

## **What's Next: Big Payoffs from Small Savings**

By Suzie Boss

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# Action What's Next

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By SUZIE BOSS



## ONLINE GAMING

### Game-Changers of the World, Unite

► As any comic book reader knows, the citizens of Gotham City have a handy way to call for help. Just power up the Bat-Signal and Batman will swoop to the rescue. It turns out that superheroes-in-training are just as ready to answer the help call in communities around the world. A new online game called *Evoke*, promising “a crash course in changing the world,” had attracted more than 13,500 players from 130 countries soon after it launched in March. Their mission during the 10-week game: Learn about social innovation strategies to solve global crises—and then put their own good ideas into action close to home.

*Evoke* is intended to leverage the enormous popularity of online gaming to engage a broader audience. The game grew out of conversations between African university leaders and the World Bank Institute, said Robert Hawkins, senior education specialist for the institute. Educators in Africa are eager “to prepare their young people to think more creatively about solutions to issues in their own communities,” Hawkins says. That’s challenging in an educational system that “emphasizes rote learning over innovative thinking.”

Enter Jane McGonigal, award-winning alternate reality game designer and director of game research at the Institute for the Future. McGonigal’s specialty is designing games that bring thousands of players together online to focus on a real-

*In the online game Evoke, a team plans innovative solutions to an energy shortage in Rio de Janeiro.*

world challenge. Unlike role-playing games where all the action is confined to virtual worlds, McGonigal’s games are designed to transfer insights from the screen into reality.

Through *Evoke*, McGonigal aims to give players a place to hone their “superpowers,” such as collaboration and creative problem solving, to address issues like food security or access to clean drinking water.

Each Wednesday during the 10-week run of the game, players received a new mission. In gamer parlance, this was the Urgent Evoke. “Evoke means an urgent call to innovation,” McGonigal explains. Players followed the narrative thread of a graphic novel written by Kiyash Monsef and illustrated by Jacob Glaser. Players earned points by sharing their ideas in blogs or videos, and could also invite feedback from fellow players. A leaderboard tracked the quest for points.

Although McGonigal designs games “where everybody wins,” there were stakes associated with *Evoke*. At the end of the game, about 20 of the top players were to receive invitations to work with mentors and funders to put their innovative ideas into action. Hawkins is also planning a fall conference in Washington, D.C., for *Evoke* leaders. The World Bank Institute has invested \$500,000 in *Evoke*, including funds for a postgame evaluation.

Just a few weeks into the game, the number of players was nearly triple what the World

Bank Institute had hoped for, Hawkins says. About 10 percent of players were from Africa. To accommodate players without high-speed Internet access, a version of *Evoke* was available for playing on mobile phones.

What’s next? “We’re already getting requests for a rerun or a second season of *Evoke*,” Hawkins says. Translation of the English-language game is also a possibility. ■

## MICROSAVING

### Big Payoffs from Small Savings

► During a volunteer stint in Ghana two years ago, Dylan Higgins got a close-up look at microlending. His job as a Kiva Fellow was to interview rural entrepreneurs who are improving their lives with the help of small loans. He heard plenty of success stories but was surprised by a recurring theme. Many borrowers told Higgins that, much as they appreciated the loans, “they were seldom introduced to savings products.”

At the same time, says Higgins, “I was looking back to the United States. Our economy was on the precipice of collapse because of an overreliance on debt. That was the lightbulb moment for me. I decided to do something to expand the conversation from lending to savings.”

Back home in Seattle, Higgins cofounded a nonprofit called SaveTogether. The organization aims to foster the savings habit among low-income Americans. Like Kiva, SaveTo-

gether uses social media tools, an online platform, and the power of storytelling to solicit small donations from “everyday philanthropists.” Instead of funding microloans, however, donations to SaveTogether are funneled into matched savings programs through a network of nonprofit partners committed to fighting poverty.

One successful saver, Adriana, is a mother of two from San Francisco. She wanted to buy a personal computer to help her 13-year-old son with his homework. She opened a matched savings account with the Earned Assets Resources Network (EARN), began making small monthly deposits, and agreed to share her story on the SaveTogether site. Her personal savings of \$500 grew to a \$1,500 nest egg, thanks to matching funds from SaveTogether and EARN. She updated her story to describe how the experience had turned her sons into regular savers, too.

In its first four months, despite a tough economy, SaveTogether raised \$10,000 from 120 donors. Higgins expects to scale rapidly as partners join the network, bringing SaveTogether into more communities. “We piggyback off the work of our partners,” he explains. Partners do the legwork to screen individual savers and often provide them with financial literacy education.

Donors will respond to savers’ personal stories, Higgins predicts, “because these are people who are putting their own skin in the game. Often, they are fighting day to day to make ends meet. Through this program, we get to see their transformation. They begin to recognize, ‘I have a future, and I want to take steps to prepare for it.’ That’s what saving is all about.” ■

#### HEALTH CARE

## Containing a Global Health Care Crisis

► Whenever Elizabeth Sheehan drives into Boston, she makes a mental note of how many shipping containers she spots near the harbor. “There’s a wall of them, and some haven’t moved in months,” says the Massachusetts resident. If Sheehan gets her way, many of these surplus metal boxes will soon be transformed into clean, efficient health care centers outfitted to serve the most vulnerable people throughout the Caribbean, Africa, and Southeast Asia.

That’s the idea behind Containers to Clinics (C2C). Sheehan, a physician’s assistant with a decade of health care experience in the developing world, founded the nonprofit in hopes of “delivering lifesaving medicine and health care to the last mile.” She has seen what happens when there is no access to basic medical care. “The most vulnerable populations—rural women and children—die in droves,” she says, often from treatable illnesses like diarrhea and pneumonia.

The prototype C2C design, developed in collaboration with sustainable building specialists and public health experts, combines two retrofitted containers in an “L” shape. One side contains private, well-lighted examination rooms and basic diagnostic equipment; the other houses a pharmacy and medical laboratory. Solar-powered fans keep the metal boxes from overheating, and a canopy offers shade for waiting patients.

C2C unveiled its prototype design late last year, just before the earthquake struck Haiti in January. By spring, the first unit

was loaded on to a ship bound for Port-au-Prince. Post-disaster medical care “doesn’t have to be delivered under a tent, with people’s feet in the mud,” Sheehan insists. “Our model offers a clean place to deliver health with dignity,” whether it’s in a disaster-relief zone or in a poor rural community.

Once the pilot phase is com-

ing at partnerships with existing NGOs and government ministries” to ensure a steady supply of medical staff. The retrofitted containers could also be used as classrooms where local residents would be trained as community health workers.

The best solutions to fill the rural health care gap will come about through collaboration



*Used shipping containers are converted into health care clinics that can be easily transported to the developing world.*

pleted and the design gets fine-tuned, C2C could expand rapidly. Surplus shipping containers are already scattered around the globe. “With the downturn in trade, they have become an eyesore,” Sheehan says. She envisions developing a C2C kit so that these abandoned containers can be retrofitted on-site in developing countries. The kits will create economies of scale, bringing down the cost.

Lower-cost clinics alone won’t fill the health care gap, Sheehan acknowledges. “We know that staffing will be our biggest challenge. We are look-

with local stakeholders and attention to cultural traditions, Sheehan adds. “I have no interest in striding into a community with my cool idea. We won’t go anywhere unless the community wants us.”

“C2C really captures the imagination—an entirely new clinic in a box,” says Meg Wirth, global health expert and founder of Maternova, which promotes innovation for maternal and infant health. “The fact that C2C is not just a facility but is also linked to a program is what really makes it promising,” Wirth adds. “The C2C concept provides the potential for linking smaller products up front—rather than sending them separately and hoping they all end up integrated as envisioned.” ■

## Unreasonable and Ready

► Jehan Ratnatunga, a 26-year-old Australian, thinks the best strategy for underwriting water sanitation projects in the developing world is to launch a non-profit toilet paper company called Who Gives a Crap. Silly? Perhaps. But the idea proved just intriguing enough to earn Ratnatunga a spot as one of 25 fellows in the first-ever Unreasonable Institute taking place this summer in Boulder, Colo.

Some 284 applicants from 46 countries vied for the chance to take part in this new social enterprise incubator. They first had to earn their way—and demonstrate their entrepreneurship chops—by competing for sponsors in a social media

marketplace. Ratnatunga's venture was one of the first to get funded, thanks to 228 sponsors who contributed a total of \$6,500 to kick-start his idea.

Daniel Epstein, one of four founders of the Unreasonable Institute, says the program is intended to fill two critical gaps facing many young social entrepreneurs: mentoring and access to capital. High-profile mentors who have signed on to help this summer include Bob Pattillo, founder of Gray Ghost Ventures; Dennis Whittle, CEO of GlobalGiving; Kjerstin Erickson, founder of FORGE; and David Bornstein, author of *How to Change the World*. In August, at the close of the institute, fellows will pitch their ideas to an audience of potential funders and philanthropists.

Although solutions proposed by Unreasonable Institute fellows

are literally all over the map—from housing solutions in Peru to sustainable energy to power all of Malawi—they do share common features. “They have to have a design intention to be financially self-sustaining,” Epstein says, “and an idea that could meet the needs of a million people.” That goal may sound unreasonable, but Epstein says it could be reached through replication of a scalable idea. “We don’t require our entrepreneurs to reach a million themselves, but we hope they develop models that could have that impact.”

Another common feature is an intimate understanding of the intended audience. “We ask people first, what need are they trying to address? And then, how do they know that need? We want to see direct interaction with those markets,” Epstein says. One fellow, for example, “is a former

child soldier from Liberia working on an initiative for child soldiers. He has an empathetic understanding of his audience.”

The biggest contingent of fellows comes from India and Pakistan. That reflects the Unreasonable Institute’s relationships with social entrepreneurship organizations such as Ashoka and Endeavor. “Those are our pipeline partners,” Epstein explains, “and they have strong connections in those regions.”

One of the summer mentors is Elmira Bayrasli, vice president of partnerships and outreach at Endeavor, which supports high-impact entrepreneurs in emerging markets. She sees the Unreasonable Institute as a new resource for early-stage innovators “who have a desire to take an idea to scale. This could help them fulfill that vision.” ■

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