



Innovative Finance Inclusion

Teaching Notes

Call-Yachol

Date: December 2023

Author: Dr. Inbal Abbou

**Affiliation: Kibbutzim College of Education,
Technology and the Arts**





Synopsis

Call Yachol is a social enterprise that does not seek to maximize profits but to promote social change, which is the core of its vision. Over half the company's employees and managers are people with disabilities, and for many, CY is their first place of employment. Other employees come from marginalized populations in Israel, such as Arab women, "youngsters" over 60, ex-convicts, single mothers, and Samaritans. In spite of these challenges, the employees achieve regular productivity, provide excellent service, and, most importantly, earn industry-standard wages. CY is leading a change in how companies perceive the employment of disabled and disadvantaged people and is the proud employer of more than 230 employees at four call centers. ([Call-Yacho web site](#)).

Target Audience

This case study is intended for university undergraduate students, learning about social initiatives.

Case Study Objectives

1. Reviewing and understanding main interest points in the Call-Yachol case study.
2. Encouraging students to think about the shared values between social and business goals.
3. Discussion about pros and cons of managing a social business.

Recommended Lesson Structure

(For an hour and a half lesson)

Part 1 - (15 Minutes) - Teacher's intro - The teacher will present Call-Yachol's main aspects while emphasizing the following aspects:

- The first company of its kind in the world to set up call centers that are operated by and adapted for people with disabilities.



- Private company operating in the open market, providing outsourcing services to an increasing number of businesses.
- It was founded in 2008 by Dr. Gil Winch- who wanted to create a revolution in the work integration of disabled people.
- Over 230 employees and managers (2023). It is the largest employer of people with disabilities in the open market in Israel and around the world.

Discussion – why did Dr. Winch choose to focus on call center services?

Part 2 - (15 Minutes) – the business opportunity:

“The call centers that we set up are adapted to the needs and the particular service approach of each client, meeting their business expectations at the highest standard.”

- “Our vision is to employ thousands of people with disabilities in a countrywide distribution of call centers, leading a much-needed and important revolution in the employment of people with disabilities in Israel.”

Discussion – in your opinion, what, if all, is the business opportunity of Call Yachol?

By creating a supportive working environment for our employees and employing a population with a higher-than-average level of job stability, we reduce the costs of personnel turnover for the client and offer a high level of professionalism, contributing to providing excellent service.

- Call centers suffer from a very high turnover rate (60-90% a year).
- High turnover drives companies to try and find solutions that can assure stable, professional, and excellent service while reducing employee recruitment and preserving costs.



- Call – Yachol in answering those two needs – employment needs of the disabled and the Call center market needs.

Part 3 - (15 Minutes) - employees: Guiding questions

- The disability range is wildly diverse and includes people with visible disabilities who use, for example, wheelchairs, and people with non-visible disabilities such as people with impaired vision or hearing, ex-soldiers who suffer from shell shock, etc.
- Employees also diver in age - from 18 to 65, religious beliefs, geographic origins, etc.
- over half the company’s employees and managers are people with disabilities and for many, CY is their first place of employment. Other employees come from marginalized populations in Israel such as, Arab women, “youngsters” over 60, ex-convicts, single mothers, and Samaritans. In spite of these challenges, our employees achieve regular productivity, provide excellent service and most importantly, they earn industry-standard wages. Up to 90 percent of severely disabled adults face chronic unemployment.

Discussion: In your opinion, what are the business implications of hiring such a diverse population?

Conditions and possibilities for promotion

- A work environment combining technological solutions for a wide range of disabilities, flexible work hours, and professional support staff.
- Salaries are commensurate with those offered at other telephone call centers in the free market. Employees also receive reimbursement of travel expenses and full social benefits.



- As a young and dynamic company, the opportunities for promotion at Call Yachol are varied, and suitable people will be promoted to management positions.

How, if at all, does it affect the bottom line?

Part 4 - (15 Minutes) - Mediation mechanism:

- Dr. Winch implemented a parent-based management model where workers are given affection and have scheduled time for team fun.
- In order to create a safe and supportive workplace Call-Yachul created a new job title – ‘the Lioness’
- The lioness is responsible for helping and assisting employees both with workplace issues (such as technological solutions) as well as with non-working place issues (such as legal and financial help).
- “We tell our employees- ‘you can focus on your work; we will resolve your other problems’. They are standing in line at her door. Same as a lioness in the wild which defends her cubs- the lioness finds solutions for employees who need accompanied to health and psychiatric committee or help with legal funding or a dentist for the children”

Discussion: What is your opinion on such a mediation mechanism? What is the business implementation of such a mechanism?

- **Part 5 - (15 Minutes) – Government support:**
- “We invested 1 million shekels in physical and technological adjustments – the government helped us with only 70% of these costs.”
- The government subsidizes 18-30% of the employee's salaries for 30 months.



- “We are one of a kind organization: a business in the free market in which all of its employees are handicapped. There is nothing quite like it in the world, and there lies our weakness as well. There is no law or legislation which allows government support to an organization which isn't an NGO; we get no subsidies from the government..” (Dr. Winch)

Discussion: Do you think the government needs to support Call-Yachul? Why? How?

Should the government condition its support and how?

