

### Annexe 3 : Guide d'analyse thématique

Thème identifié: Le gouvernement	
	<p>Basel: [Qu'est-ce que vous pensez du rôle du gouvernement palestinien dans le support de l'entrepreneuriat en Palestine ?] : <i>Alors une fois encore le vocabulaire doit changer. Ce n'est pas le support, c'est l'inverse. Il y a zéro support car ils ne savent pas et ne veulent pas savoir ce qu'est une start-up. [...] Cela prouve qu'il n'y a pas de support. Mais c'est plus que ça. N'importe quelle personne qui veut rentrer dans une industrie ne peut pas le faire car l'industrie est contrôlée par quelqu'un du gouvernement. Et ça fonctionne comme une mafia. Il y a plusieurs secteurs dans le gouvernement et chaque secteur fonctionne comme une mafia. Il y a l'industrie de la construction, l'industrie de la communication... Ici ces industries sont séparées en fonction des groupes du gouvernement. Alors si je veux rentrer dans une industrie sous le contrôle d'un officiel du gouvernement, soit il rentre avec moi en tant que partenaire et alors ça ne sera plus ce que je veux que ce soit, soit il va faire en sorte que je ne puisse pas réussir car ça va faire de la compétition et ils n'aiment pas la compétition. Pour nous c'est une des raisons pour laquelle on a choisi le secteur de la restauration. Ce n'est pas qu'on a la passion des restaurants. Mais un des critères pour choisir parmi nos différentes idées c'était quel officiel est derrière quelle industrie. Et l'industrie de la restauration n'est pas contrôlé, c'est un des seuls free markets. Donc on s'est dit qu'au moins pour rentrer dans ce secteur, il n'y a pas d'officiels qui va nous dire "vous rentrez dans notre territoire ".</i></p>
	<p>Fayrouz : <i>Now the institutional system is changing a little bit and it's still not entrepreneurially friendly.</i></p>
	<p>Ninaru: <i>We also have a problem with the legal framework. So, we don't have a legislation that works with the start-ups, rather than that, we have a legislation that put obstacles in front of the start-ups. That is because there is a lack of awareness on the topic. We try to meet with other key actors of the ecosystem, CEOs, accelerators, lawyers, judges... to try to frame a new law. [...] We also have another problem which is not related to the occupation, it's that we don't have an understanding of the start-up mentality. We talk about not having a strict law helping start-ups, but every step is so difficult. For each step, getting money, registering, ... the entrepreneur has to go through 5 or 6 entities following the Palestinian Authority. Unfortunately, it's a new world for the PA so it's hard for them to understand all the needs of the start-ups. Sometimes it takes 5 of 6 months to take a step. But imagine if you're engaged with a donor, these long waiting periods make our entrepreneurs really unattractive, and our economy also.</i></p>
	<p>Imam: <i>The Palestinian law comes from 1964, it developed a little bit from that moment, but it's not even mentioned in the law that there is something called core technologies. So we are advising our start-ups to register in the US, or in Cyprus or Estonia, so they can have their rights with their ideas and the operations that they do.</i></p>
	<p>Ramzi: [C: What do you think the role of the Palestinian government should be in the support of the entrepreneurship?]: <i>They need to cooperate with the private sector. So right now, I don't want to get over corruption because I don't know how much corruption there is. I know that the Palestinian government depends on a lot of aids. They depend on US aid, they are struggling to pay salaries. The salaries already are not be paid on time, sometimes not paid them full for the public sector. There is a lot of nonefficiency. We have a Palestinian ministry of aviation, of travel but we don't have any</i></p>

airport. This shows you that there is nonefficiency. It does not make sense. They could allocate those resources and cooperate with the private sector. I think what's lacking is the cooperation among the different sectors, between private sector, NGOs and public. They need to go hand in hand whereas now they are all separate and they are trying to achieve their own goals, while they are kind of common goals. Maybe it happens because of some power issues they all want, I don't know. But as a Palestinian entrepreneur I would like to see them work all together. [...] Well you know our president is 84 years old. We haven't had elections since the last president in 2005. We are supposed to have elections every four years but every four years they just reelect him. The politicians in power are much older than the population. And it's natural that in every society new ideas and even entrepreneurship comes from the youth. If we don't have democracy and we are not able to elect new leaders, then it stops the development. I take my family business in Kuwait as an example. My father is a wise man, but he is also fatigue, and he is not able anymore to innovate. So that's where he can step aside and share his knowledge with youth and let the youth take the lead. And that's not happening in Palestine.

Ayman: [C: What do you think about the role of the government in the support of entrepreneurship?] I believe they are trying to support it. There are a lot of initiatives that are popping up. But the government has a lot of challenges to tackle in a growing country with an economy under occupation. But there is a couple of pioneers who are working towards making it easier to register companies, giving water access, to invest in Palestine and putting regulations to stimulate innovation. Between when we started Iris seven years ago and now, I can see change. Not a lot of change, but from a government that is struggling that is maybe what they can do. Even though this must not be used as an excuse. I would like to see more work being done. We definitely can start criticizing saying it takes time and money to register, or that we have no protection as entrepreneurs. But it applies for all the economy, not only for entrepreneurship. [...] Back to the main point, yes, the government can do more but it's something that also the entrepreneurship ecosystem, the entrepreneurs and the investors can push more. I don't expect much from the government even if I hope to see more because there are things they can support. For example they have the Higher Council for Innovation and Excellency which offers support and organizes summits. We also have a couple of ministries who are aware of the meaning of start-ups and are ready to work with start-ups, like the ministry of education or the ministry of social affairs which we work with. Also, another couple of project. But it's public sector, it's not private sector... I would expect the other people you interviewed to criticize the government, but I prefer to say some good words about it.

Dawoud: The investment of the government in the start-up ecosystem is lacking because people don't see it as a viable sector. [...] So, we have been working on a new company law. [...] They are trying that for a very long time and haven't progressed, just because there are so many interests' groups that are not interested in new company's law. They are just making enough money that they don't want to have a change. For an example, lawyers Association takes a really nice amount of money out of each company registered. They lobby the government really really badly just so they don't do that. It affects companies. [C: What recommendations would you give to the government to improve the intrapreneurship ecosystem?] I think they need to create some sort of a board, or some sort of a governmental entity that watches university performance, private and public, and clearly makes sure that universities are taking their role seriously and challenging students, to the utmost extent, just like many other countries. So that the board will make Universities really take their role seriously and I think we'll directly see the output of each of the universities.

Tareq: They're not doing a good job in terms of regulations, in terms of corruption, in terms of how they support the start-up ecosystem. For example, the Ministry of Economics.

Maggie: *It's probably the case of the governments in the region here in particular. Think about who is leading the governments and are they ready for what technology means? Are they ready for the term entrepreneurship in general? So, it's not the government as a whole but it's those in control and how they support this. But we do not get the amount of support needed from the government. Hopefully in the very near future though. Now that they have actually the new government, we are hoping to see changes coming from their side. From my point of view, in the bigger picture, to really jumpstart the entrepreneurship ecosystem requires a major capital investment.). There are a lot of things that the government is doing well. Recognizing it is important. There are some fascinating initiatives like in universities. They're doing a lot of things right, but to do it at a systemic level requires a capital I don't think the government has at this point. Look for example at Jordan, there is a strategy there to sort of jumpstart the ICT sector and it's going to be like a 100 million dollars investment or something. Palestine doesn't have the budget capacity. [...] I think the government doesn't have the key. I think there are things that the government can do at a smaller scale. Like around these sorts of innovation funds, incubator and accelerator models, supporting entrepreneurship initiatives in the universities, things like the Palestinian investment fund. But these are addressing one or two parts of the value chain, not the whole thing.*

Luna: *Keep in mind that you are talking about the government that barely pays salaries to their employees because they don't have enough fund, plus because the occupation takes most of the taxes that must belong to the Palestinians. So, for them to invest in other things while there is a very basic need (paying for public employees) is a challenge. You need to study the different perspectives of what challenges does this government have and how they can tackle those to move forward. [...] About the question of what recommendations, I could have for my government, the question would be what is actually in their control. What is in their control that they can do to come up with an open society. We do have lack of information on this, we call it the Palestinian government but is it really a government that controls its people, land, and resources? It's too complicated to ask me which recommendations I would give, I am not even in the position to answer that.*

Wijdan: *Their role is not enough.*

Thème identifié: L'investissement	
Ayman: <i>I understand any capitalist or business man would assess the opportunities and when they look at Palestine they are not willing to take the risk. And that's where governments can play a role and give guarantees for investors. The Palestinian government is not the best government to work with. Now about corruption it's also bad.</i>	
Maggie: <i>At a higher level, attracting investment is more difficult here, it's harder to make a pitch for a Palestinian company than it would be for a company in North Africa or Jordan. There are perceptions of operating in a unpredictable and volatile environment with logistical issues around it. So things like that from the logistical point of view are difficult.</i>	

Thème identifié: L'enregistrement des entreprises	
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Fayrouz : *Second point is that the laws do not really encourage start-ups to launch their businesses because the amount of money you have to pay to register a start-up is almost the same amount you have to pay to register a company. [...] One more thing facing the start-up is the registration process. It's sometimes really difficult. It's costly*

Dawoud : *To make it easier for companies to register and to have a much better corporate regulation around specific types of companies etc. I think the most important thing is to be able to register easily. I think that when it comes to registering company, it's not the hardest place in the world. If you have a good lawyer, you'll register pretty good. He will finish everything for maybe \$1200. But if you don't have a lawyer, that's going to take longer. [...] The second thing I would implement is to make it almost cost 0 to create a company. Not \$1000, zero. Try to make it as cheap as possible.*

Tareq: *For example, I want to register my company, let's say, in Belgium, we can do everything online, I guess. Maybe you have to go somewhere to sign up papers or you can do that by mail. In Palestine you have to put the stamp of the administration and you have to spend at least half a day there going from one office to another because they want to hire as more people as possible to help unemployment, but so, instead of going to only one person, you have to go to 10 people. Finally, the question of why you can do the same thing all over online. It's not user friendliness for the people who work in the sector. And it's not motivating for people who want to put up a business in Palestine.*

Wijdan: *At the same time, in Lebanon, the registrations fees are extremely high and in Palestine it's not. Besides the system here would understand that you are a start-up and that you don't need to register a company.*

Thème	identifié:	
L'occupation		

Basel : *Quelqu'un est allé à la Cour contre moi en disant que l'application aidait le terrorisme. C'était le Council of Settlers for Judea and Samaria. Je reçois donc une lettre comme quoi j'aide le terrorisme. La Cour veut me défendre. Moi j'étais seulement en deuxième année de droit. J'avais mes exams, mes entretiens, mes concours, je n'avais pas trop de temps et j'étais tout seul. Du coup j'ai essayé de tenir. Je faisais des mises à jour. [...] Tous les problèmes d'Azmech étaient liés à l'occupation. Et en même temps s'il n'y avait pas eu l'occupation, il n'y aurait pas eu Azmech, l'application est née de cela. Mais même avant qu'elle ferme, Azmech subissait l'occupation.*

Ninaru: *I did mention that the occupation had an economic, social, cultural, ... impact. But when I say that there is an economic occupation, that means it is really restricting every project we have. Unfortunately, Palestinians do not have access to land, they have limited access to water, to infrastructure, to capital, and to access to professional people. The professional people often go abroad, or they are even recruited in Israel as cheap labor because Israel has a higher minimum wage than Palestine.*

Ramzi: *We have had many issues where settlers from near Natis would come out and go home on Palestinian cars. They have to leave office early to be able to make it home safe before 9XXX, many, many times. Always make us mentally instable and distract us.*

Ayman: *Occupation affects every part of your life. Whether it is the business or even your personal life.*

Dawoud: *The occupation influences every portion of our life. So, directly and indirectly, of course it influences entrepreneurship. I think the most important one is that we don't have a direct connection with the regional tech ecosystem.*

Tareq: *The bubble is that at any moment the Israelis can come into Ramallah, into any city, and put in a curfew. Everybody has to stay home, nobody can go to work. Businesses will lose clients, they will lose any kind of deals they had with the outside, the UK for example, if it is a service provider. So it's a little bit hard because you are living under pressure of a military rule. A military rule is an overstatement they can declare, they can declare a curfew or even a closed military area, which means that not even reporters or media can get inside. And it's very easy for them to do that you know. So, this is this is what I mean by a bubble, everything can stop at any second and nobody can do anything about it. [...] So, for example because of the military rule the P.A President Mahmoud Abbas can't leave the city until he gets a permission from a colonel who works in a military basement in a settlement, 3 or 4 kilometers away from the president's house. So, he's the guy that can decide if our president can leave the city or not.*

*Thème identifié: Le régime fiscal*

Basel : *Alors quand la start-up se crée, légalement, elle doit payer des taxes dès le premier jour. Alors que partout dans le monde, les start-ups sont exemptées car tout le monde sait que les start-ups dépensent plus qu'elles ne gagnent. On doit aussi envoyer notre financial statement chaque année. Je comprends que ce soit le cas pour les grandes entreprises car tout le monde doit savoir qui, quoi, où. Mais une start-up qui n'a pas assez d'argent pour continuer soi-même son activité doit en plus prendre du temps pour envoyer ce statement. Partout dans le monde les start-ups sont exemptées de cela pendant les 2 ou 3 premières années. Cela prouve qu'il n'y a pas de support.*

Imam: *So, Palestine has been under occupation by Israel, and it isn't only political, it's also economical. It has basically put a lot of restrictions on what we do in Palestine. [...] We've had a lot of struggle, a lot of challenges, a lot of experience from the inside, from the occupation. [...] But occupation is a huge challenge because they can destruct our ideas. That is why we focus on start-ups in high-tech, because this way you can easily sell your product to Saudi Arabia or anywhere else. Moreover, you can use the Cloud and on the Cloud there is no restriction. You have to adjust your product in function of the occupation.*

*Thème identifié: La faillite*

Ayman: *For example we don't have a bankruptcy law in Palestine. This law is actually lacking in the whole region because it is related to the culture. The culture of failure is still very hard in the mentality of people here. People find it very hard to fail. And even the law doesn't support the bankruptcy.*

*Thème identifié: La finance*

Basel: C : *[Comment est-ce que vous avez financé initialement la création de l'application ?] : C'était grâce à nos boulots. Lui avait deux boulots, et moi aussi, j'étais enseignant à l'université et avocat, et on a financé ça à 50/50. Du coup au total, on avait chacun trois boulots, deux qui nous faisaient gagner de l'argent et l'un qui bénéficiait de cet argent.*

Fayrouz: *[About your way of functioning, how is BBI financed?]: It was completely financed by the project, the donation money, everything. But now we are part of Bethlehem University according to the agreement of the project. The ownership goes to Bethlehem University and the university should be able to spend money on the salaries, on our activities. But unfortunately, we are still negotiating this with the university.*

And we are waiting for an Italian project now. Things are a bit vague now. We are trying our best to clear up the sky and work according to the sustainability plan that we prepared earlier but things are not that easy so far. [C: Is the access to funding more difficult because of the political situation? Do the lenders lend less money to Palestinians because of the political situation?] Yes definitely. It's also difficult for young people in particular to have access to finance because they need as very strong collateral. There is no incentive to at least ease the regulation about this for start-ups.

Ninaru: We also found a gap in the market: not a lot of the start-ups are reaching their series A and series B and other successive rounds of the investment, so we saw that we should fill a gap of between entrepreneurs and investments. [...] We got funds as a donation from the Danish Embassy, as a part of the Denida. We partnered with them and they helped us with the establishment and the begin of the creation of Flow. We do have a long-term and a short-term sustainability plan with revenues. But our revenues of course come along with the success of one start-up at the beginning. So now we are still relying on the donation, but we would like to create a new company, a profitable one, that will invest itself in other start-ups and collaborate with other venture capital funds around the world to help the Palestinian economy get well established.

Ramzi: Well, in Palestine, lots of people complain that there is no access to money. You know the ecosystem, the start-up ecosystem, is not the most developed. I don't think it is a major issue to get money these days, you know, we can access not only the Palestinian market but also other markets in the region. [] Once we found the right people, the challenge was to convince the technology park, called Multi Carfa which invested in Palestinian start-ups. The start-up has to be at least 51% owned by Palestinians. They invested now in 60 start-ups. We are one of them. First, they invested 50.000 \$ to be able to develop the whole product assistance and develop the system, 4.000 \$ extra since their reception 3 years ago. [...] And the top of all this, it is the economy of Palestine that is struggling, so, people don't want to invest in Palestine, even Palestinian or Arabs. The start-ups have a lot of issues raising money. So, usually, venture-capital funds are able to raise about 20 million dollars or 30. IBTIKAR can do halve of that because it's very risky to invest in Palestine because of the occupation, it's very risky to live there, the salaries are extremely low as hard do the Palestinian to work hard, because, you know, the return on their investment is very low.

Ayman: At the very beginning there was some sort of entrepreneurship program in Palestine that was offered by PICTI which is the Palestinian ICT incubator. And we benefited from the program in training but not in cash. We also were part of a program for an organization in Palestine part of the ecosystem for early stage called Enayzak from which we received couple of thousands as a competition. And we got into an accelerator through Google for Entrepreneurs in Palo Alto, called the Black Box three years after we got established. What we've managed to do within Iris is that we focused at the very beginning on competitions and grants in order to secure the seed funding. When we started the ecosystem was not fully in place which made it difficult to raise a first funding. [...] [C: Generally the access to funding is an issue in Palestine?] : No, I think it's like everywhere. But Palestine is still a place where the ecosystem is not fully in place. It is the same as all the surrounding place, except for Israel which is way ahead. But if you compare to Lebanon or Syria, maybe Jordan is a little bit ahead, than I still think we are doing good. But one of the issues is that the money that goes into the sector comes from grants or donations, which cannot guarantee sustainability. So it took some time for venture capital and investors to get the courage to enter the sector. In conclusion, yes there are issues related to Palestine when we are talking about regulations or protections of the investors, or the unstable security system that are obstacles for investors to see Palestine as an attractive place. At the same time some investors manage to break this. More and more investors are coming. From my limited knowledge, regarding that, I believe most of our investors are from inside. We

*don't have many VCs from outside Palestine investing in Palestinian companies, except through a proxy like Israel that would bring some money but also that model is not working so much.*

*Dawoud: If the individual is really motivated, he'll get funding. There are sources. The problem is in the seed funding. That's also highlighted by the World Bank in its report about the tech ecosystem in West Bank and Gaza. In this report there is a portion about the pipeline investment. And that's totally true. Many organizations just fund start-ups at the seed level and they expect them to become Uber. That's never gonna happen. What should happen is the follow-up funding. So, yes, it's possible to get seed funding but we have a big problem with follow-up funding. After the individual has achieved something. A lot of companies didn't get funding simply because they're not considered successful. They haven't got enough revenue or enough profit. But that's a problem we have. Start-ups here can get seed funding but they can't get to the second round funding.*

*Maggie: [C: Do you think the access to funding is an issue in the Palestinian entrepreneurship ecosystem?] Yes absolutely. At the macro level it's one of the biggest issues. If you benchmark foreign direct investments in Palestine with neighboring countries, we are obviously lagging behind. There are a lot of regulatory logistical reasons for that. But there are definitely access to capital issues. Not only foreign investment, in terms of local investment, there are also comparatively sort of pulls behind. A lot of the sources of capital that you see in neighboring countries are much more limited in the case of Palestine.*

<i>Thème identifié:</i>	<i>L'aide</i>
<i>internationale</i>	

*Fayrouz: [About your way of functioning, how is BBI financed know?]: It was completely financed by the project, the donation money, everything. But now we are part of Bethlehem University according to the agreement of the project. The ownership goes to Bethlehem University and the university should be able to spend money on the salaries, on our activities. But unfortunately, we are still negotiating this with the university. And we are waiting for an Italian project now. Things are a bit vague now. We are trying our best to clear up the sky and work according to the sustainability plan that we prepared earlier but things are not that easy so far. [???] [So, you said earlier that you were financed before by the US department of State, what do you think more globally about the international support, is it always positive for the Palestinian entrepreneurship?] Yes, if you're talking exclusively about the entrepreneurs, the money is always positive. But at the same time, some money is spent mainly without a revenue or added value. And if you compare the amount of money spent on the projects with what you get back from those projects usually the gap is really big. So, the money spent on entrepreneurship or economic projects is not usually rewarding but we always say it's better than nothing. But I would like to clarify that I am talking in terms of effects for those projects.*

*[...] I would also like to add that the lack of commitment for the start-ups themselves is an issue. Mainly because those are "fake" projects. The start-ups or entrepreneurs come, they say for example "well if it happens it happens, if it doesn't it's fine" because they haven't paid anything, they haven't contributed. So the thing is that once they pay or contribute, they are more committed. That's why we ask them always to sign a contract at the beginning of their incubation period that they should be committed. If they are absent three times in a row without valid reason, we immediately drop them off to take other people because we don't want to deprive other people from the opportunity.*

Ramzi: *Compared to other countries it is really easy to get access to money. And I don't think it impedes the creation here in Palestine. Because at the same time there is only one VC to access and it's not that easy to get funding. So many founders found their start-up without any funds.*

Ayman: *The eternal aid really messed up with the head of people. We became receivers, this is what people are looking for.*

Dawoud: *I think that one of the biggest mistakes the donor community has done is that it dictates what others should do. It's a very nasty approach to make people change their priorities for what the donors want to do. I think it really hurts Palestine. [...]The international community has an old mentality of "we're gonna go in that country and we're gonna show them what's best. Because we have people being paid 5, 6 or 7 thousand dollars a month and they know how to do that. Unfortunately, with that mentality they are giving their own priorities. They damage the Palestinian entrepreneurship ecosystem, and the Palestinian economy, more than the occupation. We have a Palestinian government that for sure knows money is blowing in no matter what happens. Why would they invest in a private sector? There is no incentive because they know money will come, so they are just thinking "OK so I'll just stay in my office, do my things, maintain the status quo". But imagine that money didn't exist, then they will think "damn, I really need to do something about this, make the businesses thrive, and then tax them, so when they're taxed, I'll be able to make some good money and maintain my office". My argument is that because that money flowing in, many people are not taking their job seriously, the government does not incentivize developing the private sector as much as it would have been if that money didn't flow in. So what I think the international should do, is to 1) not set priorities and let the organizations feel their own priorities, really see what the people need and want and when they know what difference they want to do, then the international community can bring their consultants and supporters and all these people that come from abroad. Secondly, the international community must stop giving money to the PA! Try to give as much as possible to organizations that are working underground, that have a sustainability model ensuring that they actually are able to generate some money after the funds are gone, rather than pouring money for politics. So, look at the USA, if that project coordinator doesn't distribute the money as quickly as possible, politically it's a problem. So, I think that the international support should reduce at the moment, only focus on capacity building with that money. If they give money, they must give it to organizations.*

Tareq: [C: And do you think that the international support is positive?] *No, it's not a good thing. First of all because all these non-profit organizations or the donor countries which donate to the Palestinian Authority or to other organizations in Palestine have expectancies. For example, if they donate one million dollars for a project, the project has to be done according to their request. They specify that those million dollars have to walk back to an American company who does this project for you, so you only get the outcome of the project. But the Palestinians don't get the salaries, don't get the jobs. It's like a scheme, like they are giving you lots of money and taking it back at the same time. For example, they will build a route here, but the company in charge will be American, and the workers will be American. We'll take a small bite of the donation and that's it. Everything goes back to the USA, to the American companies were damaged and government taxes. One more thing, the donations that are given specifically to the Palestinian entrepreneurship ecosystem are not evenly distributed, there is a lot of corruption in the P.A. There is also another type of corruption: People who have an idea for a project and other people offer them to invest in their project: "we'll give you money for the equity, for more equity than what you were offering me". So, the entrepreneurs finally don't accept these funds, but they have already start-up their project. They don't have money, they don't have income. People cannot make it within one year or two years. They are doomed and they have lost their time. They are depressed. So these international investors are helping other people but for profit.*

Maggie: *It's not a lack of entrepreneurship to absorb the capital, it's that the priorities of donor funded programs do not necessarily reflect local sustainable businesses. We also heard it in Jordan: the donor and governmental interventions end up skewing the market. When they encourage businesses to set up around certain concepts or a certain sector or whatever, when the business sets up they find that that market doesn't organically exist. I think that's the bigger problem, but I would like to hear Luna's opinion on that.*

Luna: *Donors would come in with certain objectives where they want to meet. So, people are fighting to have a job or opening their businesses, so they just take the money from the donors, and agree to their terms. Second, it's not a free market anyway. There are so many positions on what kind of industries or sectors. We see more entrepreneurs, more start-ups, so donor support is boosting the attraction to this. It is useful. But my personal opinion is: are we coming up with very innovative ideas or just things that are going to take us to the next level abroad or local?*

*Thème identifié: Les professions de soutien*

Fayrouz: *You are now talking about the obstacles. I usually split the obstacles in two parts. The first part is more related to the obstacles facing the incubators and the other part is about the obstacles facing the start-ups. The incubators usually face the obstacles facing the economic situation in Palestine in general. The political instability, the economic instability. Everyone is facing these issues, not only the incubators first of all. Second, the incubation in Palestine is a new concept and people are still struggling to understand the meaning of entrepreneurship. So the incubator is just a trend right now and people in incubators and their staff are using trial and error to see what serves the start-ups in terms of services. In different parts of the world it's different. Here it's a business incubator it should be a more specialized incubator. You can't incubate an industrial start-up, along with a services start-up along with an agricultural start-up, I mean this is not possible. There is no bunch of regular services or volume minimal of regular services that could apply to all these start-ups. So, this is another obstacle. Third obstacle is that it is difficult to identify very professional consultants. Usually we outsource consultancy and sometimes the reputation of those consultants is way overrated and when we deal with them, we realize they are a little bit unprofessional and as good as we used to think they are. This is mainly another thing. In addition, I would say that incubators usually depend on donation's money. They are usually not income generating departments for any university. The universities are not willing to spend money on incubators. They are always waiting for donors' money. That's why incubators are treated as importance departments, yet as a selective department. They are not willing to spend money to improve the services of the incubators. Also, the government doesn't have really a body that really takes care the incubators. It's the higher council for entrepreneurial activities. But it's activities are a little bit limited and it doesn't contribute financially to the sustainability months incubators. So this is mainly related to the incubators. Also I would like to add to this point that they aren't really trained or professional staffs who have experience in running incubators. Usually it's a trial and error process. It's only me who had the chance to take a course about the different types of incubators in France and inhale a very little background about incubators through this course. The others are just appointed or selected and it's a trial and error process.*

[C: On the short and long term, what do you anticipate to be the impact of BBI and other incubators on the region, the population?] *Do you want the honest answer or the corrected one? The honest one is that I don't see that the incubators will make really a high impact because out of let's say 10 start-ups you will find only one if we are lucky that will be operating in one year. The chance of creating more job*

<i>opportunities, which is the main mission of all incubators is unfortunately difficult to achieve. The impact will be very minimum.</i>
<i>Ramzi: [C: At the beginning did you use the services of an incubator, of accelerator or of any other kind of support?]: I wouldn't say we used their services. We used their space. We have an organization called "leaders". They have a nice space that we use. We also had some employees who live in Rawabi. Then a coworking space they call Connect. And then we went to events. There is an incubator called Flow in Ramallah. They have a lot of events and they collaborate with Gaza Sky Geeks.</i>
<i>Ayman: Most of the SMEs would register in the US in order to have the protection for the investors and to benefit from international standards.</i>
<i>Dawoud: If we want to differentiate that when it comes to the Palestinian ecosystem, we don't have accelerators per se, we do have some coworking spaces and a few incubators. Within the global definition of what an accelerator is typically it's an entity that supports businesses from very early on with necessary funding, resources and connections. We do have some entities that are taking this direction but they were not really able to accomplish it. Also not many accelerators provide the needed amount of money necessary for start-ups to come true. Here we've been noticing that usually not many entities were giving enough money, the start-ups receive like 11000 USD which is definitely not enough if you wanna have a company that scales. So that's another thing you maybe want to highlight: many accelerators are not giving enough funding to actually achieve the access they could have achieved if they had received enough funding.</i>
<i>Wijdan: The incubators in Palestine are not willing to support any new start-up, they would look at the benefit that would come from this start-up, so they would be supporting more like application development start-ups which can be sold for millions, while the green initiatives don't seem to be profitable from a very close perspective. I can make less money for a longer period of time, but they would be willing to support a project that can be sold within a year for millions. There are incubators but they are not willing to support green initiatives. The green is not very lucky with incubators in Palestine.</i>

<i>Thème identifié: L'emploi</i>	
<i>Ninaru: We also have problem with unemployment so unfortunately you can mention that the unemployment for the youth (from 19 to 29) reached 49 %.</i>	
<i>Ramzi: . We are able to hire employees from any country. We already have some employee in India and Spain, but whenever we look at certain job description, we always prioritize hiring a Palestinian person.</i>	

<i>Thème identifié: Le transport et la mobilité</i>	
<i>Basel: Alors tu as vu les nombreux checkpoints, avant Ramallah, Jéricho, Jérusalem... Là-bas il y a beaucoup d'embouteillage et parfois pour faire un trajet de 10km je passe deux heures dans ma voiture. Alors l'application Waze, qui est présente plus ou moins partout dans le monde, qui a été rachetée par Google, ne marche pas au niveau des checkpoints. C'était un peu chiant: je pouvais aller de Jérusalem à Tel Aviv, c'est à peu près 52 km, en 45 minutes, et je peux aller de Jérusalem à Ramallah en une heure alors qu'il n'y a que 10 km. Du coup j'ai fait Azmeh, je me suis dit, si Waze ne peut pas le faire, moi je le peux. Du point de vue pratique, s'il y avait des embouteillages sur les checkpoints et si je voulais aller de Jérusalem à Ramallah J'ai 4 5 checkpoints entre les deux villes. Donc la première version m'indiquait le checkpoint le</i>	

moins embouteillé. C'était très simple et basique. Il n'y avait pas de précision du style "dans une heure il y aura beaucoup d'embouteillage".[...] Maintenant, avec la deuxième start-up, c'est de nouveau très très difficile. Moi j'habite à Jérusalem. Les autres habitent à Ramallah, à Bethléem, et dans deux autres villes. Moi je suis à 10 km de chacun d'eux, peut-être 40 km de celui qui vit à Naplouse. Donc normalement pour les voir ça doit prendre 10 minutes ou 40 minutes en voiture pour celui qui vit à Naplouse. Or dans la réalité ça prend entre 30 minutes et deux heures. Et je n'ai aucun moyen de prévoir combien de temps ça va prendre. C'est très difficile de faire des team meetings car si on a rendez-vous à 17h, moi je peux arriver à 18h, un autre peut ne pas arriver du tout car les israéliens ont décidé de fermer le checkpoint. Tous ces obstacles font qu'on travaille beaucoup plus lentement et de manière moins productive. En plus, il y aussi une face psychologique. Si j'ai un meeting et que j'arrive en retard car j'ai passé 1h30 dans les embouteillages, je vais arriver très énervé et frustré et la frustration va sortir dans le meeting. Donc oui il y a beaucoup d'influence de l'occupation sur tout ça.

Ninaru: So, if you're trying to start a business, there are a lot of restrictions that will not allow you to either get your product outside of the country or to import the components. If you want to import a product from China, for example, it has to cross 3 places. It has to cross the Jordan custom, the Israeli custom and the Palestinian custom which limits a lot the trade. [...] Moreover, when a product has to cross the customs they would stop at the Israeli custom and you have to pay for the time your product stays on custody, you have to pay for the storage of your product, and you have to pay the taxes and the entry fees.

Ramzi: I think about the daily struggle, the worst things, the checkpoints we have. Our CEO is from Natis. He has to come from Natis to Ramallah every day which should take 30 minutes. It takes an hour and a half because of the bad roads and the traffic. [...] Also, for myself, since I have no Palestinian ID. I have to leave the country every 3 months because I only have a visit visa from Israel. The last time I tried to enter, they rejected me at the border. So, I am now actually blacklisted. So, I am not allowed to enter. But before that, they would interrogate me about 6 hours each time. It was always discouraging to board to another country to increase our business because we were an hassle of traveling, you know.

Ayman: We are a technology company which also works with components. So, it's really hard to import or export because we have to import through the Israeli borders which always create extra costs and unpredictable shopping time and lot of procedures that sometimes cost delay which leads to cancellation of projects.[...] That makes it more expensive and harder. Another issue is the ability to move with the checkpoints between the cities. We have operations all across Palestine, even in Gaza, it's really hard to do something, to coordinate teams to deliver our services with the mobility issues. Actually even our main product was built in accordance to the occupation. We wanted to send our sensitive room to Gaza but none of us was able to get a permit.

Dawoud: I think the most important one is that we don't have a direct connection with the regional tech ecosystem. Even travelling is really difficult. We are not allowed to travel from the Israeli airport, so we have to go to Jordan and going to Jordan itself has a very massive transaction cost which people say "ok I am not going to travel". That disconnects you from the ecosystem abroad and that's a big issue. Even if you're trying to expand and grow your business, you need to develop your own connection wherever you are. And that is very difficult, even us as an organization, it's one of our biggest challenges: How to make sure the start-ups connect to their market? And it's much more difficult in Gaza than in the West Bank.

Maggie: On the logistic point, the travel is hard, not only globally, but even between colleagues. If one lives in Jerusalem for example, he will have 2 or 3 hours of transit everyday. We also do have a global travel issue, that means some of our staff can't spend time on the field when our clients request it. We are under a fair amount of restrictions in terms of our mission as a company.

Wijdan: *At this stage, yes, I might have to pay customs for the Israeli customs and I'm not willing to pay customs for Israel. Because I'm buying some stuffs for Palestine. This is an issue. This doesn't apply to every shipment, but they would catch a shipment out of 10 or out of 15 and then they would ask you to pay not only the shipment but sometimes for the time they keep it. On the other hand, I was trying to contact the company in Germany who is also selling green cosmetics or organic cosmetics and they wanted me to be connected to the Israeli dealer. This is another thing because prices will be much more expensive because then you have to pay extra for the Israeli dealer. The prices initially are much more expensive in Israel and then I would have to buy them from the dealers, and because I don't buy a lot of products, I will not be eligible for a good discount. Hence, I wasn't willing to do so. Besides in many cases you will find that the Israeli dealers do the contract with the company and they also signed the contract on behalf of Palestine, they do the contract for both. But in general, they don't pass the product to Palestine. They don't send the product to Palestine. I would then have to pay an extra amount for shipping and shipping is very very expensive.*

*Thème identifié : Internet*

Basel : *Par exemple il y avait eu un ordre militaire qui a interdit de mettre des infrastructures 3G en Palestine. Et donc pour Azmeh, personne ne pouvait l'utiliser quand il était sur le checkpoint. Seuls ceux qui habitaient à Jérusalem et qui allaient travailler à Ramallah pouvaient faire les mises à jour, car les palestiniens de Jérusalem ont accès à la 3G israélienne. A Jérusalem il y a à peu près 350 000 palestiniens et environ 40 pourcent d'entre eux travaillent à Ramallah. Eux seuls pouvaient faire des mises à jour. Ensuite, dès que la 4g a été installée en Israël, beaucoup d'infrastructure chez eux a été redondante, ils n'en avaient plus besoin car ce n'était pas compatible avec l'infrastructure de la 4g. Donc au lieu de la jeter ou de la recycler, ils l'ont vendu aux Palestiniens et ont levé l'ordre qui interdit la 3g. Depuis un an et demi, on a la 3g. Et ils ont alors mis ordre d'interdiction de la 4g en Palestine. La 3g coûte très cher. Ne pas avoir la 3g était un grand obstacle lié à l'occupation.*

Ninaru : *Ok se we all have a bad connection here in Palestine so I think it will be better if we turn our camera off.*

Imam: *Another problem we have is the gate. They just gave us the 3G one year ago. And the technologies are very fast, and you can't control that.*

Tareq: *Yes now we've got the 3G youhouu! But the telecommunication companies, the guys who have the licenses, want to upgrade their equipment. They can't do that because they need a permission from the Israeli military. And the military say "if you want to get this equipment, you have to come up with something", which is not true, they cannot deny them. The upgrade is going to be difficult. The Israeli can dismantle the towers because most of them are on the touchpoints.*

*Thème identifié : L'éducation*

Basel : *Alors ça dépend car ce n'est pas juste le système éducatif, c'est tout ce qui va avec, l'environnement, les parents, les amis, le lieu de vie. Par exemple, à Birzeit, qui est la meilleure université palestinienne en termes de programming, en 4eme année, il y a quelque chose qui s'appelle le seminar. C'est un projet pratique. Celui qui étudie le marketing va aller dans une entreprise faire un market research, il pose le problème puis propose la solution et ensuite il est côté sur cela. Ça c'est un très bon exemple. Moi quand j'allais à l'université on avait ça pour les entreprises. Les entreprises venaient et nous expliquaient le*

problème. Nos profs divisaient le problème en sous-section et chaque groupe devait choisir un des mini-projets. Après le prof rassemblait tous les mini-projets et renvoyait le projet final à l'entreprise. Dans ce système-là, nous, en tant d'étudiants, on travaille sur quelque chose qui est vrai, qui est réel, qui va être utilisé. L'entreprise a eu un contact direct avec les étudiants. Donc c'est aussi une opportunité pour les étudiants de se faire embaucher au sein de l'entreprise. On a aussi l'option de faire un projet tout seul. Ceux qui choisissent les projets solo s'affrontent dans une compétition. Des juges viennent et il y a ensuite de l'investissement dans les trois meilleurs projets. Ce n'est pas comme ça à Birzeit, là-bas quand tu fais le séminaire, ils le prennent et ils le mettent dans nos archives et personne n'a le droit de l'utiliser ou même le partager. Ces deux mondes-là sont très différents et la même personne qui va ici ou là-bas peut-être formée de manière très différente. Sinon au niveau éducation scolaire du lycée, c'est très basé sur l'information et pas sur les compétences ou l'analyse. Par exemple je te donne un livre et je te demande ce que Jean-Jacques Rousseau voulait dire. L'élève doit étudier mais pas analyser lui-même, ni comprendre. Cela est très problématique. Pour l'entreprise, tu dois être un criticism thinker. Tu dois toujours remettre tout en question. Si pendant 12 années dans ta vie on t'apprend à étudier, alors tu ne changeras pas ton environnement. La réalité elle est dynamique alors que la connaissance pure et dure ce n'est pas dynamique. Quelque chose que tu connais aujourd'hui peut avoir changé demain. Poser une question dans une école palestinienne ça te fait passer pour un imbécile qui ne comprend rien. Ça c'est une des choses qui me désolent le plus. Pour moi, celui qui pose une question, c'est celui qui comprend le plus.

Fayrouz : So, education is very very important for Palestinians. To see someone who has dropped of from school, even if he becomes a very successful businessman, they will always say "this one has not completed his BA degree" or "he dropped out of school". It's a shame! So it is very important to start planting among children that it's not always your mission in life to have a BA degree. I mean you can go to technical and vocation education, the professional degree. You don't have to always have an academic degree. If the child is not good at school, not all children are smart, why in hell should he suffer at school or at the university to get a degree while he can go out there with a smart idea and make a lot of money? It's the school in general that we should start changing, the educational system. As a government member, I would change the curricula to become encouraging for the youth to think outside the box, in a more creative way. Not only study and go to the exam and vomit what you have studied. It's not a way of educating, its a way of teaching. It will not be useful for you in your life. I would encourage people who have an idea, even if they don't have a university degree to submit their idea to any incubator, or even to banks to get a loan.

Ninaru: If you go more into education, we have 44.000 qualified and experienced teachers that apply every year to the Ministry of Education for the recruitment test. If they pass it they can become teachers. Most of them pass, but because we have limited employment, they only take 2000 out of the 44.000 that apply. Most of the educated professionals are just waiting home doing nothing.

Ramzi: Well based on my experience of dealing with Palestinians in the start-up, I think they are more than ready. I don't think any university in the world can prepare you to become entrepreneur even if there is an entrepreneurship class or option. It's all about practice. Becoming entrepreneur depends a lot on your character, rather than on the education. And you know there are a lot of obstacles that come with creating a start-up, and Palestinians are used to live with a lot of obstacles, and they are used to solve problems. So yes I think the educational system is good.

Dawoud: [C: Do you think that graduated students are well prepared to become entrepreneurs?] No I don't think they are. Many problems emerge regarding that. I think that our universities don't challenge the students enough and not develop their critical thinking, their critical analysis skills within their degree. But what I am saying is that when it comes to entrepreneurship the students are not getting prepared, in Palestine. And it's not because they don't know, it's because they are not capable. The reason the

individuals not only implement, but also not innovate, is because they don't challenge the students. They should give the students the mentality "I can get anything", whether it's true or not. It's better than the mentality "I should get a job as quick as possible". And that is also in the secondary education. There is an entrepreneurship train they just created and it's in pilot mode. We have multiple options in the twelve grade and so the new one is called the entrepreneurship one. It's really interesting and it's a beautiful start. I hope they continue with that. But then you have to follow up that at the university. The reason individuals are not able to only implement but also innovate, is because they don't challenge the students. The teachers should put the effort into actually getting students graduating with critical thinking at the end of the license; and give them the that mentality of "I can do anything", whether you can or not will be much better than giving the graduates the mentality of "I just want to get a job as quickly as possible". I think that component is technical, but it's also very emotional. University should provide them with more homework, more pressure, more work projects, ... I think it's just a waste of time what they're doing at University nowadays.

Tareq: *But the budget the PA deploys for education, especially public schools, is much lower than the budgets for everything else. The curricula are outdated, the schools are not well prepared and not well equipped. The education system is very hard, even for teaching English.*

Maggie: [C: Regarding the education, do you think that the Palestinians are ready to become entrepreneurs after graduation?] *Absolutely. I don't consider myself as an entrepreneur, but I've worked with a lot of entrepreneurs. Most of my colleagues, which are tech people, have graduated from Palestinian universities. They're intelligent, they're smart, they have lots of ideas.*

Wijdan: [C: Regarding the education, do you think that the Palestinians are ready to become entrepreneurs after graduation?] *Definitely not. I think they should be some type of practical the curriculum that would integrate them more into the ecosystem. I graduated from one of the best universities in Palestine which is Birzeit and I really learned what to do only from the experience after graduation. The system gave me only the certificate to work. That's why I decided to do my MBA because I thought I really need some management skills. I graduated a long time ago, I'm not sure if they are considering the issue now. But for example in Birzeit there is a program for green entrepreneurship. But they are not granted any credit to do that. They are just participating if they have a green idea to be developed. And in Birzeit Continuing Education Center they have a system for green entrepreneurs but as I told you it is very optional.*

Thème identifié : Le marché	
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Basel : *Alors nous actuellement on est basé à Ramallah, pas à Jérusalem. On a eu quelques restaurants là-bas, mais quand on est entré sur le marché, on a vu que ce marché n'était pas assez grand et que ça ne valait pas le coup de fonctionner. Ce sont les restaurants qui nous ont aidés à découvrir qu'il y avait bien un market mais qu'il n'était pas assez grand pour nous.*

Dawoud : *I think the most important one is that we don't have a direct connection with the regional tech ecosystem. Even travelling is really difficult. We are not allowed to travel from the Israeli airport, so we have to go to Jordan and going to Jordan itself has a very massive transaction cost which people say "ok I am not going to travel". That disconnects you from the ecosystem abroad and that's a big issue. Even if you're trying to expand and grow your business, you need to develop your own connection wherever you are. And that is very difficult, even us as an organization, it's one of our biggest challenges: How to make sure the start-ups connect to their market? And it's much more difficult in Gaza than in the West Bank.*

Thème identifié : L'avenir de la Palestine	
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Basel : Avez-vous envisagé d'aller en Jordanie où les conditions sont plus favorables ?] : *On l'a envisagé. Quand on a commencé on cherchait des développeurs freelance à l'étranger sur internet. La plupart du temps ils offraient même des prix moindres. Et puis on s'est dit que non, nous on est palestinien, et on veut que, si jamais ça marche, et si jamais l'entreprise a du succès, on veut dire que le succès est 100% palestinien. Ça aurait pu être plus facile si on était en Jordanie ou si on avait des développeurs indiens, ou de Singapour qui sont très talentueux et qui font un travail qualitatif, mais on ne voulait pas cette option facile. On veut aussi créer du boulot ici. Pour le moment, il y en a 4 dans l'équipe qui ont un salaire, ça fait déjà 4 palestiniens avec un emploi. Moi je préfère donner un salaire à 4 palestiniens plutôt qu'à 4 jordaniens, ou 4 philippins.*

*Maintenant, les personnes vont voir que pendant des années notre start-up et l'entreprise qu'elle est devenue a fonctionné en Palestine. Tout ce qu'on avait entendu avant, avec Azmeh, tous les gens qui me disaient : « tu ne vas jamais réussir. Avec le taux d'échec ici il n'y a personne qui va t'aider, il n'y a rien ici ». Jusque maintenant les gens nous disent ça. On se dit alors que si notre affaire fonctionne, et on travaille tous les jours pour assurer que ça fonctionne, on pourra dire à ces gens : " merci mais vous avez tort. C'est 100% palestinien et ça a marché. ". Peut-être que ça donnera un peu d'espoir aux personnes qui hésitent à se lancer, qui ont 50% d'envie de se lancer et 50% de peur. On pourrait les amener à 80% d'envie. Et après on verra un boom entrepreneurial en Palestine, et qui a d'ailleurs déjà commencé.*

Thème identifié : Le rôle de l'entrepreneuriat	Pensez-vous que l'entrepreneuriat peut changer la situation de la population et du pays en général ?
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Basel : *Bien-sûr. La Palestine maintenant a un niveau de production de 0%. Donc la Palestine est totalement dépendante de l'extérieur. Or, comme ça s'est passé l'année dernière, Israël peut ne pas verser les taxes qui sont dues à la Palestine. En plus de ça, Trump a décrété la fin de l'aide des américains et plusieurs ONG ont fermé. Au moment où on fait quelque chose que nos donateurs, les français, les allemands ou n'importe qui, n'aiment pas, voilà il n'y a plus d'argent et on est foutu. Alors que si on a cet entrepreneuriat et ces entreprises on serait producteur. Et si les donateurs nous menacent de ne pas nous verser d'argent, on peut leur répondre qu'on n'en a pas besoin. Alors que maintenant même si on n'est pas d'accord avec les donateurs, on est obligé de se plier à leurs envies car sinon on risque de ne pas avoir de pain le jour suivant.*

Ramzi : *You know that occupation is hard to control but if we are able to improve the economy with starts up and private sector, it's a great way to fight the occupation and peaceful way. [...] Yes totally. 100%. I think it's actually the only way. Right now, the current situation with the occupation and how expensive the country is with the public sector which is not solvable, the only way to improve the economy is in my opinion through the private sector and the start-ups.*

Ayman: *Of course, absolutely. I believe if we want to free Palestine and building a better future for Palestinians we need to work from the inside. The economic development is insanely important and is one of the conditions to be independent and be able to owe your own decision. We must stop relying on the foreign aid and donors money. We managed to build civilizations and luckily, we are in place with a lot of resources. So entrepreneurship can help on an economical point of view, on a cultural and social point of view.*

Tareq: *Yes of course. I mean there are a lot of untapped advantages that the Palestinians can use.*

Maggie: *Yes absolutely. Because of some of the challenges around the occupation, I think boosting the economy in some ways is the major way.*

Wijdan: *Well, it helps in general. If from every hundred, we would have one entrepreneur that would be amazing. Because they can start their own jobs they are responsible for. It should contribute to the whole community because there will be new jobs, there will be responsible people?*

<i>Thème identifié : Le rôle de la diaspora</i>	Quel est le rôle de la diaspora par rapport à l'entrepreneuriat palestinien ? A-t-elle un rôle à jouer ?
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Basel : *Il y a beaucoup de la diaspora qui vivent dans des conditions misérables mais il y en a aussi beaucoup qui vivent dans de très bonnes conditions. La diaspora palestinienne en Amérique Latine est l'une des plus puissantes. Et il y a déjà beaucoup de personnes de la diaspora qui aident ici. Par exemple un privé qui a amassé une grande richesse et qui vit au Honduras va venir ici pour donner 2 millions de dollars par an. D'autres créent des prix. Ne fût-ce que toutes les relations commerciales internationales qui sont établies entre des Palestiniens d'ici et ceux de la diaspora sont très utiles. La diaspora joue déjà un grand rôle mais un soutien minimum de la part du gouvernement pourrait augmenter exponentiellement l'aide de la diaspora.*

Ramzi : *Well I consider myself as a diaspora member. I have an American degree, I lived in Spain, I have a high education, and a lot of the diaspora people have the same profile. I don't think it was my responsibility to do so. But it was a way of giving back to Palestine. Some people are not able to donate which is normal. But it is possible to support Palestinian economy not just through donation, educated Palestinians have for example skills in law, so they can give law workshops in Palestine. There is a lot to do there, sharing their expertise, their knowledge with the Palestinians living inside would be a great way to give back, not through money because money dies. I don't like to say it is a responsibility, but if they are capable, then it's their duty.*

Ayman: *We as Palestinians are 14 million. We have half of our nation around the world. Usually refugees a trial of entrepreneurship by default because they have been through a hard time and we have many amazing examples of intellectuals and successful people. But we are not able to unify this tremendous power and capital and culture so they have a big role in all aspects of Palestine. Many of the millionaires and couple of billionaires from the Middle East are originally Palestinians but I understand any capitalist or business man would assess the opportunities and when they look at Palestine they are not willing to take the risk. [...]The diaspora has also the responsibility to represent Palestine around the world and give better image of it, which will attract investment and talent for the ecosystem.*

Tareq: *Not until now. There are some attempts as far as I know the entrepreneurs with the Palestinian community. But I have no idea if it's successful or not. As far as I know but it's not as good as it could be and it could be something beautiful. They could pump lots of money into Palestinian start-ups here. But you know, it's still a risk for them as it is a risk for everybody else.*

<i>Thème identifié: La culture entrepreneuriale</i>	
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Basel : *Il y a beaucoup de démotivation parce que l'entrepreneuriat et les start-ups ont un truc en commun, c'est qu'il y a un risque. Que le risque soit calculé ou non, ça reste un risque. Alors le problème ici, culturellement et politiquement, c'est que tout ce qu'on fait est risqué. Les gens risquent de ne pas avoir de maison demain car elle peut être détruite. Les gens risquent de ne plus avoir de boulot demain car à n'importe quel moment ils peuvent leur dire qu'il n'y a plus d'argent car ils n'ont pas obtenu les permis nécessaires. J'ai de l'argent mais je ne peux pas acheter du pain car Israël n'a pas laissé entrer de farine. Donc il y a toujours ces risques quotidiens essentiels et personne ne pense à prendre un risque supplémentaire. Pourquoi prendrais-je un risque supplémentaire alors que j'ai déjà un million de risques quotidiens auxquels penser ? Ça ne vaut pas le coup. Moi je viens d'un milieu privilégié car les parents ont essayé de me donner une vie plutôt à l'abri des risques. Et cela m'a aidé à me lancer car je sais mes parents me protègent de beaucoup des risques quotidiens. Il reste des risques, car un Palestinien à Jérusalem c'est une situation risquée. Mais ils sont limités pour moi. Je dois tirer profit de cela et l'utiliser pour essayer d'améliorer moi-même l'entrepreneuriat et la situation en Palestine. Mais je suis conscient que les gens qui me mettent en garde ont raison. De leur point de vue, c'est très risqué de se lancer. Mais moi j'ai une vie un peu différente donc je peux me permettre de prendre ce risque pour montrer aux gens que c'est possible. On n'est pas dans un des 10 pays avec les meilleures conditions, mais c'est possible.*

Ninaru : *We're trying to spread awareness, it's a challenge. It's very hard to convince someone that it's possible to leave its 9am-5pm job to go for entrepreneurship by yourself.*

Ayman: *Again, I truly believe we are a region of entrepreneurs.*

Dawoud: *People here like to see their son and daughter employed, they want them to be job-secured. I understand that. But we need to have another mentality, it's not just about employed and unemployed, it's also about create and innovate. We want to put that kind of mentality. This is the case in many countries, including yours, if you are unemployed, you must not stay unemployed, you should create and innovate. And with the very high unemployment rate we have, it's a right environment for people to say "I hate my status quo and I want to change things". [...]A lot of them want just to settle a job, earn a salary and that's success for them.*