

JA WORLDWIDE IMPACT & INSIGHTS REPORT

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SPARK YOUR CURIOSITY



For more than a century, JA Worldwide has focused on a single question: what enables young people to shape their own futures, and to act on that belief? Across contexts and generations, JA has refined an approach to learning that combines practical skill-building with confidence developed through experience.

Today, JA operates at global scale through partnerships with educators, volunteers, and schools, reaching young people where learning meets real life. What defines JA is not reach alone, but how learning is designed to expand what young people believe is possible for themselves.

At the center of JA's theory of change is self-efficacy—the belief that one has the capacity to succeed in unfamiliar or challenging situations. JA learning experiences are intentionally experiential, allowing students to test ideas, take responsibility, learn from failure, and see the results of their effort. Through this process, students develop the confidence to act, adapt, and persist.

The result is not simply work readiness or entrepreneurial interest, but young people prepared to pursue opportunity, navigate change, and contribute meaningfully to their communities.



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Young people are navigating profound economic and social transformation shaped by technological change, workforce disruption, and widening inequality. Whether in global capitals or rural communities, their ability to participate meaningfully in the economy will shape not only their own futures, but the stability and prosperity of the societies around them. Education that builds both skills and agency is no longer optional; it is foundational to thriving communities.

For more than a century, JA Worldwide has worked at this intersection of education and economic participation, combining deep local presence with a global network that now spans more than 100 countries. In fiscal year 2025 alone, JA delivered more than 23 million student learning experiences, equipping young people with the skills, confidence, and ethical grounding needed to create businesses, secure meaningful employment, and contribute to healthy economies.

The impact of this learning extends further than individual outcomes. As students move through JA classrooms and community-based experiences, they develop ambitions that reach beyond personal financial gain, recognizing entrepreneurship and employability as vehicles for shared prosperity, social cohesion, and long-term economic resilience.

Across urban centers, rural regions, and fragile contexts, including areas affected by political instability, violence, and displacement, young people apply these capabilities to strengthen their families, communities, and local economies.

As economic uncertainty intensifies globally, the stakes are rising. Asheesh Advani, CEO of JA Worldwide, has observed that the coming decade will demand a workforce that is not only skilled, but adaptable and entrepreneurial. Without access to relevant education, millions of young people risk being left behind, which undermines growth, stability, and social trust. JA's approach responds to this challenge by pairing skills-based learning with a mindset shift from constraint to possibility.

The JA Worldwide Impact & Insights Report examines what happens when young people gain the tools to shape their economic futures. Across four focus areas, it presents evidence of how economic empowerment contributes to prosperity, and how prosperity, in turn, creates the conditions for thriving communities.

As Karen Reddington, Chair of JA Worldwide, underscores, "Education and economic empowerment lead to prosperity. Without prosperity for all communities, peace is not sustainable."

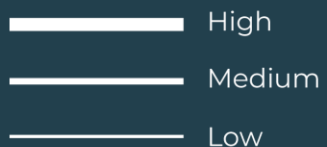


JA'S IMPACT AT A GLANCE

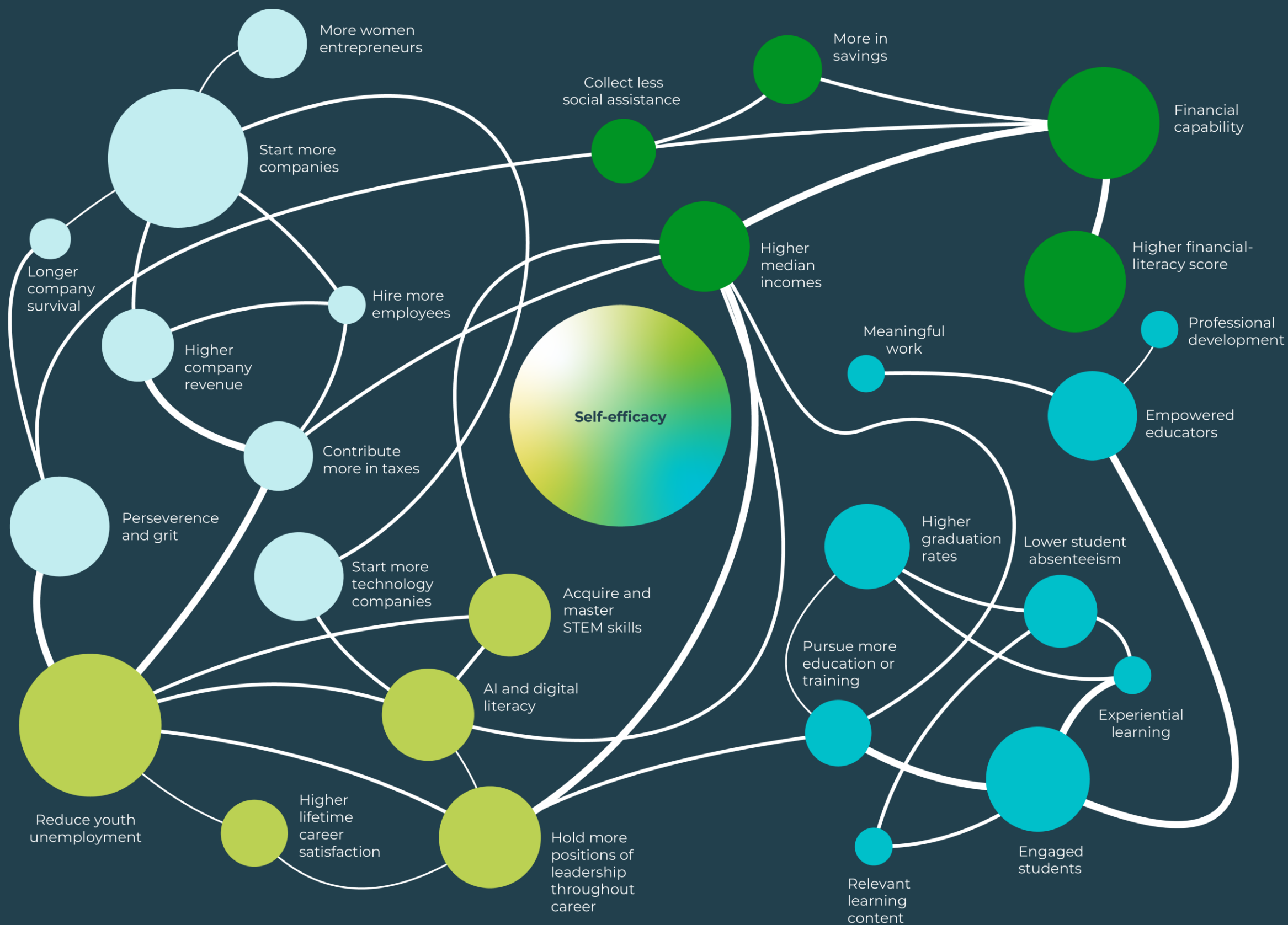
Strength of Node



Strength of Connection



JA's Impact Around the World





Thriving communities are not accidental. They emerge when individuals have the skills, agency, and opportunity to participate meaningfully in economic and civic life—and when those individual contributions accumulate into shared wellbeing, social cohesion, and resilience. For JA Worldwide, thriving communities are not an abstract aspiration; they are the ultimate outcome toward which all learning experiences are designed to contribute.

From Youth Capability to Community Resilience

When young people develop entrepreneurial capability, employability, and economic agency, the effects extend far beyond personal advancement. These capabilities influence household stability, local labor markets, and patterns of innovation and participation. Over time, communities benefit from higher employment, more resilient local economies, and a greater capacity to adapt to disruption, whether economic, technological, or social.

Economic Participation as a Foundation for Social Stability

Communities thrive when economic opportunity is broadly accessible and anchored in dignity and purpose. Young people who are prepared to create value, whether as business founders, employees, or community leaders, contribute to stronger social trust and reduced vulnerability. In contexts affected by fragility, displacement, or conflict, these dynamics are especially pronounced, as economic participation becomes a stabilizing force and a source of hope for the future.

A Systems View of Impact

JA's four impact focus areas—Youth Entrepreneurship, Employability and Tech Readiness, Economic Empowerment, and Educating for Future Skills—reflect different dimensions of the same system. Each addresses a distinct lever of change; together, they describe how education translates into long-term community wellbeing. Thriving communities are the cumulative result of these interconnected outcomes, sustained across generations.

The JA Worldwide Impact & Insights Report examines that progression: from individual learning experiences to shared prosperity, and from economic empowerment to communities that are resilient, adaptive, and able to shape their own futures.



Launched in 2025, the JA Institute serves as JA Worldwide's center for research, insight, and thought leadership. The institute conducts and commissions research that informs how learning experiences are designed, delivered, and evaluated, focusing on what works, for whom, and under what conditions. Just as importantly, it translates research into accessible insight, ensuring that evidence informs practice, policy, and global conversations about youth, education, and the future of work. In doing so, the JA Institute bridges the gap between data and decision-making.

Research that Informs Action

The JA Institute's work is organized around three interconnected priorities:

- **Center for Research and JA Labs:** Advancing impact research, supporting experimentation, and investing in academic fellowships that strengthen the evidence base for effective youth learning. This work informs strategic decision-making and supports responsible adoption of digital tools and emerging technologies.
- **Thought Leadership and Youth Advocacy:** Translating research into accessible insight through publications, partnerships, and global forums, while elevating youth perspectives in conversations that shape education, employment, and economic opportunity.

- **Organizational Performance:** Embedding evidence-based decision-making across JA Worldwide to support learning, adaptation, and resilience, ensuring that insight meaningfully informs strategy, operations, and long-term sustainability.

Together, these priorities ensure that research is closely connected to practice and continuously informs how JA evolves in response to a changing world.

Bold Thinking, Grounded in Evidence

The JA Institute exists to ask better questions and pursue clearer answers. It incubates new ideas, tests them rigorously, and scales what proves effective across contexts. Research is used not only to demonstrate impact, but to guide programmatic choices, inform investment, and contribute meaningfully to policy and practice in youth education and economic development.

A Global Perspective on Impact

The Institute is guided by a Research Advisory Council of global leaders in education, technology, and economics. Their collective expertise helps shape inquiry into learning, work, and human development, ensuring that insights are both locally grounded and globally relevant, and that JA's research agenda reflects the realities young people face around the world.

Learn more at ja.institute.



YOUTH ENTREPRENEURSHIP

Youth entrepreneurship generates economic impact that extends well beyond individual enterprise creation. Young people who develop entrepreneurial capabilities are more likely to initiate economic activity, generate employment, and respond productively to changing market conditions. At the individual level, entrepreneurship strengthens agency and problem-solving capacity; at the community level, it contributes to job creation and innovation; and at the national level, it expands the pipeline of future business leaders. Over time, these effects compound, reinforcing local economic resilience and supporting thriving communities.





The sound of sewing machines rises from the small workshop next to Mabel Simpson's house. She sorts through stacks of fabrics while her two employees stitch together colorful laptop bags, handbags, backpacks, shirts, and cushions. One of the machines is older than the others: it once belonged to Mabel's grandmother and has supported her since she quit her office job nine years ago to launch mSimps, her own fashion brand.

Mabel had always loved art, but early in her career, she earned her living in work unrelated to her creative training, a common reality in Ghana, where few artists are able to sustain themselves through their craft alone. While studying visual arts in school, she worked in the JA-operated campus shop, where students managed every aspect of the business, from daily operations to profitability. That experience showed her how creative skills could be translated into a viable enterprise. Today, Mabel's popular Accra-based business produces fabric-art bags that are sold internationally. Her work has earned multiple awards, reflecting how artistic talent, paired with entrepreneurship skills, creates lasting economic opportunity.

But entrepreneurship can be a lonely path. "Few people understand it," Mabel says. "They think you can wake up anytime and work anytime, and that you make a lot of money. But as an entrepreneur, you are always paying other people. You only survive if you have financial discipline."

Mabel wants young people to know that art can be a profession. "Some students want to study visual art, but their parents force them to pick something else," she says. "Art is underappreciated, but the key is knowing how to turn your passion into a paying job." A former mentor once told her, "Art won't pay you; business will pay you." She now shares that lesson widely.

"You need both a creative mindset and business know-how," she says. "And JA gives you all of this."





91%

of JA Africa alumni see entrepreneurship as a way to increase employment opportunities and give back to their communities

Source: [JA Africa](#)

71%

of female JA alumni in precarious economic circumstances said that it was highly likely that they would start their own business within a year

Source: [JA Americas](#)

85%

of JA Norway alumni are still running their own businesses today, years after their JA experience

Source: [JA Ungt Entreprenørskap \(JA Norway\)](#) and [JA Europe](#)

JA Company Program alumni in Sweden start

31%

more companies than comparable non-alumni

Source: [Ung Företagsamhet \(JA Sweden\)](#)

JA alumni companies hire

7.5%

more employees than non-JA companies

Source: [Ung Företagsamhet \(JA Sweden\)](#)

Corporations started by JA alumni generate

26%

more in revenue

Source: [Ung Företagsamhet \(JA Sweden\)](#)



Azad Ali escaped persecution in Kurdistan at age 12 and, with his family, was on the run for many years. Finally settling in Sweden, he participated in the JA Company Program at his school, teaming up with like-minded students to ramp up production of the wooden lamps he had been designing in his spare time.

During the JA Sweden Company of the Year competition, the team sold two lamps to Mikael Damberg, Sweden's Minister for Industry and Innovation, who posted a short video on social media showing his new lamp and demonstrating how easy it was to assemble. Azad was selected to represent his region at a dinner at the Royal Palace with the royal family, all of Sweden's governors, and another 180 invited guests, ranging from celebrities and sports stars to community leaders.

It was an overwhelming experience for Azad to visit the palace. "I never had a country. Where I come from, you are never exposed to the people who are in charge. When I left the palace, I cried. It's an experience I will never forget," Azad said.

The company was reorganized in 2018 and changed its name to AXD, which stands for Azad eXciting Design. Azad continues to grow AXDSweden. "We currently have six employees and a premises of approximately 3,000 square meters, where our employees manufacture furniture, interiors, displays, and shop fittings, and also offer contract manufacturing."

Azad has also found purpose in his work, encouraging local youth and other refugees and immigrants to turn their passions into careers.





Women JA Company Program
alumnae earn

19%

more in entrepreneurial income than
comparable women non-alumni

Source: [Ung Företagsamhet
\(JA Sweden\) and Research
Institute of Industrial
Economics](#)

96%

of out-of-school JA alumni started
a company, and

93%

of them credit JA for their
success in business

Source: [JA Africa, Oliver Wyman, and
CITI Foundation](#)

Students increased entrepreneurial
knowledge by

51 percentage
points

after a JA experience

Source: [JA South Africa](#)

68%

of JA alumni rated an increase in
adaptability after a JA experience

Source: [Young Enterprise UK \(JA UK\)](#)



Dina El-Mosalami and Farah El-Mosalami first encountered entrepreneurship through INJAZ Egypt, where the JA Company Program showed them how a business can begin with a personal challenge and grow into a solution that strengthens a community. Years later, that insight became Pepla, their fast-growing fashion brand rooted in modest design, confident style and women's self-expression.

The spark began with Dina, who struggled to find clothing that reflected both her values and identity. Designing her own pieces started as a way of feeling "confident and true to myself," she explained, but it soon drew interest from friends who wanted similar styles. Farah, who had developed a strong operational mindset through her own INJAZ experience, recognized the potential.

"Our personalities complement each other," the sisters have said, describing how Dina's creative vision and Farah's instinct for execution shaped their partnership.

What started as a small idea in 2019 has grown into a brand recognized across the region. Pepla's collections center on pieces that are elegant, functional and accessible, designed for women who want clothing aligned with their values and daily lives. The sisters emphasize that the venture "was never about making a fashion statement; we started it to solve a problem." Yet solving that problem has resonated widely, meeting needs long overlooked in mainstream fashion.

Pepla is now featured in INJAZ Al-Arab's 20-Year Impact Report as one of many alumni ventures sparked by experiential learning. For JA Worldwide and the INJAZ network, Dina and Farah's story shows how a single classroom experience can unlock the confidence, skills and collaboration needed to build something lasting, something that reflects a community, invites others in and creates opportunities far beyond the founders themselves.



EMPLOYABILITY & TECH READINESS

Employability and technology readiness influence how young people participate in and contribute to the modern economy. Youth who build workplace competencies and digital fluency are more likely to secure stable employment, transition effectively across roles, and remain productive as technologies evolve. Individually, this results in greater income stability and career mobility; collectively, it supports a more adaptable labor force. At scale, employability and tech readiness strengthen national competitiveness and economic growth, essential foundations for resilient economies and thriving communities.





In high school, Tonatiuh Gómez attended the JA Mexico FIE Entrepreneurship Camp, never believing it would change the course of his life. But while he was there, surrounded by other students who had passion and vision, he decided he would do whatever it took to accomplish something big with his life. His participation in the FIE talent show and his journey in dance would set the stage for the inspiring career that followed.

Tona credits JA with developing the work ethic, emotional maturity, leadership, and humility required to pursue an emotionally and physically demanding career in ballet. He also learned resilience through JA, a trait that allowed him to not lose hope after being rejected twice by the National Center for the Arts in Mexico City, and after sustaining a serious injury that prevented him from any physical activity for over two years.

Once Tona had fully healed, he had missed the age cutoff for Mexico's national dance schools. But then the Superior School of Music and Dance in Monterrey extended its maximum age, and Tona came in just under the wire. He was accepted and trained extensively for one year, during which he ate, breathed, and slept ballet. From there, he was offered a scholarship to The Rock School for Dance Education in Philadelphia, which opened a larger world, given its close proximity to New York City. Tona started traveling into the city regularly to watch performances and go on auditions.

Fast-forward to today: Tona works as a principal dancer—the highest level a dancer can reach—with the San Diego Ballet Company.

EMPLOYABILITY & TECH READINESS



89%

of JA alumni rate themselves highly for work readiness compared to 79% among the general population and 78% before participating

Source: [Young Enterprise UK \(JA UK\)](#)

JA alumni in Canada are

25%

less likely to be unemployed than non-alumni

Source: [JA Canada](#)

88%

of JA alumni in the USA report that they are satisfied with their careers, compared to 48.7% of the general public

Source: [Junior Achievement USA](#)

62%

of JA alumni hold positions of manager status or above, compared to 58.7% of the general population

Source: [Junior Achievement USA](#)





Sizolwethu Maphanga entered the JA Company Program with a growing fascination for technology and left with a sense of direction. In 2018, she helped launch Nazware Innovations, a student company in Eswatini that set out to address a civic challenge: long voting lines, delays, and concerns about transparency. Their solution was IVOTE, a digital platform designed to streamline the process and build trust. Under her leadership, the team earned second place at the JA Africa Company of the Year Competition, and she received both the Christi Maherry CEO Rising Award and the JA Africa Employability Award.

Nazware's work continued beyond the program. By 2019, government officials had expressed interest in exploring the platform for future national elections, evidence that the team's idea had moved from student project to viable public innovation.

That same year, Sizolwethu was selected for the first African Girls Can Code Initiative, a partnership of the African Union Commission, UN Women, and the International Telecommunications Union. At the Addis Ababa camp, she joined peers from across the continent to strengthen skills in coding, digital literacy, and leadership. Her design was chosen as the initiative's inaugural logo, a milestone that led to a private meeting with UN Women Executive Director Phumzile Mlambo-Ngcuka and UN Secretary-General António Guterres. She later described it as "one of the greatest accomplishments of my life," saying that meeting the UN's top leader "was one of the best things that has ever happened to me."

In 2020, speaking at an International Youth Day commemoration, Sizolwethu reflected on the challenges facing young people in Eswatini, including high unemployment and the disproportionate impact of HIV on adolescent girls. "I believe the youth are fresh, vigorous, and innovative," she said. "Their ideas, combined with the experience of older people, can help bring about impactful economic activity."

Today, Sizolwethu continues her path in technology and is pursuing her ambition to launch an agriculture-technology company. She aims to build tools—from livestock-tracking devices to digital services—that help farmers increase productivity and secure their livelihoods.

EMPLOYABILITY & TECH READINESS



JA increased Czech students' awareness of the skills needed for health or STEM careers by

16%

Source: [JA Czech](#)

72%

of South African participants in STEM2D changed their academic subject decisions to STEM2D subjects

Source: [JA South Africa](#)

21%

of JA UK alumni businesses are technology companies versus 3% of non-JA companies

Source: [Young Enterprise UK \(JA UK\)](#)

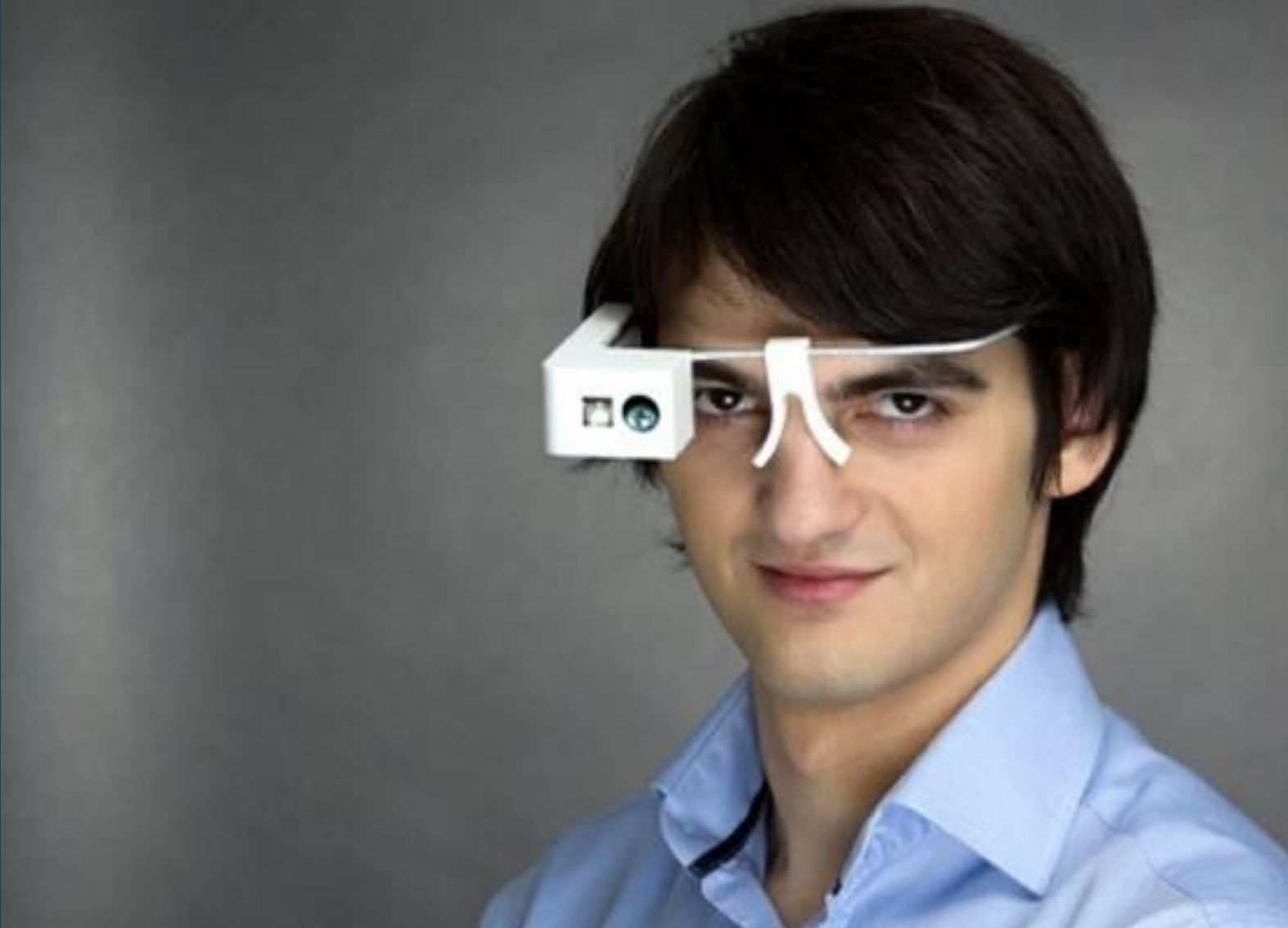
In a JA Ireland learning experience designed to keep at-risk youth on track to complete their post-primary education, the program generated a

6 EURO

social return on investment for every euro spent

Source: [JA Ireland](#)





Cornel Amariei grew up in Bucharest in a family shaped by disability: both parents lived with locomotor challenges, and his sister had a cerebral disability. That early exposure to the limits of existing technologies sparked in Cornel a lifelong instinct to solve problems through engineering. When he joined JA Romania as a student, he discovered a framework for turning that instinct into action. JA's hands-on approach to entrepreneurship and innovation gave him his first structured experience in identifying unmet needs, designing solutions, and working in teams to bring ideas to life.

One of those early after-hours projects would eventually chart his future. "I was discussing a problem with a friend, and by the end of our discussion we came up with the idea of inventing glasses for the

sight-impaired," he recalled. What began as a thought experiment soon revealed a staggering gap: nearly 40 million blind individuals worldwide, and only about 20,000 trained guide dogs. The question became unavoidable: what might be possible if technology could deliver the essential benefits of a guide dog?

From that question emerged .lumen, Cornel's deep-tech company that now uses advanced robotics, Pedestrian Autonomous Driving (PAD AI), and haptic feedback to support safe mobility for the visually impaired. The .lumen glasses replicate the key functions of a guide dog while remaining scalable, affordable and adaptable across environments. In the past year, the company secured an €11 million grant to accelerate deployment and was named a CES® 2026 Innovation Awards Honoree in Accessibility & Longevity. Hundreds of visually impaired users across several countries have already tested the system.

Cornel often says that improving mobility unlocks far more than movement; it opens access to education, employment, dignity and community. His path from JA participant to global innovator exemplifies the purpose of JA's work- and tech-readiness programs: equipping young people not only to succeed in the future of work, but to shape it.



Youth and Companies Have Mismatched Expectations

Drawing on a survey of more than 13,000 young people and 590 companies across 14 countries in Latin America, conducted in partnership with ManpowerGroup, JA Americas identified a significant disconnect between how young people approach the labor market and how employers recruit and hire. The findings reveal misalignment not only in career aspirations, but also in hiring channels and expectations around work.

For example, 28 percent of young people expressed interest in careers in sales and advertising, yet only 15 percent of companies reported hiring for those roles. While 84 percent of young people expect to find jobs through social networks, just 22 percent of employers use those channels for recruitment. Similarly, young people ranked competitive salary as the most important factor in choosing a job, while employers cited professional growth opportunities as their primary offering. Together, these gaps suggest that many young people are pursuing opportunities in lower-growth areas, using ineffective job-search strategies, and prioritizing job characteristics that do not align with employer decision-making.

When viewed alongside a second global survey conducted with EY, which gathered 5,725 responses from young people in 17 countries, a more nuanced picture emerges. Globally, young people express strong optimism about the future of work: the top attributes of an ideal career include generating original ideas, collaborating across cultures, and solving complex problems. Seventy-five percent report positive feelings about automation, globalization, and new work norms, and 82 percent feel hopeful about finding meaningful work by 2030.

Yet confidence in education systems lags behind aspiration. Only 54 percent believe their education is preparing them for the future of work, and 40 percent prefer primarily in-person work with some flexibility. Together, these findings underscore the need for closer alignment among education systems, employers, and young people as the nature of work continues to evolve.

[JA Americas and Manpower Group](#) and [JA Worldwide and EY](#)



ECONOMIC EMPOWERMENT

Economic empowerment encompasses economic agency: the capacity to make informed choices, exercise initiative, and shape one's economic trajectory. Young people who develop this agency are more likely to pursue opportunity, manage uncertainty, and contribute meaningfully to household and community economic life. At scale, economically empowered populations demonstrate higher participation in the formal economy, greater household stability, and sustained prosperity. These outcomes reduce vulnerability, strengthen local markets, and create durable conditions for thriving communities across generations.





Aya Yousef's early understanding of opportunity was shaped by displacement. As a child, she spent time in a refugee camp, where access to consistent education, and the belief that higher education could lead to economic security, was far from guaranteed. Like many young refugees, she saw how limited information and guidance could narrow futures long before talent or ambition had a chance to surface.

As Aya advanced in her studies, she recognized that one of the greatest barriers facing refugee and low-income youth was not ability, but access to clear pathways. Without reliable information about universities, scholarships, and application requirements, higher education, and the economic mobility it remained out of reach for many capable students.

While studying architecture at the American University of Beirut, Aya began working with outreach teams to connect students from refugee settlements and underserved communities to educational opportunities. Over time, this effort evolved into ToRead, a digital platform she co-founded to bridge the gap between high school students and universities and scholarship providers in Lebanon and beyond.

ToRead enables students to search, compare, and understand higher-education options based on eligibility, cost, and available support services. By reducing information asymmetry, the platform helps young people make informed decisions about education, decisions that directly influence long-term employability, income potential, and economic stability.

Aya's work reflects a broader form of economic opportunity: one that begins with access to knowledge and results in expanded participation in the economy. By turning lived experience into a scalable solution, she has helped transform uncertainty into agency for students navigating complex systems, demonstrating how youth-led innovation can unlock opportunity not only for individuals, but for entire communities.





50%

of JA Americas alumni save part of their income on a regular basis compared to 32% who are saving regularly in a control group

Source: [JA Americas](#)

Knowledge of save, earn, spend, and donate increased by

33%

among JA fifth-graders in Asia Pacific

Source: [JA Asia Pacific](#)

JA Canada alumni average income is

50%

higher than non-alumni

Source: [JA Canada](#)

JA alumni in Canada are

3x

less likely to spend more than they earn and 20% less likely to ever collect social assistance

Source: [JA Canada](#)



In Papua, one of Indonesia's most resource-rich yet economically marginalized provinces, opportunity has long felt out of reach for many young people. Despite vast natural wealth, ethnic Papuans have faced persistent barriers to education, employment, and access to capital, resulting in high youth unemployment and an economy dominated by small-scale, informal trade.

In recent years, a growing number of young Papuans have begun reshaping that reality through entrepreneurial ventures rooted in local culture, skills, and unmet demand.

One such entrepreneur is Yafeth Steven Wetipo. After identifying an opportunity to source and serve high-quality local coffee, Yafeth opened a coffee shop that quickly became a gathering place in Jayapura. His business reduced reliance on imported products while creating jobs and serving as a training ground for aspiring local baristas—expanding pathways into the region's emerging coffee sector.

Patricia Ormuseray followed a different path, establishing two fashion and accessories shops in downtown Jayapura. Her businesses employ ethnic Papuans and celebrate local identity, transforming creative expression into economic participation and stable livelihoods.

Another participant, Paideia Gratia (Grace) Sumihe, extended her impact beyond business ownership. Exposure to global networks through international leadership opportunities strengthened her commitment to community development, leading her to mentor and support new cohorts of young entrepreneurs in Papua.

Together, these stories reflect a broader shift. When young people gain the skills and confidence to build enterprises grounded in their own communities, economic opportunity becomes visible, attainable, and sustainable, strengthening local economies and redefining what prosperity looks like in Papua.





JA students in Spain experienced a

12%

increase in the belief that good results can be achieved through hard work

Source: [Junior Achievement Aprender a Emprender \(JA Spain\)](#)

Across 15 dimensions of self-efficacy, JA alumni in MENA increased their self-efficacy by

11%

Source: [INJAZ Al-Arab \(JA MENA\)](#)

Cronbach's Alpha* increased by

6 percentage points

for perseverance after students participated in JA in Denmark

Source: [Fonden for Entreprenørskab \(JA Denmark\)](#)

*measure of the internal consistency of tests and measures

In a UK longitudinal study conducted two years after JA students completed the JA Company Program,

94%

Source: [Young Enterprise UK \(JA UK\)](#)

are enrolled in education, employment, or training, compared to 88% for non-alumni



When Odyek Haron left school at age 16, it wasn't by choice. Financial hardship forced him out of the classroom and into informal work, joining millions of young Ugandans navigating adulthood without access to education, employment, or training. For Odyek, the immediate priority was survival—supporting himself and contributing to his family—yet the absence of opportunity made long-term stability feel out of reach.

Through a JA-supported entrepreneurship experience, Odyek encountered a different pathway. Working with peers, he began exploring how local challenges could be addressed through enterprise rather than temporary work. That exploration led

to the creation of Bed Mot, a youth-led venture that transforms discarded plastic waste into interlocking bricks for construction and landscaping.

The idea addressed two urgent realities in Uganda: a shortage of affordable building materials and the growing environmental burden of plastic waste. By collecting, melting, and molding plastic into durable bricks, Bed Mot created a product with both economic and environmental value. The venture generated income for its founders while contributing to cleaner communities and more accessible construction solutions.

As Bed Mot gained traction, the team received national and regional recognition, along with seed funding and technical support that enabled them to refine production and expand reach. For Odyek, entrepreneurship became more than a business; it became a source of economic agency, professional identity, and long-term possibility.

Odyek's journey illustrates how access to entrepreneurship education converts vulnerability into opportunity. When young people are equipped to create value within their own communities, the impact extends beyond individual livelihoods, strengthening local economies and reinforcing the foundations of sustainable growth.

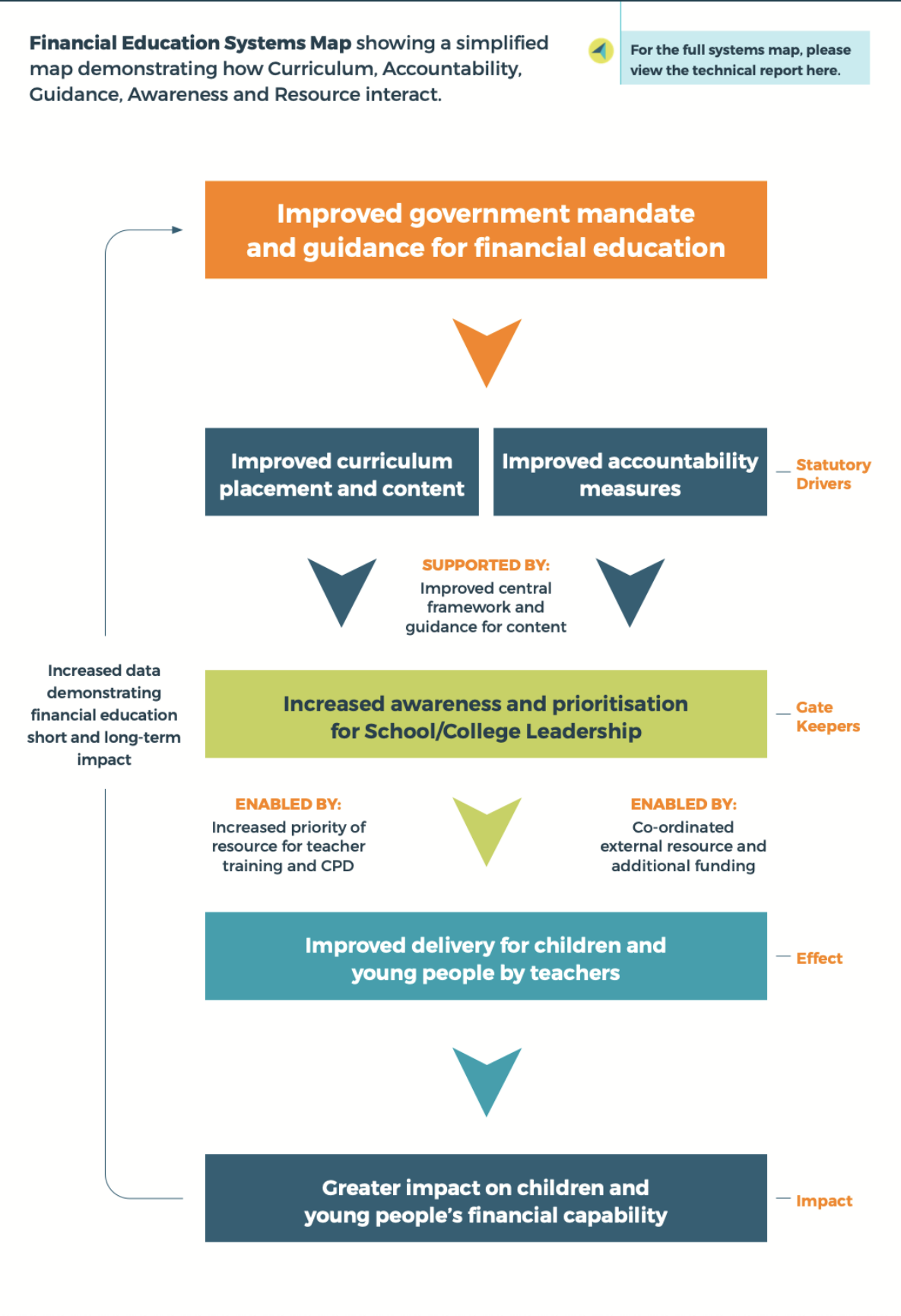


Making the Classroom Count

Although financial education is mandatory in the national curriculum across the UK (fully in Scotland, Wales, Northern Ireland, and secondary in England), a significant gap exists between policy and practice. Only 38% of young people recall receiving such education.

Research commissioned by Young Enterprise (JA in the UK), supported by M&G plc, identified key factors influencing schools' delivery of financial education. Effective implementation requires a multi-faceted approach. This includes clear curriculum inclusion at all stages, robust accountability through inspection frameworks, and government-endorsed guidance to ensure consistency. Raising awareness among school leaders about its importance, supported by impact data and international benchmarking (like the OECD PISA study), is vital.

Furthermore, addressing resource constraints is essential. This means providing teachers with adequate training, support, and confidence, potentially through government-funded CPD and inclusion in initial teacher training. Bridging the gap between school and home life by tackling the taboo nature of money discussions and sharing good practices is also necessary. Ultimately, improving financial education requires a collaborative effort involving policymakers, educators, and funding organizations to ensure all young people gain vital financial skills.



EDUCATING FOR FUTURE SKILLS

Educating for future skills transforms learning environments as well as learner outcomes. Experiential, applied learning approaches foster classrooms that are increasingly self-directed, collaborative, and inquiry-driven, with educators guiding learning rather than directing it. This shift strengthens student engagement, adaptability, and ownership while improving classroom dynamics. At the system level, such environments align education more closely with societal and workforce needs, supporting innovation, social mobility, and long-term economic resilience within communities.





Entrepreneurial education often begins as an enrichment initiative, offered to already motivated students through clubs, electives, or after-school workshops. In Albania, however, it has become a core expectation, with JA modules in economics, entrepreneurship, and more embedded across the pre-university curriculum with 100% national system coverage. Required subjects introduce and reinforce core concepts, while elective programs and national events allow students to revisit and deepen their learning over time.

This integration signals strategic, long-term investment in young people. With support from the Albanian-American Development Foundation (AADF), JA Albania was created to prepare young people for labor market participation through practical, experience-based learning.

A number of studies show that entrepreneurship is a competence built through progression: moving from basic habits (planning, saving, teamwork) toward more advanced capabilities (running student companies, budgeting, decision-making, learning from feedback). In fact, a large meta-analysis of entrepreneurship education demonstrated consistent links to stronger human capital outcomes, with embedded academic approaches outperforming short-term interventions. JA Albania's structure supports this trajectory, ensuring that students encounter and apply these skills at multiple points across their education.

Albania also invests in delivery: thousands of teachers have been trained and accredited, and a digital learning management system ensures consistent access to materials across the country.

Crucially, the benefits extend beyond schools. Studies show that school-based financial education can influence household behavior—students initiate conversations about money, help organize budgets, and model decision-making strategies. At national scale, those spillovers strengthen household resilience and expand the reach of economic learning.

By requiring JA of all students in Albania, JA Albania functions as a durable layer of human-capital infrastructure—broadening opportunity and embedding entrepreneurial competence across an entire generation.



JA alumni in the United States are nearly

30%

more likely to have a four-year degree and 67% more likely to have an advanced degree compared to the general population

Source: [Junior Achievement USA](#)

The average number of absences among JA students and alumni decreased by

33.4 hours

in the Czech Republic

Source: [JA Czech](#)

JA Schools/3DE students in the United States have a

95%

graduation rate, a 26% increase compared to non-JA school averages

Source: [Junior Achievement USA](#)

In JA schools in Malta, the percentage of students leaving school before graduation decreased from 16% to

9%

Source: [JA Malta Foundation](#)

83%

of JA teachers in Germany reported significant improvements in students' motivation and school engagement

Source: [IWW Junior \(JA Germany\)](#)



In Sepideh Wägner's classroom in Sweden, education is designed to do more than transmit knowledge; it prepares students to participate fully in society. Many of her students come from immigrant families and economically marginalized communities, where traditional pathways to employment and stability often feel distant or inaccessible. For them, school must offer not only learning, but relevance and agency.

Through the experiential entrepreneurship education offered through Ung Företagsamhet (JA Sweden), the classroom itself changes. Students are given responsibility for creating and running a business over the course of an academic year—financing it, managing it, and keeping the results of their work. Learning

becomes active, with effort, initiative, and accountability directly connected to outcomes.

As students take ownership, they develop independence, resilience, and problem-solving skills. When ideas fail, they iterate. When obstacles arise, they adapt. Over time, students who may have been reluctant to lead begin to take responsibility, not because it is required, but because they see the value of being in charge.

For teachers, this model requires a shift from control to facilitation. Educators create structure and support, then step back, allowing students to direct their own learning. When students are trusted with responsibility, they consistently rise to meet it.

Beyond individual outcomes, this shift has implications for education systems preparing young people for an uncertain future. Classrooms that emphasize agency, experimentation, and real-world responsibility cultivate adaptability, initiative, and persistence—capabilities increasingly essential in changing economies. By positioning students as active participants rather than passive recipients, this approach aligns learning with the realities of work and life beyond school.





94%

of JA alumni in Türkiye say that JA makes
school more interesting

Source: [Genç Başarı Eğitim Vakfı \(JA Türkiye\)](#)

91%

of teachers in the Philippines say that JA
makes school more interesting

Source: [JA Philippines](#)





At Temasek Polytechnic in Singapore, preparing students for the future of work begins early. Alfred Teng, a lecturer in the School of IT and Informatics, has spent more than a decade embedding experiential entrepreneurship education into first-year learning—reshaping how students engage with industry, teamwork, and responsibility.

From the outset, students participate in applied business simulations from JA Singapore that mirror real-world conditions. They learn how companies are formed, how capital is raised, how products are developed and sold, and how

financial decisions affect stakeholders. Within a structured but low-risk environment, students experience what it means to manage a company, balancing strategy, accountability, and execution.

This early exposure connects education directly to industry expectations. Through mentorship from business volunteers and engagement with professionals across sectors, students gain insight into workplace culture, financial systems, and decision-making processes rarely accessible in traditional classrooms. Managing teams far larger than typical academic projects, they develop collaboration, leadership, and resilience under real constraints.

For educators, this model extends learning beyond technical instruction. Classrooms become spaces where theory is tested, feedback is immediate, and learning is iterative. Students practice communication, analysis, and reflection—skills that translate directly to internships, employment, and entrepreneurship.

When students engage with industry early, work across disciplines, and practice decision-making at scale, education becomes more responsive and relevant. Graduates emerge not only with knowledge, but with the confidence and adaptability required to navigate complex career paths—strengthening the link between education, employability, and long-term economic participation.





83%

of JA/3DE students in the USA
see the relevance of school,
compared to 45.6% of non-JA
students in the United States

Source: [Junior Achievement USA](#)

For every euro invested in JA Italy learning experiences,

2.71 EUROS

of social value is generated for teachers

Source: [JA Italia \(JA Italy\)](#)

JA teachers in Denmark reported

0.7 pts

higher student engagement via JA
learning experiences and demonstrated

7%

higher meaningfulness in work

Source: [Fonden for Entreprenørskab \(JA Denmark\)](#)

JA increased students'
math scores in Spain by

20%

Source: [JA Aprender a Emprender \(JA Spain\)](#)

and increased science test scores
in the Czech Republic by

6%

Source: [JA Czech](#)

Micro-Credentialing for Lifelong Learning

Initiated with the support of the European Commission and led by JA Europe, the Entrepreneurial Skills Pass (ESP) is an internationally recognized certification that validates real-world entrepreneurship experience. It is the first global microcredential developed by JA, currently used in more than 50 countries, and certifies that students have completed a full entrepreneurial journey through the JA Company Program.

ESP has been endorsed by the Organization of American States and selected by the World Economic Forum as one of 16 Education 4.0 Lighthouses: public-private collaborations reimagining how young people learn and prepare for work. The credential combines a competence-based self-assessment, which enables students to reflect on their own progress, with a final skills validation that certifies applied knowledge of how businesses are created, managed, and sustained.

Building on this foundation, JA Europe is leading the EMPASS initiative, which extends micro-credentialing to employability skills that are increasingly scarce in the labor market. Designed in close collaboration with industry partners and technical and vocational education and training (TVET) institutions, EMPASS addresses youth unemployment by identifying, developing, and certifying the soft skills most critical for entry-level employment.

The program includes a cross-country skills needs analysis in Greece, Romania, and Spain, followed by the development and testing of an innovative employability microcredential. Piloted with 1,500 students, EMPASS is designed to support employers in assessing job-readiness while enabling education systems to align learning more closely with labor-market demand—laying the groundwork for scale across Europe.

Currently,

75,883

students have qualified
for the ESP credential in

83

countries



**Entrepreneurial
Skills Pass**



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M&G

Ninety One

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