

MAP THE SYSTEM 2023
GLOBAL FINAL

Under-Representation of
Arab-Israeli Entrepreneurship in
Israel's Start-Up Nation Economy



//Introduction

This document analyzes the under-representation of Arab high-tech entrepreneurship in Israel. Our unique team includes members from various backgrounds, including Christians, Jews and Muslims, from both the public and private sectors, with different political perspectives. Given the current atmosphere in Israel, the existence of such a diverse and multifaceted team is in itself a noteworthy occurrence, and the problem definition will make it clear why we believe such teams are needed.

The macro socio-political context of our project is the long-standing conflict between Palestinians and Jews in Israel. This situation is characterized by institutionalized inequality in Israel—a country defined as a democracy recognizing human rights and equality for all, yet also committed specifically to the Jewish people.

The Arab citizens of Israel, representing approximately one-fifth of the country's population, struggle with their sense of national identity and belonging to the Palestinian people while being citizens of a Zionist Jewish state. Furthermore, recently, there have been several laws passed that perpetuate political inequality.¹

We are aware that we cannot solve the long-standing conflict between the two peoples. However, our diverse team recognized the shared interest between the State of Israel and Arab-Israeli society in promoting economic development. An established strategic goal of Governments is to harness inclusive economic growth and invest in underprivileged sectors. This phenomenon correlates with voices of pragmatism within Arab-Israeli society expressing interest in integration over differentiation.

In the process of writing this paper, we reviewed numerous policy documents and position papers from various sources and conducted **over twenty interviews** with key figures in the high-tech industry, government, and the ecosystem.

Our research contributes to attempts to create positive change and bring prosperity to all parts of Israeli society (Jews and Arabs alike), allowing everyone to live together while embracing their unique values and identities. The tools used throughout this project have helped us identify leverage points toward the desired change. It is worth noting that while the findings are of local nature, the implications are of global relevance.

¹ Such as the 2018 Nation State Bill, which legally establishes the state's Jewish identity and the 2011 Nakba Law, which denies budgets to entities that oppose the definition of the State of Israel as a democratic Jewish state or that acknowledge the Nakba ("Catastrophe"), a term referring to the Palestinian experience during the establishment of the State of Israel.

// Problem definition

The high-tech industry in Israel is a cornerstone for economic growth and serves as a means for social mobility.² High-tech entrepreneurship has played a significant role in establishing Israel as the "start-up nation"³ and has facilitated scale-up and economic and social impact. However, the representation of Arab society (about 20% of Israeli population) among high-tech entrepreneurs is just 1%.⁴ This significant lack of representation within the high-tech industry prevents Arab society from fully realizing its potential for economic growth and prosperity.

// Significance

Israel's high-tech is a leading industry in the country's economy and contributes significantly to its Growth Domestic Product (GDP) and exports. This branch is characterized by high levels of innovation, productivity, and salaries that are twice as high as the average in other branches. The industry also attracts foreign investments and creates tens of thousands of jobs.

In contrast, Arab society in Israel, which makes up 20% of the population, contributes only 8% to the GDP and is characterized by many socio-economic gaps compared to Jewish society, including in education, employment and health. 45% of Arab families and 58% of Arab children in Israel live below the poverty line.⁵ Arab society in Israel is also plagued by high levels of crime, with murder rates reaching a peak in 2023 compared to the past decade.⁶ The gaps are also particularly evident in household incomes, with Arab households earning on average less than half of Jewish households (\$11k/month compared to \$23k/month). The integration of Arab society into industries with high labor productivity, such as the high-tech industry, is key to reducing these disparities.

Specifically, we chose to focus on high-tech *entrepreneurship* (startups) rather than general engagement ("regular jobs") within the high-tech industry. The decision was based on the recognition of the scaled-up impact that a successful startup can have on its whole *community and environment*, compared to a highly productive industry that primarily affects the *nuclear family* of its employees. For instance, a recent study established that Arab founders employ more Arab employees than Jewish founders, and this holds true

² Israel Advanced Technology Industries (IATI). February 2023. "The Contribution of The High-Tech Industry to The Israeli Economy and Society", p. 32. [Link](#)

³ A "startup" is a small company founded with the aim of creating a new product or service and building a business around it. In their work, startups are often focused on rapid growth and rapid scaling, using various methods of attracting investments and marketing to achieve success.

⁴ Over the past decade, only around 100 startups have been established in Arab society, compared to approximately 11,000 in Israel at large.

⁵ Nasreen Hadad Haj- Yahya & Aiman Saif & Ntsa (Kaliner) Kasir & Ben Fargeon. 02.2021. "Welfare in Arab Society: Poverty, Government, Policy and Helplessness of Local Autory". [Link](#).

⁶ The Knesset Research and Information Center. Hershkovich Ronny, Rami Shwartz. 02.2023. "Data Collection -Crime In Israel". [Link](#).

whether the startup is located in Tel Aviv (a predominantly Jewish city) or Nazareth (a predominantly Arab city).⁷

For years, the Government has been promoting STEM subjects in schools⁸ and Academia.⁹ However, these policies have failed to produce the desired outcomes: only 2% of high-tech employees, and only 1% of startup founders are from Arab-Israeli society (SNPI, 2022), despite the variety of bodies and budgets involved. The working assumption so far had been that by encouraging engagement in high-tech-related subjects, a consequence would be an increase in Arab-Israeli high-tech employment and startup creations. Nevertheless, we can see that the approach fails to tap the existing potential of Arab society in Israel.

Thus, the issue of integrating Arab society into the Israeli high-tech industry remains a challenge with significant implications for reducing socio-economic gaps. This realization takes place in the context of an assessment of needs and opportunities, as was recognized by the Government in Resolution 550.¹⁰ In parallel, observers within the community report an increase in pragmatic calls for integration within larger Israeli society. As far as tech entrepreneurship is concerned, this can mean the opportunity to accumulate social and political capital and promote change, since the status of startup founders is very high in Israel and their roles often extend well beyond the technological and economic areas.

//The Iceberg Model

Event

Our focus is the underrepresentation of Arab society in high-tech entrepreneurship in Israel. As mentioned, the representation of Arab society (about 20% of Israeli population) among high-tech entrepreneurs is just 1%. The lack of Arab entrepreneurs prevents this community from fully participating in Israeli society and is associated with significant socio-economic gaps.

Patterns

Despite numerous investments over the past decade by governmental, philanthropic, social and business sectors to promote high-tech entrepreneurship within Arab society in Israel, the number of tech entrepreneurs from this community remains low. While the number of Arab students pursuing technological degrees has doubled in the past seven years, the dropout rates of Arab students are still

⁷ Start-up Nation Policy Institute, Israel Innovation Authority and Hasoub. 2022. "The High-Tech Entrepreneurial Ecosystem In Arab Society - 2022 Overview". [Link](#).

⁸ 15-17% of Israeli STEM learners in schools now come from Arab families.

⁹ 13% of Israeli higher-education students in high-tech-related disciplines such as computer sciences now come from Arab society.

¹⁰ Dubbed "The economic plan to reduce gaps in the Arab community by 2026" (24 October 2021), the resolution was designed to promote education, infrastructure, employment, etc. in the Arab community. Ministry of Foreign Affairs Publications.

25.10.2021. "Cabinet approves economic plan to close gaps in Arab society". [Link](#)

significantly higher than for Jewish students. Some 2% of the 360,000 high-tech workers in Israel are now Arab, representing an increase of over 300% in the past decade, but this growth has slowed considerably since 2018. Additionally, young Jews who did not study high-tech subjects are three times more likely to join the high-tech industry than their Arab peers.

Arab startup companies are not just few and far between; they also typically employ only one to ten people. In 2021, they raised \$25 million, representing only 0.1% of the industry.¹¹ Arab entrepreneurs also have limited access to the laboratories and incubators that can help new companies succeed. Moreover, payment default rates among Arab borrowers are significantly higher than that of other populations in Israel.¹² As the level of risk increases, the interest rate also increases, making it difficult for entrepreneurs from the Arab society to access capital. These patterns indicate that despite efforts, significant disparities remain. That said, the 2021 Government resolution adopted to promote opportunities in Arab-Israeli society means that we also see a tendency of increased budgets directed towards Arab society.

Structure

Arab society is geographically and socially remote from the high-tech industry's ecosystem, exacerbating the lack of awareness of available tools and opportunities. Importantly, 88% of the Arab-Israeli population lives in localities defined as low socioeconomic status. The level of infrastructures is generally low, and the Arab entrepreneurs we interviewed reported a lack of technological centers or even organized spaces (including advanced internet infrastructure) where they could set up their companies within Arab localities. Distance itself is an issue, as many Arab towns or villages in Israel are located far from the heart of the "Startup Nation"'s ecosystem. That said, three central cities are mixed to various degrees: Tel Aviv-Jaffa, Haifa and Jerusalem. We cannot forget, either, that "Arab-Israeli society" is in fact heterogeneous, with different identities and levels of integration.

In Israel, academic institutions offering high-tech subjects require high academic achievements and acceptance rates in relevant matriculation subjects such as mathematics, English, computer science, and physics. However, there are significant disparities in these subjects between graduates from Arab and Hebrew education systems, due to poor teaching and learning infrastructure, lack of science majors in high schools, and a shortage of teachers at the highest, "5-unit" level. Furthermore, informal education, particularly in technological contexts like robotics classes, entrepreneurial thinking, and electronics, is severely limited or non-existent in Arab society.

Arab students also face language difficulties and cultural gaps in both Hebrew and English, which hinder their employment and entrepreneurial opportunities.¹³ At the same time, most of Jewish society does not

¹¹ They are also quick to fail: the Israeli Innovation Authority approved 34 of the 78 applications for financing projects and ventures owned by Arab entrepreneurs submitted between 2017-2020, but very few continued on the Authority's tracks for the second or third year.

¹² Bank of Israel. 2022. "The Inter-Ministerial Team for Formation of National plan to Increase Financial Inclusion". [Link](#). Last reviewed 30.4.23

¹³ Admissions to high-tech professions require high thresholds, including matriculation achievements, psychometric tests, and Hebrew language proficiency: Arab students are required to take the "Ya'al" test to enter academic institutions, but the Hebrew language serves as a barrier for them as it is their second or third language.

speaking Arabic. This limits the ability of the Israeli high-tech industry to engage with, and encourage Arab entrepreneurs in Arabic.

Furthermore, Arab society lacks social-professional networking opportunities compared to Jews, who serve in the army and elite units, constituting the majority in the central centers of the industry in Israel. Arab entrepreneurs also face difficulty raising capital due to a lack of Arab investors, social skills compared to Jewish colleagues, and lack of familiarity among investors and lenders with Arab society. Regulating the registration of properties in Arab society localities presents challenges in receiving low-interest mortgages, limiting access to bank financing.

Yet another structural obstacle is the high level of decentralization within Government: although a special authority was created in 2007 for the economic development of minorities, it requires the cooperation of many Government offices that are in charge of various areas. Also, a typical Government mechanism to solve issues is through calls for proposals—but this approach is often not effective in the Arab communities due to language and other barriers that limit exposure.

The formation of an intermediary layer of Arab entrepreneurs who have succeeded and established entrepreneurship centers in Arab settlements or third sector organizations has become a source of significant allocation of resources from the state and philanthropy. But this allocation is not directed towards lesser-known organizations or personalities; often, these budgets do not reach their intended targets in the field, and they do not end up increasing the numbers of Arab tech entrepreneurs.

Overall, these challenges have created significant barriers for Arab society to fully participate in the high-tech industry and entrepreneurship in Israel.

Mental Models

As we examined the challenges facing young Arab Israelis when it comes to pursuing high-tech entrepreneurship, we were able to identify several pervasive mental models that negatively affect Arab Israelis' perceptions and choices regarding high-tech employment and entrepreneurship:

- 1) **Lack of trust in themselves and their country**, which stems from internalizing the Jewish hegemony and feeling less competent than their Jewish counterparts. Consequently, this mindset results in a lack of confidence in their ability to integrate into high-tech employment and entrepreneurship, which influences their choice of field of study and subsequently affects the search and hiring process.

- 2) **Fear of failure** In a place where poverty and a sense of struggle for survival are rampant, it is harder to take risks. Just as successful entrepreneurs can impact the whole of society around them, failure can take their entire families into debt.¹⁴ Social esteem in Arab society is particularly high, resulting in a bias towards jobs that are considered stable, such as law and medicine.

"The most significant barrier to Arab entrepreneurship lies within the minority bias and culture itself. Failure is heavily stigmatized, and risk-taking is not encouraged, leading many talented individuals to pursue seemingly 'safe' jobs instead of taking a chance on their dreams. "

Hans Shakur, Successful entrepreneur

- 3) **Limited picture of the future**, where young adults are not exposed to success stories of entrepreneurs in Arab society.

"Entrepreneurship and tech work are not encouraged or valued within Arab society. Without exposure to inspiring success stories, many young people are not encouraged to take the leap into the world of entrepreneurship and innovation. "

Mohamad Abo Nada, CEO, Ibtikar BaseCamp.

- 4) **The sense of discrimination and racism** resulting from structural barriers such as the gap in education, infrastructure, limited networks and the lack of important soft skills. The study concludes that these mental models act as a "sticky floor" that does not allow for social mobility, hindering the advancement of Arab Israelis in high-tech entrepreneurship.

"As a society, we have descended so far down Maslow's pyramid of needs that we are solely focused on survival, leaving little room to consider prosperity."

Suzan Hasan - Deputy CEO and Head of Strategic Planning, JDC

Criss-crossing all levels of the "iceberg" is the separation between Arab and Jewish societies that has existed for decades and is reflected in the locality, education system, and networking in professional circles. This separation has created a gap in exposure and familiarity with high-tech entrepreneurship, but also in tools and knowledge, a cultural bias of the social environment, and a reluctance to take risks. The consequence is even more separation, a reinforcing loop which leads us to tackle causal loops.¹⁵

¹⁴ Our interviews revealed strong fears surrounding attempts to enter a lesser-known industry with high risks of failure (95% of startups don't succeed), which leads to risk aversion and preferring career paths with economic certainty and job security.

¹⁵ Mann, Eran. Zinman Eran. Calcalist Magazin. 26.04.2023. Israel Independence Day Edition. Monday Founders: Instead of Running to Solutions, Let's discuss Problems. [Link](#)

"The secret of the success of Israeli high-tech lies in the sense of belonging to the country and the desire to live here and build here."

Mann Roy, Zinman Eran. Monday Founders (Calcalist Magazin. 26.04.2023, Israel Independence Day Edition).

//Causal Loops

We identified four fields of influence where causal loops emerge: the separation between Jewish and Arab society, gaps in tools and knowledge, biases against risk-taking, and state budgets being stopped at "middlemen" level. Our diagram illustrates how they play out.

//Stakeholder Map

Activated stakeholders

The Israeli Government is a central actor which passed a resolution and earmarked budgets to support Arab society. That said, the Government is unable to organize all relevant field actors, and its approach tends to be limited to calls for proposals. This policy doesn't really meet the needs of Arab society, which doesn't have a sense of being a partner in designing the support policies and their mechanisms. Often, the resources get stuck at a middle stage without trickling down to the potential agents of change in the field.¹⁶

Dormant Stakeholders

While Arab society quite successfully integrated academic studies, the University research centers created in the past five years with Government support to the tune of 66 million shekels are not evaluated based on the integration of Arab students, and this integration is not defined as a central goal.

Graduates of the Arab-Israeli education system enter the workforce with lower skill levels (including "soft" skills) and they lack a continued track such as the army where most of their Jewish counterparts go and further develop skills that prove useful in entrepreneurship.

¹⁶ The intermediary level ("middlemen") has informal power to control resources and allocate them according to their own interests. Third-sector and philanthropic actors who create programs in the field usually match Government support; but they also need intermediaries within Arab society to operate. Therefore, successful entrepreneurs from Arab society have a crucial role to play in creating a bridge between Jewish and Arab society and between the ecosystems, but they may also sometimes become an obstacle

Also, as the Startup Nation ecosystem of entrepreneurship centers, startups, investment funds, etc., is not aware of the specific needs of Arab-Israeli Founders, most programs and incubators are not linguistically and culturally accessible.¹⁷

Finally, Arab families and communities have a critical role to play in encouraging their members to embrace entrepreneurship, and wealthy agents of the community to invest in them. Successful Arab entrepreneurs themselves can both inspire and act as a bridge between the Arab and Jewish communities.

Activating dormant players would require a collective impact approach between the Government, business, social and academic levels.

// Impact Canvas Gap

“All the elements needed to create change and stable integration of Arab society [in Israel] are present in the golden triangle of country, employers and civil society”

Maysam Jaljuli, CEO of Tzofen.

Challenge Mapping	Impact Gap Canvas	Solution Mapping
Separation between Jewish and Arab societies, especially in entrepreneurship circles	<p>No coordinated efforts in the field. Need to bring all stakeholders around one table to create joint programs. Successful examples worldwide: The Inclusive Economic Partnership (IEP) in the UK.</p> <p>No 'Shared Startup Nation' Ecosystem. No awareness of accelerators regarding the needs of Arab-Israeli founders.</p>	<p>Many uncoordinated¹⁹ entities have established centers in recent years to support and encourage ventures in Arab society.</p> <p>Very few joint Arab-Jewish accelerators.</p> <p>Most programs promoting Arab-Jewish cooperation are in non-tech contexts of co-existence.</p>

¹⁷ Also, the focus on integration is limited to positions such as programmers, etc., but not entrepreneurs.

¹⁸ Maysam Jaljuli. The Marker. 30.04.2023. “Arab-Israeli society also has no other country”. [link](#). Last reviewed 26.06.23.

¹⁹ Usually led by the Israeli Innovation Authority, in addition to entrepreneurship-related associations.

<p>Lack of skill and knowledge in formal and informal education</p>	<p>No common framework to measure KPI's across education, employment, and entrepreneurship efforts. Arab local authorities have not exhausted their resources. There are many small/local efforts. But most of the efforts stop at the age of 18.</p>	<p>Government Resolution No. 550 'The economic plan to reduce disparities in Arab society until 2026' – 40 billion NIS</p> <p>NGO programs promoting entrepreneurship and STEM education among Arab-Israeli kids and youth.</p> <p>Social Insurance Funds program for social entrepreneurship in 17 Arab villages.</p>
<p>No system developing high-tech and other skills as the IDF provides for Jewish youth</p>	<p>There is no supporting framework after age 18 to promote entrepreneurship, individual guidance, networking, soft skills or exposure to the field.</p> <p>It is necessary to create socialization systems like a 'gap year' or technological national/civil service.</p>	<p>The army is a significant framework for the growth of entrepreneurship. Most young Arabs in Israel do not serve in the army and miss this important leverage to gain soft skills, networking and exposure to tech.</p> <p>The national or civil service programs that Arabs do join focus on contributing to the community (e.g. in hospitals, education, etc.) in ways that are not tech-related.</p> <p>A few local entrepreneurship centers in Arab villages.</p>
<p>No encouragement of Arab entrepreneurship in Academia</p>	<p>Entrepreneurship centers in Academia do not target Arab society, despite the increase in Arab students.</p>	<p>In recent years, the government invested 66 million NIS to establish entrepreneurship centers in the academy.</p>
<p>Encouragement of high-tech employment NOT entrepreneurship</p>	<p>Lack of advocacy for the needs of Arab society and not just the needs of the hi-tech industry in human capital</p>	<p>Dozens of intervention programs to promote skilled human capital for the high-tech industry.</p>
<p>Minority bias for Not Taking Risks</p>	<p>Lack of awareness and role models. High-tech entrepreneurship does not</p>	<p>There are professions in Israel where the integration between</p>

	<p>receive the required prestige and appreciation. Lack of platforms for exposure.</p>	<p>Jewish and Arab society is more fully realized, such as teaching, medicine, and pharmacy.</p> <p>Benchmark case studies to promote entrepreneurship: Israel, among ultra-Orthodox Jews. US, Black in Tech movement.</p>
<p>Challenge raising pre-seed and seed funding</p>	<p>The current system creates barriers, budgets and grants stop at the intermediary level of a “closed club” of middlemen who know how to work with government and philanthropy and how to apply for calls.</p> <p>There is still no comprehensive solution for raising initial capital including: angel investors, and accessible bank financing.</p> <p>The internal capital in Arab society is directed to traditional entrepreneurship: trade and real estate.</p> <p>No grants to support the entrepreneurs themselves—only the ventures.</p> <p>No bank financing is available. There is no uniform measurement.</p>	<p>Israel Innovation Authority Grants. Angels and VCs: only one angel club and one VC operating within Arab society in Israel.</p>

//Solution Landscape

"Belonging to a minority group can be detrimental to one's spirit. Constantly plagued by feelings of inadequacy and inherent insecurity, the fear of failure looms over you at all times."

Dr. Rafiq Hajj, Successful entrepreneur.

As mentioned, decade-long various intervention programs did not reduce the problem. The proposed solutions below addresses the identified leverage points.

Designing Policy

"Nothing about us without us". It is crucial for the government to intentionally involve Arab community leaders and ecosystem facilitators in the decision-making process.

Adjust the call for tenders to the Arab-Israeli public. Currently, accessing government resources involves navigating complex tender procedures. Translation to Arabic is not enough, engagement and reach-out mechanisms must be developed to build trust.

Adopt a Collective Impact approach. Meaningful progress requires a coordinated effort to tackle systemic issues at multiple levels in the education system (formal, informal and academic), high-tech workplaces, the financial sector, and in access to funding opportunities.²⁰ National systematic approach will help strengthen the pipeline for emerging Arab-Israeli entrepreneurs from school to startup.

Improving skills & knowledge

Dedicated gap year programs are needed for Arab-Israeli youth to get access to similar benefits gained by their Jewish counterparts through military.

Joint Arab-Jewish programs. Most successful Arab ventures are jointly owned by Jews. Creating more joint accelerators and programs like TECH2 PEACE and 50/50 will offer more opportunities in the large innovation ecosystem.

Academic entrepreneurship centers. Measurable goals can be set for Arab students to become entrepreneurs during studies, all while widening the pipeline to work with students from all faculties, not just computer science and engineering.

²⁰ The IEP (Inclusive Economic Partnership) in the UK provides a successful example.

Integrate the ecosystem. introducing young Arabs to existing experts and role models at the beginning of their journey, will narrow the gap between “us” and “them”.

Awareness

Highlighting success stories of Arab entrepreneurs will help drive a change in mental models. Recommended tools include the creation of a new “hero” type through media campaigns, storytelling in local schools and community centers. The focus should be to raise awareness to the potential of building a venture, rather than focusing on the risks.

Access to funding

- 1) Designated pre-seed funding to support entrepreneur, not the venture.
- 2) Developing alternative finance instruments e.g. crowdfunding for Arab society where investors can share the risk.
- 3) State sponsored loans can help overcome the lack of access to resources.
- 4) Impact investment mechanisms should dedicate grants to ventures co-led Jews and Arabs.
- 5) Awareness campaigns can encourage Jewish angels and VCs to invest in Arab entrepreneurs.

Link to KUMU: [Link](#)

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 Naama Nagar, VP Operation and Organizational Development, Tzofen
 Vanessa Kacherginsky, CEO, [The Israeli Forum for Impact Economy](#) (Israel NAB to the GSG)
 Ayla Matalon, Chairperson at [EFI](#): Enterprise Forum Israel and at Global Entrepreneurship Network Israel
 Mahmoud Khweis, Co-Chairman, 50/50 Startups <https://www.5050startups.org/>

Arab entrepreneurs and ecosystem leaders:

Dr. Rafiq Hajj, Social activist and successful entrepreneur
 Mohamad Abo Nada, ceo, Ibtikar BaseCamp



Fadi Suidan, [Takwin VC](#)

Hans Shakur, Innovation Business Strategist and Startup Acceleration Catalyst

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