

Imagine Israel Podcast episode #3: Incorporating Israel's invisible population

Avner Stepak: It's really an issue of human rights. It's not an issue of charity. Basically the right to be employed is something very basic that everybody should have rather he has a disability or not.

Robbie Gringras: Welcome to the Imagine Israel Podcast brought to you by the Jewish Federation of Greater Washington. Imagine Israel is the initiative of the Jewish Federation of Greater Washington, connecting Washingtonians to Israel and Israelis through the lens of social change. With every Imagine Israel Podcast, we get to meet innovative Israeli influencers and change makers, people addressing social and economic challenges in Israel. We'll hear from people whose lives and whose work intersect as they address issues in Israeli society. I'm your host, Robbie Gringras and I'm coming to you from 'Makom', the Israel education lab of the Jewish Agency for Israel.

This episode we're going to be talking with Avner Stepak. Until very recently, he was the CEO of Meitov Dash Investment house. While building up Meitov Dash into the second largest investment house in Israel, he also set up Incorporate Israel, or "Esek Shaveh" in Hebrew, revolutionizing Israel's corporate world by helping them to bring people with disabilities into Israel's workforce. Avner thinks large scale and as we like to say in Israel, he thinks "Tachles", it's the practical stuff. What makes this chat with Avner even more interesting is that he's actually working with the Jewish Federation of Greater Washington. Incorporate Israel, or "Esek Shaveh" receives some \$40,000 from the Jewish Federation and is operated by one of the federation's major overseas partners, the American Jewish Joint Distribution Committee, or The Joint, or the JDC. It's a program of the JDC with funding from the Jewish Federation of Greater Washington. So for all these reasons, we thought we'd check out what he's up to.

I'm sitting on the 26th floor lobby of a Tel Aviv skyscraper overlooking the city of Tel Aviv from the pristine glass walls of this corporate tower and the his guy in slacks and a tee-shirt

comes out to say hello. Avner Stepak, it would see, does not conform to the status quo.

So, Avner, thank you for having me.

Avner Stepak: Thanks for being here.

Robbie Gringras: Here is quite an interesting place. I came up, I think, about 26 stories, up to this huge skyscraper in Tel Aviv, looking across, it looks like all of Tel Aviv. I'm imagining on a clear day we can see the sea.

Avner Stepak: Sure, yeah.

Robbie Gringras: This is where you began your business?

Avner Stepak: Well, not physically. We started in a very tiny office not far from here in Ramat-Gan, which was probably, I'd guess, 100 square feet or so, just one small room. We grew up later on in Ramat-Gan, Tel Aviv until we came to these offices.

Robbie Gringras: How long have you been doing this kind of work?

Avner Stepak: 37 years, since I was age, at age five I started actually.

Robbie Gringras: Age five.

Avner Stepak: It wasn't this kind of work, but work in general.

Robbie Gringras: The family business, you started early.

Avner Stepak: Yeah, I joined my father pretty much when he started a business 37 years ago. Obviously I was doing all kinds of technical stuff when I was a kid. I worked all through elementary school and high school. I used to come every day after school and all vacations I spent here. It was only my grandmother who was like the bookkeeper. My father was the professional investments and stock exchange, etc., and me doing real technical stuff like putting client statements in envelopes and stuff like that. Later on, I became more and more

involved in the business. Today, new corporate strategy, business development, and I sit in my boat, of course, and I'm full time here in the business.

Robbie Gringras: Yet, the reason why we're sitting with you is not necessarily to talk about the huge changes that you brought about in your own company, or your family's company, but the changes that you brought about within your company and now throughout Israel in business. Looking to incorporate people with disabilities into the workspace in Israel, an organization, which was called Incorporate Israel, which is now moving over to its Israeli name more.

Avner Stepak: Yeah, "Esek Shaveh" that's the Hebrew name for it, which is kind of an equal business. It sounds better, actually, in Hebrew. But "Shaveh" It's one of those words.

Robbie Gringras: It's worth something.

Avner Stepak: Exactly.

Robbie Gringras: So equal worth is the idea of "Shaveh" Interesting.

Avner Stepak: I always wanted to do something that was strategic. It's not instead of writing checks for some nonprofits, which are less strategic. I believe this subject of employment, employment in general and specifically employment of people with disabilities is a very strategic issue for the Israeli economy. Not just strategic in the sense that we take care of tens of thousands of Israelis with disabilities, it's much more than that, the way I look at it.

Robbie Gringras: Why is it so important for Israel?

Avner Stepak: First of all, the GDP of the Israeli economy, we're losing about five billion shekels every year, which is a huge number in Israeli terms, just on the level of unemployment of those people with disabilities. That's only the direct loss. That does not include the fact that when those people ... When I say direct loss, meaning

that many of those people that live from social welfare these days, if they had a job obviously they don't need the social welfare any more, or they need less of it. That's what I call direct cost that the Israeli economy is losing every year. That's the five billion.

Then you have the indirect contribution, which is those people who have more money. They consume more. It's great for the economy. If you look from there, that's the macro level. If you look from the individual point of view, basically it's their right. The right to be employed, it's not something like, I don't look at it as "Chesed" (loving-kindness) or "Tzedaka" (charity).

Robbie Gringras:

It's not charity.

Avner Stepak:

It shouldn't be charity. It's a basic human being right. I think we're just helping them to actually get it.

Robbie Gringras:

How did you get into this? Where did all this begin?

Avner Stepak:

I'm always asked this question obviously. All my friends ask me. Everybody's sure I have at least one son or daughter or parent or anyone with disabilities. I think statistically I don't even know one. I don't have anybody, not friends, not family. I'll tell you, in 2008, there was a committee by the prime minister's office in Israel. The issue was employment of people with disabilities. They were negotiating with people from the nonprofits organization and the government, but there weren't any employers on this committee.

Robbie Gringras:

Interesting.

Avner Stepak:

After 18 months, they called me asking me whether I am willing to join as well. They took three employers, I don't know, by mistake. I didn't have any experience so I wasn't known for that.

Robbie Gringras:

They just figured you might be a worthwhile try.

Avner Stepak:

Yeah, so I did. I asked by HR manager at the time, Ruti, to tell me how many people with disabilities do we have within our

organization and do we get CVs of those people because I don't remember seeing anyone here in a wheelchair or blind or deaf or whatever. She says, "Listen, there aren't any. We aren't getting any CVs." I said, "Maybe you're wrong and you're getting, but your people are not choosing those people for interviews." She said, "Listen, most people with disabilities wouldn't even write about their disability in a CV." At the time at least it was obviously a disadvantage. If there were such people, I would have met them here because they would appear in interviews, but I'm telling you, I never saw anyone.

Robbie Gringras:

I wouldn't have even had the chance to discriminate against them because I wouldn't have known I had the opportunity.

Avner Stepak:

I go back to this government committee. I tell them, "Listen, you all here are touching this audience. I'm willing to do a project, a pilot kind of project here in Meitov to get some employees with disabilities and I'll tell you how it works." We meet every week and this committee was very intense. I can tell you in real time ...

Robbie Gringras:

Hang on a minute. You're a busy business person and yet you went to a weekly meeting?

Avner Stepak:

Yeah, almost weekly. We had like every ten days we had a meeting, three hours. I found it very interesting because I understood very fast one thing. It's strategic. It's "macro-istic". It's not another nonprofit issue that solves the problem for 30 youth at risk, or people, or whatever.

Robbie Gringras:

This has the chance of influencing a whole country.

Avner Stepak:

For sure, yeah. At that time when I came back to this committee and told then, "Listen. I have no experience. My HR people say there aren't such people."

Robbie Gringras:

So you knew nothing about this.

Avner Stepak:

I know nothing, but you all are here. You know the subject well. You know people with disabilities. Please send me CVs. I'll get

them a job here with Meitav and we'll see how it works. After about two months and probably six meetings or so, I got zero CVs from them either.

Robbie Gringras: Wow.

Avner Stepak: I said, "Listen, this is not really a problem. You're just inventing a story. All people with disabilities are employed. They're happy..."

Robbie Gringras: Or there are no people with disabilities.

Avner Stepak: There are no people with disabilities, especially in this world with all the wars and everything. Of course we do not know people with disabilities. Bottom line, I understood the key won't come from this government committee. I put an ad in a web forum, a group of deaf people that opened this forum. I put an ad with my name and my email and said, "Listen, we're hiring deaf people," which I knew nothing of before. "Please send us CVs." I got about 30 CVs.

Robbie Gringras: Hang on a minute. This is your personal email and you're the CEO of the entire company.

Avner Stepak: Which at that time was 500 people. Now it's over 1000.

Robbie Gringras: That's not micromanaging at all.

Avner Stepak: No, no. I really wanted to understand it personally to get to understand what's the problem. Where are those people and what are they doing and why aren't they working. Then I got those first 30 CVs out of which I took four employees, all of which, by the way, are still employed here today. It was like seven years ago, I think. Basically what we did since we started, we saw how it works, we enlarged them significantly. Today they are a bit over four percent, four-and-a-half percent of our employees, over 40 employees.

Robbie Gringras: How did it work with the first four? What jobs were they doing?

Avner Stepak: Mainly back office administration, and later on we decided to start a specific department for people with disabilities, for deaf people, which is called Written Language Client Service, which means all the chats ...

Robbie Gringras: Written Language Client Service, okay.

Avner Stepak: Yeah. Everything with SMS chats, what's up, whatever, is done by those people. Very effective right away. Today we are about 12 people over there, all deaf people. When you get the service from a Meitav Dash rep, you don't know if he's deaf, of course, because he doesn't put it on his signature on the email, but you do get very good service. Deaf people are much more effective, by the way, than people that hear because we can hardly talk to two people simultaneously on a chat, but a guy or woman who's deaf can do maybe for our five simultaneously.

Robbie Gringras: It sounds like what you've actually ended up doing is turn what would seem to be a handicap of deaf people and moved it into an advantage because they're skilled at communicating through typing and keyboards. You've turned it into a strength.

Avner Stepak: Yes, actually. Deaf people are the hardest group of people with disabilities and it's not very trivial. When you look at somebody who's deaf, he looks complete. He has no disability that you can see. Everything looks fine. Then when you think of it, there are two basic skills that everybody needs today in the modern business sector, it's the computer and the telephone. Now, deaf people cannot use the phone obviously. They can use the computer. They're actually usually much better than most of us in computers. Think of people who are blind, for example, they can use the phone. They have all the software needed to text to speech, speech to text, etc., so they could use both a computer and a phone. The same applies for somebody in a wheelchair and everything else.

Actually, I found out that the deaf people are the toughest group out of the seven groups of people with disabilities and yes, it's an advantage. Now we're copying and pasting the same system, the same ten we started here with the client service

department. Two other companies in Israel like AAG, Visa, and other investment houses and they find it very fascinating this kind of group.

To be frank, if you look at most groups of people with disabilities, people with physical, mental disabilities, hearing, or deaf people, or blind people, to some extent a large chunk of autism or autistic, especially in those that are high functioning like Asperger's, most of them are actually better than average than people without disabilities. Now that I believe that there are people with disabilities, that's another issue. They are better because they have high motivation to work. the retention is very high. They do not tend to switch jobs every six or 12 months. They're very loyal both to the people who hire them and to the organization as a whole.

Robbie Gringras: It sounds like it's all so very logical, like it makes good business sense and good social sense, so why did you need to connect to the JDC and to the Greater Washington Federation through the JDC? What was the need to set up a specific NGO to push this forward at "Esek Shaveh"? You'd think it would just take off like wildfire.

Avner Stepak: Unfortunately, it sounds easy, logical as you said. By the way, if it wasn't logical, it wouldn't work, that's for sure. Obviously, reality is a bit more complicated. Basically ...

Robbie Gringras: Dammit. It always is, isn't it.

Avner Stepak: Yeah, basically, you have two strategic problems, one on the men's side, and one on the supply side. On the corporate sector, I would say in general, a lot of us that work in the corporate sector, no matter what level, we suffer from prejudice. We suffer from, I would say, the fear of those people, maybe they will sue me because if I want to fire them, what happens? They will go to sue me because I fired them for their disability, etc. They probably cannot really function as regular employees. They will probably be only a half an employee. It's not like this, like I said, in reality.

The other problem, to be frank, on the individual side and the people with disabilities side, is that many of them, I would say lack the confidence. They are lost already. There have been too many years out of the employment market. They tried earlier, in the earlier stages, let's say in their 20s, to send CVs. They didn't get any job interviews. They didn't get any jobs, many of them. In a sense, they become too alienated from this market and they lost hope. They stay at home, living from social welfare and not even trying anymore to get a job.

In between the supply and the demand, you have the intermediates, which are basically about 1000 people in Israel with a profile of social workers. They've been working for either government agencies like "Bituach Leumi" National Security, or what we call "Sherut Ha'taasuka", the employment service. Or they would be working for dozens of NGOs whose DNA is not to have people employed, but they're doing it as part of the total, the other service that they give. For example, if you look at the NGO that deals with deaf people and it does tons of social stuff for them and they also have a social worker part time trying to get them jobs.

Robbie Gringras: Mostly dealing with the fall out of not having a job rather than trying to find them the job.

Avner Stepak: Yeah. The problem with all those people, which are excellent people and obviously they have very good intentions, they're social workers as a type. They don't speak HR. They don't speak the business language so they cannot go to the HR department of a big high tech company in Israel and try to sell them the people that they accompany.

Robbie Gringras: They're not bilingual.

Avner Stepak: Yeah. This social worker who accompanies, let's say ten clients, and the clients would be let's say people with mental illness and they're trying to get them a job, but themselves, the intermediate, as I said, is a social worker who has never worked for a company, who doesn't know how it works, what exactly the HR are looking for etc. From the employer's side, to be

frank, the big corporates of Israel, they cannot work with 1000 people. They typically work either direct through the advertised jobs, or they use maybe one, two, or maximum three recruitment companies, but they would not open the door for any social worker who has say five, ten, seven, whatever clients ...

Robbie Gringras: It just doesn't fit the system.

Avner Stepak: Yeah. What we are trying to do is be kind of an integrator exactly here between the companies and the individuals through using this network of social workers. For example, if we go to a company ...

Robbie Gringras: When you say we ...

Avner Stepak: We at "Esek Shaveh", of course.

Robbie Gringras: At "Esek Shaveh".

Avner Stepak: At "Esek Shaveh".

Robbie Gringras: And that fits in with the JDC, the Joint ... How does that fit?

Avner Stepak: I approached the JDC. To be frank, it was due to a very successful previous venture I had with JDC, which started ten years ago. It was "Midot", another nonprofit that deals with a variation of nonprofits in Israel. At that time, I must say, I was highly surprised at how we could actually open a company which was set 50/50 between JDC and Meitav. It was a not for profit company, of course.

Robbie Gringras: Hang on, what was the surprise? The surprise that it would ...

Avner Stepak: The surprise is that the company, a business company in capital markets could get together with the JDC, which is basically a nonprofit organization, philanthropy, and it works. It works not just in setting up a nonprofit, but managing it.

Robbie Gringras: Nice surprises.

Avner Stepak: Yeah. The board level and everything. We got along very good. It was only natural for me when I had this idea with employment of people with disabilities to come again to the JDC and the JDC I would say is also a very strategic player in this market of people with disabilities. They're already known for that. It was the natural address, I would say, to form this joint venture.

I went together and I offered them to join and then they said immediately that they liked the idea and they offered that we get together with the Ruderman fund, which is also a big supporter of Israel in general and JDC programs specifically.

Robbie Gringras: They work with people with disabilities.

Avner Stepak: And work a lot with people with disabilities. They invest tons of money in this very important issue. Then the ministry of economics at that time also joined because they had this platform of JDC. We're like full partners in this nonprofit with JDC leads practically.

Robbie Gringras: Which would automatically lead you to assume that it would fail with so many different people getting ...

Avner Stepak: Listen, I remember my first meetings on the issue about two years ago with JDC. They said let's get the Ministry for Economics involved. I said, "Listen, I know how it is to work with JDC. I already found out the way to work, but a government office, that's a big headache and to have four partners in general is not easy obviously to manage." Then they said, "They can bring X money and they're good with management and they're actually quite constructive and they let the things really work and don't worry too much, but will take time. It will take 15 months instead of six months to set up a new nonprofit." I said, "You know what? It's worth the price we're paying." I'm very happy that that the Ministry joined us because it's important to have the government involved in such a venture and not just philanthropy in the corporate sector.

Robbie Gringras: Would you say that these kind of moves, is there anything specifically Israeli about this? Are there other companies around the world that you're learning from or who are learning from you?

Avner Stepak: Well, we are looking at things that have been done outside of Israel. Obviously we didn't invent the wheel here, but I must say that something exactly what "Esek Shaveh" does in Israel, I don't see. There are many organizations that endorse employment of people with disabilities around the world. The Zero Project of the UN, which we are also friends with, I'll say it this way, but to some extent, we also have some local issues that are really the Israeli market that are not necessarily the same that you would see in the US, for example. Here a lot of those big companies are unionized. You have labor unions. I think you have less in the US. By the way, it's to the benefit of people with disabilities. I don't see it as an obstacle. We have some new regulations in Israel, which are not necessarily seen in every country that every large employer in Israel that employs over 100 people must have at least three percent of people with disabilities employed. In the public sector it's even five percent. All these new laws are also...

Robbie Gringras: Specific Regulations.

Avner Stepak: We are very recently, January 17, another new law that requires all government bids when they work with suppliers. In order for you to supply things to the government, you must prove that you employ a certain amount of people with disabilities, which is another big reform.

All these things both on the regulation side and the nonprofit organization side like "Esek Shaveh" are moving those strategic issues from employment of people with disabilities toward a solution.

Robbie Gringras: I hear you using the word strategic a great deal and this ideal that this is a system and a society-wide move, it seems to be this shift from what people talk about "Tzedakah" charity to "Tzedek"- to justice.

Avner Stepak: Yeah.

Robbie Gringras: This move from me handing out a five or me handing out a couple of dimes to the person who needs it to across the country shifting the way that things work.

Avner Stepak: Yeah, I think it's really an issue of human rights. It's not an issue of charity. Basically the right to be employed is something very basic that everybody should have whether he has a disability or not. I don't greatly like the fact that it's driven by regulation. I would like the business sector to wake up on it's own, but ...

Robbie Gringras: To act logically, as we said.

Avner Stepak: Yeah, but it will get there, I'm sure.

Robbie Gringras: Fantastic. Do you have any links with Greater Washington.

Avner Stepak: I have a brother who works there and lives there for like 15 years in DC. Is that also a link?

Robbie Gringras: That sounds like a link to me.

Avner Stepak: He used to work for Diane Feinstein in the democratic party for many years. He worked for the party itself, for the democratic party.

Robbie Gringras: Have you visited?

Avner Stepak: Oh yes, of course. I get at least once a year to visit my brother. He comes here. I do have some relations over there.

Robbie Gringras: We've come to the end. This has been fascinating.

Avner Stepak: Nothing on figure skating and we're at the end? Oh, I'm insulted.

Robbie Gringras: Okay, I wonder whether there's something symbolic about the way in which you yourself are actually quite known for the fact

that as well as being a successful business person and as well as being a successful social entrepreneur, you're also known for your leisure pursuits.

Avner Stepak: Yeah, figure skating. I'm a figure skater. That's where I met my wife when I was 15 years old, by the way.

Robbie Gringras: Good move.

Avner Stepak: In Israel, yeah, that's a very typical Israeli story. I'm laughing, of course.

Robbie Gringras: Cause most Israelis tend to meet their spouses on the skating rink.

Avner Stepak: People assume I'm Russian or something. I figure skate every week, four times. I love figure skating.

Robbie Gringras: And there's nothing symbolic about the fact that you smooth things over that you, I don't know if it will quite work, that one, but I'll give it a try later.

Avner Stepak: Thank you very much. Bye Washington.

Robbie Gringras: As I wait for the elevator to take me back to ground level, I'm again struck by what an honor it is to meet such amazing activists. Avner Stepak is a real SJW. He's the ultimate Social Justice Warrior. Seriously. In the Jewish world, when we mean charity, we tend to use the Hebrew word "Tzedakah", but charity isn't all that good a translation of the Hebrew "Tzedakah" because charity comes from the Greek word Caritas, which means love and compassion. The Hebrew word for charity, "Tzedakah" comes from the word for justice, "Tzédek"- When we mean charity, we say justice.

A woman called Diana Ginsberg, another great Israeli leader in social justice, once taught me the difference between doing "Tzedakah", charity, and doing "Tzédek", doing justice. "Tzedakah", what we mean by charity, is about supporting wonderful nonprofits doing great work for those in need, but

“Tzédek”, justice, justice is about trying to change a society in which there are those in need in the first place. Avner is going further than “Tzedakah” charity. He's insuring justice.

I'm proud to know that you guys, the members of the Jewish Community of Greater Washington, through your support of the federation, have got his back. The Jewish Federation of Greater Washington shares the belief that progressing toward full inclusion strengthens the entire community so you should know that as part of their commitment to disability inclusion, the Jewish federation has developed the inclusion planning tool, which provides a customized guideline for all organizations striving to expand their inclusive efforts so that everyone feels invited and encouraged to participate in Jewish life. To find out more about federation's inclusion planning tool, go to ShalomDC.org. The Jewish Federation of Greater Washington is working in partnership with Jewish social service agency's specialized employment department to increase disability inclusion in our area. If you're interested in learning more about participating in an internship program or employing individuals with disabilities in our community, please contact Lisa at www.shalomDC.org/disabilitiesandinclusion, and thank you for listening. This podcast is part of the Imagine Israel initiative is brought to you by the Jewish Federation of Greater Washington and hosted and produced by me, Robbie Gringras of Makom. You can find us on ShalomDC.org/imagineisraelpodcast.