

# Policy Paper

## Raising the capacities of young entrepreneurs in Arab countries Best practices and recommendations

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## Abstract

In the context of high rates of unemployment among young people in the Arab Mediterranean countries, along with the shrinking demand in the public sector, high-potential growth companies (start-ups) and entrepreneurship have increasingly been promoted as a means to drive job creation and generate value in these economies. During the past five years, an ecosystem has emerged, composed of public and private institutions dedicated to supporting entrepreneurship and innovation. As a result, various programmes aiming to raise the capacities of young entrepreneurs are expanding. The policy paper “Raising the capacities of young entrepreneurs: Best practices and recommendations” examines five Arab Mediterranean Countries, namely Morocco, Algeria, Tunisia, Lebanon and Egypt, in order to analyse the existing programmes that support entrepreneurship. It highlights best practices targeted at students, wannabe entrepreneurs and start-up founders, by taking into account the different stages of the entrepreneurial journey i.e. from the idea to the growing phase. Looking into the main policies introduced to foster entrepreneurship, the paper raises the issue of sourcing high-quality projects and the importance of tailored support to empower and inspire the youth at an earlier age. The author underlines several loopholes in the entrepreneurship support chain and puts forward recommendations for actions at the national and regional level.

## Introduction

With significant rates of unemployment, especially among young people, the Arab Mediterranean countries are facing several challenges to enhance their economic situation. The job demand in the public sector is shrinking due to budgetary constraints. The decrease in foreign direct investments, precipitated by political instability in recent years, impacts negatively job creation. In this context, attention has been shifting towards employment in the private sector as well as innovation and entrepreneurship.

In 2011, a study published by the World Bank under the title «SME innovators and gazelles in MENA<sup>1</sup>», argued that fast-growing small and medium enterprises (SMEs) are the most likely to generate new jobs. Acknowledging that innovative entrepreneurship is a potential driver of job creation, policy makers have initiated efforts in order to stimulate the launch of new companies that can scale rapidly and provide jobs. Subsequently, various public and private organisations have developed entrepreneurship programmes to support entrepreneurs with tailored services.

In order to adjust policy instruments and strengthen the support to young innovative entrepreneurs, it is important to analyse the programmes put in place and understand how they are adapting to the local context and engaging other relevant stakeholders. While there is no one-fits-all model, understanding the key ingredients of best practices together with the obstacles hindering the success of entrepreneurship support, helps identifying the actions needed to better assist young people during their entrepreneurial journey.

The policy paper “Raising the capacities of young entrepreneurs: Best practices and recommendations” examines five Arab Mediterranean countries, namely Morocco, Algeria, Tunisia, Lebanon and Egypt, and analyses the programmes developed to support entrepreneurship. It looks into the main policies introduced in this field and best practices targeted at students, wannabe entrepreneurs and start-up founders. The policy paper puts forward recommendations addressed to policy makers who are designing strategies for youth entrepreneurship.

## Methodology and scope

The policy paper focuses on the promotion and support of innovation and entrepreneurship among young people. The European Commission defines entrepreneurship as “the mindset and process to create and develop economic activity by blending risk-taking, creativity and/or innovation with sound management, within a new or an existing organisation<sup>2</sup>”. Innovation is used here in a broader sense, -i.e. it applies to both technological and non-technological companies that have introduced a new competitive advantage in either a product, process, marketing or an organisation strategy<sup>3</sup>. The terms “young entrepreneur” designate, in this document, entrepreneurs who are aged under 35 years old, as it is commonly applied by several support programmes.

The analysis and recommendations outlined in the policy paper are based on a review of more than 80 initiatives, events and organisations dedicated to innovation and entrepreneurship support in five Arab countries: Algeria, Egypt, Lebanon, Morocco and Tunisia. From this extensive selection, 18 young entrepreneur support programmes<sup>4</sup> have been studied in depth to understand their working model and source of funding, target audience and beneficiaries profile, services, partnerships with local and international organisations, in addition to their best practices and constraints.

Moreover, 15 entrepreneurship experts and programme managers were interviewed in order to gather their views on the barriers to entrepreneurship and the measures to alleviate them. In addition to the SAHWA Ethnographic fieldwork, a review of key bibliographic sources and reports on the topics of youth, entrepreneurship and innovation complements the understanding of policy frameworks and knowledge on the situation.

## Youth and high-impact SMEs: Where do Arab countries stand?

In recent years, several studies on the MENA region (Middle East and North Africa) have underlined the urgent need for the private sector to lead job creation, as public sector seems unable to absorb the high levels of unemployment, especially among young people. As a key lever of private sector growth, technological and non-technological innovation is increasingly recognised as an imperative<sup>5</sup>; it provides answers to global issues such as demographic challenges or resources management and brings out more sustainable and inclusive solutions. The aim of fostering innovation is not only to generate value but also to help the emergence of new high-impact businesses. New and innovative start-ups, sometimes referred to as “gazelles<sup>6</sup>”, offer a great potential for growth and thus jobs generation. However, according to a study conducted by the Wamda Research Lab<sup>7</sup>, although Small and Medium Sized enterprises (SMEs) represent the majority of companies’ categories in the MENA region, they only account for 30% of the private sector employment and to 4% to 16% of total employment (public and private sector combined). Whereas in the EU, SMEs provide more than 60% of the total private sector employment. Another well-known feature is the low rate of women engaged in early stage entrepreneurial activities, especially in Egypt where the gender gap is among the highest. While these findings send a clear signal that local SMEs are not driving employment in the region, the number of “gazelles” or start-ups that could scale rapidly is assumed to be very low.

Informal economy is also preventing entrepreneurship capabilities to rise and become more visible in the countries data. Many young people, including educated workers, choose to stay in the informal sector rather than applying to a national scheme for youth employment or business development. The reasons behind are complex but the heavy regulatory environment that slows down investment and private sector expansion is cited as a serious factor in several cases.

Another important fact is that formally employed young people are still far more attracted in working in the public sector rather than in private companies. This aspect is even stronger among working women. Public sector jobs are regarded as more stable with better benefits (salaries and social security). As entrepreneurship implies risk taking, informal employment and preference for the public sector stability further push young people away from self-employment, especially when personal bankruptcy implies severe legal consequences.

According to a survey conducted by the General Entrepreneurship Monitor (GEM) in Algeria, 39.50% of young men and 44.20% of young women are reluctant to start a business because of fear of failure.

In general, youths are not actively included in the policy cycle in the MENA region, which leads to a fatigue of young men and women towards policy makers, affecting their perception of the mechanisms developed to enhance their capacities. According to the SAHWA ethnographic fieldwork findings, distrust is often expressed in the youth discourse on entrepreneurship schemes, mentioning corruption as an obstacle to access these schemes.

## **Policy framework: Main features**

### *Algeria*

Algeria introduced subsequent policy measures to encourage youth self-employment, aimed at both educated and non-educated young people. Referred to as ANSEJ, CNAC and ANGEM<sup>8</sup>, these measures mainly focus on increasing access to funding and bank loans. Yet, studies show that a large number of new businesses face activity interruption (GEM survey 2011), which may suggest that non-financial support such as technical advice and capacity building, is also needed.

### *Egypt*

Among the Egyptian labour force, 7.82% are in the course of starting a business or already own a business that is less than 3.5 years old (GEM 2012 survey). This is among the highest rate of entrepreneurial activity in the Arab countries. However, while it is easy to start a business in Egypt, bankruptcy remains a major obstacle; directors and managers could face a penalty of imprisonment. Experts also report a heavy hiring system and difficulties to fire incompetent employees. Consequently, companies tend to ask their employees to sign a resignation letter on the first day of their job, to prevent themselves from deadlock situations<sup>9</sup>.

### *Lebanon*

Despite severe repercussions of an unstable geo-political context, Lebanon boasts a relatively dynamic entrepreneurial activity with a 15% according to the GEM 2009 survey.

The Banque du Liban (Central Bank of Lebanon), introduced a policy to encourage entrepreneurship: Circular 331 provides a mechanism enabling banks in Lebanon to invest in start-ups in the form of equity. The main condition to get the funding is innovation. This made a significant difference in the start-up scene and helped drive the ecosystem and the creation of venture capital funds. However, only tech companies seem to benefit from the instrument.

### ***Morocco***

One of the main instruments to encourage entrepreneurship in Morocco is the Intilak programme: it provides zero-rate loans to innovative start-ups who have to submit their applications and go through a selection process by the Centre Marocain de l'Innovation (CMI). However, heavy administrative procedures are still hindering business creation and development. Efforts towards youth empowerment have also been made with the creation of the Advisory Council of Youth and Associations. The country displays a willingness to strengthen the participation of youth in the decision-making process, including their participation in associations.

### ***Tunisia***

Tunisia benefits from a substantial civil society fabric including a strong presence of youth associations. The adoption of the decree 2011-88 on the formation and funding of associations boosted the appearance of such organisations. The country introduced a range of incentives to promote investment and SMEs development. The ANETI<sup>10</sup> implements a national support mechanism aimed at small enterprises and self-employed people. Besides the network of incubators called “*pépinières*”, other entrepreneurship spaces are created to host entrepreneurs such as the Espaces Entreprendre and Espaces Tremplin that are created within existing training centers. The entrepreneurial activity stands at 4.8% according to GEM 2012 survey.



## Supporting young entrepreneurs: Case studies analysis

Considering the complexity of an entrepreneurship ecosystem and the various stakeholders involved (public institutions, banks/private funders, business experts/consultants, universities, civil societies/non-governmental organisations, accelerators, etc.), policy makers need to take stock of the situation and build a comprehensive framework that enables every stakeholder to play their parts properly. It is also important to ensure the coherence and integration between the programmes developed by entrepreneurship support groups, understand their difficulties and their operating model in order to make adequate adjustments and close the possible loopholes. Otherwise, there is a risk that scattered initiatives build up in a chaotic manner, resulting into fragmented ecosystems and poor performance.

The analysis of best practices and tailored programmes aiming to raise the capacities of young entrepreneurs allows to identify three key dimensions that contribute to a thriving entrepreneurship ecosystem.

### *Inspiring wanna-be entrepreneurs*

Although becoming an entrepreneur is a personal choice, it is necessary to encourage young generations to adopt positive attitudes towards entrepreneurship at an earlier stage, so that they can consider it as an optional career choice among others. This is all the more true when it comes to inspiring young people to pursue technology degrees and engage in entrepreneurship. In fact, youth empowerment towards entrepreneurship is tricky as it hinges on multiple variables and conditions. While a strong education system is a corner stone, targeted programmes and youth associations can complement the promotion of entrepreneurship with activities and events that put young students in a context where they can explore collaboration, brainstorm, acquire soft and interpersonal skills and try new things without the fear of failing or judgement.

Interviews with accelerator managers reveal that sourcing good projects to be enrolled into the programmes turns out to be very challenging. In fact, a desk review of the programmes aimed at young students in the five Arab countries reveal a limited presence of such programmes, especially in countries where civil society and youth associations are lacking.

SAHWA interviews<sup>11</sup> showed that young people in Algeria are not very interested in the business creation schemes introduced by the government. In the meantime, few programmes to inspire young students and wanna-be entrepreneurs have been identified in Algeria<sup>12</sup>.

Programmes such as Injaz Al Arab or Start-up week-end help students and young people to explore their creativity, test an idea, and allow them to be introduced to basic business skills. In Egypt, TIEC<sup>13</sup> is working with universities to implement InnovEgypt, a capacity-building programme for students that provides education and training in the area of innovation and entrepreneurship. The US initiative Girls in Tech, which is already present in Egypt and Morocco, organises events and hackathons open to both female and male participants. The objective is to encourage young females in exploring and developing their skills in coding, as well as learning to working with fellow hackers.

Raising awareness of young students on risk taking and innovation can unlock their creativity: examples from the MIT Enterprise Forum Arab Start-up Competition and the Darwazah Student Innovation Contest in Lebanon present means to celebrate risk taking and highlight success stories, thus enhancing the image of entrepreneurs among the public with recognition mechanism and rewards.

Such programmes have better visibility and success chances when they collaborate with ministries of education, private companies, schools and universities. Their linkages with the local ecosystem increase chances of follow-up, as students connect with industry and start-up support organisations.

### ***Ideation and early stage***

Considering that 92% of technology start-ups fail, adequate support is highly needed to assist entrepreneurs from the idea stage to the take-off of their start-ups by guiding them through the proof of concept and market validation phases. The public incubators created in Algeria, Morocco and Tunisia during the last ten years have demonstrated low signs of success<sup>14</sup>. More recently, a new generation of private-led programmes emerged and may revitalise start-up support. Still very scarce, although virtually non-existent in Algeria, acceleration programmes aim to increase the chances of start-up success by working with local and international partners. They are often free and backed by business angels or investment funds. They offer technical expertise, hosting, connections with investors and

potential customers as well as cash investment in exchange of a minor equity share. This operating model strengthens the entrepreneur's confidence in the support service and after-care as its success guarantees the financial success of the accelerator.

Accelerators play a role in developing a strong deal flow of investment-ready projects to consider by equity funds after graduation. In Lebanon for example, a venture capital fund manager explained during interviews that local investment funds tend to raise money easily but struggle to reinvest it in new projects. This is why private investors joined forces to create the Speed@BDD accelerator in 2014. Very selective, acceleration programmes prepare the next generation of high-growth start-ups and allow them to validate and adapt their project to the market. Considering their own risk taking when selecting start-ups to support, accelerators presence constitute a signal of an ecosystem vigour: Egypt saw the creation of Flat6Labs, one of the first accelerators in the region. Flat6Labs has an international presence including Lebanon, with a view to expand in Tunisia. The Paris-based accelerator NUMA chose Morocco as its first Arab country implementation in 2015.

In Morocco, both Dare Inc. and Impact Lab offer a mix of acceleration (short period) and long incubation (idea projects), in order to source more projects and ensure support at the very beginning of the idea stage. Both are focused on social enterprises.

In Tunisia, the accelerator Wiki Start-up together with the network Carthage business angels developed, Univenture, a programme aimed at young researchers who want to turn their idea into a start-up. It promotes research results from universities and strengthen research-industry linkages.

### ***Cross-cutting support***

After validating their business model and launching their start-up, entrepreneurs have to move quickly towards scalability. That is to say, they have to multiply revenue and expand rapidly by maintaining costs at a minimal level. Similarly, entrepreneurs' needs are bound to evolve requiring strengthened support. The analysis of existing best practices in the Mediterranean countries and beyond unveils a diversity of programmes that offer tailored accompaniment depending on the needs, paths and profiles of entrepreneurs who are at an inflection point. By addressing cross-cutting issues, these initiatives explore other angles to help entrepreneurs expand their economic activity. They foster their immersion in dynamic

start-up environments and networks, enabling them to upgrade their skills and assets as well as to adapt their strategies to meet international standards, benchmark with other start-ups from outside their countries and further advance their ventures. International programmes such as Endeavor, Enpact, Mowgli or Réseau Entreprendre International<sup>15</sup> are active in several Arab countries and can complement classic entrepreneurship support services by assisting entrepreneurs in applying to funding mechanism, getting long-lasting personnel coaching and mentoring with an experienced entrepreneur, working on an international strategy and testing new markets, accessing international networks, etc.

## Lessons learned and weaknesses

Tailored support is not evenly developed in Arab countries and the three dimensions -i.e. inspiring youth, boosting ideation and early stage projects, and supporting established start-ups to scale up, are not always taken into account when policies are implemented. Several loopholes remain when it comes to entrepreneurship support chain at a country level and most of the programmes have a low maturity. This makes impact assessment still premature.

Youth empowerment programmes are very scarce, especially at an earlier age, whereas associations and exchange platforms are sometimes quasi non-existent in certain territories. Although many programmes are using social networks and multi-language communication material, information is still difficult to access and awareness campaigns are not mainstreamed enough among young people. The platform EgyptInnovate<sup>16</sup> illustrates how online tools could help increase access to information by mapping the entrepreneurship support mechanisms and highlighting start-ups on the rise. The platform also publishes content to inspire wanna-be entrepreneurs.

Access to finance remains a challenge for start-ups. The investment climate is still underdeveloped especially in high-risk projects as the investment tax framework gives little incentive to investors to support entrepreneurship. In Morocco, previous initiatives to create seed funding and venture capital structures have had mitigated results. Although some support networks and accelerators are building investment funds, such as Impact Lab, additional sources of seed funding are needed to help emerge high-impact projects.

Existing instruments for business funding need to be coupled with technical support and skills upgrade training. Private-led initiatives are contributing to a nascent ecosystem and may reinvigorate the existing policy measures via increased dialogue and partnership with public organisations. Mentoring and linking young entrepreneurs with experienced ones, including talents from the diaspora, is gaining ground as they aim to closely and personally support them in overcoming the challenges of their venture development.

Interviews with start-up accelerators underline the difficulties of new companies to expand in their local market as participation into public procurement is hindered by a lack of transparency. Moreover, start-ups do not always meet the traditional supplier requirements of larger corporations. This cuts entrepreneurs from the value chain and prevent them from accessing corporate contracts. However, a few industry and technology groups are participating in start-up support: in Tunisia Qatar Friendship Funds (QFF), Ooredoo Tunisia and Microsoft co-founded the IntilaQ technology hub that offers technical and financial support to students, researchers and entrepreneurs.

While interrogated on their main challenges, start-up support managers mention that securing sustainable funding partnerships is often time-consuming and subject to unpredictable constraints, which affect their hiring capacities and chances to attract highly talented employees.

## Recommendations

Evidence shows that supporting high-potential enterprises requires a set of policy measures and involves a variety of public, private, and civil society organisations and institutions so that a dynamic entrepreneurship ecosystem takes shape. In the five Arab countries studied in this policy paper, efforts have been realised by governments with the aim to boost entrepreneurship. However, entrepreneurship activity remains low and high-impact enterprises are difficult to identify. Opportunities to associate new comers and private-led initiatives in the start-up support field are not fully tapped. Examination of case studies on a wide-range of support programmes for youth and entrepreneurs reveals that there is no “one size fits all” approach and that local contexts need to be individually addressed. It takes an integrated chain of services and stakeholders to sustainably promote and develop entrepreneurship among youth. In this sense, three broad dimensions need to be taken into account; inspiring young people and wanna-be entrepreneurs, assisting young entrepreneurs in the development of their idea and the validation of their business model, providing cross-cutting support towards growth by facilitating access to funding, new markets and relevant networks. Moreover, findings reveal that some young people in certain countries have a bias against policy instruments targeted at them, due to governance shortcomings. As a pre-requisite, governments need to enhance regulatory quality and transparency as well as to better engage youth in the policy cycle.

In order to further develop support ecosystems and stimulate youth entrepreneurship in the Arab countries, actions need to tackle a set of policy priorities.

### **Building a conducive investment and business climate**

-Removing obstacles to market entry and growth by favouring competition and reducing the tax burden on self-employment.

-Increasing access to funding by exploring new forms of funding and public-private risk sharing and providing incentives to encourage the creation of business angels network, seed funds and venture capital funds.

-Enhancing economy data collection and diffusion to enable reliable market research for entrepreneurs and investors.

- Encouraging participation of new enterprises in public procurement and stimulating the acquisition of start-up technology offers by corporate groups and major industry companies.
- Supporting human capital development and upgrading education system in order to improve technical skills and foster the rise of high-impact projects.
- Boosting the implementation of incentives and benefits to encourage talents and skills attraction in the private sector.

### **Empowering young people and high-impact entrepreneurship**

- Encouraging positive attitudes at an earlier age and developing entrepreneurship culture among young female and male school students, by implementing programmes that stimulate creativity, self-confidence and collaboration skills.
- Endorsing civil society engagement and the formation of youth associations that contribute to youth capacity building, expression and self-awareness.
- Raising public awareness on entrepreneurship and innovation by highlighting success stories and celebrating risk taking in order to improve society's perception on non-traditional careers.
- Mapping private and public initiatives to improve information, stimulate interactions and identify potential loopholes in the support chain.
- Linking student capacity building and training programmes with established start-up support organisations to stimulate interaction and relevant learning experiences.
- Increasing professional support to idea testing and market opportunities assessment in order to enable young researchers and entrepreneurs to come up with innovative solutions.
- Associating industry and technology private groups in exploring partnership opportunities with young entrepreneurs.

### **Towards a regional integrated approach**

In addition to the recommendations listed above, actions could be undertaken on a regional level to maximise dissemination of best practices and experience sharing in the MENA region as well as between Southern Mediterranean countries and European countries. Case

studies analysis shows the presence of several European and international support programmes dedicated to youth and start-ups. These initiatives help bridge entrepreneurs with new markets. Potential avenues of collaboration are identified as follows:

-Strengthening dialogue between policy-makers and private investors in the region in order to build co-investment instruments for high-impact early-stage projects.

-Stimulating the emergence of online and offline connection platforms in order to facilitate exchange of best practices and talents attraction.

-Exploring synergies between support programme services to enable entrepreneurs discover new environments, working methods and business opportunities.

-Joining forces in promoting success stories and high profile start-ups at an international level to increase access to new markets and attract foreign investor's attention.

-Building linkages between the countries' ecosystems to strengthen the regional market and create a positive spillover effect.



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Researching  
Arab Mediterranean Youth:  
**Towards a New Social Contract**



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