entrepreneurial capacity of their community.
- To encourage the joint and responsible use of credit as a tool.
- To guide these women through the process of designing and creating their enterprise and help them gain access to necessary financial support.
- To help them generate greater resources to invest in the future of their home and their children.

In the second half of 2012, JA Worldwide engaged CID Gallup Latin America, a well-regarded strategy, consulting and research firm, to perform a study assessing the impact of the Women for Development program in Argentina, Costa Rica, Dominican Republic, Paraguay and Ecuador.

CID Gallup designed a survey, with JA Worldwide oversight, and then interviewed 727 randomly selected women between the ages of 18 and 59, in communities where the Women for Development program had been completed. Three hundred and twenty four (45%) had participated in Women for Development; the remaining four hundred and three who had not were used as the control group.

All of the women reported similar basic demographic information for marital status, the role they identified in the household (“wife”) and the average number and age distribution of people in their households. Notable differences emerged when interviewers asked about their attitudes towards entrepreneurship, financial behaviors and perceptions of family economic prospects.

*More women who had participated in the Women for Development Program reported having positive feelings about their lives, work, and ambitions compared to those in the control group.*

Participants scored significantly higher than the control group when asked to describe themselves in terms of the following characteristics: happy with their lives and happy with what they do. They saw themselves as considerably more ambitious, realistic and patient, and were more likely to try new things more often. Almost 75 percent “like to sell,” versus 50 percent of the control group.

A much greater percent of participants stated, “they don’t give up” compared to the control group (82 percent vs. 64 percent.)

Almost 90 percent of the participants felt that they had more control over how they choose to spend their time, significantly higher than in the control group, and more of them “learned or did something interesting.”

*Most participants had already saved money, and believed in a more promising economic future than those in the control group.*

Three quarters of them believed their economic situation would be “better than today” in three months, compared with just half of the control group. In addition, the participants were 50 percent more likely to agree that they were “able to save money” and over half of the participants reported that they already had saved money. Only 32 percent of those in the control group had saved money.

The great majority of the participants stated that they had a direct relationship with a bank, almost twice as high as the control group. More than eighty-percent believed they were very organized in managing their finances, compared to just over seventy percent of the control group.

*The participants’ entrepreneurial capacity and activity ranked higher than those in the control group, and a greater proportion of the women worked in sales.*

About half of the participants were employed in “sales,” including sales of clothes, shoes, products, jewellery, and novelty items. This was 40 percent greater than those in the control group. Only one quarter of them reported being unemployed, compared to a third of the control group.

Those women who had participated in the program were far more likely to be business owners -- 60 percent owned businesses, one and a half times more than women in the control group. Although 22 percent of the control group agreed, “starting a business is easy,” that percent doubled for the program participants.

Participants recommended that women who attend the program in the future be persistent and fulfill their own goals.

*Participants expressed very high opinions about the positive impact the Women for Development program had on their lives and their futures, and the applicability of what they learned.*

- 95 percent thought the project had “a lot or some” positive influence on their lives.
- 91 percent thought what they had learned was practical and usable.
- 72 percent said there was a high likelihood that they would apply what they learned.
- 71 percent said that it was highly likely that they would have their own business within a year.

These results demonstrate that the Women for Development Program equips vulnerable women with self-esteem, a proactive attitude and desire for positive change in their lives and the lives of their loved ones. They feel engaged and happy.

Many of them are saving money, own a business or plan to own one within a year. They are confident of their financial knowledge and organization skills, and many already have relationships with a bank. They are well positioned to generate greater resources in invest in the future of their own homes, in their children and in their communities, fulfilling the objectives of the program.

## Mujeres Emprendedoras and Women's Economic Development



Mery Mercedes lives in the Dominican Republic and was unemployed when she learned about the Women for Development Program and decided to join it, rather than look for a job. By the program's completion she was ready to start her own business selling perishable materials. A year and a half later, the business has had steady growth and Mercedes has added a variety of products such as stationary and underwear. What's more, while she started the business with her own money, she more recently has been able to get a bank loan. Thanks to the program, Mercedes not only has financial freedom but she's been able to fulfill a dream: having a flexible schedule and more time for her children. "I learned how to handle my finances, do a monthly inventory, treat the clients," she says. "In short the program has been a blessing."



For Laritssa Nuñez, the program provided critical business skills. "Before the course, I didn't keep any records of payments to be made or received. After taking the course, I learned how to determine the fixed costs and the variables for each one of my products," she says. Thanks to the lessons learned, she also no longer sells products below cost. And she keeps a record of earnings, current inventory and profits, something she hadn't done systematically before. But Nuñez has benefitted in other ways, as well. "It has helped my business and emotional development," she says. "Prior to the course, I had very little experience, organization or enthusiasm."

## Asia Pacific

**Outcomes in Hong Kong and Indonesia**  
JBS International



**A majority of high school participants say JA helped them understand the importance of school, with 72% indicating their wish to pursue higher education**

# Outcomes in Hong Kong & Indonesia

## SUMMARY

JA Asia Pacific is dedicated to organizational development and capacity building for their twenty member nations. Along with their private and public sector support, JA Asia Pacific envisions a future in which young people dream big and drive productive social and economic change.

As part of JA Worldwide's effort to understand the impacts of JA programs, students in JA programs in Hong Kong and Indonesia, countries that are members of JA Asia Pacific, participated in an evaluation of their experiences in 2012. The JA programs focus on financial literacy, work readiness, and entrepreneurship, and are targeted to the appropriate grade level. In Indonesia, elementary students were evaluated, and in Hong Kong, high school students were evaluated. JBS International, a well-respected research and evaluation firm, reported the findings in April 2013.

The elementary students in Indonesia had participated in "Ourselves (kindergarten)," "Our Families" (1st grade,) or "Our Community" (2nd grade.) The high school students in Hong Kong had participated in the "JA Goal for Youth" workshop. The JA Goal for Youth workshop is a half-day workshop that features an interactive forum hosted by an experienced and successful business executive. The executive shares his or her success stories and experiences in personal goal setting, career and financial planning. There are also small group discussions and hands-on activities, with the emphasis on financial management.

*The evaluations included pre- and post- tests on the curricula to assess knowledge acquisition, and post survey results to assess students' skill development as well as their attitudinal and behavioral changes.*

The pre- and post- tests, which consisted of five questions, were administered in person, and 84 elementary students from Indonesia completed them before and after the program conclusion. Hong Kong high school students completed 534 post-surveys, which were administered online at the end of the program. The tests and surveys were drafted, piloted and administered by JA Worldwide staff. The data were then sent to JBS for compilation and analysis.

*Indonesian elementary school students who took the pre- and post- tests demonstrated strong knowledge acquisition in their post-test scores.*

Kindergarteners significantly improved their scores on questions related to bartering, making money, and the advantages of working together. First graders increased their scores the most on the topics of "want," "need," and "work." Second graders posted the largest gains, across all five questions:

1. What is unit production?
2. What is assembly-line production?
3. Who pays the police officer and public school teacher?
4. Why do people make choices?
5. What is money?

Scores went from 8 percent to 96 percent for the first two questions, demonstrating the positive impact the JA program had on these second graders. The report authors noted that the sample sizes were small, and were not compared to a control group of students who had not participated in a JA program.

*A majority of the high school students in Hong Kong who took the post program survey agreed that the program helped them develop goal setting and planning skills.*

Nine out of ten of the students believed that after completing the program, they knew "how to set financial goals." Other skills that they attributed to the program were:

- "How to plan for the future"
- "How to budget my money"
- "How to manage risk"
- "How to make decisions about money"

*A majority of the high school students believed that participating in JA helped them understand the importance of school. Seventy two percent indicated that they wanted to pursue a Bachelor's degree, a Master's degree, or higher.*

They credited the JA program for their positive attitudes on several fronts. The majority – seven out of ten – of the high school students felt that the program helped them believe in themselves.

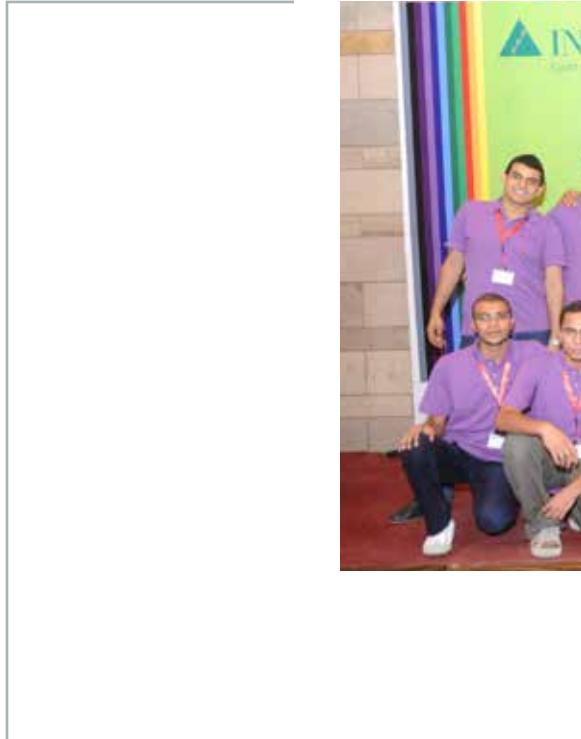
The student's perspective on the program's impact on their outlook for the future was also positive.

- Three quarters of the high school students said that JA helped them set goals for the future
- Eighty-five percent recorded that JA taught them about different jobs and careers they could have in the future.

*Both the assessments reported positive results from the JA programs.*

The elementary students demonstrated that they acquired "real life" knowledge and the fundamentals to assist them in the next phase of their education. The high school students credited the JA program with equipping them with strong financial management skills, and a broader perspective of what career options they have. They also believed that JA helped them with personal attitudes such as improved self-confidence. Both of these studies suggest that JA sets these students up for future success, which can also lead to increased economic value for their countries and their region.

## RecycloBekia from Start Up Program



RecycloBekia started as the idea of several Tanta University students who wanted to launch a company in an industry that did not even exist in Egypt. A year later, this Arab recycling company has 23 employees, a strategic partner in Hong Kong, its own factory in Egypt, two angel investors and is worth \$400,000. The company started with \$1,000, and sent all of its materials – used electronics, CDs and other tech waste – to a factory in China to be recycled. Then USAID connected RecycloBekia to two angel investors, Dr. Khaled Ismail, Intel managing director, CEO of SysDsoft and one of the board directors at Orascom Telecom, and Hussian Elsheikh, a founder of Proceed Advisory LTD. The angel investors signed 1 million EGP to RecycloBekia, and in return received 40% of the company's shares. If the company's target goals are reached after three years, 10% of the shares will be returned to RecycloBekia free of charge. Yet this quick rise has not been without challenges. Mostafa Hemdan, CEO of RecycloBekia, says that working with such a young team – all students – with no business experience (including himself) was the biggest hurdle the startup had to overcome. Hemdan says the only way he and his team were able to move beyond this challenge was for them

collectively to “think like entrepreneurs.” What’s more, they were told by many that, while starting a new business in the aftermath of the Egyptian Revolution was difficult, attempting to launch a new industry was impossible. Unable to find any local experts, the RecycloBekia team worked without mentors and role models. What drove the team, however, was the will to not simply create a project in the INJAZ Company Program, but to launch a real company. Hemdan and his colleagues display this same drive as they continue to lead RecycloBekia. To this day, all of the company’s managers remain students still enrolled in university, united by a common attitude that Hemdan captures in his mantra – “We all think we want to work for someone, but we need to think that we can work for ourselves.” Like their entrepreneurial peers in other INJAZ programs, the RecycloBekia team proves that not only can young students become entrepreneurs, but they can also take ownership over their own economic futures.

## Norway

Inspiring Young People to Innovate and Create Value  
Eastern Norway Research Institute



**Alumni are more likely to be involved in creating companies, desire to be self-employed, and believe they have the skills to create companies**

# Inspiring Young People to Innovate and Create Value

## SUMMARY

Ungt Entreprenørskap, UE Norway, celebrated its 15th anniversary in 2012, and is driving a comprehensive and cross-sectoral initiative in Norway to increase entrepreneurial activity.

UE Norway has collaborated with schools, banks, corporations, and trade unions to establish continuity in entrepreneurial education throughout the educational system, from pre-school education to business. They operate in all nineteen counties in the country, and programs are available for students starting at six years old. According to the European Commission in their report on "Best Practices" for teaching entrepreneurship, the most successful programs expose youngsters to the world of enterprise while they are still very young, using realistic "learning by doing" methods.

*UE Norway's vision is to inspire young people to innovate and to create value. With foundational research from a study in 2005, conducted by Haugum at Nord-Trøndelagsforskning, they engaged a research firm to evaluate whether participation in the Company Program in upper secondary schools promotes male and female start up activity.*

In the autumn of 2011, Johansen at Østlandsforskning, Eastern Norway Research Institute (ENRI) was engaged to conduct a survey of entrepreneurship among Norwegians aged 24-25 years. ENRI had strong credentials in entrepreneurship education and training analysis, and had performed previous studies for JA Europe. ENRI organized the data collection, selecting randomly across gender and age. Another firm, Norstat, an experienced market research organization, conducted the interviews. They interviewed roughly 1,200 individuals on the telephone, half who had participated in the Company Program about seven years ago, and the other half who had not. The latter group comprised the control group.

*The earlier study had concluded that graduates of the Company Program tend to be more successful in business than the control group members. This 2011 survey confirmed those findings.*

- In the prior survey, 20-30 percent of Company Program graduates went on to start their own businesses, more than the control group, and their businesses tended to be more successful than businesses started by those without experience.
- The 2011 survey found that a greater percent of students were in leadership positions seven years later, at 33 percent, compared to the control group at 25 percent.
- Over half believed they had the required skills and knowledge to establish their own business, compared to about 40 percent in the control group.
- Significantly more former CP students wanted to start their own business if the right opportunity were available, compared to the control group.

*Those who participated had started fifty-percent more companies than in the control group by the time they were 25 years old.*

- Twelve percent of students had started their own company, compared to 8 percent in the control group.
- Including those who say they are "in the process" of setting up their own business, 12 percent increased to 17 percent for those who participated. The control group remained lower, increasing to 13 percent.

*The study indicated that a greater proportion of JA graduates are involved in creating companies, desire to be self-employed, and believe they have the skills to create companies.*

The study also found that JA education had more impact on male start-up activity than on female start up activity. This last finding is viewed as an important point to address going forward, to fulfill the vision to inspire all young people – male and female – to innovate and create value.

## Europe

**Does Entrepreneurship Education Have Any Impact on Value Creation in Europe?**  
Eastern Norway Research Institute



**Leads to more business startups, with 85% of alumni still running their own business**

# Does Entrepreneurship Education Have Any Impact on Value Creation in Europe?

## SUMMARY

Seeking to quantify outcomes from the Company Program, JA Europe commissioned a study in 2007 by the Eastern Norway Research Institute (ENRI) to answer the question, "what happened next?" after students participated in the Company Program.

In order to provide policy makers with quantified research on the impacts on participants' later careers, and possible benefits to the economy, JA Europe commissioned a study in 2007 researching participants from six different countries who were alumni of the Company Program (CP). The countries were chosen based on insuring regional diversity and based on whether there were large enough sample sizes of alumni later in their careers. The countries chosen were: two Nordic countries (Denmark and Finland,) two from Continental Europe (two Belgian organizations,) and three from Eastern Europe (Slovakia, Estonia and Romania.) Data collection was performed through Internet-based questionnaires in March and April 2007, which asked the following questions:

1. Do the respondents recommend participation in CP to other students?
2. Are entrepreneurial skills developed through CP?
3. What do the participants think about CP as an educational method?
4. Does CP lead to more business start-ups?

Two additional sets of results were included to create a net sample size of 1,238 responses: a 2005 study in Norway and a "pilot" for the 2007 study which was also performed in Norway. Due to low response rates, the data from Denmark and Romania were not included in the final results.

To adjust for different response rates and sample size, weightings were applied to give countries equal weight. The final weightings reflected 52 percent women and 48 percent men, and the average age was 24.

*The level of entrepreneurial activity for alumni is higher than that of the general population.*

Based on all responses, fifteen percent of alumni were involved in some form of entrepreneurial activity. The group with the highest percent of entrepreneurial involvement was former male JA-YE participants at twenty-five percent, followed by alumni (both male and female) 25+ years old, at nineteen percent.

*Most alumni would recommend participation in CP for other students.*

A total of 84 percent would either highly recommend or recommend to quite a large degree. Younger participants were more likely to recommend CP than older ones.

*The majority of alumni found CP useful in developing critical entrepreneurial skills such as cooperation, problem solving, and decision-making.*

- Cooperation skills – 70 percent indicated that CP involvement strengthened cooperation skills and teamwork abilities.
- Problem-solving skills – 62 percent stated that CP involvement strengthened their problem-solving abilities.
- Decision-making skills – 52 percent indicated that CP involvement strengthened their ability to make decisions.

*Skills and knowledge to set up and run a company, as well as attitudes towards entrepreneurship, were recognized as outcomes from CP experience.*

- Economic skills -- 60 percent said CP involvement strengthened their ability to think in economic terms.
- Qualifications to run a business – 55 percent believed that their CP experience had qualified them to run a business.
- Desire to start up their own business – 44 percent believed that participation had led to a greater desire and will to start their own business.

*The majority of alumni found the CP educational method well developed, and agreed teachers are well educated.*

Most alumni considered the method good or very good. The lecturers and teachers were rated highly for their knowledge of CP, at 71 percent. About half of the respondents agreed that mentors, the study material and educational set-up were "high quality." Women tended to find CP better compared to men.

*CP leads to more business start-ups.*

Based on all responses, 15 percent of alumni between the ages of 20 and 29 had started their own businesses. This is almost three times the general population start up rate of 5-6 percent in Europe. Another 36 percent planned to establish a business within the next three years. Eighty-five percent are still running their own business.

*Participation in the Company Program led to more start-ups, which in the future should contribute economic value across Europe.*

This study reinforces the benefits of entrepreneurship education for the participants as well as starts to identify quantitative benefits from the higher rate of entrepreneurial start-ups by alumni. Participation in the CP was identified as improving critical life skills cooperation, problem solving and decision-making. Alumni also credited CP with improving their ability to think in economic terms and enhancing their desire to start their own business. This study provides an important benchmark across multiple European countries for self-reported qualitative data underscoring the benefits of entrepreneurship education in general and for JA Europe's CP specifically. It also starts to quantify the broader economic value of CP alumni's higher rate of starting companies, which should lead to more jobs, greater tax revenues and increased GDP.

## JA Gave Me The Entrepreneurship Bug



The American Chamber of Commerce to the EU represents 140 companies, facilitates US investment in Europe totalling €1.9 trillion in 2012 and directly supports more than 4.2 million jobs in Europe. On the occasion of their 50th anniversary, they took the decision to highlight the entrepreneurial potential of Europe's youth by teaming up with JA Europe to recognize outstanding young entrepreneurs and provide them with top class mentoring. In 2013, AmCham EU was pleased to announce Sébastien Deletaille as winner of the Youth Entrepreneurship Award as an example of a company that supports innovation in Europe and has generated impressive growth in business results. Sébastien Deletaille, now 30, a Junior Achievement Alumnus from Belgium says his JA Company Program experience was a "turning point" and convinced him that he wanted to run his own business one day. Even though he started working for McKinsey after he finished university, he chose to become an entrepreneur after 2 years. "Nobody ever really talks about how difficult it is to become an entrepreneur. What I learned through my JA experience is not to be afraid to try," explained Sébastien.

"We founded Real Impact Analytics (RIA) to develop holistic, automated & impactful Big Data solution. Rather than selling Big Data ingredients, we're building an engine that connects to raw data, runs data transformations, predicts client behaviour, and recommends actions." "The JA experience is a concentrate of entrepreneurial candy; once you start, you can't stop. Whether during my young enterprise or during the entrepreneurial club, I got the opportunity to test myself in a risk free environment. I learnt how much easier it is to sell when you have a great product, how talent will attract talent and how you only actually become a leader if you manage to inspire your team. Without any doubt, JA was the most defining program I have had the chance to participate in. Whenever I meet a teenager who wonders what to do in his life, I tell him he should be part of a young enterprise. It might not provide all the answers but it opens your mind to lots of new options. JA had a huge influence on the course of my life. It confirmed my desire to follow business studies at university and it drove me to quit my first job to start 3 start-ups. In a word, JA gave me the entrepreneurship bug. I don't think I will ever go back to being an employee, my real motivation comes from creating new ventures and capturing new opportunities. I discovered this through the JA programs. JA also influenced the lives of several of my JA friends. Some created their own companies and some were recruited in my current venture. JA alumni have a very strong ability to deal with uncertainty and that is very important for success in entrepreneurship."

## Denmark

**ABC to PhD: Entrepreneurship Education**  
YE Denmark & The Danish Foundation for Entrepreneurship



**YE alumni entrepreneurial activity is significantly higher than the overall population with YE experience laying the foundation for entrepreneurs to add value to the economy**

# ABC to PhD – Entrepreneurship Education

## SUMMARY

Danish leaders believe that Denmark's future competitive capacity in the form of new businesses with growth potential will be strengthened by young people's abilities to innovate, identify opportunities and transform ideas into value. These abilities can be significantly enhanced through entrepreneurship education.

The Danish government has taken a range of initiatives to strengthen Entrepreneurship Education which has resulted in a Danish national strategy on the area. The responsibility for implementing this strategy to increase entrepreneurship education on all educational levels has been assumed by the organization The Danish Foundation for Entrepreneurship - Young Enterprise Denmark (FFE-YE). The organization was established in January 2010 and is among other thing charged with increasing the participation in JA's enterprise education programmes in schools throughout Denmark and monitoring the outcomes on an ongoing basis.

An early study (2010) was conducted by the Global Entrepreneurship Monitor (GEM) research group and consisted of interviewing 2,000 Danish citizens between the ages of 15 and 64. Just over 8 percent of all students in Denmark received entrepreneurship education during the 2009/2010 school year. Students who received entrepreneurial training in primary school were more likely to continue their education through upper secondary and higher education. Findings also indicated that the more entrepreneurial training students received, the higher their incomes in their later career.

*In 2011, FFE-YE established the groundwork for a multi-year longitudinal study of two groups – ninth graders and University students. The following describes the methodology, approach and initial findings of this survey and subsequent surveys.*

The objective for the ninth grade study was to gather additional data to support the goal that young people should learn how to create value for others, whether that value is financial, cultural or social, because this would have a positive impact on society. The assumption was that value could be created in all parts of society, and in either the public or private sector.

Two thousand ninth graders (born in 1996) were selected, appropriately representing gender, age and regions across Denmark. After an initial validation, a survey with 54 questions was sent out to a sample group of 2,000 students, with a cover letter. The cover letter explained that this survey would take place yearly. Responses could be either returned in the enclosed return envelope or submitted online. 855 net valid responses were received. To incent completion and return, movie tickets were used.

Using prior research as well as referenced sources, the authors of the study chose to analyze young people's intentions, attitudes, ambitions, enterprising behavior and connectedness to school and community. They hypothesized that these are all indicators of future entrepreneurial behavior.

The following questions represent the broad categories of questions that were used in each annual survey.

- Have the students received Entrepreneurship training?
- How entrepreneurial are the students?
- What ambitions do the pupils have in relation to future job and education?
- How do the students feel about themselves, school, their peers, and their future?
- What attitude do they have toward entrepreneurship and what intentions do they have in relation to starting their own company?

*For ninth graders, there was a positive correlation between receiving entrepreneurial education and their aspirations for future jobs. Those students who had some entrepreneurial training also better understood the importance of taking responsibility for their own learning process.*

Thirty two percent of the students had experienced some form of entrepreneurial training. This segment of students expressed their desire to continue their upper secondary education at a much higher rate than those who had no entrepreneurial experience. In general, students who had received training were happier about school and more confident of their future. Fifty three percent saw entrepreneurship as a potential career choice. The proportion was higher (63 percent) for students who both participated in training and who knew other self-employed people.

All students, regardless of whether they had any YE training, viewed entrepreneurship as "valuable" (94 percent), "enriching" (97 percent), and "positive" (95 percent.)

In the 2012 study, the authors reported that barriers to entrepreneurship were reduced after completing entrepreneurial training. However, the programme should focus in larger extent on increasing the students perceived competence in managing ambiguity and uncertainty. The study concluded that it was specifically in competences, such as planning and financial literacy where the students increased their perceived self-efficacy. Especially girls would benefit from an increased focus on how to handle uncertainty and risk management competencies, since they in particular perceived that the risk of failure was the biggest barrier for them, when it comes to entrepreneurship.

*The research indicated further, that on primary level of education, that pupils with entrepreneurship training which focused on the entrepreneurial method (creating projects, action competencies, cross-curricular education, etc.), rather than on the content (entrepreneurship as a sole standing topic, business*

*planning, financial literacy, etc.) enjoyed going to school, felt connected to their classmates and were supported by their teachers. Over time, this finding can be validated through ongoing surveys.*

In order to continue to verify the 2011 survey findings, surveys were sent out the next two years to additional classes of ninth graders (16-year-olds) as well as to the original group. Response rate was at the same level as the previous year.

In 2013, the Foundation conducted a special study of "Project Edison," which is a program for sixth and seventh graders. Project Edison focuses on increasing students' interest in working creatively and innovatively. It was, however, in particular the group of students who became more positive about competition who demonstrated an increasing willingness to take risks and act in an entrepreneurial manner. They also became happier about school and their relationships with classmates improved after completing the program.

For the university student group, the objective of the on-going project was to examine whether and how entrepreneurship teaching works, and the effects of different approaches to entrepreneurial teaching. In 2011, the initial focus for the University student group was to establish the right design and methodology for the measurement, with the plan to broadly launch the measures in the near future.

556 university students were selected for the sample and control group. The students who had some entrepreneurial experience were in six programmes at four universities – three business management programmes, one humanities, one engineering and one pure entrepreneurial education. The sample included a control group in seven programmes at three universities. From the initial selection, the researchers received 514 net valid responses. The average age was 25.

The researchers looked at graduate students' entrepreneurial self-efficacy, which is defined as "belief in his/her ability to perform a specific entrepreneurial task," their intentions, and their behaviors. The specific measures for self-efficacy focused on:

1. Creativity
2. Management and planning
3. Ability to marshal resources
4. Ability to manage uncertainty and action
5. Financial knowledge

University students who had been exposed to some kind of entrepreneurial experience received significantly higher scores than the control group on all five of these self-efficacy measures, in addition to attitudes and intentions. This result suggests that entrepreneurial experience lays the foundation for young people's ability to create positive results for society and the economy.

The research design included measuring these five skills before the students began graduate studies and then periodically -- after their first year, after graduation, and then one, three and five years after graduation. The goal is to use the resulting data to answer the following three questions:

- Which entrepreneurial skills will the student gain from entrepreneurship training in both the short and long term?
- Which types of entrepreneurial skills have the largest effect on entrepreneurial behavior in the short and long run?
- What effects do the different types of program designs have on students' entrepreneurial skills?

*The 2013 report identified that it is key for university students to get the chance to take ownership of their entrepreneurial projects.*

In 2013, the researchers re-contacted the original participants and received 220 net valid responses. For the university student population, the data underscored the importance of encouraging students to take ownership of their projects. In addition, when they were able to incorporate their prior entrepreneurial learning into university projects, the "entrepreneurial activity" measure increased considerably.

#### Conclusion

Each year the percentage of Danish students who receive some kind of entrepreneurial training increases. In 2013, it was 15.3 percent, a 50 percent+ increase since 2011, when it was 10 percent.

Young people's attitudes towards entrepreneurship also seem to be changing. In 2011, when asked if they were "trying to start a business for real", 29 percent of FFE-YE students said "yes," and only 11 percent of their counterparts in the control group said "yes."

These initial studies validate the importance of dedicating significant resources to entrepreneurial education. The long-term nature of FFE-YE's commitment to documenting the impacts of entrepreneurship education promises to provide objective knowledge about whether FFE-YE alumni start up more viable companies. More businesses and more innovative employees should ultimately increase the financial, cultural and social value in Denmark.



**JA Africa has established a ten-year goal to help one million African youth at all social levels gain access to information and resources, and build self-confidence and self-reliance**

# Promoting Enterprise and Employability of Young People Baseline Assessment

## SUMMARY

*JA Africa has established a ten-year goal to help one million African youth at all social levels gain access to information and resources, and build self-confidence and self-reliance, all necessary for them and the African sub continent to move forward.*

In 2013-2014, more than 250,000 young Africans participated in JA programs, across all 16 JA Affiliate countries in sub-Saharan Africa.

The region is committed to entrepreneurship education as the key to enabling the burgeoning number of marginalized youth to become economically self-reliant. Financial literacy, improved employability and microenterprise creation are critical outcomes to address the sobering regional facts:

- 60 percent of the sub-Saharan African population is between 15 and 24 years of age. That percent is projected to increase to 75 percent by 2020.
- Every year, approximately 7-10 million young people enter into a weak labor market, where high unemployment, low productivity and poverty-level income are commonplace.

*JA Africa created the Immersion Training Strategy: Targeting Young Marginalized Entrepreneurs program “ITS TYME” in an effort to develop curriculum and delivery mechanisms to meet the needs of the millions of out-of-school and un/underemployed youth, typically between the ages of 15-35.*

Through the transfer of entrepreneurship knowledge, attitudes and skills to Africa's out-of-school youth, the ITS TYME program is providing practical solutions to the real economic challenges facing Africa's youth. The curriculum (supported by funding from the Citi foundation during a pilot exploration of programming for out-of-school youth) was designed to be relevant specifically to the ages and literacy levels of the out-of-school and un/underemployed and marginalized youth population.

In 2013, as part of the scaling up of the ITS TYME program into new countries and communities, with funding from Barclays Bank, a study was conducted by JA Africa to establish a baseline set of data. The goal of the benchmark database is to serve as a comparison for future findings from participants to measure the program's impact and outcomes.

The study design included newly selected participants of the ITS TYME program and a control group from Tanzania, Zambia and South Africa. The JA Kenya program focused on measuring data from new program participants only. The control groups were selected by availability, rather than randomization, meaning that the control group design was not a random sampling.

*The statistical analysis on the baseline data for the control and new JA program participant groups validated that the make up of both groups could be objectively compared once the ITS TYME program was completed.*

A total of 1,387 respondents participated from the four countries. Both groups included roughly the same percent of males and females. Other data from the baseline study established that in both groups, more than 80 percent had completed or had some exposure to secondary schooling. Eighty-nine percent of the control group and eighty-four percent of the new participant group were not in any form of employment.

Respondents across both groups identified the following areas as challenging, and the program incorporated the development of all four of these skills.

- Goal setting
- Keeping to a budget
- Working on several ideas simultaneously
- Delegation of tasks

*Over the next several years, results from the ITS TYME program participants can be compared to both their own baseline as well as the control group.*

This important program is another strategy to demonstrate that equipping Africa's youth with entrepreneurship education, through JA Africa, can result in increasing numbers of financially responsible youth who contribute to the economic growth of their communities, and across Africa.

## Stories from the Field



Case studies highlighting JA alumni success stories portray profoundly personal journeys. These case studies will remain important components, alongside outcome measurements, of describing JA's impact.

## Donna Shalala



"I am an academic, a political scientist, who has gone in and out of government," says Dr. Donna Shalala. "That's been my career."

Born in Cleveland, Ohio, Dr. Shalala has more than 30 years of experience as an accomplished scholar, teacher, and administrator. Currently she is the President of the University of Miami. Here, she has spearheaded significant progress since her inauguration in 2001, having launched two momentum campaigns that raised the necessary funds to advance its academic priorities, and improve its facilities, and research programs.

Appointed U.S. Secretary for Health and Human Services (HHS) under the Clinton Administration in 1993, she served for eight years becoming the longest serving HHS Secretary in U.S. history. At the end of her tenure, she was described by the Washington Post as "one of the most successful government managers of modern times."

In addition, Dr. Shalala served in the Carter Administration as Assistant Secretary for Policy Development and Research at the U.S. Department of Housing and Urban Development.

Dr. Shalala has more than four dozen honorary degrees and a host of other honors. She serves as a distinguished senior fellow in the Economic Studies Program and the Engelberg Center for Health Care Reform at the Brookings Institution.

A tenured political science professor as well, she taught at Baruch College, The City University of New York and Columbia University. She has also served as Chancellor at the University of Wisconsin-Madison and President of Hunter College in New York.

"I ended up running good universities. In many ways universities are like small businesses," said Dr. Shalala.

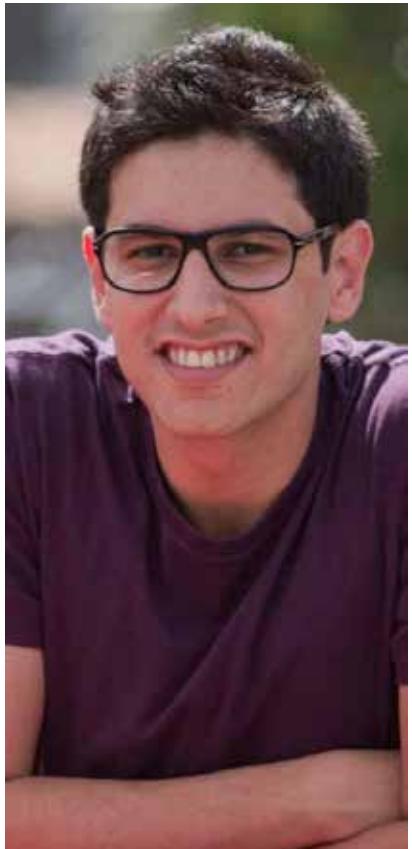
She added, "Much of my youth was spent around JA and I participated in it for four years. We were becoming entrepreneurs. We were learning every aspect of business from building financial plans, to marketing, to product design and identifying target markets."

The company she was a part of at JA made a wooden stool that everyone in her family still has in their homes. They painted them all sorts of glorious colors and sold them door-to-door in their neighborhoods.

"I had many successful companies as a young person and only one failure, but I learned more from that failure than from anything else," she explained. "Getting that experience especially with adults in the business community that young made a big difference in my life. It gave me self-confidence and was an extraordinary experience for us."

In 2005, U.S. News & World Report named Dr. Shalala as one of 'America's Best Leaders.'

## Social Media Passion Leads to Kijamii, TedEx Cairo and the Skoll World Forum



More importantly, they discovered that they could spend their lives pursuing what they loved, a realization that gave birth to Kijamii.

Along the way the Kijamii team has faced a series of challenges. They received little support from their community, with people often telling them they were too young to start a business. The government offered them little to no support or information. Accounting, legal, and registration procedures were vague, and without anyone to help they risked a misstep that could put their entire venture in jeopardy. They also sacrificed countless nights and weekends, virtually giving up their social lives in the interest of growing and sustaining their business.

Despite these challenges, Kijamii has become a success. Since its inception the company has grown to a team of 12 employees. It develops social media tools and experiences for high-profile clients such as Coca-Cola, Schweppes, UNWomen, and the British Council in Egypt. Beyond Kijamii and Bassem has used his experience as an entrepreneur to explore other activities, such as co-founding TedX Cairo and speaking at the world renowned Skoll World Forum on Social Entrepreneurship at the University of Oxford.

Despite their success, the Kijamii family has remained close to the young entrepreneur community in Egypt. Bassem sees a need to continue a dialogue about entrepreneurship with today's youth and encourages them to focus on and believe in their passions. Today both he and Bahy engage with youth through INJAZ and other programs. Both are excited not only about their company, but also about the dramatic changes occurring in Egypt's entrepreneurship ecosystem. Bassem and Bahy feel that mindsets are shifting just as resources are becoming more abundant.

Two months after the Egyptian Revolution, entrepreneurs Bassem El-Hady and Bahy Aboelezz started Kijamii, a Cairo-based social media company that is driven by the passion and energy of its young founders.

Several years prior, while in university, Bassem and Bahy had enrolled in the INJAZ Company Program. They thrived while working alongside classmates, and their student enterprise won the INJAZ Egypt company competition and placed 3rd overall at the pan-Arab regional completion. Bassem says that this experience "inaugurated them into the world of entrepreneurship". Bahy echoes a similar sentiment, stating that before INJAZ he had no intention of starting a business, but after going through the process of building a team and a product from scratch he became hooked. During this period Bassem and Bahy were on a journey of self-discovery, and as they delved deeper and deeper into their project they unearthed their passion.

## From Bankruptcy to the Largest Online Brokerage Firm in the Philippines



In 1972, Edward K. Lee participated in the JA Company program held on Saturdays in his hometown in the Philippines. He formed a company with peers that printed and sold t-shirts. It was his first exposure to entrepreneurship as well as the beginnings of his financial literacy education. In fact, it was one of his JA mentors that noticed Edward's interest in stocks and gave him a book to encourage his curiosity.

In 1973, Edward started investing and by 1974, he had lost all his money after experiencing his first taste of a market crash. By the age of 19, he already knew the feeling of bankruptcy.

"The love of investing in the market has always amazed me," he said. "In 1983 I bought 15 percent of a local stock brokerage house and soon after, the market collapsed again." Edward's attitude remained positive. "When there are crises, there are opportunities," he said. In 1986, when the revolution came, the market soared, and so did his permanent venture into the financial world.

Today, he is the Founder and Chairman of COL Financial Group Inc., the country's largest and leading online stock brokerage firm. COL Financial was founded because of Edward's belief that all Filipinos deserve to be rich. Financial literacy education is critical to this goal and letting people know that saving a little at a time is

hugely beneficial. "We took the challenge of educating the masses, a road less travelled, where we focus on the masses as well as our high net worth clients," he said. COL Financial is the only listed stock brokerage in the country, caters to 70% of the market and opens about 20,000- 30,000 accounts a year.

"This is why I can talk about JA," Edward said crediting his JA education for his success today. In fact, after 37 years, Edward's business partners from his JA days are still his partners in business today. "It's what has kept me motivated and allowed for me to grow to my level from where we started. If I didn't have those values that were taught to us at a very young age, I don't think we could survive. I am a product of JA and I think the program of JA today is fantastic. It's important that at a very young age you experience the value of hard-earned wealth."



## Entrepreneurship Has No Limit



Luis Munana started his high school career at Rundu Secondary School in Kavango. In grade 11, his parents moved him to Academia Secondary School in Windhoek, where he participated in the JA Mini Company Program. He took up the role of managing director in his first year at Academia, and during his final year he was elected as the chairperson of his JA Mini Company.

The company made a profit of N\$15,000 during his time as the chairperson. He immediately diversified the operations from selling lunch packs to students to having planned events for fellow students to attend. He and his team worked with various partners including College of the Arts. He borrowed money from JA Namibia to help expand the company into event planning. He was an excellent leader and was able to get his clients excited about what was next.

When he graduated from high school, he went to a university in Cape Town, South Africa where he completed a B-Tech degree in Finance. While at school in Cape Town, he started a modeling career. Luis gained success as a model internationally in places like New York, Johannesburg, and Paris. He calls himself the model with an education.

## Kibera Girls Soccer Academy Empowers Girls



JA Namibia again was surprised by his success when he became a broadcaster on a national television channel with a show on Saturday evenings called Voigush, where he shares what is happening in the world from tourism to modeling. It is one of the most popular shows in the country. His success continues to grow and expand. The cherry on the cake – he is going to represent Namibia in Africa's Big Brother 9 house.

In Kibera, Kenya, Africa's largest highest density and low-income township, garbage is dumped informally in open air collection points. Almost 1 million people live in Kibera, including Richard Tekka, a JA volunteer. He believes that the problems the people of Kibera face can only be addressed by those who live there.

He started the Kibera Girls Soccer Academy (KGSA) – a school that provides free education with a primary objective of empowering girls. When the school started in 2006, only 13 girls were enrolled. There has been tremendous growth since then and now over 130 girls attend the school.

Before it became a school it was a football team for girls in Kibera. After sometime, some of the best players were getting married, pregnant, or taking employment at an early age, so the focus was shifted to education to introduce more options and opportunities.

"At KGSA we run a JA Company, a journalism company called Kibera Shedders," says Tekka, "with a company slogan of 'shedding light on Kibera'." The girls focus on visitor experience of Kibera culture and tell their stories primarily through imagery - videos and photos. Through various digital channels, including social media, they are able to share the experiences with a broader audience through articles, videos and photos.

The program has provided access to different professionals that have come to mentor the KGSA girls. "JA has really helped the girls see that they are on the same level as anyone, in any of the big schools in Kenya. It has made them think outside the box – they don't see Kibera as an excuse for them not to succeed, so it has really empowered them," says Tekka.

## Palestinian Students Develop Remote Appliance Switch



Challenge, future, and structure are the three words Shuq Masri used to describe INJAZ. Shuq Masri is a 17-year-old Palestinian university student and the CEO of ESCO (Electrical Solutions Company), INJAZ's 2011-2012 Regional Company Program Competition winner. While working as students with full course loads and limited funding, Shuq and her ESCO colleagues invented B-Touch, a technology that allowed home owners to turn off their electrical appliances when they were out of the house. The technology was sophisticated for high school students – any time someone left their home and forgot to turn off a heater, fan refrigerator or other appliance, they simply called their voicemail and typed in a code, which triggered the appliance to shut down. To develop the software that served as B-Touch's backbone, Shuq and her colleagues recruited a programmer and also worked closely with the Etisalat Telecom Company. Along the way, the young entrepreneurs also received mentoring from Emad Eleiwi, Treasurer at the Palestinian Telecommunication Company. Before starting ESCO, Shuq says that she had been waiting for years to enroll in the Company Program. She had attended several INJAZ courses when she was younger, but never had the

opportunity to create her own business. Now, following the success of B-Touch, Shuq has decided to continue running the business and is also mentoring young aspiring entrepreneurs in her country. Shuq's story can serve as an inspiration for other students who want to venture into the entrepreneurship space. Her efforts and success demonstrate that young people can assume the role of both students and entrepreneurs and that their venture can indeed have an impact.

## Life Changing Experience for Tottenham MP



Born in Tottenham, one of the most deprived areas of Britain, in 1972, David Lammy was one of five children raised by a single mother. At 11 he won a choral scholarship to attend the State-funded The Kings School in Peterborough. Working together with teenage friends he created a real business as part of the Company Programme which made money producing greeting cards.

"It was a challenging project and it really inspired me. We were very successful and raised quite a lot of money. I think it was one of the first things that gave me a very 'can do' attitude and a sense of leadership that has stayed with me throughout my career. For me it was about confidence and teamwork," he said.

David studied law in London and was admitted to the Bar of England and Wales in 1994. He became the first Black Briton to study a Masters in Law at the Harvard Law School in 1997. Now David is the Labour MP for Tottenham and a former Higher Education Minister who spent nine years on the front bench. The recession has convinced him that Young Enterprise has a vital role to play in inspiring young people to make their own jobs by going into business for themselves.

"There is too strong an expectation that people will become employed rather than becoming employers," he said. "We need to get right back in touch with what it means to run your own business and we need generation X, Y and the millennium generation to have this at their core."

"We are in this bind where entrepreneurs sound exclusive but running a small business can be something as seemingly straightforward as buying a set of clippers and setting yourself up as a barber. That's why Young Enterprise is more important than ever and it must be built into the national curriculum," he said.

## Rhodes Scholar's Community Action Initiatives Started with JA



From Toronto, Canada, Steven Wang is a Rhodes scholar completing his Masters degree in international relations at Oxford University.

At 17 years old, Steven founded 'Community Action by Youth', a grassroots initiative dedicated to empowering youth to address issues of poverty and climate change. He has been a youth delegate at the U.N. Commission for Sustainable Development and is a World Economic Forum Global Shaper.

In addition, he helped start a development group in Kenya to coordinate projects in micro-finance. Steven would help organize and deliver local development projects in Kenya with other students. What he found was that after the students returned to school, these projects would often breakdown. How do we make these projects sustainable? How can local leaders, get involved? So he worked with locals to encourage project oversight, participation, and a deeper involvement that lead to a sense of local empowerment. "These experiences allow us to develop more global perspectives," said Steven. Junior Achievement was one of those first turning points where he realized there are ways to really grow as a person and as a leader. He and his friends started a company that makes photo albums and had wonderful mentors who would try to keep them on track.

This experience, allowed him to take the next step when he realized his desire to affect change around global issues and get youth involved.

"That's how 'Community Action' came about," said Steven. "I had the confidence and drive and ability to do it. It really is about something more. It gives you that sense of confidence at a young age that you can do something with your life, something creative, and you don't just have to be a passive observer to the world as its going by. JA really did make a difference in terms of the path I've taken, where I've ended up and where I might be going. You never know, it can transform you or unlock something inside of you that you didn't know you had. I am tremendously grateful."

## JA Student Interns at the U.S. House of Representatives



Eileen describes her JA volunteer as an important role model who influenced her view of entrepreneurship and personal finances in a fun and relevant way. She understands the importance of effectively managing her finances, and how it will benefit her far beyond her college years.

A very difficult family situation forced Eileen Sherman to grow up quickly. Instead of using her hardships as a crutch, she channeled her pain into energy that fuels her plans for a positive future.

Participating in JA empowered Eileen with the skills and confidence she needed to put her passion to work. Her extensive accomplishments were recognized by JA - Rocky Mountain when she was awarded a JA Inspiration Scholarship in 2011. Now attending the University of Colorado, Eileen studies philosophy in preparation for law school. She has made the Dean's List and plans to graduate with honors.

Eileen's success goes beyond the classroom. She is the scholarship director for her sorority, participates in student government, and volunteers for local children's charities.

She was one of 10 students selected to participate in a program that gave her the opportunity to go to Washington, D.C., take classes at night, and intern at the United States House of Representatives. "This experience has inspired me to work hard for what I believe in," said Eileen. "I am very interested in working on a campaign for the next presidential election in 2016."

## JA inspires the entrepreneurial spirit in Russia



With the fall of the Soviet Union, Russia began the difficult transition to a market economy. "A hard time, a time of changes," says Alexander Kanshin, General Director of Megapir Corporation. During the early 1990s, entrepreneurship took root in this challenging environment and by 2003 small and medium sized enterprises made up 94% of businesses in Russia – nearly half of the total employment.

With a core business of commercial real estate, Megapir Corporation develops and builds trade centers across Moscow and Moscow Oblast. Today the corporation is quite powerful, has major private sector and government contracts, and employs several hundred people.

"JA is a bridge from childhood to real business. I remember my time in JA we were taught to make decisions. It's a principal feature of JA, initiative and ability to make decisions. If you have any obstacles, then you should overcome them. Obstacles just increase your forces. This is – all this is JA," says Kanshin.

JA Russia was launched in 1991 with a signing ceremony at the Kremlin, and it has grown rapidly ever since. Today, JA Russia is the 2nd largest participating country in the world with nearly 1.3 million students enrolled during the 2010-2011 school year. More than 10 million people have graduated from JA and many with successful startups in IT

technology, in trade technology, development technology, some succeeded in government.

"JA raises and creates entrepreneurial spirit. They teach young people to make real business, to produce real products, generate real ideas, to make real startups, and the conclusion is that it enhances the way of living. This is critically important. That's why JA is absolutely important in Russia and throughout the world."

## Junior Achievement Gives Student the Tools to Overcome Odds



Selena Martinez was a senior at John H. Reagan High School in Houston, Texas, when she was asked to speak at the JA Hall of Achievement for Junior Achievement of Southeast Texas. She was selected for this honor because of her remarkable journey and the role her JA volunteer played in inspiring hope during some very challenging times. Here is her story:

My entire life I was surrounded by poverty, violence, drug abuse, and psychological illnesses and the idea that things were always good enough. Eventually I realized that I wanted something different.

My brother was medically discharged from the Army for schizophrenia. He had hallucinations and paranoia. Living in our house was like walking a minefield.

One day my brother destroyed the entire house trying to murder my father. My brother was arrested, my father became depressed, and my mother was traumatized. I grew frustrated with my father for his drinking, and he told me to find another place to live.

I was homeless, on my own. I house hopped, roamed, scraping up bits of money wherever I could. I thought this was it for me. Until a JA volunteer came to my high school.

JA came right when I needed it. The JA volunteer spoke about the importance of money management and budgeting. He taught us about interviewing for jobs, too. These were lessons that were not a part of my school or home life. Before he left, he encouraged us to keep pushing forward and to never stop because life was not going to wait on us. That volunteer had no idea about what I was going through, but his efforts were not in vain.

I applied everything I learned from my three JA experiences. I began selling my artwork and custom T-shirts to generate income. I became class president, captain of the varsity cheer squad, vice president of the National Honor Society, a member of the Student Board of Directors for the Federal Reserve, and an award-winning poet.

I recently began attending Bryn Mawr College to pursue my dream of founding an orphanage so I can help children realize their potential. JA's lessons helped me manage my finances, speak to a crowd and handle difficult questions, and gave me belief in myself. Because of JA and similar organizations, students like me have the tools and guidance that would otherwise be unavailable. My future has been paved, not with limits, but by how great I was willing to be.

## Company Program Drives Alumni Leadership in Indonesia



Meru Aramdal is the Vice President of Investment Research, Advisory and Consumer Treasury at Citi in Indonesia. She graduated from Atma Jaya University in 2003 and continued with her Masters degree in Accounting and Finance at the University of Birmingham. During her undergraduate study at Atma Jaya University in Jakarta she joined the Company Program organized by Prestasi Junior Indonesia (PJI) and became the President Director of JEJAK Student Company in 1998. It was an invaluable experience, helping her understand more about the real world – specifically, that the knowledge she learned in school had to be complemented by soft skills such as communication, leadership, and the ability to think strategically.

"I believe my experiences and responsibility as the President in JEJAK gave me very strong and fundamental skills required for my current professional career," said Meru.

Supported by the company's executive team VPs (Marketing, HR, Finance, Production) they were able to increase the share value ten fold. Meru learned how to lead a big team to achieve company goals and bring better value to shareholders. In addition, the experience helped them to think creatively and out of the box.

"Apart from leadership skills, by joining the Company Program from PJI, I strengthened valuable public speaking and communication skills, which were required to be elected as the company's President Director," said Meru. Those skills and experiences played a big role to take me to the path where I am now."

These skills and experiences played a major role in Meru's career, allowing her to build self-confidence, English language skills, strategic thinking as well as global perspective.

## Boosting Europe's Entrepreneurial Culture



Following the success with JA programs, he appeared on Dragons' Den with the relaunched Start-Up company, Box of T. Together with his business partner they impressed the venture capitalists on the jury enough for all three business stars to put bids on the table. Omar, 23, and Philip, 24, chose Ms. Hoppen's offer of £50,000 investment for a 25 percent equity stake in the business.

Another remarkable JA Start-Up company, Zwipe, from Norway, was recently featured in the Forbes Magazine for its partnership with MasterCard to create the world's first biometric contactless payment card with an integrated fingerprint sensor. Zwipe originated as a JA Startup company at Telemark University College in Norway. Kim Homborstad, Founder and CEO of Zwipe, along with the rest of the team won several awards in the JA competitions for their innovative idea.

"The JA Start-Up Program was really amazing. It guided our journey to become entrepreneurial. It made it clear that you had to work for yourself and it helped me to make decisions about my future," shares 24-year-old Philip from Liverpool, UK. He and his team had their JA experience in the 2012/2013 academic year when they were recognised as the best StartUp company in the UK. They also took home Hyundai's top prize of the Brilliant Young Entrepreneurs award which supports students who have developed business plans with a strong potential to become 'real' businesses. "Of course this award was very valuable. It was the biggest and best achievement we had. Suddenly we had the money to actually do what we wanted to. We couldn't believe it when we received the award. It's been amazing. Apart from the sponsorship, business mentoring added a lot of value to our business, such as in the area of sales."

When Philip was asked to reflect on the most valuable learned skills, he said it was, "Pitching the business idea. Also, the ability to communicate with a wide range of different professionals, including investors, consultants, mentors and so on. I developed to be energetic and even more passionate and motivated about entrepreneurship as I learned it is important for the European economy."

## The Woman Who Turns Road Dust into Platinum



The streets are paved with platinum for this Young Enterprise alumnus. Angela Murray is causing a stir in the waste recovery industry after developing a process for recovering precious metal deposits from ordinary road dust. Tiny fragments of platinum and other precious metals are shaken off the so-called 'catalytic converters' inside car exhausts.

Angela had the brilliant idea of using ordinary council road-sweeping machines to suck up the dust – and using technical wizardry to filter out the valuable particles that can trade for up to £90 a gram on the global market. Road dust in most areas of the country is currently just swept up and buried in landfill sites. But Angela's company Road To Riches aims to extract the metals from the dirt.

Only three countries – South Africa, Canada and Russia – currently produce the precious metals used in catalytic converters - exhaust emission control devices which convert toxic chemicals into harmless substances. The scarcity of supplies means that Road To Riches is onto a potential goldmine.

Angela, a microbiologist by trade, plans to sell the metals to refineries, generating revenue for local authorities and conserving a valuable natural resource. "At the moment millions of pounds of valuable platinum and other precious metals is literally just being thrown away and sent to landfill," she said.

"You might think the particles are so minute that they're not worth collecting but part of the reason the metals are so expensive on the global market is because they have to be mined from deep underground. However, in this case they're just sitting on the surfaces of our roads so the production and processing costs are much less. You have to sift out all the rubbish, general dust and organic matter and extract the metals using a smelting or bacterial process but it still makes sound financial as well as environmental sense."

"If we can recycle these metals it will generate revenue for local authorities and conserve a finite, valuable and non-renewable natural resource."

Angela is carrying out her research at the University of Birmingham where she is studying for a PhD in chemical engineering. It's all a far cry from her first experience of running a business on the Company Program at Rochester Grammar School when she was 17.

"I never thought that I'd end up running my own business when I took part," she said. "But it gives you an understanding of business and the dynamics of working in a team which is helpful throughout your working life."

## Hybrid power visionary who revolutionized world electric vehicle business



Entrepreneur Roy Stanley is most famous for founding one of the world's largest makers of commercial electric vehicles. He established Wearside-based Tanfield Group in 1996 and saw it rise to become a significant employer in the North East of England.

At its height before the financial crisis Tanfield was turning over £140m a year. Roy oversaw its transition to AIM, the stock market for smaller firms, in December 2003 and later went on to start another listed company, Optare Plc, the well known maker of hybrid buses. He no longer has shares in Optare, but the company has continued its enormous success, employing 500 people and turning over £80 million a year.

Roy is also a major shareholder of US-based Smith Electric Vehicles, the world leader in commercial electric vehicles. He is now a non-executive director at Tanfield and has also set up BDaily, an online business newspaper and the fastest growing business network in the North East. Roy has also founded Ground Six to enable young people to approach him and his co-founders with business ideas. They invest in the best. He said Young Enterprise "enables people to test their mettle."

"Given the fact that it's so difficult for young people to get jobs now, the more they can do for themselves the more opportunities they are going to have," he said. "Young

Enterprise taught me that you can put a bunch of people in a room and really get an insight into the type of person they are, in terms of their leadership skills, their willingness to work and their aptitude for risk.

"You get a lot of clever people but you get very few with that spark. Young Enterprise allows people with spark to elevate themselves within the group. "I've volunteered with students who were probably average academically but shone in a business context. "I learnt that you can't count on everybody to pull their weight. But it also indicated to me that I was prepared to pull my weight. You learn that perseverance is the key to success and nothing comes easy."

"When I did Young Enterprise it was in the very early days in management thinking so it was really far ahead of its time. For a young working class kid who hadn't had any formal exposure to business it suddenly gave me a lot of knowledge.

# Measuring Impact at JA Worldwide Summary

NGOs throughout the world have become acutely aware of the need to systematically and transparently assess their impact, both for organizational learning and ongoing strategy development. More important, donors and other stakeholders increasingly want to understand “impact” in terms of meaningful outcomes including quantifiable benefits to individuals, society and the economy. JA Worldwide is not immune to this growing requirement, and is embracing it.

The development and deployment of a global impact measurement framework (IMF) is a substantial undertaking. It must be, at once, multi-dimensional (be capable of assessing a broad range of programs) multi-targeted (have the flexibility to apprise and update multiple beneficiaries) and multi-metric (have the capacity to measure multiple outcomes). We need local, regional and global insights into our work. More simply described, we will need the capability

to assess a variety of educational programs in terms of their direct and indirect impacts on several constituencies. Concurrently, this framework will need to report multiple outcomes that are meaningful to our beneficiaries such as enrollment rates; graduation rates; including post-secondary education; alumni job attainment; businesses started by alumni; job creation by those businesses; and, ultimately, the value added to society and the economy. JA Worldwide is not immune to this growing requirement, and is embracing it.

This framework, or IMF, will require a reporting methodology integrated with a systems capability throughout the global organization. It will facilitate simple data capture and sharing between countries, regions and the worldwide organization. Ultimately, it should provide on-line functionality to support timely and accurate data acquisition, longitudinal tracking and aggregated impact reporting. It needs to be clear, consistent and applicable to all six JA

regions and the 122 member nations around the world. And it is a critical prescription for making impact assessment part of our DNA.

## Developing the Target Operating Model

The Impact Measurement Framework was developed jointly with Accenture. Accenture consultants based their work on a number of studies that have been done on JA programs around the world. Selected robust research outcomes provided the basis for the pilot of the IMF in 2013.

## Belgian Pilots

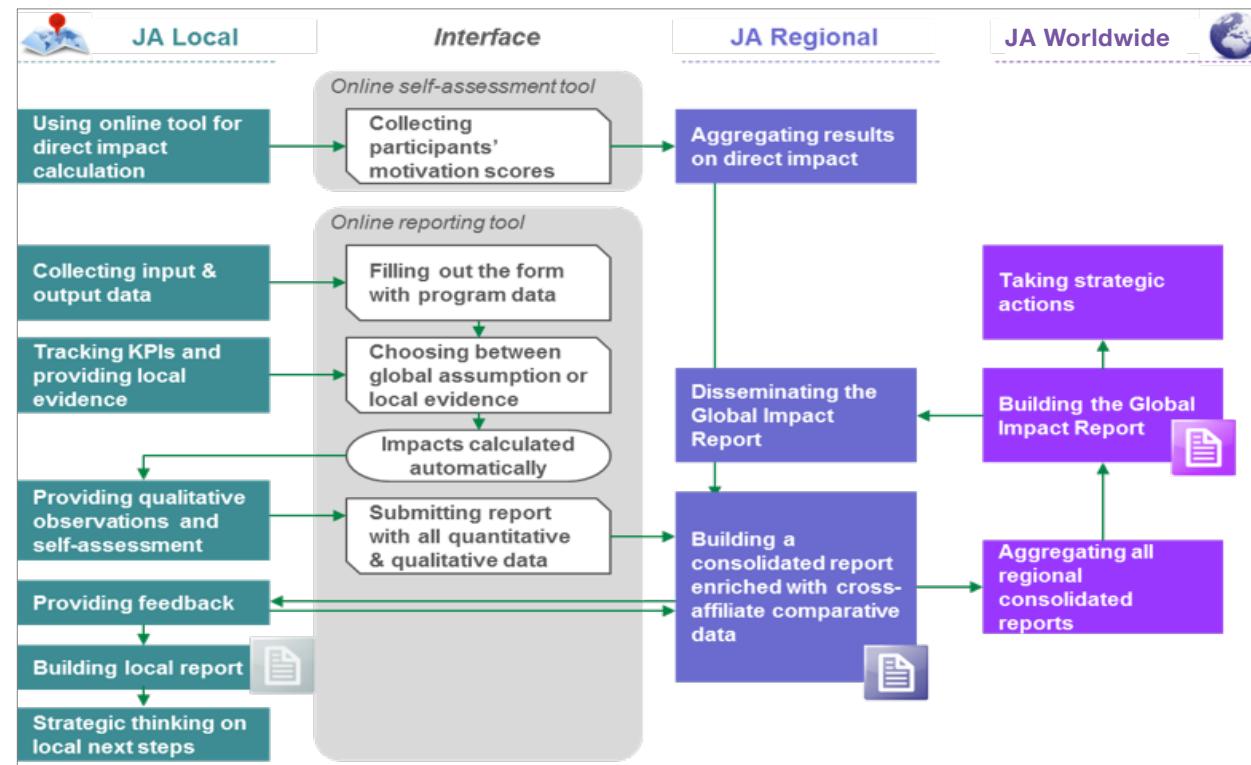
The first two pilots were conducted with two local JA affiliates in Belgium, VLAJO (Dutch speaking community) and Les Jeunes Entreprises (French-speaking community) in early 2013. With the keen understanding that local affiliates play critical roles in this long term endeavor, the affiliate's staff and CEO were encouraged to provide feedback and identify

challenges, which they did.

Key lessons from these pilots have been documented and Accenture has made recommendations to address them. Many of the recommendations involve insuring broad and deep understanding of what to input, making it simple to execute, insuring adequate space for qualitative comments and transparency between global, regional and affiliate reporting. It is not a surprise that many of these lessons can be categorized as “change management” lessons.

One critical gap – a known issue – is the lack of an established and robust alumni database. Over time, this kind of tool can provide the alumni community with an opportunity to stay in touch with JA, and update their status.

Impact measurement will therefore start at the local level with online reporting of input and output data



Direct Impact	Indirect Impact
<i>Immediately visible, short term benefits resulting directly from the output that are tangible and can be attributed entirely to the program</i>	<i>Mid and long term benefits resulting indirectly from the output that are more complex, less tangible and cannot be attributed entirely to the program due to the influence of other external factors</i>
<b>Increased...</b>	<b>Increased likelihood of...</b>
<b>Motivation</b>	<b>Going for upper education</b>
<b>Set of 7 core competences</b> 1. Initiative      5. Perseverance 2. Creativity      6. Responsibility 3. Self-confidence    7. Teamwork 4. Control over environment	<b>Getting a job</b>
<b>For all participants across all programs</b>	<b>Starting its own company</b>
<b>Online Self-Assessment Tool</b> Interactive tool measuring competency level before, during and after program participation	<b>School drop-out rate during the school year</b>
	<b>Unemployment rate 6 months after graduation</b>
	<b>Start-up rate 1 year after graduation</b>
	<b>For all in secondary school and above (age 16 to 25)</b>
	<b>Assumption-based Impact Measurement Framework</b> Model extrapolating local JA evidence on impact at global level to draw insights on expected long term benefits of program participation (cf. next slide)

# Final Thoughts

and automated data analysis. The objective is to have better aligned and higher quality results to support impact reporting at local, regional and global level.

## Developing the Global Impacts and Indicators

Key performance indicators include both direct and indirect impacts.

*Direct impacts* are immediately visible benefits resulting directly from the output that is easily measured and attributable to the program. This short-term benefit is measured in terms of each participant's motivation increase directly after participation, and this change can thus be entirely attributed to the program participation.

In the chart below, direct impacts include motivation and self-assessments of seven core competencies. The Online Self-Assessment Tool would gather these inputs.

*Indirect impacts* are benefits resulting indirectly from the output and may not be directly attributable to the program. Since these indirect impacts can only be measured in the mid-long-term, the observed changes may be impacted by other factors. These impact measures often are compared to appropriately select "control groups." The indirect impacts will be measured by age groups, and over time will be updated as alumni access the IMF.

At the regional level, built-in calculations, based on validated assumptions, can more effectively benchmark performance, compare results and importantly, identify and learn from best practices. At the global level, the consolidated reporting can also be used to identify best practices.

## Moving Forward

The global deployment will start with building the fundamentals such as consistent and clear data gathering across all entities. The next phase includes robust and two-way communication to evaluate and incorporate local specifications.

The third track involves building the Alumni network and includes developing a strategy to provide value to the alumni, in return for their updates, which are critical to the longitudinal studies of long-term impacts. The final phase will start to incorporate data from control groups, such as non-JA peers. The chart below displays an overview of the high level timeline.

This report does not represent the "final word" on the assessment of JA Worldwide's impact on 21st century youth. If anything, it is the "first word" on the effect that we have on young people. Over our first 95 years of operation, we have not systematically captured assessment data on our many programs. And when we have developed such information, we have not effectively communicated it to our stakeholders. That has changed.

We anticipate issuing a report on our impact every two years for the foreseeable future. The reports will focus on our progress implementing our co-designed (with Accenture) impact assessment methodology. Where reliable information exists, we will disclose it. Where we have encountered inevitable bumps in the road, we will discuss it. And when we identify the need for additional help, we will seek it. Our goal is to bring as much transparency as possible to our work with young people around the world. To continue JA Worldwide's important work, our funders and sponsors need to know how their funds are being spent and what impact those investments are making.

Additionally, some of our funders target their funding at the special needs of young people often on a country specific basis. Most of these funds are accompanied by a request to evaluate the effectiveness of the particular program. Even though we always conduct those requested evaluations, we have often limited the dissemination

of that information to the funder. There's absolutely no good reason for this other than the fact that we sometimes don't appreciate how important that information can be to other funders and sponsors. This too will change.

Our web site will increasingly become the focal point for a variety of information about JA Worldwide's outcomes. Impact and assessment will have a special place on the site. In that space, we will provide updates on special projects; report on funder specific project impact and, in general, provide periodic updates on our overall progress with program assessment.

We hope that you have found this report helpful in expanding your understanding of the breadth and depth of JA programming around the world. Our funders and sponsors are one of the most essential components of JA's work. The funding, the volunteer mentors and the board members provided by our supporters are the "cylinders" of the JA engine. Without these resources, we could not fulfill our mission.

Thank you for your support. We look forward to a long and meaningful relationship. And for those who have not yet worked with JA Worldwide, contact us. We look forward to working with you and the tens of millions of young people around the world who can benefit from our programs.



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# JA Worldwide Contacts



**Sean C. Rush**  
President & CEO

Margie M. Wang  
Chief Operating Officer & CFO  
  
Ammara Khan  
Chief Marketing Officer



**Chinwe A. Effiong**  
President  
P.O. Box CT 11239  
Cantonment  
Accra, Ghana  
Tel: +233 248 156 375  
chinwe.effiong@ja.org  
www.jainafrica.org



**Caroline Jenner**  
CEO  
Rue Victor Oudart 7  
B-1030 Bruxelles (Schaerbeek)  
Belgium  
Tel: +32 2 735 9720  
caroline.jenner@ja-ye.org  
www.jaeurope.org



**Leonardo Martellotto**  
President  
Cuidad de Cordoba  
Cordoba, Argentina  
CP: 5009  
Tel: +54 9351 3028466  
leo.martellotto@ja.org  
www.jaamericas.org



**Soraya Salti**  
President  
Shmesani Ma'roof Al-Rasafi  
St. #36 2nd floor, P.O. 941033  
Amman, 11194, Jordan  
Tel: +962 6 568 1147  
soraya@injaz-arabia.org  
www.injazalarab.org



**Vivian Lau**  
President  
Unit 102, 1/F,  
Beautiful Group Tower  
74-77 Connaught Road Central  
Central, Hong Kong  
Tel: +852 3426 3146  
vivian.lau@jahk.org  
www.ja-ap.org



**Jack Kosakowski**  
President & CEO  
One Education Way  
Colorado Springs, CO 80906  
Tel: +719 540 6245  
jkosakowski@ja.org  
www.ja.org



177 Milk Street, Suite 100  
Boston, MA 02109, USA  
Tel: +1 617 315 8563  
[info@jaworldwide.org](mailto:info@jaworldwide.org)  
[www.jaworldwide.org](http://www.jaworldwide.org)