

BUSINESS & IMPACT



ASHOKA **CENTRE**
SOCIAL & BUSINESS CO-CREATION

INVENTING NEW MODELS AT THE
CROSSROADS OF THE SOCIAL, BUSINESS
AND PUBLIC SECTORS TO ADDRESS SOCIETAL
CHALLENGES

FEBRUARY 2013

www.ashokacentre.org

European Study



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Thank you to our partners. This study was conducted pro bono by Accenture France. This study was also translated pro bono from French to English by independent translators.



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WHY THIS STUDY?

CONTEXT



Over **16%** of the population of the European Union **lives in poverty** and does not have access to essential products and services.

Government and citizen sector organizations **alone cannot respond** to this challenge, despite multiple innovations from Social Entrepreneurs.

“**Inclusive Business**”, models that position companies as **social impact generators**, are emerging.



This **process is still at an early stage** in Europe, where the different sectors are still often operating in silos.



WHY THIS STUDY?

OBJECTIVES

Provide an **overview of the main needs of poor populations** when it comes **to essential products and services** and of the “markets” they represent in 7 European countries.



Engage companies to explore new business opportunities and **rethink their current economic models.**

Demonstrate the relevance of **social innovations** and the **potential for co-creation** between companies, social entrepreneurs and governments.





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UNMET NEEDS

OF THE 7 COUNTRIES ANALYZED

50 million poor people = €220 billion in expenses



12 million people suffer from severe deprivation in **housing**

→ The housing market for vulnerable populations is estimated at **€ 124 billion**



21 million people are struggling to **heat their homes**

→ The household energy market for vulnerable populations is estimated at **€ 25 billion**



46 million people suffer from **obesity**

→ The food market for vulnerable populations is estimated at **€ 60 billion**



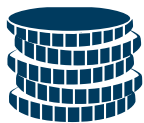
UNMET NEEDS

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60% of French citizens deferred or renounced health care services in 2010 due to economic issues

→ The health insurance market for vulnerable populations is estimated at **€ 14 billion**



11% of poor people's income is allocated to **loan** repayment (UK)

→ The financial services market for vulnerable populations is estimated at **€ 12 billion**



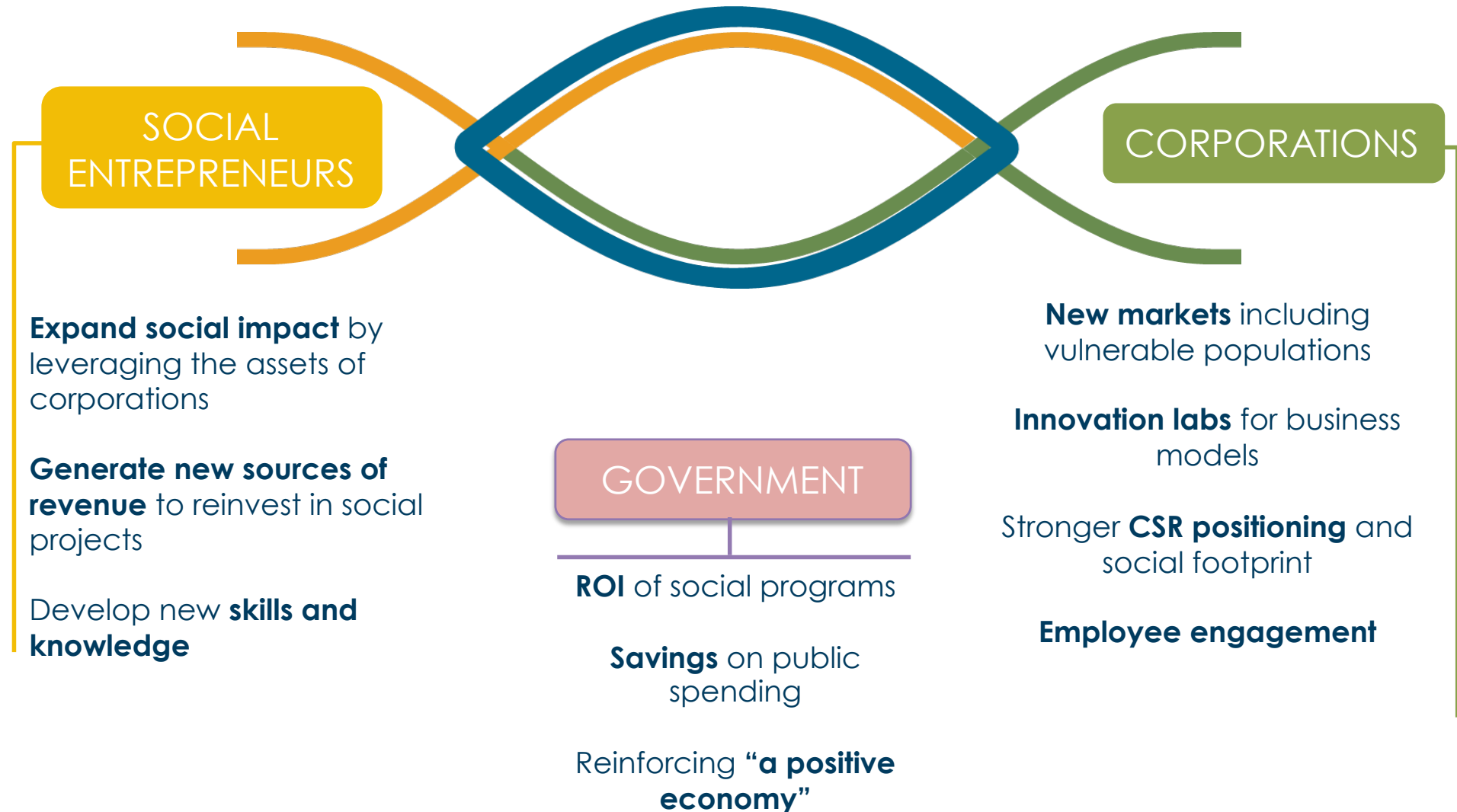
15M people are **unemployed**, of which **45%** live below the poverty line

→ The potential market to reduce costs associated with unemployment is **€ 72 billion**

The development of collaborations between the business and the social sector can enable **the emergence of hybrid models**. These models are better positioned to meet key societal needs, create **new market opportunities** for pioneering companies, **generate public savings** and **create new jobs**.



OPPORTUNITIES LINKED TO CO-CREATION





A CO-CREATION MODEL

THE HYBRID VALUE CHAIN™



A response to an **essential social need** through a **market approach** with strong scaling-up potential



Corporations and social entrepreneurs closely complementing their core businesses, skills and resources



A **profit potential** representing a new market or a **competitive advantage** beyond philanthropy or CSR



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HYBRID VALUE CHAIN™



An opportunity for **significant social impact** beyond a specific region or company



An ambition to **transform traditional markets**

INNOVATIVE
ECONOMIC MODELS
AT THE CROSSROADS
OF THE BUSINESS AND
SOCIAL SECTORS

Social value
creation



Economic value
creation



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STUDY SCOPE AND APPROACH

GEOGRAPHICAL SCOPE

7 countries representing diverse contexts in Europe in which both Ashoka and Accenture are present.¹



TARGET GROUP DEFINITION

People who live **below the poverty line**, plus when applicable, **other vulnerable populations** concerned (depending on the sector).



STUDY SCOPE AND APPROACH

6 key sectors

linked to essential needs of poor populations

In 5 steps:

- 1 Identification of vulnerable populations
- 2 **Estimation of the market** that fulfilling these needs represents
- 3 **Analysis of the unmet demand** of vulnerable populations
- 4 Identification of current market barriers and levers
- 5 **Illustrations of relevant social innovations**



DEFINITION OF POVERTY

A “statistical” definition used for the quantitative study:

“ Poor people: People living below the poverty line, set at **60% of the median national income**¹



However this goes far beyond material poverty:

“ Poverty is much more complex than material poverty. It is a state of mind, **a lack of resources and opportunities**. It is about **social exclusion**.²

1. Definition used by Eurostat, the INSEE and throughout Europe. The US and Canada use an absolute value
2. Caritas

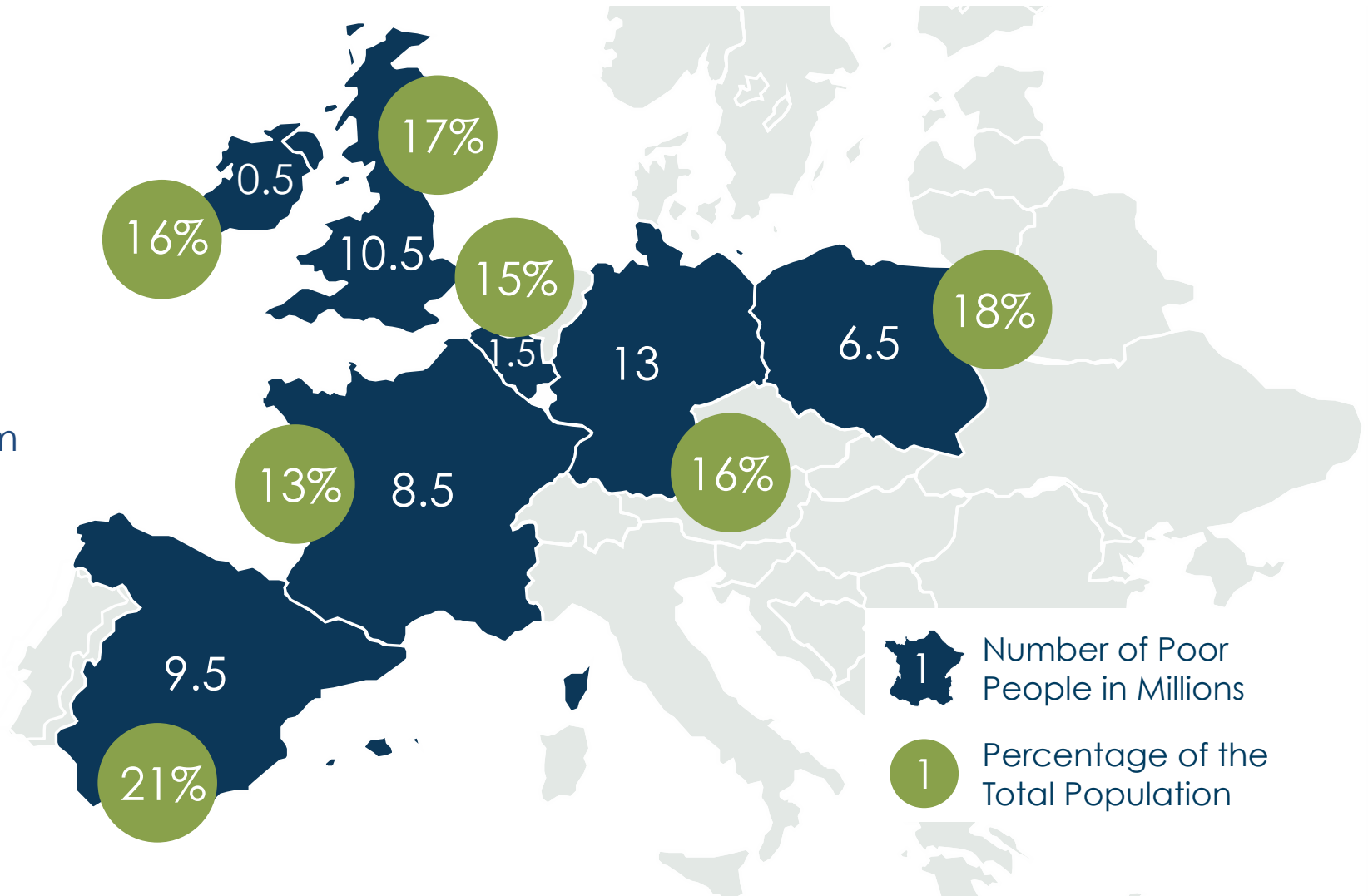


50 MILLION POOR PEOPLE

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...OR MORE THAN 16% OF THE POPULATION

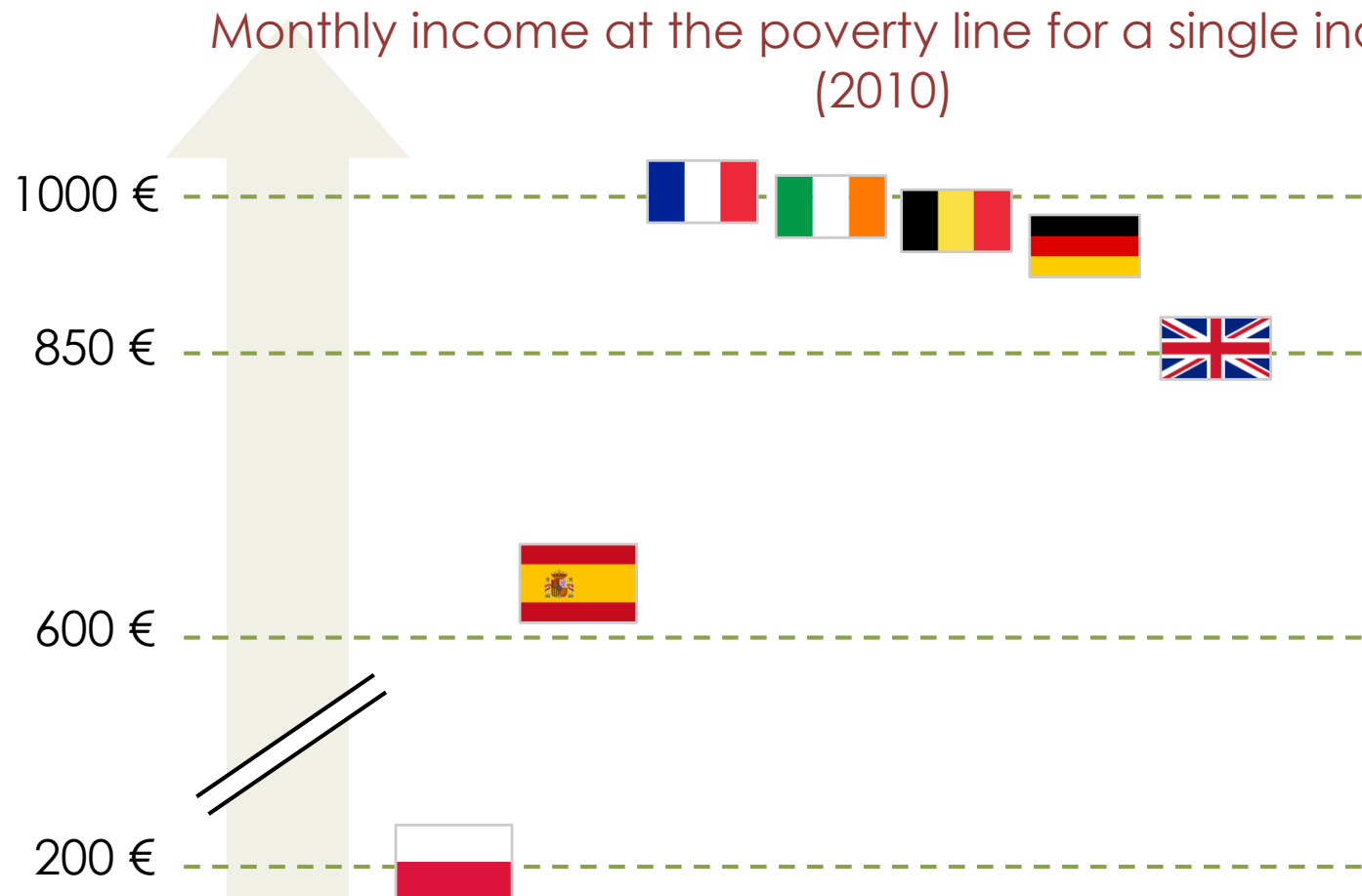
- Germany
- Belgium
- Spain
- France
- Ireland
- Poland
- United Kingdom





50 MILLION POOR PEOPLE

DIFFERENT INCOME THRESHOLDS ACCORDING TO THE COUNTRIES

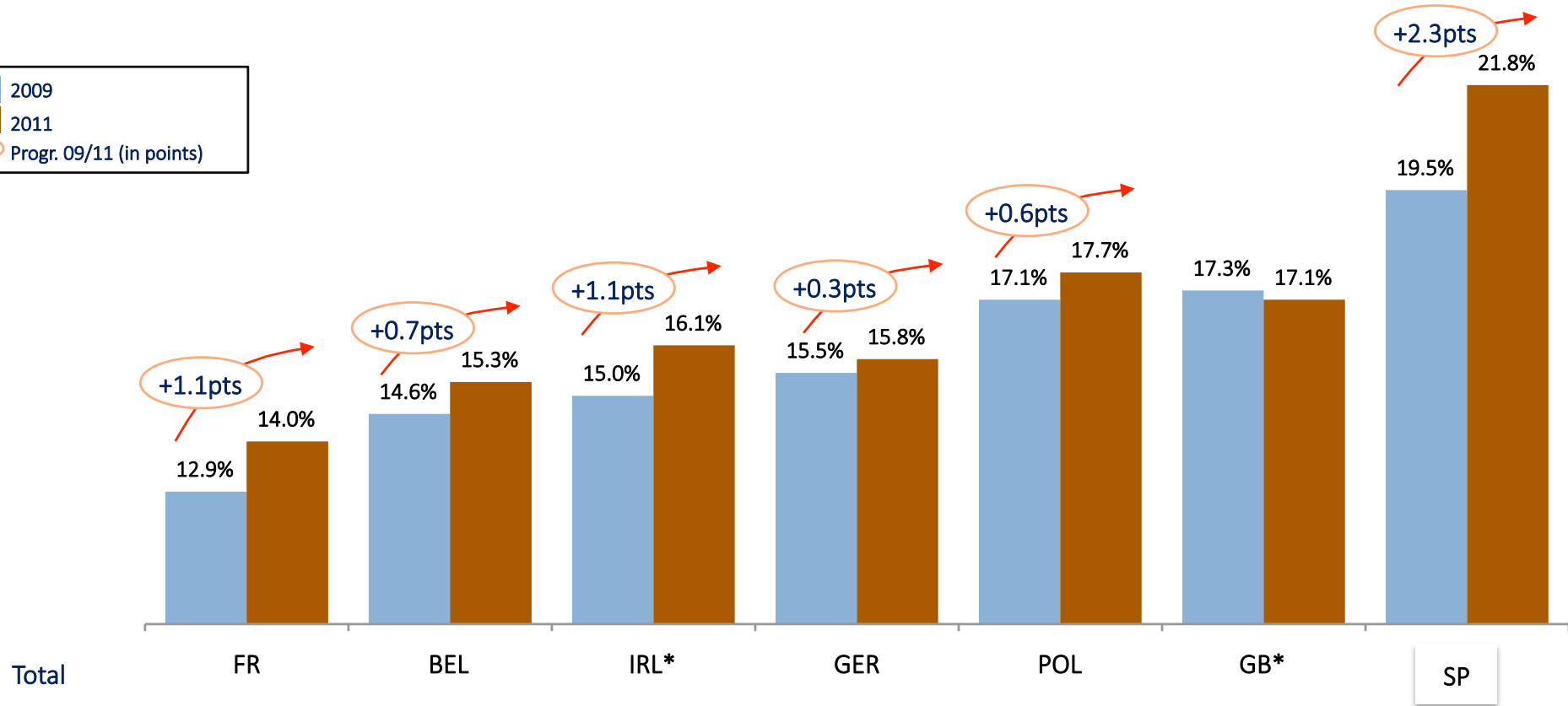
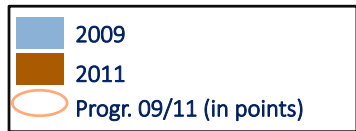


¹Definition used by Eurostat, the INSEE and throughout Europe. The US and Canada use an absolute value.



INCREASE OF THE POOR POPULATION

EVOLUTION OF THE POOR POPULATION 2009 - 2011 (in %)

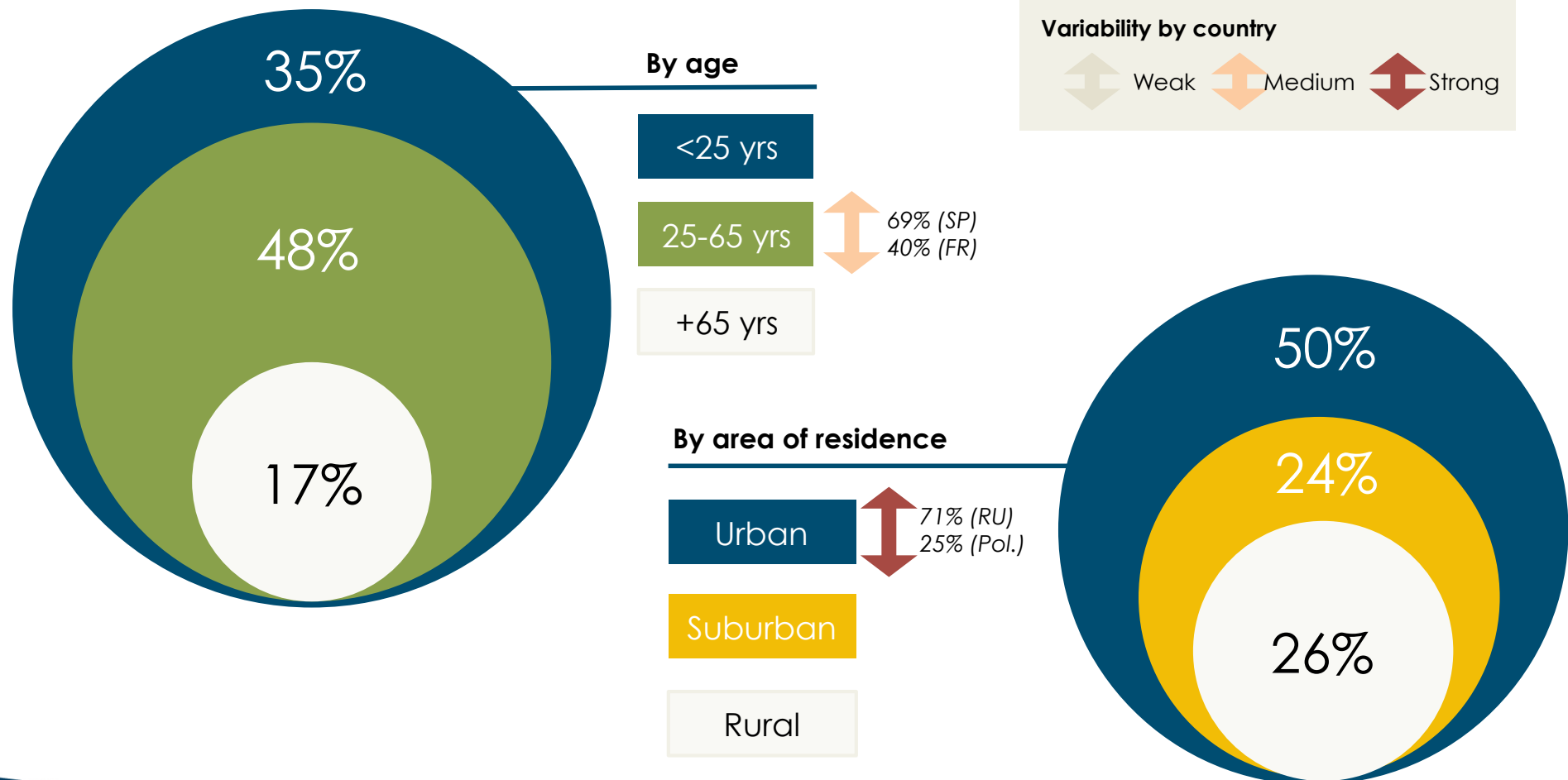




PROFILE OF THE POOR POPULATION IN EUROPE

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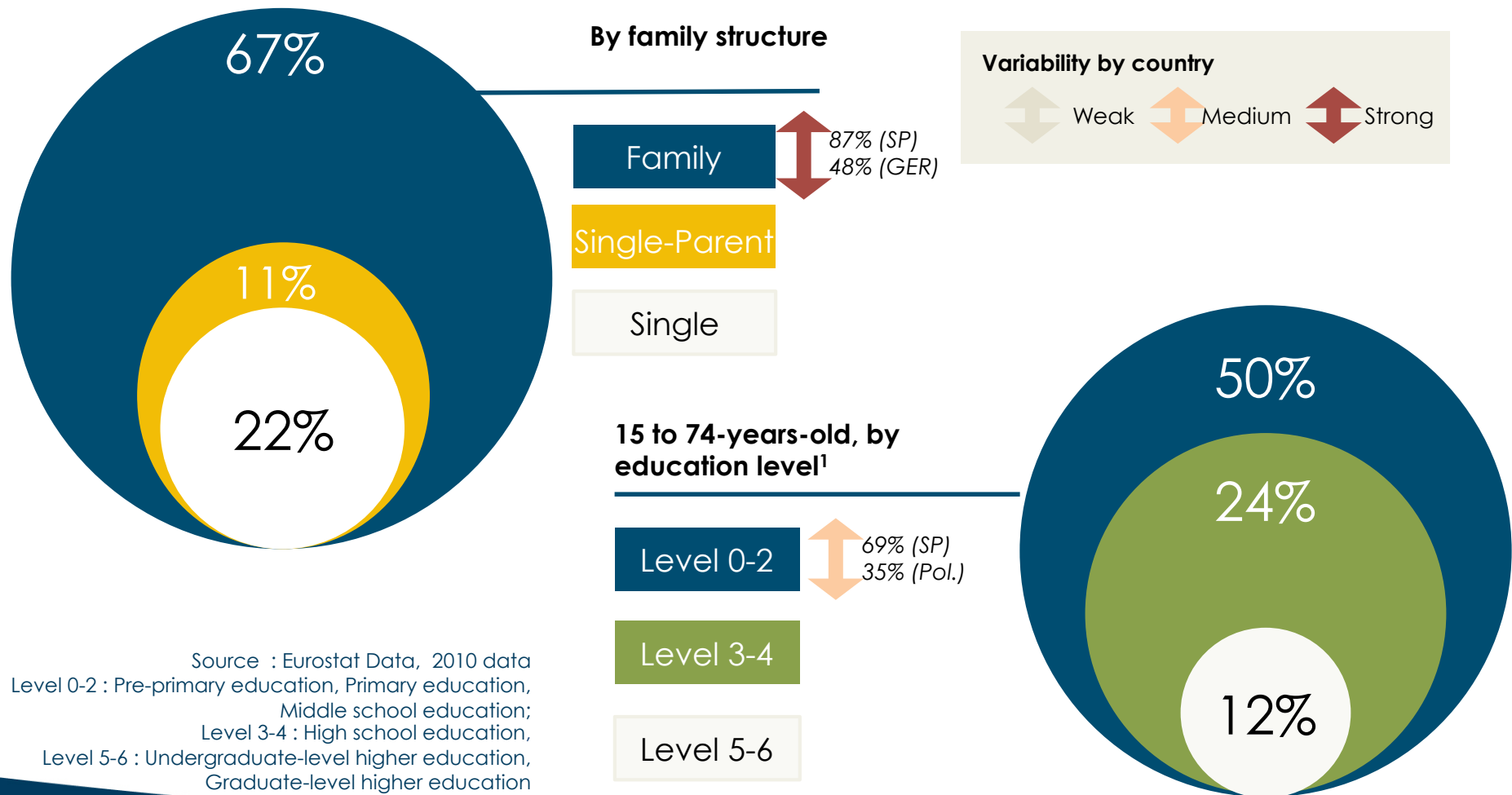
BREAK-DOWN OF THE POOR POPULATION





PROFILE OF THE POOR POPULATIONS IN EUROPE

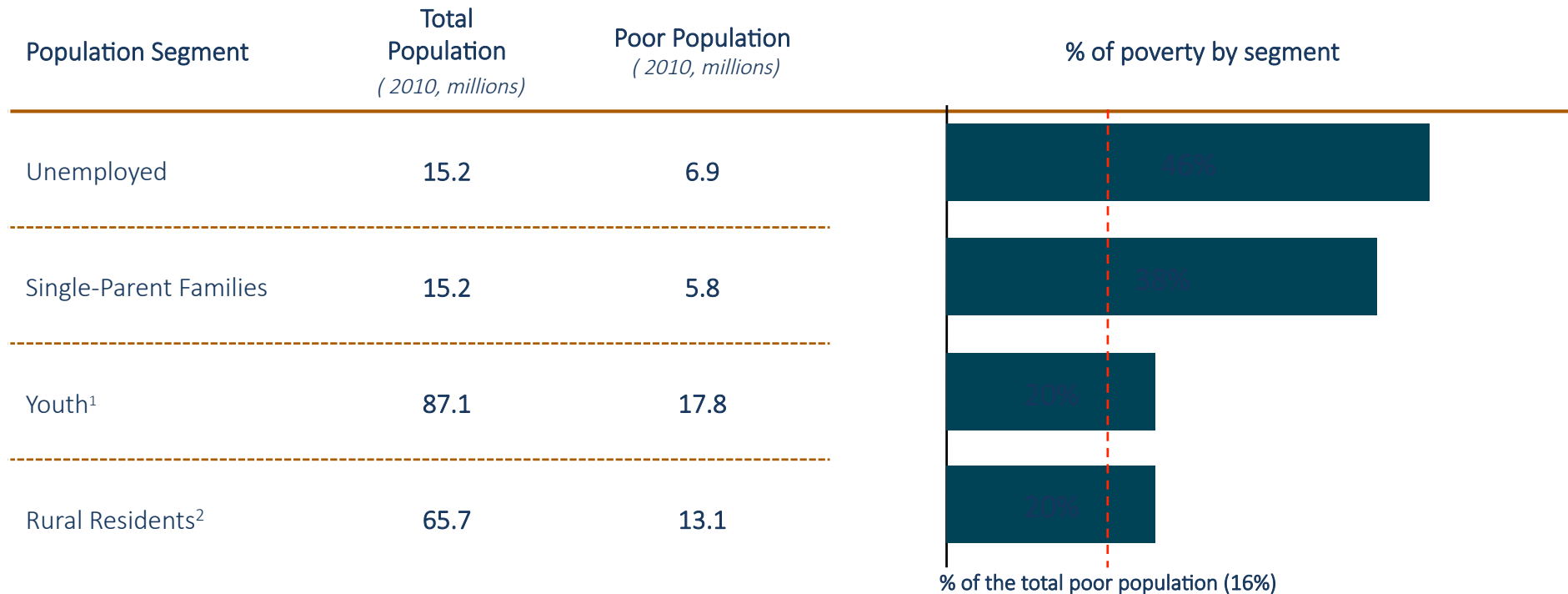
BREAK-DOWN OF THE POOR POPULATION





MOST AT-RISK POPULATION SEGMENTS

Poverty rate within the most at-risk segments of the population



Additionally, 49% of people live in severe material deprivation³ (9,1 M) but are not considered as poor

1. Youth: under the age of 25
 2. People living in sparsely populated areas with less than 1,000 residents per km².
 3. Situation of severe material deprivation: Living conditions are strongly affected by the lack of resources, with 4 criteria of simultaneous deprivation (paying rent or public utility service bills, properly heating the residence, consuming meat, fish, or an equivalent protein source every two days, buying a car, buying a laundry machine, buying a color television set, meeting unexpected expenses, going on vacation outside the home one week per year, paying for a telephone connection).



A REALITY: LIVING ON 18€ PER DAY



= roughly 1800€ per month, i.e. per day and per household member:



...and fixed mandatory expenditures of **45%**, which have increased by **4%** between 1999 and 2005.

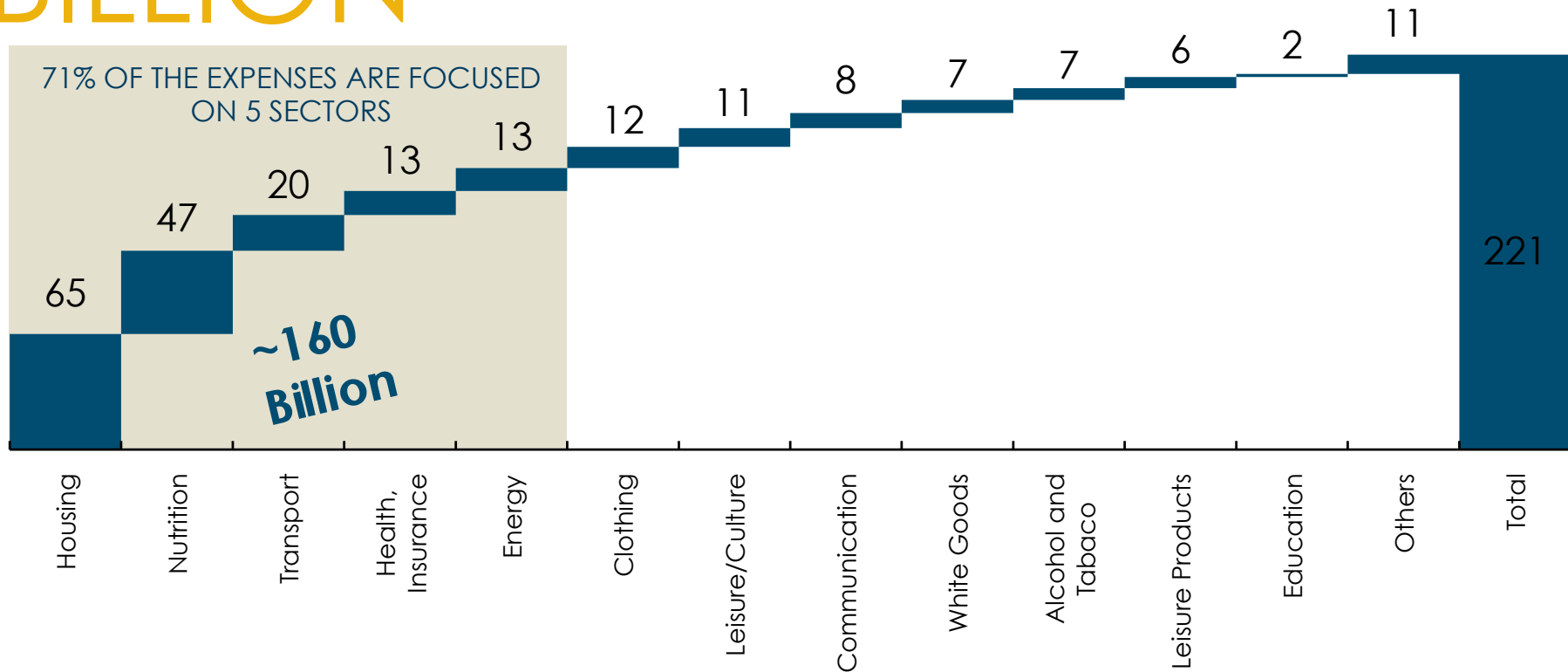


LOW INCOME DOES NOT MEAN NO INCOME

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220 BILLION

TOTAL EXPENSES OF POOR POPULATIONS (€) (2010)

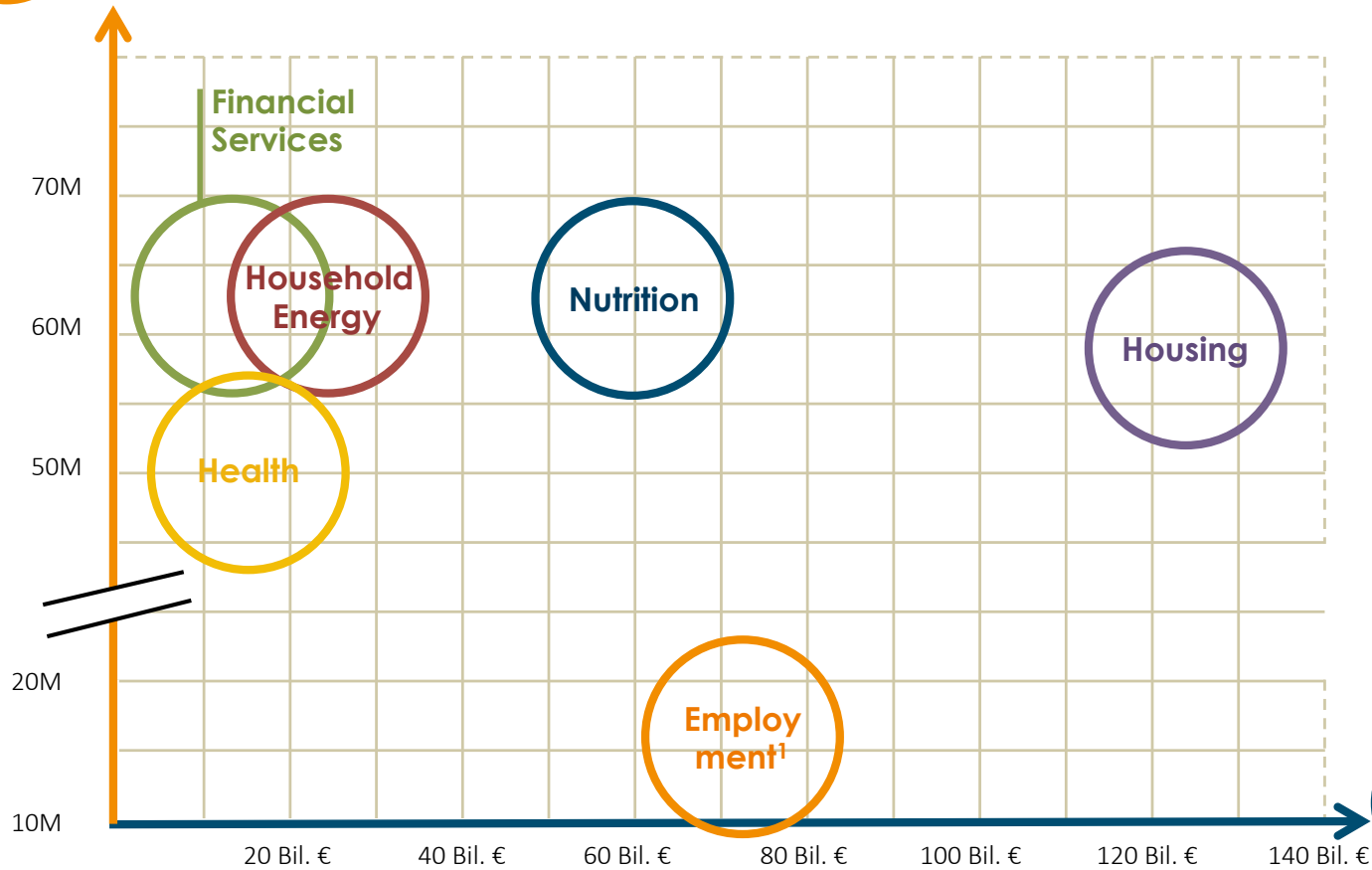


Source: Accenture analysis based on Eurostat data/ countries national statistic offices
Distribution of poor people's expenses assimilated with the expenses of the 1st quintile of the population of each country, in 2005



6 MARKETS LINKED TO ESSENTIAL NEEDS

1 Number of persons targeted (poor and vulnerable populations)



Size of the direct market

- Household expenses
- Public expenses
- Markets of "vulnerable" populations with similar needs

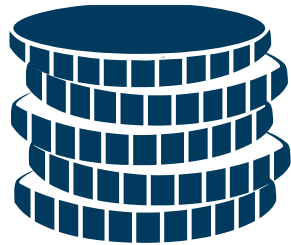
2

¹ Given its social importance, the job market was also studied although it does not constitute a « market » of the same nature. The objective for this market is to optimize the social cost of supporting the integration and the management of transition periods of the active populations.



CURRENT NEEDS OF POOR POPULATIONS

(LACK OF) FINANCIAL SERVICES



63 million people

20% of the population

“**Poverty premium**”: 11% of income is dedicated to loan repayment at high interest rates (UK)

12 BIL. €
market

Estimated demand: more than **500,000 micro-creditors** in France

Thin balance between **over-indebtedness and financial exclusion**, high risk factor for social exclusion

Lack of simple, easy to understand information

Inadequate and complex products



CURRENT NEEDS OF POOR POPULATIONS

HOUSING



58 million people

19% of the population

33% of expenses of poor households

124 BIL. €
market

11 million poor people live in overcrowded homes

3.5 million applicants waitlisted for social housing
(France, UK, Ireland, Belgium)

Poverty Premium

Unsanitary conditions

Increasing complexity to **target and fund** housing needs by the state



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CURRENT NEEDS OF POOR POPULATIONS

NUTRITION



63 million people

20% of the population

21% of expenses of poor households

59 BIL. €
market

46 million people suffer from obesity (7 countries)

20 million people are affected by malnutrition (EU)

Healthy food is too costly

Complex nutritional information

Food **waste**

Food deserts



CURRENT NEEDS OF POOR POPULATIONS

EMPLOYMENT



15 million people

5% of the population

45% of unemployed are poor
High risk of social exclusion

72 BIL. €
market

Mechanisms are poorly adapted to labor market trends
(flexibility, « patchwork careers »)

Marked exclusion of **certain population segments** (youth, low-skilled, minority groups, people over 55)

Loss of willingness to work:
"trap" of unemployment and exclusion



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CURRENT NEEDS OF POOR POPULATIONS

ENERGY



63 million people

20% of the population

5.8% of expenses of poor households

25 BIL. €
market

21 million people are struggling to heat their homes

20 million have outstanding energy bills

Insufficient access to efficient affordable solutions

Increase in energy **prices**

Limited awareness of energy-saving issues

Poor insulation and high price of home improvement



CURRENT NEEDS OF POOR POPULATIONS

HEALTHCARE



51 million people

17% of the population

6% of expenses of poor households

14 BIL. € market

25% of poor people do not have sufficient health insurance coverage in France

19% don't have complementary health insurance

High cost of non-covered health expenses

Lack of preventative care

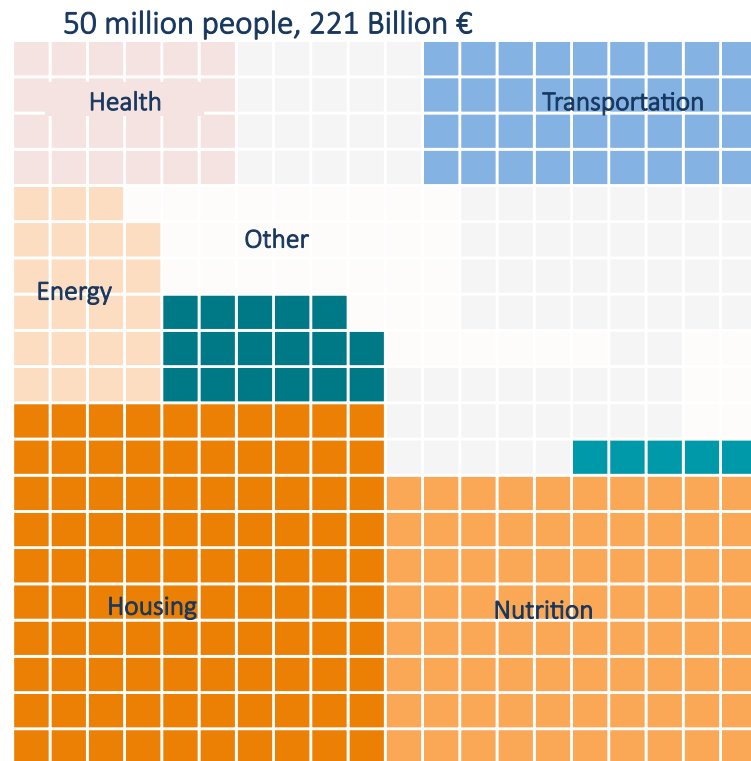
Geographical deserts



THE SHARE OF HOUSING EXPENSES IS HIGHER IN EUROPE

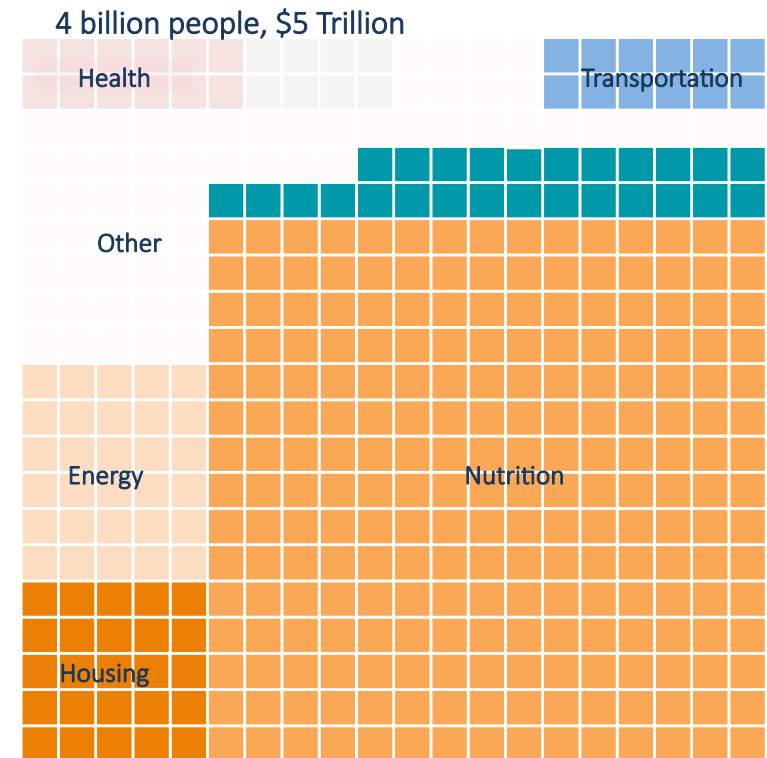
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Break-down of poor populations' expenses in Europe, 2010 ¹



Included in the graph **Other**: alcohol and tobacco, household good, education, financial fees, clothing, entertainment, and other goods and services not otherwise mentioned.

Break-down of poor populations' expenses* in developing/emerging countries, 2007 ²



* Population earning less than \$3,000 per month in 2005, in 36 developing/emerging countries, i.e. approximately 4 billion people

Sources :

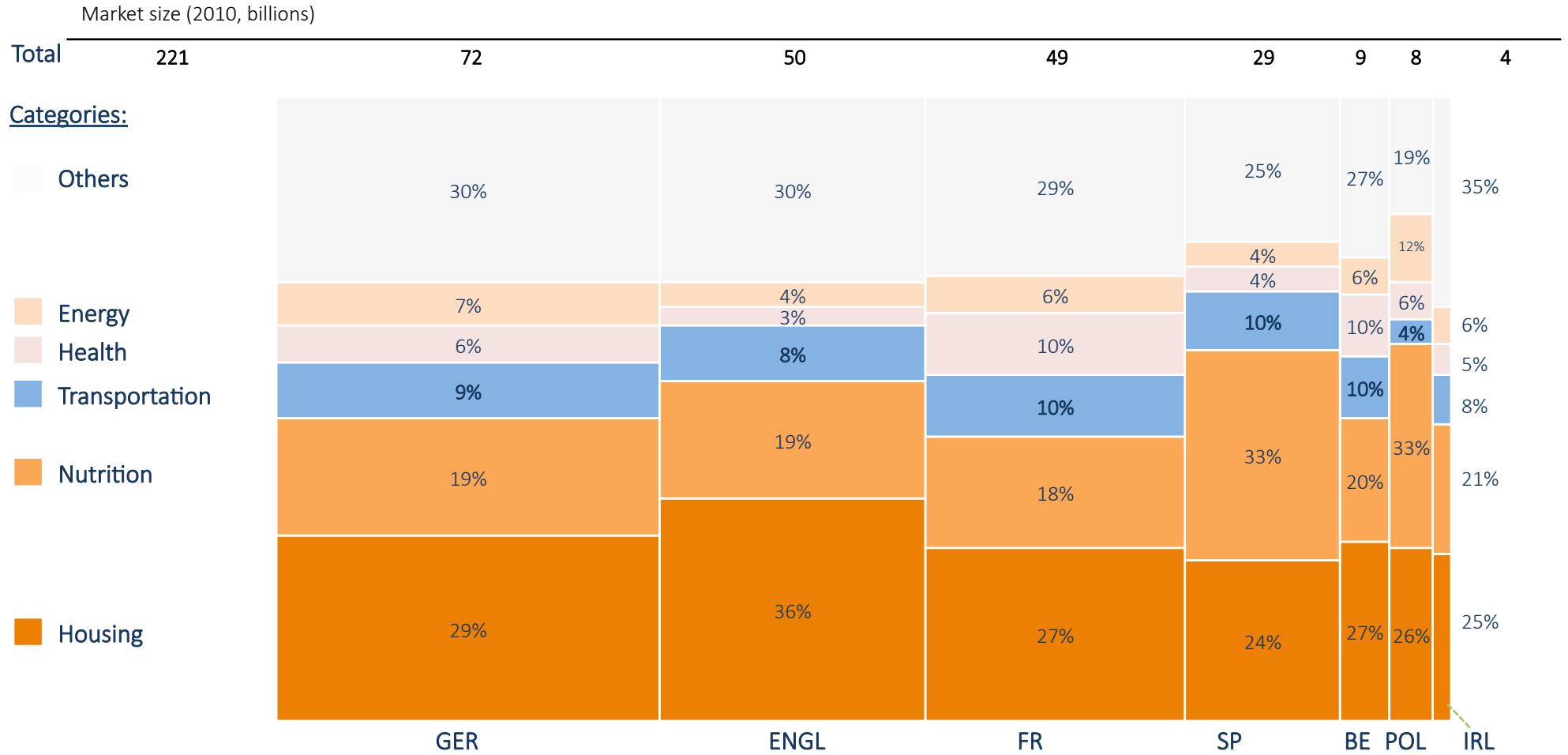
¹ Accenture estimate, on the basis of Eurostat/ Countries national statistic offices data

² The Next 4 Billion, World Resources Institute International Finance Corporation, 2007



3 COUNTRIES REPRESENT 3/4 OF THE MARKETS

Break-down of poor populations' expenses by category and country
2010



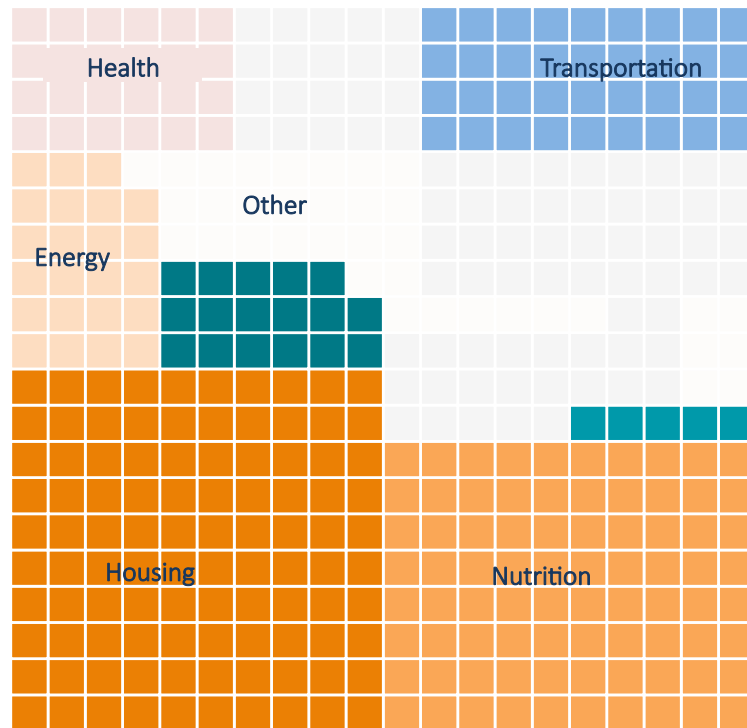
Country
(the column width represents the portion of the total market)

Source: Accenture Estimates, on the basis of Eurostat/Countries national statistic offices data



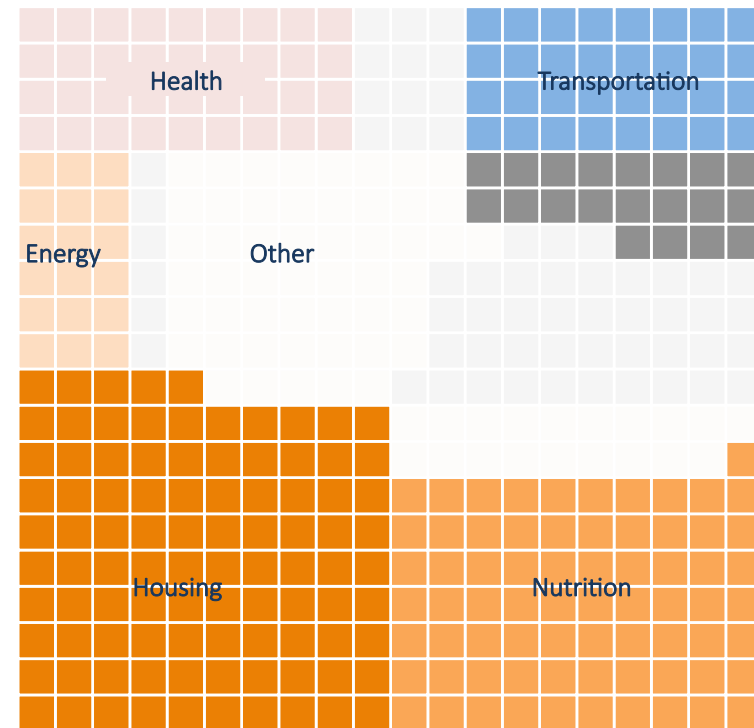
PRIORITIZED "VITAL" EXPENDITURES

Break-down of poor populations' expenses ¹



Included in the graph **Other**: alcohol and tobacco, household goods, education, financial fees, clothing, entertainment and hobbies, and other goods and services not mentioned elsewhere.

Break-down of « average » populations' expenses ²



Included in the graph **Other**: alcohol and tobacco, household goods, education, financial fees, clothing, entertainment and hobbies, and other goods and services not mentioned elsewhere.

Sources :

¹Accenture estimates, on the basis of Eurostat/ countries national statistic offices data

²Eurostat, 2005 (expenses and distribution of expenses), 2010 (number of households)



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1

Social
Impact

Vulnerable
populations

1. **Poor** populations
2. Other populations suffering from **financial exclusion**

2

Economic
Potential

Estimated
markets

Current and potential turnover of financial institutions on:

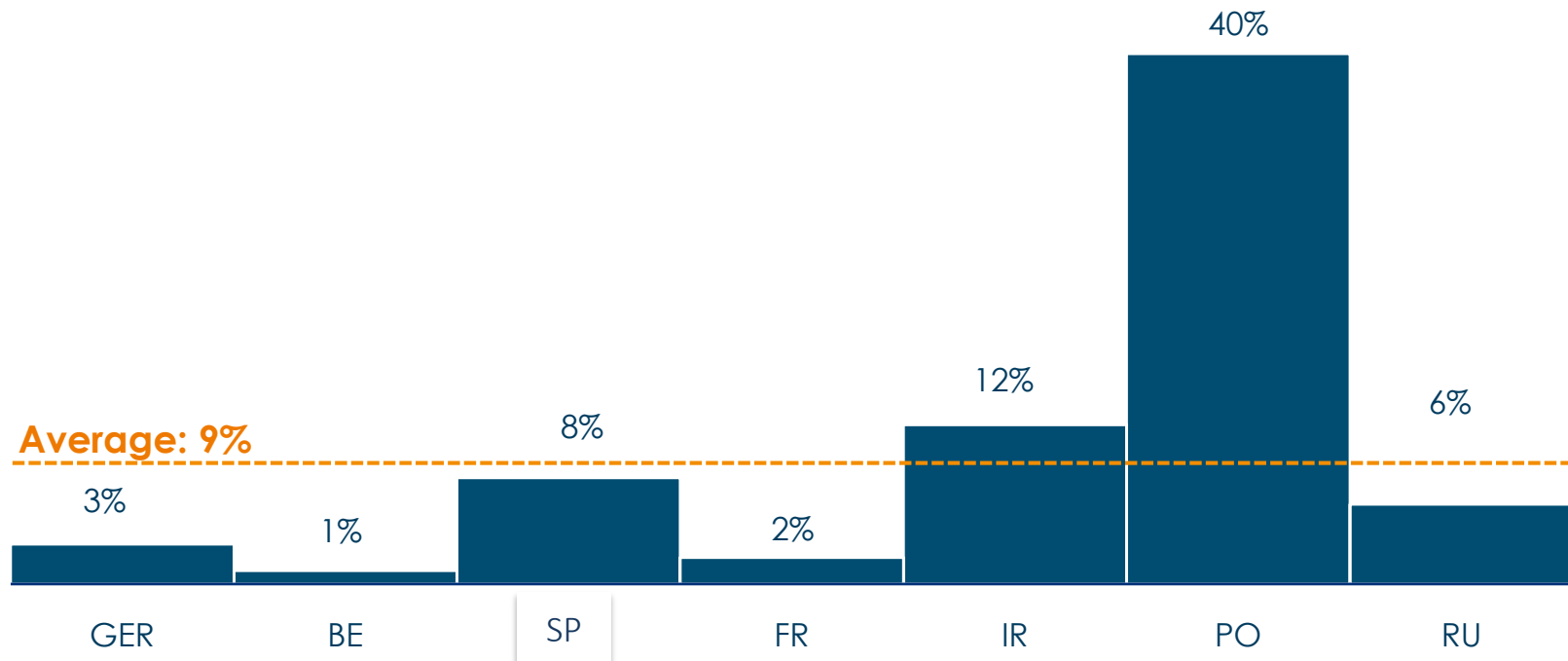
- checking bank accounts
- savings accounts
- individual micro-credit



“Financial exclusion is related to the difficulties in accessing and/or using financial services and products offered by traditional lenders. It is this access which would allow him/her to live a normal social life...¹”



THE STRICT DEFINITION OF THE EU ADOPTED FOR THE STUDY



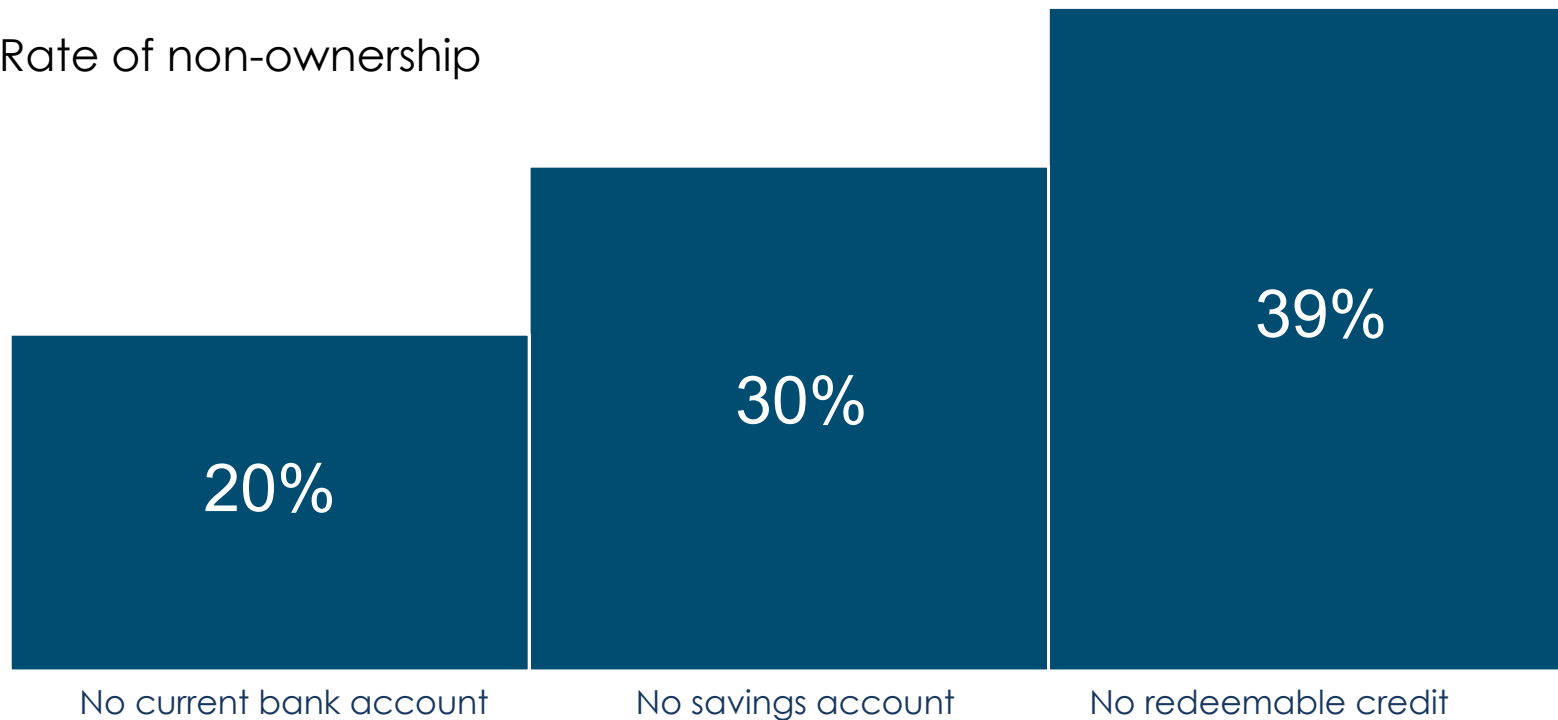
Sources: European Commission, Accenture estimates
¹Rate of the population without a bank account



BEYOND THIS DEFINITION...

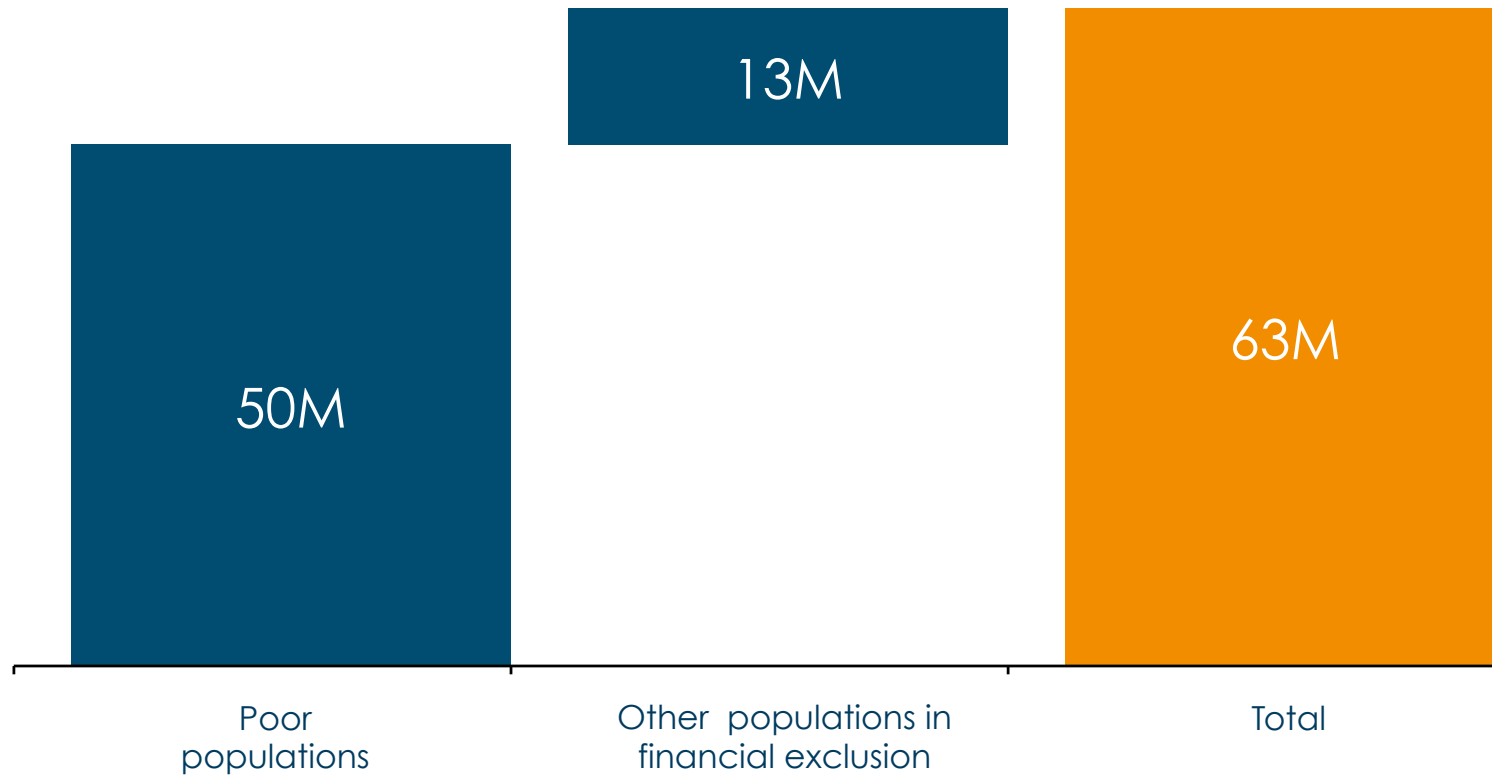
...other situations of exclusion

Rate of non-ownership



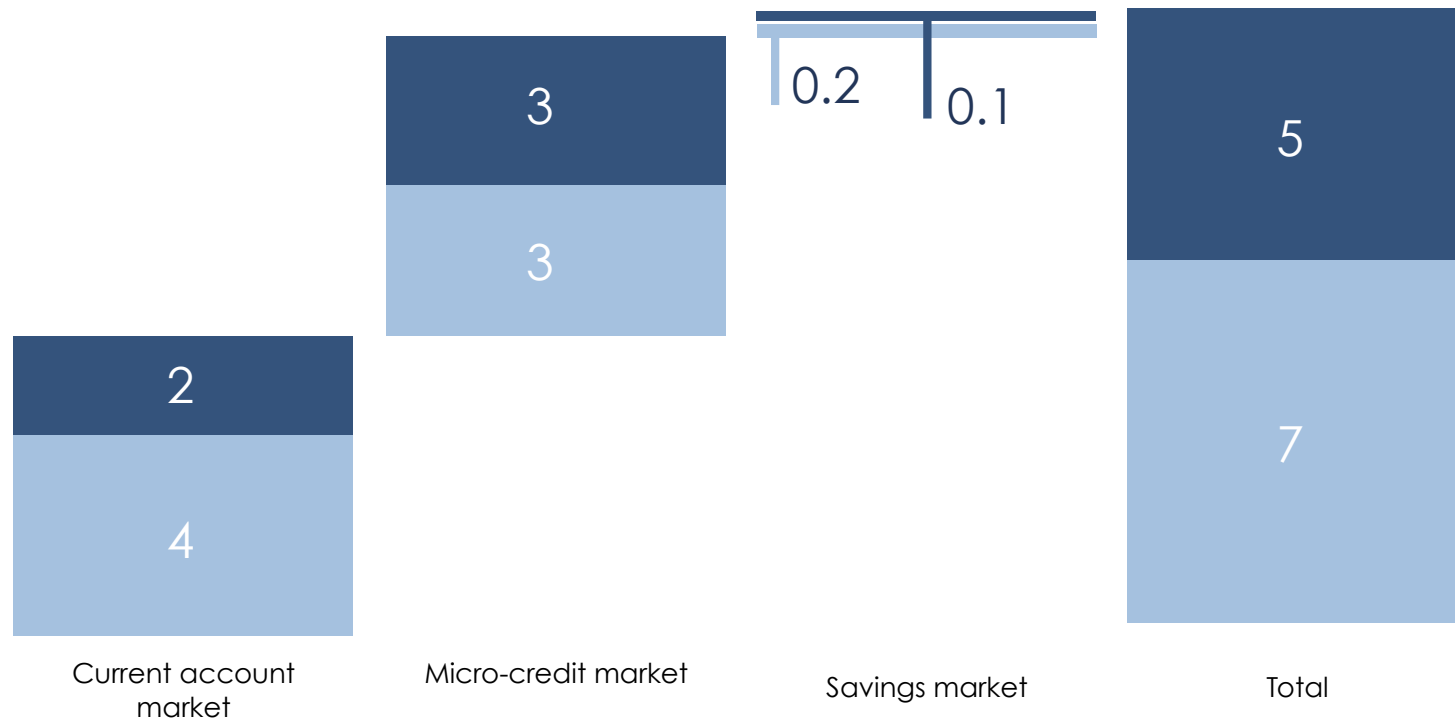


63 MILLION PEOPLE (20% OF THE POPULATION)





APPROXIMATELY 12 BILLION EUROS



Existing market (billion €)
Potential of market creation (billion €)



A. Financial exclusion: a high risk factor for social exclusion

- Progress made: in France, the ownership rate for savings accounts (often used as the only account by vulnerable populations) by beneficiaries of social programs rose from 11% to 30% between 2001 and 2009
- However, many are still excluded

1. Low education level

- Over sophistication and diversity of financial products as well as non-optimized risk management (finance and insurance)
- Difficulties in understanding the products: in France, 15% of poor households declared to have a very poor understanding of banking in 2010. Less than 1% of the poor request the support of a bank mediator in cases of conflict
- Inadequate use of services: 78% of people who go to debt commission own over 8 active credits

2. Inadequate products

- Limited product innovations given that vulnerable populations are considered a high-risk, and selection mechanisms do not favour them (scoring methods)
- Poor understanding and lack of access to existing products: in France, in 2010 potential for micro-credits was estimated at more than 500,000 while only 10,000 to 12,000 micro loans are granted each year

3. Scarce resources

- High interest rates due to high-risk profile (similar dynamics are at play in the field of insurance)
- Repayment difficulties and over indebtedness in France in 2010: 780,000 people
- In 2010, 54% of over indebted people had an income lower than or equal to the minimum wage and 26% were unemployed
- “Poverty premium” effect (managing the cost of money is proportionally higher for poor people): in the UK, poor people spent 11% of their income on loan repayment at high interest rates (2010)



B. A source of significant costs

Beyond the disastrous consequences of social exclusion, financial exclusion also represents a source of significant costs for financial operators and local authorities.

Cost of processing over indebtedness cases in France:

- 1.2 billion of loan forgiveness per year for credit institutions and 2 billion for partial loan forgiveness
- 230 million for public authorities only for operating commissions for over indebtedness

In France in 2010, approximately 6.2 billion € of outstanding debts are processed in a commission, i.e. approximately 182,000 cases with an average level of indebtedness of 34,000 €.



KEY MARKET BARRIERS



1. Lack of targeting

- Low awareness of consumption patterns and needs of poor populations from financial institutions
- Banking and financial products are often developed for segments other than poor populations
- Few public actions to prevent over indebtedness (social support often scattered)
- Lack of access to banking services (regular closures of branches in complex neighbourhoods, limited internet access)



2. Lack of information

- Low visibility of social financial products offered by financial institutions (there are 160 such offerings in France)
 - In France, for example, GPA (Range of Payment Alternatives) which offers financial solutions to vulnerable populations lacks visibility
 - Little promotion of micro-credit offers
- Lack of understanding of pricing and conditions of banking and financial products often resulting in inadequate/uncontrolled use
- Poor people lack awareness about their rights



3. Complex relationships

- Lack of trust in financial institutions
- “Self-censorship” phenomenon in the consumption of financial products to avoid refusal from banks and associated stigmatization





1. Innovative products and services

- Financial services that are adapted to the lifestyle, consumption and needs of poor populations (small frequent purchases, flexible reimbursement schemes, better access...)
- Development of personal micro-credit and microfinance: link between banking and social players
- Multiple innovations in microfinance in developing countries based on the insight of Muhammad Yunus that the poor are creditworthy (Reverse Innovation potential)



2. Adaptation of bank marketing

- Communication that is consistent with the references of the poor (relationship to money, credit and financial institutions)
- Improvement of the understanding and communication between banks and poor populations: simplifying product marketing
- Communication potential of innovations in favor of vulnerable populations due to the growing interest in financial institutions that have genuine values

3. Financial support and education of populations

- Ongoing support for the acquisition of financial services
- Transformation of the relationship between banks and vulnerable people: over-debt detection and prevention, referrals to specialized social players

4. Changing the operating framework

- Creation of a legal framework that enables social innovations
- Diversification and improvement of the range of alternative payments (bank transfers, direct debits and payment cards with systematic authorization)





RELEVANT SOCIAL INNOVATIONS



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Lack of targeting

Lack of information

Complex relationships

Innovation

- **Online loan platform** for small projects.
Kiva, USA, Babyloan, France

- Personal and professional **micro-credits adapted** for at-risk populations.
Fair Finance, UK

- Responsible **micro-savings**.
Spear, France

- **Mobile** financial information service.
Monilink UK, Movilor, France

- Development and measuring **tools for ethical investment** in the community.
Urban Logic In, USA

- **Empowerment** of migrants by pooling community resources.
Association of Self-Financed Communities, Spain

Marketing

- Tailoring **external communication messages**.
Credit Unions, UK

- **Facilitation of communication** with clients belonging to minority groups.
Lloyds TSB, Halifax, HSBC, UK



RELEVANT SOCIAL INNOVATIONS



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Lack of targeting

Lack of information

Complex relationships

Support

- Coaching public and financial services by field teams.

PIMMS, France

- Over-debt prevention, support, education of households, and collaboration with financial institutions.

CRESUS, France

- Create awareness about basic financial concepts among children.

Aflatoun, Global

- Support to open an account.

- *Services Against Financial Exclusion, Caisse d'Epargne, France*

- Legal services to inform citizens about their rights.

Droits Quotidiens, Belgium

- Providing expertise on services/products and coaching on projects.

Barclays, UK

- Early identification of vulnerable populations and complementary social business services for these populations.

La Banque Postale, France

Legal Framework

- Creation of a label for banks adopting measures to adapt their products to the needs of the communities in which they operate.

Community Reinvestment Act, USA

- Solidarity finance label.

Finansol, France

- Creation of a national credit information database.

- Lobbying in favor of disadvantaged micro-entrepreneurs.

Insolvency Anonymous, Germany

- Collaboration of legal, economic, and media experts to fight against poverty premium.

Center For Economic Justice, USA



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1

Social
Impact

Vulnerable
populations

1. **Poor** populations

2. Populations in the bottom 40% in terms of income who spend over 40% of their expenses on housing¹

2

Economic
Potential

Estimated
markets

1. Revenue related to housing expenses²

2. Revenue related to the construction of new housing

3. Revenue related to improvement/maintenance of existing housing

Other markets not included:

4. The amount of public support (housing aid, public housing) outside of the targeted populations

¹ Source Eurostat, expenses also including energy consumption

² CP04 COICOP (outside of CPO45, electricity, gas, and other fuels i.e. rent, maintenance and routine repair of housing, water, and other services related to housing), CP112 – Lodging services



MARKET BREAK-DOWN BY SEGMENT

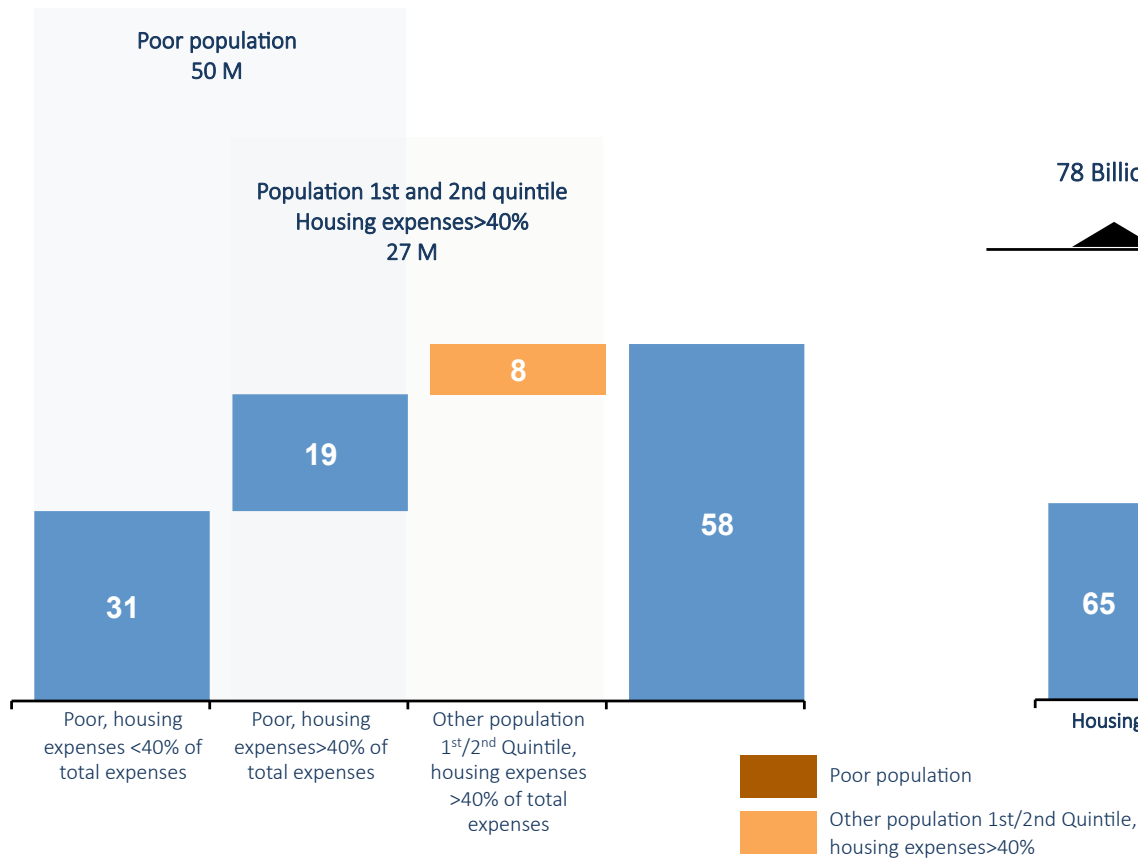


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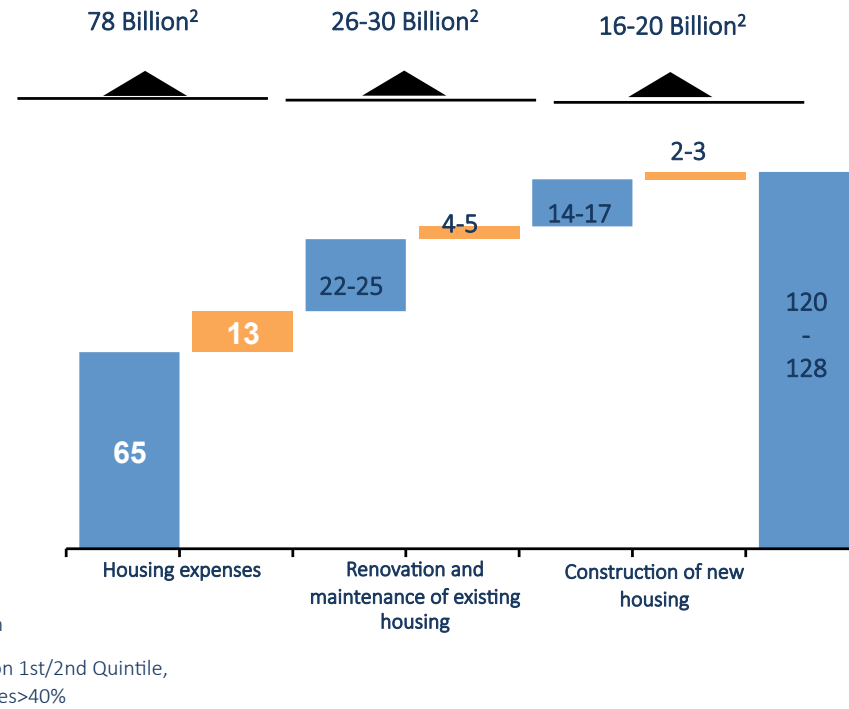
1 A market including 58mn people in 2010...

2 ...and representing approximately 124 Billion €

Vulnerable populations in millions, 2010¹



Housing market estimate for vulnerable populations, 2010 (in billions of euros)



1. Source Eurostat

2. Accenture analysis. Market estimate of housing construction and renovation on the basis of market size 2011, extrapolated from the targeted populations in 2010. The share of renovation costs made by individuals and included in housing costs was subtracted from renovation costs

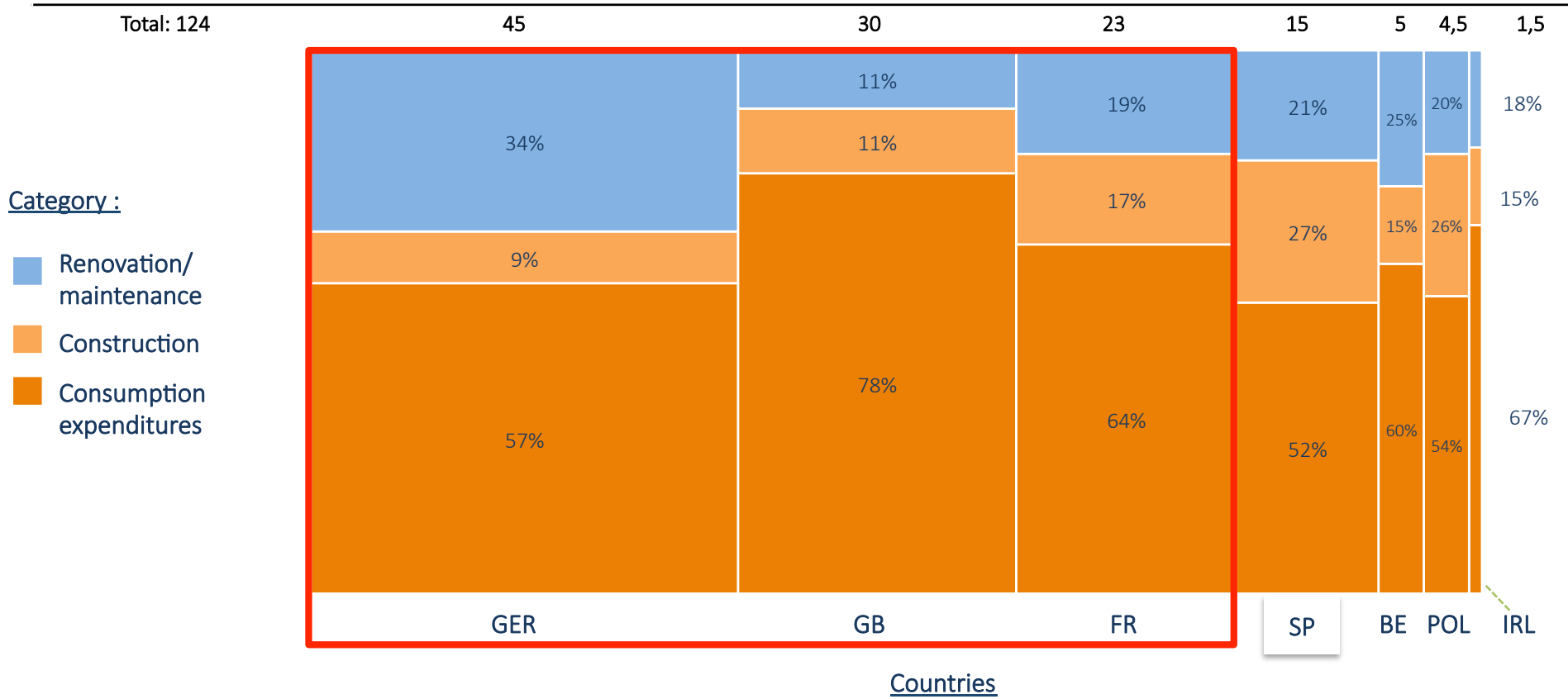


MARKET BREAK-DOWN BY COUNTRY



Housing market break-down by category and by country in 2010

Market size (2010, billions)



Countries
(column width represents total market share)

Source : Accenture analysis. Estimation of housing construction & renovation market based on 2011 market and projected on vulnerable populations in 2010



1. A very significant fixed cost

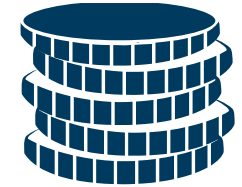
- In 2010 the poor allocated nearly a third of their expenses to housing. Nearly 40% of them, 19 million, allocated more than 40% of their expenses to housing (fixed expenses)
- Respectively, 5 million poor people (a 14% increase since 2005) and 8 million people who are not poor, are behind in paying their mortgage, rent or other bills
- “Poverty premium” effect: poor households pay more per square meter when it comes to rent, home insurance, mortgage loans, etc.

2. Precarious living conditions

- 12 million people suffer from severe deprivations: homes are affected by at least one insalubrity criteria (leaky roof, no bath or shower, toilets outside the home, or habitation is considered too dark)
- 11 million poor people live in an overcrowded home (the majority of whom lives in Poland)

3. Housing shortage

- Sharp increase in home prices and rents since 2000 (+50% in France since 2000)
- Increase in poverty, in costs linked to housing and in number of households have led to a growing demand for social housing
 - Waiting lists for social housing: 1.7 million in France; 1.6 million in England; 100,000 in Ireland; 152,000 in Belgium
- Social housing represents 10% of the existing housing stock and 12% of the homes built in 2009
- Only 32 million people benefit from social housing (out of a population of 50 million poor people in Europe). Additionally, social housing is generally not reserved to the poor only



1. Cost of land

- Lack of investment in social housing
- Too many homes built in city outskirts without real consistent urban planning and adequate transportation systems
- Issues of ghettoization and lack of social diversity
- Tendency towards the reduction of investment costs at the detriment of maintenance costs (need to adapt legal framework)

2. Short-term perspective

- Builders tend to prioritize low cost housing over space and quality, and usage of poor quality, non-insulating materials
- Residents: "I don't invest; I let the house decay" mindset, which leads to significant renovation costs later

3. Home ownership

- Little individual support to help residents gain ownership of their new housing, especially when it comes to technical aspects of the home but also when it comes to the people need (especially those who were previously homeless)
- Lack of information regarding the energy consumption management linked to the specific characteristics of the home
- Lack of information about the home environment (retail shops and schools)





1. Financial

- Creation of innovative and sustainable financing tools (subdivision of property right, long-term lease, etc.)

2. Social

- Identifying people who are struggling and what their needs are
- Involving residents in order to improve their sense of ownership and the usage of their home
- Reinforcing social networks within neighborhoods



3. Lobbying

- Increased impact of public policies on the definition of construction standards as well as on housing management



4. Technological

- Use of new technologies (example: usage of traditional materials which are more energy efficient) in order to optimize the total cost of a building over a lifetime



RELEVANT SOCIAL INNOVATIONS



ASHOKA CENTRE
SOCIAL &

Real estate cost

Short-term approach

Housing assignment

Financing

- **Shared (cooperative) investments:** participation in the purchase of real estate that will be rented to low-income people.
A roof for all, France
- **Creation of an affordable housing market** using a « Community Land Trust » model.
B.Paterson, UK

- **Model based on rent that includes utilities to incentivize** the owner to build a energy-efficient home.
Chênelet, France

- **Microcredit and social support** for homeless youth.
First Place Fund for Youth, USA
- **Taking care of the renovation of run-down buildings (dwellings)** in exchange for access of families in need.
The roofs of hope, France

Political

- Entity that **influences the legal framework in order to promote long-term** (perpetual community loans of 99 years).
Sostrecivic, Spain

- **Kronsberg model:** the cost of land varies depending on the energy efficiency of the homes built.
Hannover City Council, Germany



RELEVANT SOCIAL INNOVATIONS



ASHOKA CENTRE
SOCIAL &

Real estate cost

Short-term approach

Housing assignment

Social

- **Intergenerational and social diversity** by giving access to decent and affordable housing in city centers.
Habitat and Humanism, France

- **Support for ecological self-construction** allowing families to co-build ecological housing and reduce the cost of their homes.
La Manufacture Innove, France

- **Training for residents** on how to efficiently use their homes.
Chênelet - Cellules vertes, France
- **Social Apartment Hotel model: mixing low-income individuals and standard clients** (the latter allow for the sustainable funding of the structure.)
Aurore, France

Technologies

- **Modular social housing** allowing to adapt to the changing needs of a growing family.
Projet Kaz Bremner, Canada

- Development of a **training center** that teaches **sustainable techniques** and the use/ production of **local and natural materials**.
Chênelet, France

- **A screen that enables communication with people living in the building about services offered by the neighbours**, information about the building, and news about the neighborhood to optimize the flow of information.
Digital Elevator, France (Ascenseur Numérique)



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1

Social
Impact

Vulnerable
people

1. Poor people
2. People struggling with food insecurity: unable to get a meal that includes meat or fish (or vegetarian equivalent) every other day.

Other vulnerable people:

3. Other people who are exposed to under nutrition and malnutrition (e.g. obese, elderly, hospitalized people)

2

Economic
potential

Estimated
markets

1. Revenue related to food spending

Other markets not included:

2. Amount spent on food aid
3. Amount of unsold goods in the distribution channels
4. The impact on health spending when people have better nutrition (reduction of diseases)



MARKET ESTIMATE

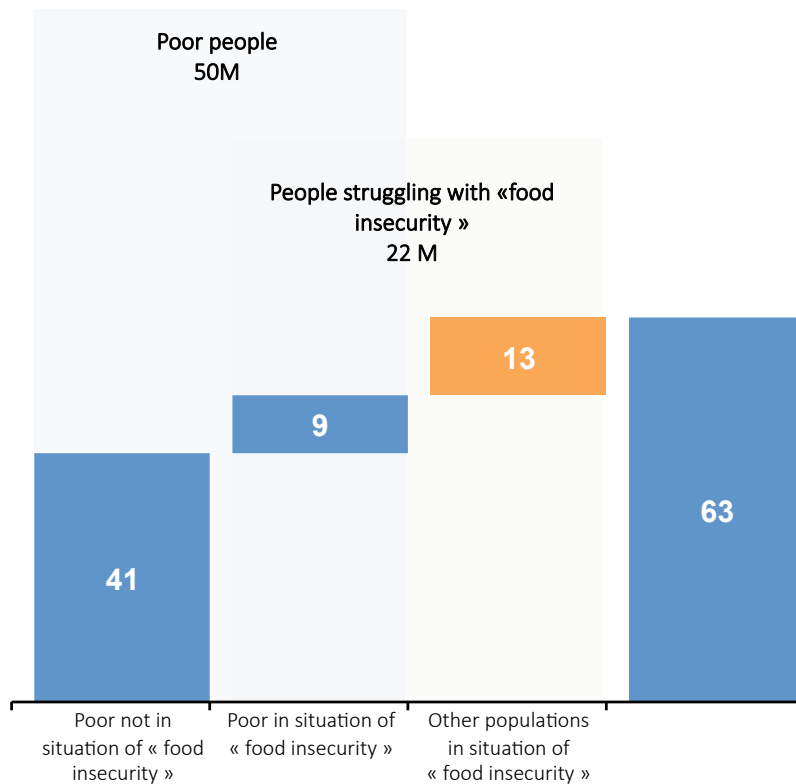


ASHOKA CENTRE
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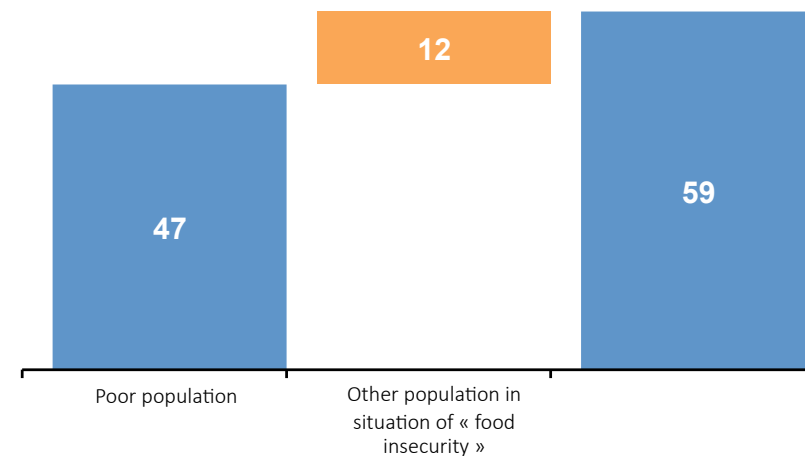
1 A market that included 63 M people in 2010...

2 .. and represented close to 59 Bn €

Vulnerable population in millions, 2010¹



Food market estimate for vulnerable populations, 2010 (billions of Euros)

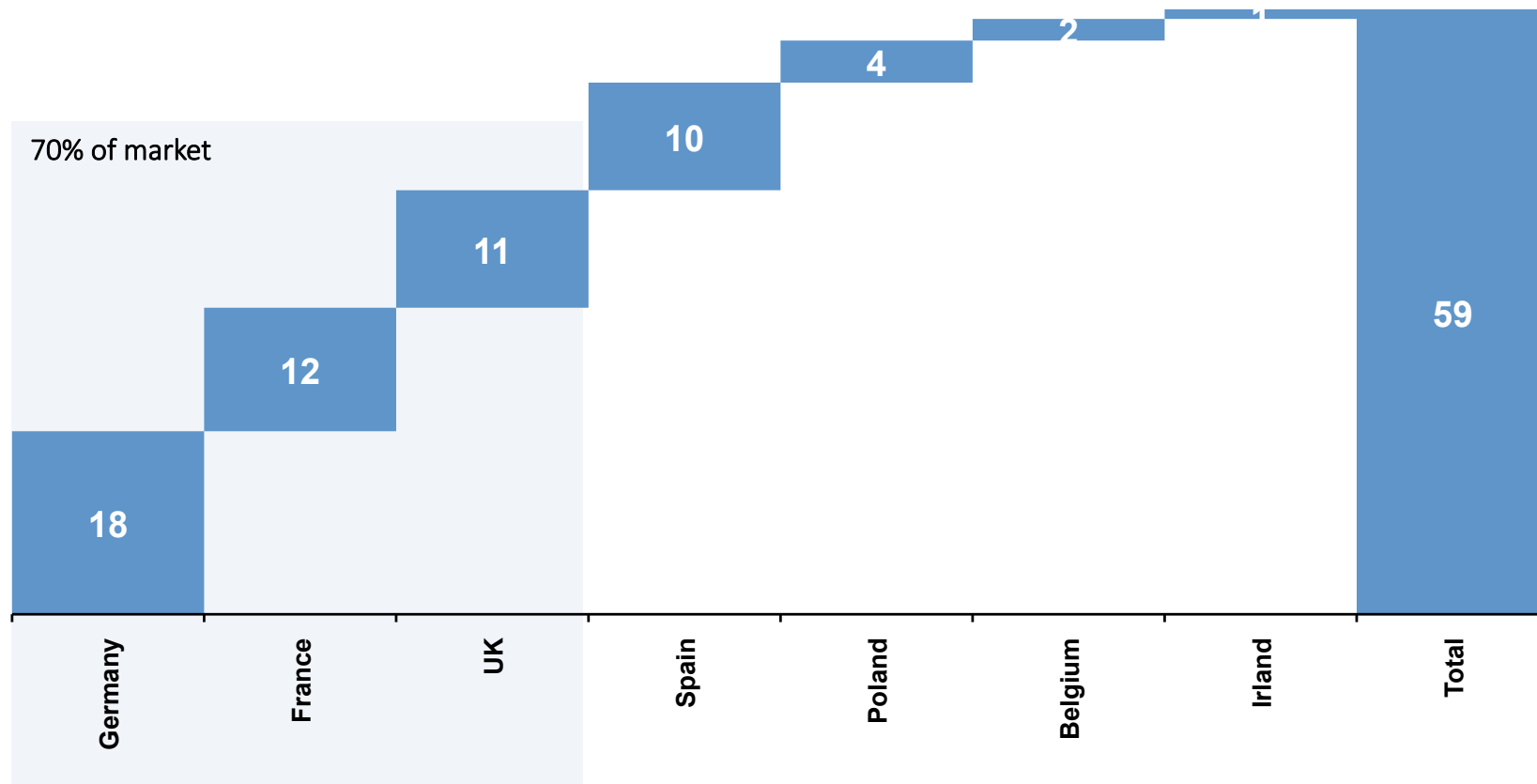




MARKET BREAK-DOWN BY COUNTRY



Food consumption market for targeted population in 2010
In billions of Euros





2nd source of spending for poor households in 2010, representing more than 21% of their total expenses

1. Health consequences

- An increasing number of people is affected by chronic diseases, among others:
 - Under nutrition: affecting 20 millions in the EU² and resulting in a cost of Euros 120 billions per year
 - Obesity: 46 million³ people in the countries in the scope of the study. Higher health expenses for this population (additional health costs for an obese person estimated at +37% in the US)⁴
 - Cerebrovascular accidents (CVA)
- Increased health risks leading to high costs for society

2. Poor eating habits

- Little awareness about the importance of healthy nutrition
- Lack of affordability of nutritious/healthy products
 - 22 million people (+7% of the population) including 9 million poor people are unable to afford a meal that includes meat, chicken or fish (or a vegetarian equivalent) every other day
 - Insufficient food energy supply for 5% of the population (15 millions people)⁵
- Difficulty to access healthy food products in geographical desert areas

3. Food waste

- In Europe, food waste (especially for manufactured products) has never been higher, with 179kg of waste per capita in 2006 (EU⁶) and with a projected growth of 2.5% per year between now and 2020. This includes:
 - Surplus left by the food industry (20% during distribution: 3,8MT (4%) supermarkets, the rest in restaurants)
 - Surplus due to poor consumption habits (10% of food bought in Austria⁷ and 19% in Great Britain⁸ is thrown away without being opened or is left on the plate)

Sources : 1. Ljungqvist O, de Man F. Under nutrition - a major health problem in Europe. Nutr Hosp 2009, 2. Ljungqvist O, van Gossum A, Sanz M, de Man F. The European fight against malnutrition, 3. OCDE 2008, 4. Finkelstein et al., 2003a, 5. Source FAO, 6. Source : Bio intelligence Service (2010) Evolution of (Bio-) Waste Génération/Prevention 2011, 7. Hauer & FHAAnalytik 201, 8. Wrap 2008.,



KEY MARKET BARRIERS



1. High costs

- High costs of healthy products such as meat or vegetables, for example, which affect the end-consumer
- Difficulty to establish viable recycling networks for waste and unsold goods at a large-scale



3. Lack of attractiveness of local distribution and production

- Alternative distribution channels are not developed
- Lack of attractive affordable solutions for the supply of local products
- Food deserts, in rural and suburban areas, due to the optimization of both distribution networks and the handling cost of fresh products

5. Lack of standards for nutritional quality

- Industrialization of the food sector often leads to a lesser nutritional quality
- Food production chains prioritizing cost and taste rather than nutritional value
- Lack of integration between the programs implemented in food production, institutional and commercial food services and household consumption
- Lack of nutritional policy incentives (as in the case, for example, of Finland's nutritional policy)





KEY MARKETS LEVERS



1. Awareness and valorisation of healthy food

- Information and awareness campaigns about eating practices, product quality, waste, etc.
- Identification and support of households with difficulties/at risk
- Integration of the nutritional value of products in the distribution and production strategies (“consume better and less”)
- Promotion of food locally produced and prepared



2. New products

- Innovations in food transformation to reinforce the products’ nutritional quality
- Production of essential food products with added nutritional value



3. Appropriate distribution

- Shorter distribution channels
- Development of specific distribution channels for people at risk (cooperative convenience store or itinerant distributors in isolated areas)
- Innovations of the promotional offers and pricing for vulnerable people (example: couponing), adapting products to their needs needed (example: price per unit strategy, family pack promotions or “buy one get one free”)



RELEVANT SOCIAL INNOVATIONS



ASHOKA CENTRE
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High costs

Lack of attractiveness of local distribution and production

Lack of standard for nutritional quality

Awareness

- Support vulnerable people to select products and manage their budget.
A.N.D.E.S, France
- Collective kitchens in a set-up that facilitates the preparation of balanced meals and fosters healthy consumption habits.
COMSEP, Canada

- Promotion of local cooking, giving preference to producers and restaurant owners who offer products with high nutritional quality.
Slow-Food, Italy

- Catering standards that encourage the consumption of fresh products in schools and hospitals.
Revolution Foods, United States, Red Branch, Ireland
- Consumer awareness campaign by communicating about products good for people's health and for the planet.
Siin, Belgium

New products

- Baskets of fruits and vegetables harvested by people in integration programs and distributed weekly to consumers/ members.
Jardins de Cocagne, France

- Production of soups using fruit and vegetables that are « unsellable » on the market.
A.N.D.E.S, France



High cost

Lack of attractiveness of local distribution and production

Lack of standards for nutritional quality

Adequate distribution

- Setting up of nutritive quality labels based on a scientific approach and **B2B capacity building** (manufacturers, distributors and retailers) via **e-learning** with people having good nutritive practices.
Siin, Belgium
- **Vouchers/ discount coupons** for vulnerable people within the farmer's markets network.
Wholesome Wave, United States

- **Individual and community food production** (collective gardening and urban agriculture).
Grow-it-yourself, Ireland

- Network of "supportive" grocery stores providing a wide range of quality products to low-income populations.
A.N.D.E.S, France
- Partnership between food banks and local **producers** for distribution of surplus to vulnerable populations.
California Food Bank, USA



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Due to its societal impact, the **job market** has been included in this study, despite the fact that it does not represent an actual "market" like the other sectors.

The objective is to **optimize the social cost** (particularly for governments) of support programs for active populations to enter the work market and manage transition periods by **implementing schemes that favor social integration, return to work and support throughout one's career.**



EMPLOYMENT: MARKET SCOPE



1

Social
impact

Vulnerable
populations

1. Unemployed poor people
2. Other people who are unemployed (including people at higher risk of being unemployed: young people, foreigners/minorities, low-skilled people)

Other vulnerable populations (no figures available):

3. People who are in a social integration program

2

Economic
potential

Estimated
markets

1. Unemployment costs for governments:
 - Unemployment allowances
 - Training programs
 - Costs of helping unemployed people find a job (ex. Pôle Emploi)

Other markets not quantified:

2. Loss of taxes resulting from unemployment
3. Social reintegration programs



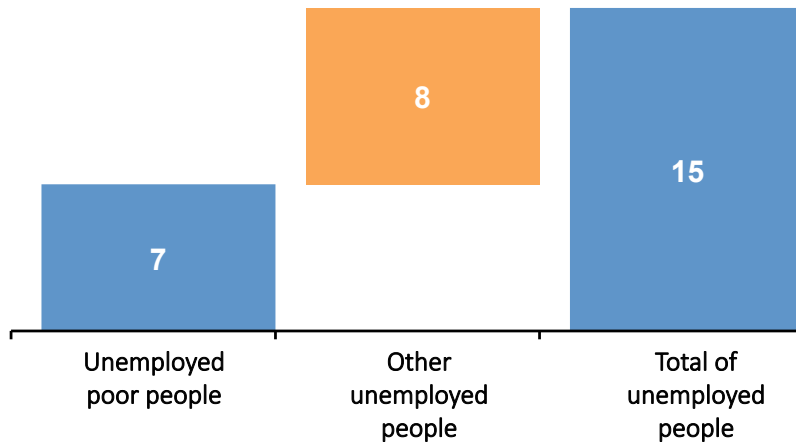
MARKET ESTIMATE



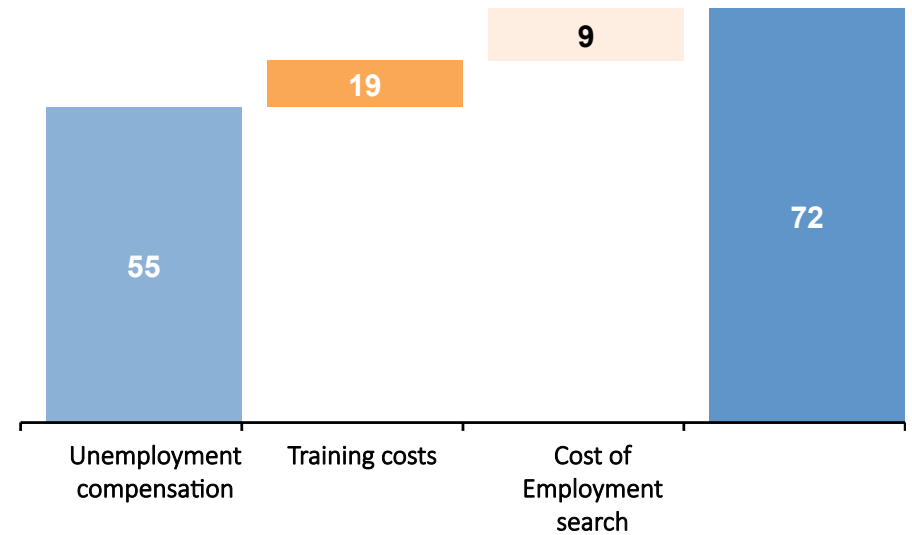
1 A market that included 15 million people in 2010...

2 ... and represented about €72 Bn

Unemployed population in millions, 2010¹



Estimate of the reduction potential in unemployment program costs, 2010 (in billions of Euros)²



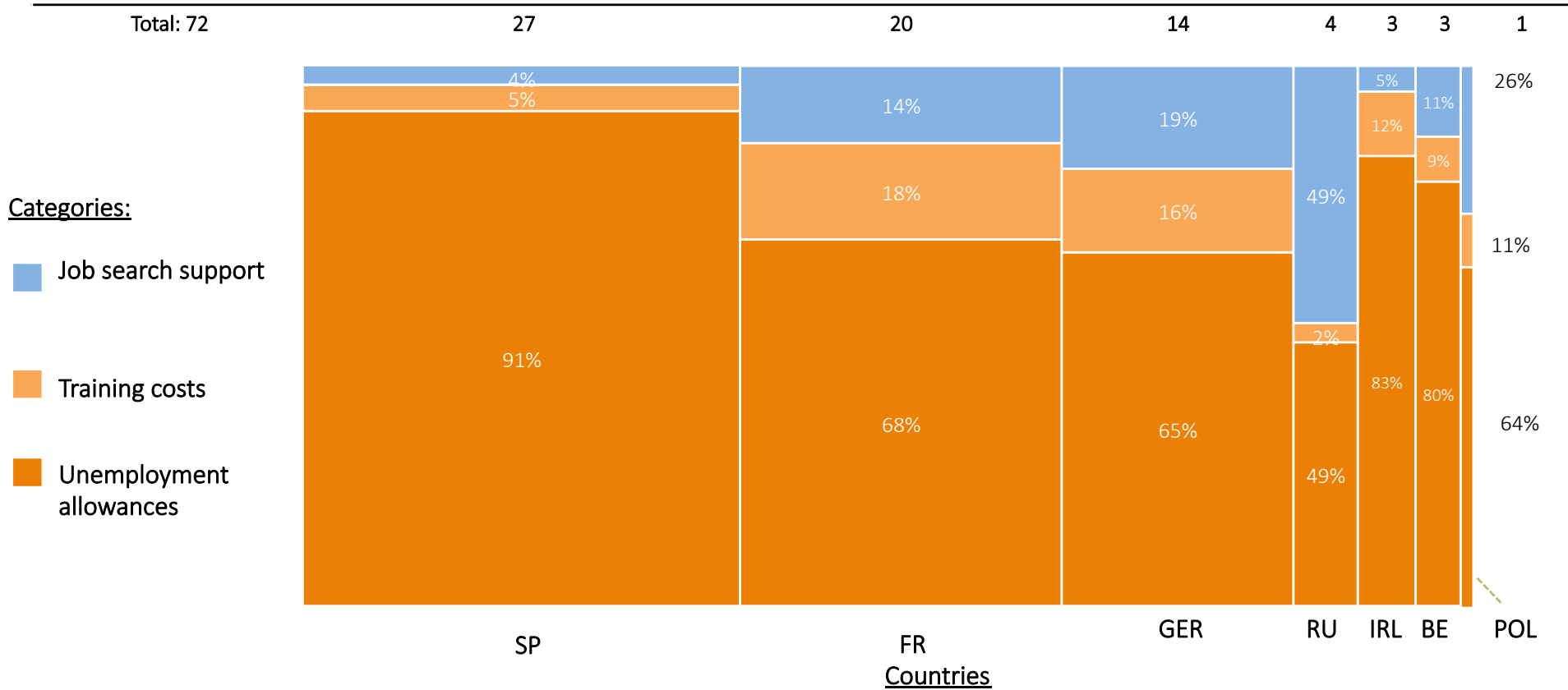


MARKET BREAKDOWN BY COUNTRY



Unemployment market breakdown per category and per country
2010

Market size (2010, billion)



Categories:

- Job search support
- Training costs
- Unemployment allowances

(Column width represents total market share)



Among the active population, over 15 million people (approximately 10% of the active population) were unemployed in 2012. This represents a 28% increase compared to the beginning of the financial crisis (2008)

1. Vulnerable populations

- Exclusion from the labour market affects more severely some populations who face difficult situations, especially:
 - Young people (15- 25 years old). They represent 12% of the active population but 24% of the unemployed
 - Unskilled people, who did not have access to secondary education. They represent 30% of active population but 50% of the unemployed (compared to 25% of active population and 12% of the unemployed for people with college education)
 - Foreigners, who represent 7% of the population but 17% of the unemployed
- and constitutes a pitfall towards social exclusion: over 45% of unemployed people are poor

2. Inadequate job market

The job market is also characterised by:

- A growing unbalance between offer and demand: in 2010, nearly 2 million jobs were vacant
- Jobs and needs that are rapidly evolving, which requires both career-long training to remain employable and adapting one's skills to current needs
- Necessary flexibility in one's career path (in 2010, an individual must change jobs at least 4 times during her career): vulnerable populations are more affected due to short-term work contracts and require appropriate support during transition periods (financial support, training)
- Training programs targeting specific jobs, rather than aiming at making people more employable
- Today, government support is costly and only partially adequate: costs to support unemployed people (unemployment allowances, training, job search support) reach about €150 billion per year, representing 2% of GDP of the countries in the scope of the study



MAIN MARKET BARRIERS



1. Lack of training, skills and qualifications

- Training policies are neither designed to manage “patchwork” careers nor are promoting flexibility over specialized training
- Lack of training for new jobs such as those related to renewable energies, waste management, green buildings, etc.
- Lack of programs motivating people’s ability to stay in the job market, to handle transition phases and professional development
- Unemployment programs fall short of differentiating between populations requiring specific or case-by-case support

2. Distance to jobs

- Lack of mobility for people who live in remote areas and have no financial or physical means to go to a potential workplace
- Lack of connections between employers and people looking for a job, especially as far as SMEs are concerned
- Most vulnerable populations are often discriminated against and face difficulties to access employment: unskilled workers, people with disability, people living in remote regions

3. Lack of enhancement

- Unemployment “trap”: loss of desire to change one’ situation (for example due to reduced mobility, fear of losing public allowances when returning to work, little difference between allowances and minimum wage, loss of work culture, etc.)
- Lack of empowerment (emphasis on skills and motivation)
- Policies too focused on welfare rather than fostering autonomy and access to employment



1. Prevention

- Anticipating as much as possible support programs to avoid the unemployment “trap”
- Improving matching between supply and demand based on actual needs: develop trainings focused on new jobs (example: “green” jobs), and on sectors facing shortage of skilled workforce (example: logistics, restaurants, trade)
- Developing policies more flexible with improved social protection and job security
- Creating structures that allow greater mobility for people who are geographically isolated

2. Support to people (when unemployed or during a transition period)

- Supporting individual initiatives: encourage business creation with financial support
- Defining models for social support and integration that are suitable for the different populations (entrepreneurs, vulnerable population, population in job transition, etc.)
- Developing re-qualification and self-confidence methods in order to improve the hiring potential of people who are in transition period

3. Support to companies

- Supporting businesses that are in need of workers: help connect with people looking for a job
- Reinforcing virtuous models that connect private businesses to structures that facilitate the social integration of vulnerable people, such as integration joint ventures





RELEVANT SOCIAL INNOVATIONS



ASHOKA CENTRE
SOCIAL &

Lack of training, skills and qualifications

Employment exclusion

Lack of value emphasis

Prevention

- Integration of the least employable people in **new and rewarding jobs** (organic vegetable gardens).
Réseau Cocagne, France
- Collection, processing and valuation platform for electrical waste using people in **social integration program**.
Vitamine T and Group Van Ganswinkel, France-Belgium

- Services to **increasing low-cost mobility** (aid to purchase a bike, a car, etc.).
Voiture and Co, France

- Promotion of **part-time and high value-added jobs** for women.
Time Wise Jobs, UK
- Communicating and **nurturing the desire to be an entrepreneur**, in schools and other educational establishments and public places.
Boutiques de Gestion BGE, France

Support available to people

- **Personalized follow-up** in order to define roadmap to employment (ex. literacy) in an accredited learning center.
Acta Vista, France
- **On-site practical training** (ex. on-site technical training for workers).
Acta Vista, Groupe Vitamine T, Emploi Développement, France

- **Personalized support to business creation** (micro-credit, training) throughout a collaborative network.
IQ Consult, Germany
- **Business mentoring/ business owner** coming from disadvantaged populations to help stimulate employment and empowerment.
Mitt Liv, Sweden
- Allow the poor to **create small** familial and local **agricultural ventures**.
Agrisud, France

- **Adapt insertion programs to specific populations**. Ex. hourly contracts for homeless people
Emmaüs Défi, France
- **6-month integration program** supported by a social and professional follow-up.
ANDES, France



RELEVANT SOCIAL INNOVATIONS



ASHOKA CENTRE
SOCIAL &

Lack of training, skills and qualifications

Employment exclusion

Lack of value emphasis

Support to businesses

- **Training designed as a pathway to integration,** aimed at professions that are lacking workforce such as bakeries.
Joint venture: Vitamine T and Paul bakeries, France

- **Hiring and HR agency** focused on people from minorities (young graduates from working-class neighborhoods).
Mozaïk RH, France
- Matching qualified **immigrants to vacant positions.**
Upwardly Global, USA
- Platform allowing companies to **develop positions adapted to people with disability,** which helps them diversify their recruiting process.
CareerMoves, Austria

- **Job creation for people with autism** in companies in need of employees with exceptional memory and/or very acute attention to details.
Thorkil Sonne, Denmark



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1

Social
Impact

Vulnerable
populations

1. Poor populations
2. Populations who are not able to keep their homes at a minimum temperature

2

Economic
Potential

Market
estimate

1. Sales linked to the energy¹ expenses of the target population
2. Sales linked to energy housing renovations/maintenance

Other markets not included:

3. Cost of social rates for companies (not estimated)



MARKET ESTIMATE

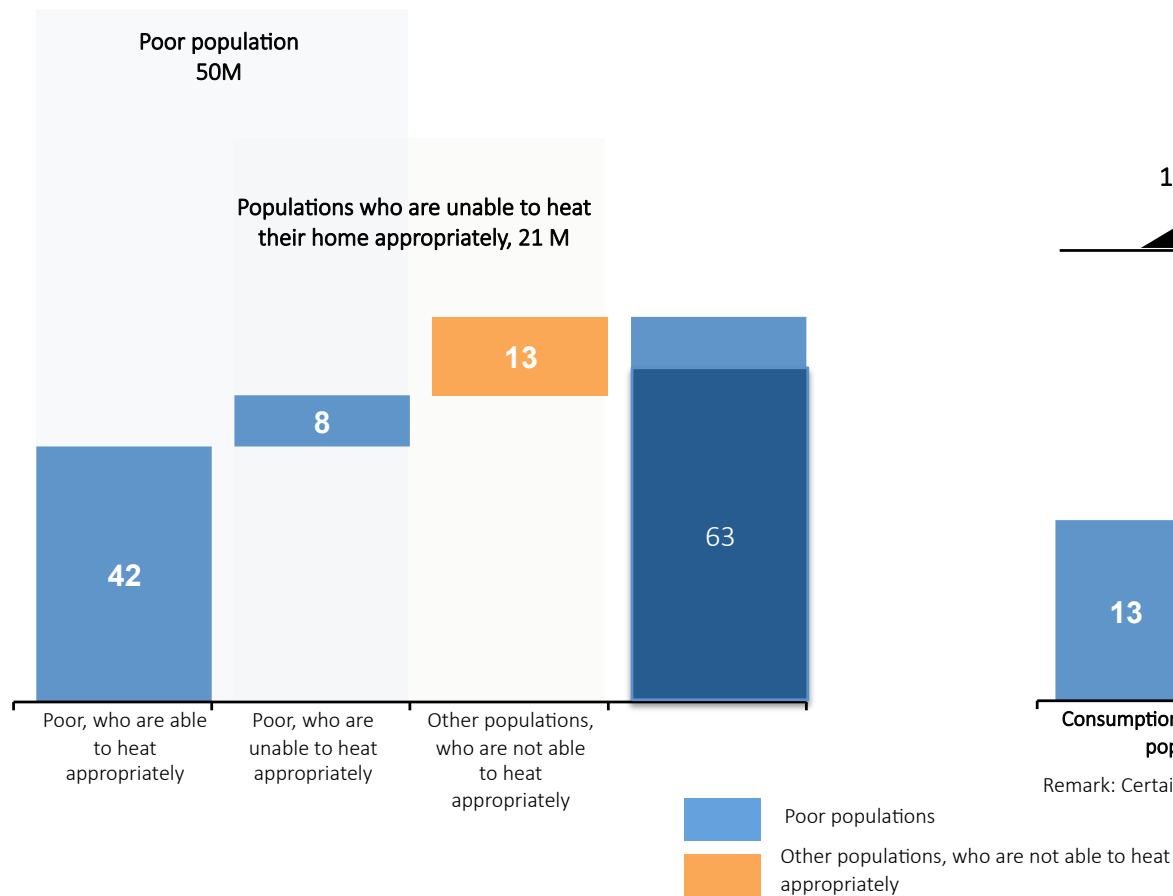


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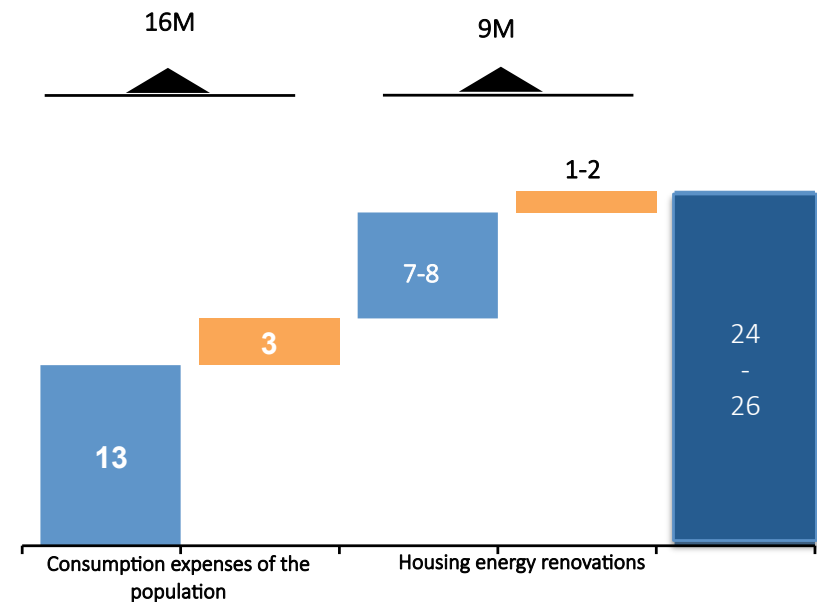
1 A market that included 63 million people in 2010

2 and represented about 25 billion €

Vulnerable populations, 2010¹



Household energy market estimate for vulnerable populations, 2010²



Remark: Certain costs, like the cost of social rates for companies in some countries have not been taken into consideration.

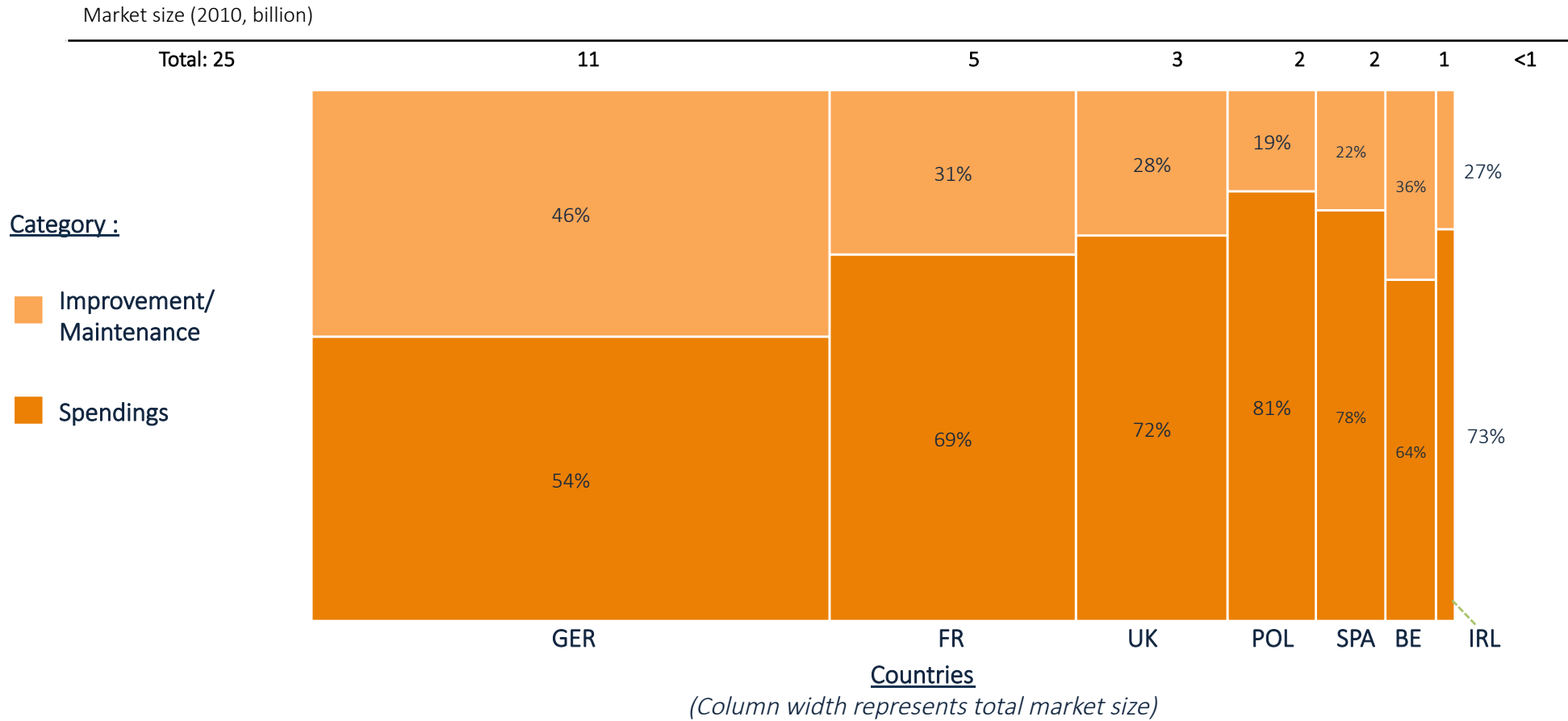
1. Source Eurostat
 2. Accenture analysis. Market estimation of housing construction and renovation on the basis of the market size in 2011, readjusted to the target population in 2010.



BREAK-DOWN OF THE MARKET BY COUNTRY



Break-down of the market per category and per country
2010



Source: Accenture estimates, based on Eurostat/Countries national statistic offices, Construction, maintenance and renovation market 2011.



Energy accounts for 5.8% of the poor's expenditures¹ (versus 4.4% on average), with a strong disparity among countries (3.5% in Spain, 12.4% in Poland)

1. Lack of affordability

- Continuous increase in the price of gas and electricity (18% on average for electricity and 11% on average for gas between 2009 and 2012)
- Given the cost of energy (gas, electricity), many households - not only poor - do not have sufficient access to an energy source or are at risk vis-à-vis energy supply
 - Of approximately 21 million people (6.9% of the population), 8 million poor people were struggling to heat their homes in 2010
 - Of approximately 20 million people, 8 million poor people were behind to pay their utility bills. This represents an increase of about 25% since 2008 due to the crisis
 - Energy issues affect almost 2 millions households living in individual houses in rural areas – mostly elderly people

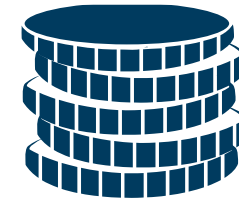
2. Barriers to reduce energy spending

- Old housing stock: over 50% of building stock (up to 70% in Germany, 45% in Spain, 35% in Ireland) was built before 1970 while the first heating regulations were put in place in the mid-1970s. Most of these homes are poorly insulated
- Low level of insulation and high heating needs
- Renovation costs (in average 4000€ per intervention in France in 2009³) are challenging to finance for poor populations



1. High energy costs

- High price of energies which keep rising
- Lack of economic competitiveness of local and alternative energy production



2. Limited investment capacity for poor populations

- Lack of innovative financial solutions and patient (long-term) capital to finance infrastructure renovations and equipment renewal
- Limited ability for households to invest in energy-efficient technologies and/or in consumption management systems (only 10% of French households have a “smart” meter)

3. Lack of awareness

- Limited awareness of consumers about their own consumption habits due to complex technical measurements
- Lack of clarity of the Return on Investment of energy improvements
- Challenge in accurately identifying vulnerable populations ,resulting in low use of consumption management systems





1. Identification of poor populations

- Targeting people in a precarious energy situation or who do not handle well their energy consumption

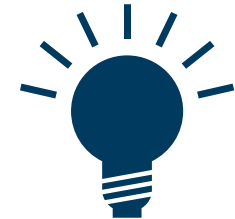


2. Empowerment and accountability of individuals and local actors

- Awareness and information campaigns on eco-responsible behaviour
- Optimizing solutions for household energy management
- Helping individuals on how to renovate their homes themselves
- Decentralizing energy production (at an individual or community level)

3. New technologies

- Developing more affordable solutions for home energy management
- Facilitating access to intelligent control systems
- Implementing targeted government incentives for energy efficient equipment
- Training professionals in energy management-related jobs





Increased cost

Limited investment capacity

Lack of awareness

Identification

- Free Audit of energy infrastructures.
GDF-Isigaz, France

- Proximity platform to assist in identifying and helping vulnerable populations vis-à-vis utilities.
PIMMS, France
- Proactive identification of vulnerable populations, (door to door). *Mediaterre, France/ Cariteam, Germany*

Autonomisation

- Distribution of renewable energy by a cooperative network.
Enercoop, France
- Sustainable solutions for the production of biomass, based on integrated partnerships and promotion of local sourcing. *Enerpellet, Spain*
- Achieving economies of scale by pooling the energy demand of communities .
Groundswell, US

- Promoting home improvement by the families .
Local energy agency, Les Compagnons bâtisseurs, France
- Involve citizens in energy production and management, to achieve energy savings, through the use of renewable energies. *Schönau EWS, Germany*
- Focus from welfare to empowering vulnerable populations. *RREAL, USA*

- Training program on eco responsible practices.
Ekolist, Czech Republic, Chênelet – PIMMS, France
- Free online recommendations and tools to monitor energy usage.
Co2online, Germany



RELEVANT SOCIAL INNOVATIONS



ASHOKA CENTRE
SOCIAL &

Increased costs

Limited investment capacity

Lack of awareness

Technologies

- **Development of individual, local, decentralized and "green" wind systems**
Windfall Ecology Centre, Canada, BlueEnergy, US

- **Rehabilitation of disused, abandoned or insalubrious homes at low cost thanks to subsidies for insulating equipment**
Les Toits de l'Espoir, ANAH France

- **Using solar systems in rural areas to reduce consumer costs**
RREAL, USA

- **Installation of meters to measure the home consumption and training / information leaflets for sustainable usage.**
Chênelet, France



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1

Social
Impact

Vulnerable
populations

1. Poor people
2. Poor people without complementary health insurance
3. Vulnerable people without complementary health insurance
4. Other people without complementary health insurance

2

Economic
potential

Estimated
market

1. Potential markets for private health insurance/complementary health insurance
2. **Other markets not included:**
 1. Potential medium/long-term reduction in spending for the government when prevention is reinforced
 2. Potential for additional healthcare expenses by consumers if barriers to self-restriction in healthcare were removed

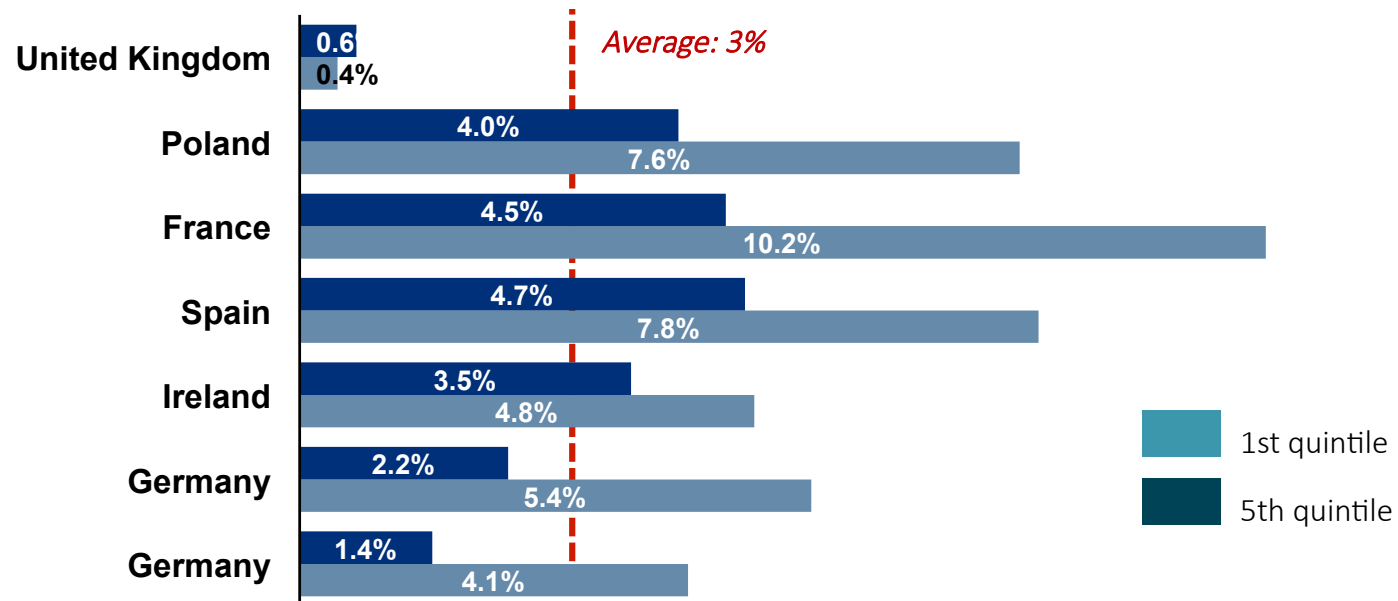


DEFINITION



Problems inherent to health care affect all people who are struggling to cover the costs of their health care needs and may have to limit their health care expenses due to limited family budgets.

A European reality: a large gap between the 1st and the 5th population quintiles in terms of quality of healthcare coverage





MARKET ESTIMATE

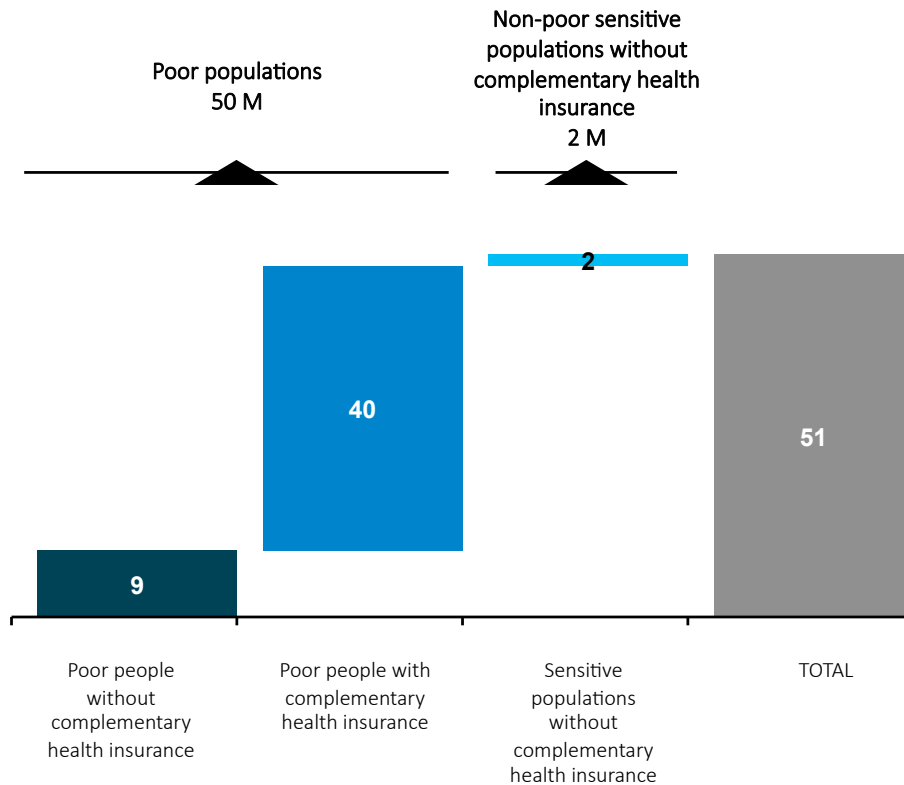


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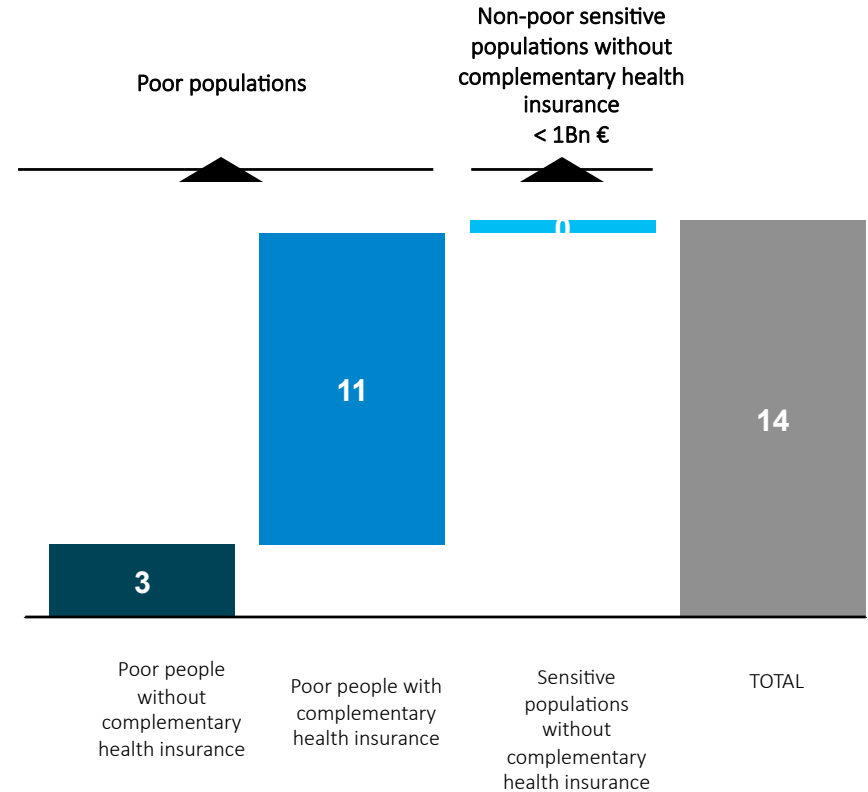
1 A market that included 73 million people in 2010...

2 .. and amounted to approximately €14 Bn

Vulnerable populations in millions, 2010



Health care market estimate for vulnerable populations – €14 Bn, 2010





MARKET BREAK-DOWN BY COUNTRY



Market break-down for private/complementary health insurance by country – 2010
Total market: 14 Bn €





1. Diseases, mostly chronic ones, on the rise in the European Union

- Heart diseases cause 40% of total deaths (leading cause of death)
- Cancer causes 26% of total deaths
- Overweight and obesity are increasing, with 13.3% of children with obesity between the age of 11 and 15 and 15.5% of adults

2. Significant healthcare expenses

- Health care expenses amounted to 8.3% of European GDP in 2010 (11.6% in France and 10% in the United Kingdom)
- Projected deficit of 50% (€5.1B) for the healthcare division of the French social security for 2013

3. High prices

- 25% of poor people are under consuming medication: in the long term, this will lead to a boom in private and public spending
- In 2011, 60% of French people deferred or renounced health care interventions due to economic reasons

4. Poor coverage for vulnerable populations

- In France, 19% of poor people and 14% of unemployed people do not have complementary health insurance
- In Belgium, 30% of healthcare expenses are not covered by the government (18% in France)
- Consequently, 20% of healthcare expenses in the EU (around 9% for France and 22% for Belgium) are not affordable for consumers



KEY MARKET BARRIERS



1. Lack of collaboration between sector players (including patients)

- Isolated players
- Different (sometimes contradictory) incentives that affect optimization of information, skills and resources

2. Lack of prevention

- Health care systems focus particularly on treating illnesses instead of preventing them
- Lack of support for daily problems (nutrition, housing, and so on) which may transform benign illnesses in complex and costly healthcare issues

3. Lack of financing and of infrastructure

- Understaffed hospitals and lack of facilities
- Lack of infrastructures and of financial services adapted to specific populations (rural, suburban, etc.)
- Medical deserts (for example in French region of Loire-Atlantique: 1 structure for 213,000 inhabitants)





KEY MARKET LEVRS

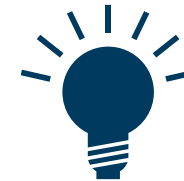


1. Development of new technologies and innovative treatments facilitating access to healthcare

- New care or detection technologies
- Use of innovative technologies and/or use of technologies that already exist

2. Train new players and redefine roles

- Building capacity in the patient's environment
- Development of collaborative ecosystems



3. Integration of the patient at the center of the health value chain and in favorable environments

- Development of integrated care chains
- Interactions and interventions co-constructed with the patient
- Changing the environmental facilitates behavior change

4. Innovative approaches to reduce costs

- New research or insurance models to reduce costs
- Economies of scale





RELEVANT SOCIAL INNOVATIONS



Lack of collaboration

Prevention

Lack of financing and infrastructure

New technologies

- Fast, low cost and efficient technique for blood analysis.
DBS, Spain
- Internet platform that enables patients to check their medical records and share information directly with their families and doctors.
Patients Knows Best, UK

- Physical activities adapted to elderly people to prevent pathological aging.
S.I.E.L BLEU, France
- Breast cancer detection technique by visually impaired people.
Discovering Hands, Germany

- Treatment of mental illness via an internet platform and telemedicine. *MyMind, Ireland*

Form and redefine roles

- Train “personal assistants” to care for children with disability.
Cool2Care, UK
- Collaboration among specialists to provide the best treatment for sexually abused children that are taken care of in human sized structures.
Kid, Germany

- Workshops and online information to help families with a family member with dementia, as well as personalized long-term treatment.
NOEN, Norway

- Low-cost healthcare centers for primary healthcare (common injuries or diseases, immunizations, etc.).
MinuteClinic, USA
- Developing expertise and access to healthcare in rural areas thanks to telemedicine among others.
Project ECHO, USA



Lack of collaboration

Prevention

Lack of financing and infrastructure

Integration of the patient

- Give patients technical tools to help them understand what they actually suffer from and how they are treated.
Universidad de los Pacientes, Spain

- Address factors linked to health issues such as housing and nutrition to solve health issues **at the root**.
Health Leads, USA

- Partnership with public and private insurance bodies for the rehabilitation of people with invalidity.
IPT, Switzerland

- Improve the hygiene of homeless people by combining the expertise of various players (medical and social centers, cleaners and security, proximity shops, etc.).
Street Nurses, Belgium

- Small rehabilitation structures to treat psychological diseases.
IAF, France

Approaches to reduce costs

- Collaboration among various players from the housing and health industry to stabilize homeless people's health and reduce their long-term health care costs.
Common Ground, USA
- Provide primary health care to poor patients to reduce their stay in the hospital and thus generate savings.
Commonwealth Care Alliance, USA

- Address the lack of access to healthy food for the poor by creating a network of solidary grocery stores.
ANDES, France

- Manage healthcare units and hospitals via a non-for-profit organization.
Groupe SOS, France
- Development of a low-cost complementary health insurance for vulnerable populations.
ATD – Fourth World
- Specific health insurance offer for poor people.
Coordinated Care Network, USA



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A CALL TO ACTION

Do you want to take action and be part of this change in Europe?

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