

# **Skill up!**A FutureLab Europe Project

Project brief

July 2017

Project team:

Dimitrie Mihes Stine Navarsete Violetta Tsitsiliani

### **Table of contents**

Executive summary	3
1. Introduction	5
1.1 Scope of the project	6
1.2 Project implementation	7
2. Workshop discussions	11
3. Conclusions	16

#### **EXECUTIVE SUMMARY**

This project was conceived during the 2016 edition of the FutureLab Europe programme in Brussels, under the "Skills and labour market" thematic area of ideas on how to empower the youth in Europe. Having witnessed first-hand the impact of the 2015/2016 Syrian refugee crisis on the societal fabric in two of the most affected European countries, Greece and Norway, the team decided to focus its activities on young refugees, which have come to Europe during the current crisis or in previous years. The project team received funding and support from the NEF foundation to hold two workshops, one in each of the aforementioned countries, with young refugees, asylum seekers and immigrants as participants and, subsequently, document the findings in a report, accompanied by a video.

The findings from our two workshops in Greece and, respectively, Norway, attended by young asylum seekers, refugees and immigrants revealed a dynamic, yet vulnerable community, whose members aspired to have the opportunity to use their skills and ideas to their full potential so that they could become fully functional members of their host communities. We proposed that they could channel their resources through business platforms, specifically social enterprises, where they could use their unique competitive advantage, such as knowing their community's needs or leveraging a strong social capital, to empower themselves and their peers. During the workshops, experienced local social entrepreneurs helped them to better understand how to transform their competitive advantage into marketable services or products, but the discussions also revealed the constraints which the young refugees were facing in the host country.

We found that the language barrier, the host country labour market constraints and the difficulty of acquiring specialized knowledge about their host society by themselves proved to be obstacles in the way of organically creating mutually interdependent relationships with the locals. As such, we considered that any initiatives aimed at sustaining and deepening the process of integration of the refugees within the host country would have to tackle these obstacles first before leveraging market forces to accelerate the process of integration.

The recommendations made in this brief would see a flexible and pro-integration labour legislation in the host country, which provides early access to asylum seekers and incentivizes them to engage to the best of their capacities in the integration process. These measures would be complemented by unconditional cash transfers, which would allow the refugees to prioritize spending according to needs, as they see fit. Moreover, with a steady stream of income, the more entrepreneurial ones could start planning to set up a small business. At this point, our third recommendation, that of facilitating partnerships with already established local firms or business incubators, would come in to support the refugee entrepreneurs, either through initial administrative assistance, business advice or even through the transfer of best practices and by connecting them to bigger markets and networks of suppliers.

#### INTRODUCTION

The 2015 refugee crisis struck Europe at a time when its societies and institutions were unprepared to receive, process and integrate asylum seekers at a scale unseen in Europe since WW2. Objectively analysing these institutional dysfunctionalities is beyond the scope of this brief, but they will be addressed only insofar as they were experienced at a personal level by the participants in our project. However, some key statistics are in order to put into perspective the scale of the crisis for the two countries under consideration, i.e. Greece and, respectively, Norway.

International agencies reported<sup>1</sup> that in 2015, around 885,000 people had entered Greece, which had become one of the main points of entry into Europe by sea, through the Eastern Mediterranean route. In 2016, the number dropped to around 182,500 people. However, due to the closing of the borders with Turkey, on one side, and with the Western Balkans, on the other, in March 2016, around 63,000 people were left stranded in Greece, "often without adequate accommodation, health coverage and access to education".<sup>2</sup> This led to an increase of 339% in the number of first time asylum applications in Greece compared to 2015, reaching 49,875 applicants, or 4,625 applicants per million Greek inhabitants. Amongst European countries, the rate was second only to Germany that year<sup>3</sup>.

A similar trend was observed in Norway. In 2015, Norway received more than 8,000 asylum seekers each month, half of which were either from Syria or Afghanistan. Around 70% of the asylum seekers came between September and November, thereby overwhelming the refugee reception system. Norway became one of the countries in

<sup>&</sup>lt;sup>1</sup> European Stability Initiative, <u>The Refugee Crisis through Statistics- A Compilation for Politicians, Journalists and other Concerned Citizens</u>, 30 January 2017

<sup>&</sup>lt;sup>2</sup> ECHO, <u>Greece: Response to the Refugee Crisis</u>, July 2017

<sup>&</sup>lt;sup>3</sup> Eurostat, Asylum in the EU Member States, news release, 16 March 2017

the European Economic Area (EEA) which received the highest number of refugees per capita<sup>4</sup>. However, the number of asylum seekers dropped dramatically in 2016, owing to the restrictive measures listed above and a combination of stricter control checks enforced by the Norwegian government coupled with financial incentives for migrants to leave voluntarily. As such, Norway received in the first quarter of 2016 around 95% fewer asylum seekers than in the last quarter of 2015, which translated into 31,145 asylum seekers for the whole of 2016. However, only a part of them will be given asylum, but the process is expected to be lengthy, since there already is an existing backlog of applications from refugees who arrived prior to 2015. Nevertheless, based on estimations from Statistics Norway, around 15,500 of those who applied for asylum would be granted protection and would remain in Norway.

#### 1.1 Scope of the project

We believe that, despite existing efforts undertaken by state, public and private organizations to integrate young refugees into host societies and to help them reach their full potential, there still lies an enormous untapped wellspring of skills, energy and innovation among these communities. We also believe that providing these communities with opportunities to leverage these resources would empower them to live freely, in dignity, without requiring assistance from humanitarian or governmental organizations and would accelerate their integration into host societies through non-distortionary market forces.

As such, we considered that exposing young refugees to the concept and practices of social entrepreneurship would help them frame the obstacles they may be or may have

\_

<sup>&</sup>lt;sup>4</sup> Statistics Norway, From asylum seeker to refugee – before and after the crisis of 2015, 02 February 2017

faced into opportunities for business ventures which could earn them income while also tackling some of their community's pressing issues.

The project had two aims. On the one hand, we wanted to get a glimpse in the life of young refugees living in Greece and Norway, from their personal point of view, to better understand how the context in which they find themselves in affects their perspectives to lead a fulfilling life as an integral member of society. On the other hand, we hoped that by sharing their stories, concerns and hopes with like-minded people, the young refugees would be able to zero in on common issues and could brainstorm solutions for these problems, which they could then structure into viable business ventures with the help of our partner social entrepreneurs.

#### 1.2 Project implementation

To achieve the stated objectives, the team organized 2 workshops, in Norway and, respectively, Greece, which brought together young people from refugee or immigrant communities in order to learn about their aspirations, what stands in their way and what solutions they see to overcome these problems.

The team wanted to foster the principle and practices of social entrepreneurship into participants and brainstorm with them ways to translate their ideas into projects/initiatives which could help them earn a living while helping out the community. Experienced local social entrepreneurs were invited to weigh in with their expertise into the basics of starting and running a social enterprise and to help the youth distil some of their ideas into workable projects.

#### Greece

In Greece, the project team partnered up with <u>The Language Project</u>, <u>Impact HUB</u>
Athens, Techfugees, ChangeMakerXchange and Generation 2.0 for Rights, Equality

& Diversity to organize the local workshop on April 29th 2017 in Athens, in a conference room made available by Impact HUB Athens.

To reach the target audience, the team organizer in Greece made an open call through closed social media groups and through the private networks of the partner NGOs. Although many answered the call, it was decided to exclude a large part of them because they spoke neither Greek nor English and, due to budgetary and technical constraints, the team could not supply enough interpreters to accommodate all the language combinations. Furthermore, out of those chosen, many cancelled their participation at the last minute, while others came without registering in advance. In the end, the workshop was attended by 14 young refugees and immigrants, supported by 11 Greek social entrepreneurs. The latter were representatives or founders of social enterprises such as the social inclusion media company Solomon, the education networks Study in Greece, RefGR, the Hope School, the social incubator Youthnest, the cultural company Peripatos, the cleaning company LaGrace ΚοινΣεπ (run by immigrants and refugees), and the Chimopoieio, a fruit juice bar. In addition, the team organizer in Greece was present to manage and supervise the workshop, along with another facilitator, while 2 professional interpreters were brought in to tackle the language barrier.

Most attendees were asylums seekers who arrived in Greece during the most recent wave, while the minority were 2nd generation immigrants and refugees. The majority of attendees were of Syrian citizenship and the others came from Iraq, Afghanistan, Egypt, Iran and Congo. Most participants (70%) were living in private accommodation in Athens and the rest were living in camps. In terms of gender balance, the percentage of men was higher than women, approximately 60% men and 40%

women. The majority were working as interpreters or intercultural mediators. The rest were working in temporary jobs, such as handymen, cooks, cleaners etc.

However, regardless of their language abilities (some spoke Greek very well, while others had just arrived in Greece so they had no notion of the language) all of them had expressed that they were facing problems in finding a job in Greece or had inadequate knowledge of how to start a business venture.

The workshop started with a brief presentation of its objectives, after which the team organizer explained the workshop's outline and the social entrepreneurs introduced themselves. Participants were then assigned to one of three discussion groups according to their preferred area of entrepreneurial focus:

- Language
- Food
- Co-ops (Cooperatives)

Participants then brainstormed and discussed their entrepreneurial ideas with the social entrepreneurs around the table.

#### Norway

For the workshop in Norway, the team partnered up with Impact HUB Bergen. The workshop took place on Saturday, June 3rd, 2017 in Bergen from 11.30-16.00, at the Impact Hub Bergen. The team member who organized the event made an open call through private networks, but mainly through NGOs in the Bergen area who have had previous experience working with young asylum-seekers and refugees. Similar to our Greek workshop, the main problem the team faced in Norway was the unpredictability of participant attendance, even though they had confirmed their participation and the project team maintained regular contact with them before the workshop. Problems notwithstanding, 11 out of 15 invited participants did show up eventually. The

workshop discussions were facilitated by Silje Grastveit, an experienced social entrepreneur and founder of Impact HUB Bergen. In addition, our team member in Norway supervised the workshop and a photographer filmed and took photos throughout all sessions.

The participants in our Norway workshop were mostly from Eritrea, Ethiopia, Somalia and Egypt. Most of the participants were asylum-seekers with only two (02) being immigrants or 2nd generation asylum-seeker. The participant age ranged between 20 and 30 years old. Women made up the majority of the group. The participants lived either with their families or in foster families (Norwegian), or alone in temporary residencies.

The majority of participants were studying in Norwegian schools, as part of the official Norwegian integration process and were also working in their spare time, to gain professional experience and language training. Some of them were in the early stages of starting an entrepreneurial venture, working in parallel in temporary jobs such as football trainer, cleaner or sports instructor.

The first part of the workshop was led by the project team member, who introduced FutureLab Europe and the Skill Up! project to set the agenda of the day. Each participant then presented her/himself and shared their background stories and their expectations for the workshop. The workshop subsequently continued with a plenum discussion which gave the participants the opportunity to describe their personal experiences of being an asylum-seeker or immigrant in Norway today. Questions included:

 What are the main challenges of getting access to the labour market in Norway while being an asylum-seeker or immigrant?  What are the main challenges or obstacles refugees and immigrants face when trying to integrate in the Norwegian society?

The challenges were discussed and collected and the participants were split up into two groups. Silje, the facilitator and social entrepreneur, then introduced the concept of social entrepreneurship and how it could function as a tool to develop creative solutions to specific problems and then turn them into viable projects that can make a difference for other young people facing the same circumstances.

With this knowledge at hand, the groups started to search for hidden opportunities within the challenges identified. Participants brainstormed and discussed different ideas by using the tools of social entrepreneurship and a canvas business model.

#### **WORKSHOP DISCUSSIONS**

#### Greece

The discussions between participants centered on what obstacles they faced in their lives which have impeded them, or were perceived as such, to use their skills and energy at maximum capacity within their host countries. The participants then brainstormed, with the guidance of the experienced social entrepreneurs at each workshop, how they might empower themselves and their communities to remove these obstacles by leveraging their skills through market forces.

The young refugees in our workshop in Greece shared similar concerns about their future. They did not know when, where or whether they would be moved to a new location. This uncertainty kept their lives in limbo, as they did not see the use of planning for the long-term, nor of investing time, energy and resources in the present, knowing that their investment could go to waste. Moreover, they did not know where best to invest these resources, as they had little understanding of Greek society and

could not benefit from adequate support from the local community liaison officials, such as specialized intercultural mediators or interpreters, to help them overcome the cultural barrier and to facilitate their daily communication with the host community or with the authorities. As such, they were discouraged from efforts which would have helped them integrate faster into Greek society, such as spending time and money to learn Greek.

The subsequent brainstorming with the Greek social entrepreneurs helped the participants to transform these problems into opportunities. The participants were asked to leave aside concerns for the future and to be proactive in addressing the problems they were facing now. The entrepreneurs trained them to have a problem-solving mindset and they explained how establishing partnerships can provide the necessary tools and skills to find a solution.

## Box 2.1. Example of a social initiative already implemented by one of the participants

Deyaa Orfali is a well-educated refugee from Syria, in his mid-twenties. He arrived in Greece in 2016, during the Syrian refugee crisis. In his first week in a refugee camp in Athens, he decided that he would dedicate his time to solve what he identified as a very urgent need: education inside the camps. After one year in Greece, he established the *Hope School* which offers daily classes for children living inside one of Athens' biggest refugee camps, Skaramagkas. Nowadays, the school works with more than 15 volunteers, who teach languages, mathematics, physics and music. Deyaa spends his day running the school without receiving support from local NGOs and the Greek government. His vision is to offer access to education for all refugee children living in camps in Greece, even when they are waiting to be relocated or to receive asylum.

The participants had to articulate their ideas and list potential pitfalls and other collateral aspects which would have to be addressed before putting their business idea into practice. Finally, they developed the following ideas:

- Language group: translations from rare languages- capitalizing on the variety of language skills they have, this group came up with the idea of offering certified translations of "rare" languages as their "unique selling point". They based their business model on teaming up with peers with the necessary language skills to translate from rare languages into Greek and/ or English. They would charge different rates, depending on the complexity of the document, but also according to the client's background. In the case of refugees, they would apply no charge.
- Food group: catering services with home-grown food- these participants had previous experience in agriculture, so they came up with the idea of growing vegetables on their own instead of buying them from the supermarket and then setting up a catering service to sell the vegetables at social events. With land prices around Athens not being particularly high at the moment, participants explored the prospect of buying a piece of land to start growing their vegetables. Growing lettuce, for example, would prove quite easy and could even be done in the city, as many houses had a small patch or house garden.
- Co-op group: timebanking- the co-op group was inspired by the model of time-banking, which consists of offering a service in exchange for "time credit", to be used for another service/product without relying on money. A structured time-banking service can offer a more efficient and inclusive forum to organise this exchange of services, so the roundtable decided to set up, as a trial, a virtual office to enable people to declare their offers and needs online.

Among the barriers, lack of financing and bureaucratic constraints topped the list. On the one hand, participants argued that it would be **difficult for them to access**  financing to start their own business. This was especially relevant for those with previous experience in agriculture who wanted to use their skills to grow vegetables and sell them, but could not raise enough funds to take advantage of the low prices of arable land in Greece to buy a plot for their venture. On the other hand, the language group was concerned about the bureaucratic complexity of applying and receiving authorization to offer certified translations which could be used as official documents. Nevertheless, participants agreed that one the workshop's main achievements towards enabling them to overcome these barriers was that it brought like-minded youth to the same table to share ideas, find solutions and establish a network through which they could implement their projects. Additionally, the participants were now connected with the local social entrepreneurs, who would provide advice and assistance to their projects as "mentors".

#### **Norway**

One of the main challenge and obstacle raised by the participants in the Norwegian workshop was the language barrier. Many of the participants found it difficult to join the labour market in one way or another even if they could speak English, so they had spent a lot of time learning Norwegian. Additionally, similar to their Greek peers, they found it difficult to overcome the cultural barrier with their host community. Many of the participants had problems in understanding the codes and cultures in Norway which made them feel insecure about applying to jobs or cooperating with Norwegians for assistance or joint ventures. This, in turn, hampered their efforts to build a network with the host community members.

The participants also highlighted the fact that the official integration processes conducted by their host authorities were **not properly assessing their existing skills,** leading to redundancy. For instance, the participants had to attend a Norwegian

high school even though they were educated at the same level in their home countries. Moreover, they had to take IT&C courses for beginners even though they were already comfortable in using computers and phones. The participants felt that these inflexible processes, coupled with few opportunities for development due to the language barrier and to a lack of a social and professional network, reduced their motivation to engage pro-actively with their host community.

In trying to find solutions to overcome these issues, participants agreed that for the more technical problems, such as language skills, simply attending language courses yields substantial results. However, for non-specific issues, such as coping with an unfamiliar society as a vulnerable outsider, participants found that being connected to fellow youths and learning that they face similar obstacles provides them with a sense of comradeship, which raises their morale and boosts their self-confidence. Also, many of the participants found it motivating that they were actually invited to such a workshop by Norwegians and that this in itself made them feel more confident and eager to develop their own ideas.

The social entrepreneur and facilitator of the workshop, Silje Grastveit, first helped the participants to brainstorm freely on different topics and ideas, showing them how keeping an open mind leads to identifying unexpected problems and solutions. She also showed them strategies on how to turn challenges into opportunities and potential solutions. The participants were introduced to the "Business Canvas model", through which they structured their business idea, assessed all the aspects of the project, including potential obstacles, expected outcomes, short and long term goals and what resources were required. The participants in the Norwegian workshop came up with the following ideas:

- An Eritrean-Norwegian café- a café where young asylum seekers, immigrants and Norwegians come together to share personal stories and experiences. The aim was to create an arena for debate, discussions and learning about different cultures. The group was invited by Impact HUB Bergen to use their office space to implement the project in the coming months and evaluate if it could be scaled up as a standalone initiative.
- A cultural after-school activity centre- a place where immigrant children can
  come after school with their parents and meet Norwegian children and their
  parents and do homework together. Participants considered that finishing every
  day with a fun activity would boost the confidence of the children and would
  also build bridges between host and immigrant families.

Finally, it was decided that the project team create a common Facebook group, where the participants in the Norway and Greece workshops could connect to share ideas and best practices among themselves and with the social entrepreneurs.

#### **CONCLUSIONS**

We found that the needs expressed by the workshop participants can be summed up under the concept of "empowerment". One of the main ways identified by participants to become empowered was by being self-reliant, as in knowing how- and being allowed, under their own terms- to generate their own solutions for the unique problems they face. Many participants were already hoping and trying to start a business venture to solve some of those issues and we, together with our partner social entrepreneurs, helped them to structure their ideas into viable projects they could now try to implement together with other like-minded participants.

Based on the findings from the workshops, we consider that there are three (03) highimpact policies which would encourage and best support young migrants, refugees and other members of vulnerable communities to become self-reliant through market activities: a) unconditional cash transfers; b) pro-integration labour legislation; c) partnerships with established firms.

#### Unconditional cash transfer

A cost-effective method of supporting vulnerable communities living in places where markets function is to provide them with sums of money adjusted to circumstances, in the form of a lumpsum or as constant flows of revenue, without any strings attached. The beneficiaries would have complete control over how and where they spend the money and, thus, would have the incentive to spend it efficiently and to prioritize according to their own idiosyncratic needs. The European Commission's ECHO<sup>5</sup> and the UNHCR6 have already rolled out cash-assistance programmes in Greece as humanitarian aid to support refugee communities to cover their basic needs as they themselves see fit.

However, aid agencies could step up their support for vulnerable communities to help them to become self-reliant by extending their cash-assistance programmes to include small-scale financing for business ventures with a social dimension within the community. Moreover, host governments could team up with the fintech sector and provide it with a supportive institutional framework so that fintech companies can use their flexibility to provide quick financing for viable social projects which traditional banks would not approve.

 <sup>&</sup>lt;sup>5</sup> ECHO, <u>Greece: Response to the Refugee Crisis</u>, July 2017
 <sup>6</sup> UNHCR, <u>Cash Card for basic needs: Fostering dignity and self-reliance of asylum seekers in Greece</u>, 28 April 2017

#### **Pro-integration labour legislation**

We consider that the set of legislation which governs the access and relationships of asylum seekers and immigrants on the labour market in their host country can accelerate the process of their integration into the host society if it facilitates the exchange of skills and ideas between the newcomers and the locals. This could be done by allowing for quick access to the labour market for refugees and asylum seekers, which would prevent their skills from eroding or becoming obsolete and would enable them to quickly become self-reliant. Moreover, they would start to build personal and professional networks with the locals, which would provide even more opportunities for personal development and would increase the benefit that employment has on the speed and extent of their integration (and acceptance) within the host society.

Nevertheless, such flexibility on the labour market should be accompanied by active measures enforced by the relevant state authorities, and preferably in coordination with civil society, to incentivize refugees/asylum seekers to acquire the tools they would need to fully cope within their host society. As argued by the workshop participants, the language barrier and inadequate knowledge of the host country are the obstacles which impedes them the most from realizing their true potential. This argument was confirmed by a joint survey undertaken by the OECD and the Association of German Chambers of Commerce and Industry together with the German Federal Ministry of Labour and Social Affairs<sup>7</sup> among German employers, which found that "insufficient language skills were the most frequently stated reason for not hiring asylum seeker and refugee applicants for jobs (61%)". As such, to encourage refugees to invest resources in learning the local language, quick access

\_

<sup>&</sup>lt;sup>7</sup> OECD, Finding their Way- Labour Market Integration Of Refugees In Germany, March 2017

to the local labour market should be conditioned on acquiring knowledge of the language and host society which, in turn, should be made easily accessible through free language courses. A case in point is the newly adopted (August 2016) Integration Act in Germany, which facilitates early access to the labour market for asylum seekers and provides some certainty for local employers to hire the asylum seekers. It also expands the use of "Integration courses", consisting of mandatory language training and civic orientation, to incentivize the newcomers to get the most out of their training by, for instance, conditioning the granting of permanent residence permits on "integration outcomes", such as progress in learning the language. 8

#### Partnerships with established companies

The participants in our workshop were enthusiastic to use their skills, energy and ideas to create platforms, such as social enterprises, through which they could help themselves and their peers to become self-reliant. However, they had no experience in setting up a corporate structure, nor in managing it or delivering the products/services to the market, at a standard of quality which the customers would expect in their host country.

We consider that young refugees who gain the right to operate a business in the host country would be able to surpass these obstacles faster and at a lower cost through partnerships either with already established local firms or with local business incubators. As such, public-private arrangements between host governments and these established entities which encourage partnerships with refugee-owned businesses can be a promising way to support refugees to become self-reliant and thus accelerate their integration process.

-

<sup>&</sup>lt;sup>8</sup> OECD, <u>Finding their Way- Labour Market Integration Of Refugees In Germany</u>, March 2017

Firstly, working in partnership with established local firms would facilitate the transfer of best practices, of operational processes and corporate culture to the refugee-owned enterprise. This would ensure that the new companies would save costs on seeing what works in the host country through trial-and-error. Most importantly, the latter could adapt its processes/products/services and raise their standards of quality up to the point where it can integrate its activities with the established company's supply chain, thereby obtaining access to larger markets and networks of suppliers. In a telling example, Ikea, the world's largest furniture retailer, has recently teamed up with a Jordanian-based NGO, the Jordan River Foundation, to leverage the tailoring skills of Syrian refugees living in Jordan to design and create traditional textiles, which would then be sold as Ikea products in Jordan and, later on, in Europe<sup>9</sup>. The idea is, in the words of Ikea, for "these people to be our future suppliers." 10

Secondly, our workshops showed that, by teaming up with experienced local entrepreneurs, young refugees can better identify their community needs and transform them into opportunities to use their skills to find solutions to address them. Moreover, they were able to structure their ideas into viable projects by better understanding the constraints for their business in their respective local context. Therefore, we consider that both host and refugee communities would benefit greatly from host country private or public initiatives which would support refugees in setting up platforms to address specific needs in their community. This approach would be in this spirit of subsidiarity, whereby local stakeholders are delegated and supported to find solutions to problems at their level.

<sup>&</sup>lt;sup>9</sup> Financial Times, <u>Ikea to provide jobs for Syrian refugees in new Jordanian project</u>, 31 January 2017

<sup>&</sup>lt;sup>10</sup> Jesper Brodin, IKEA's head of range and supply, in an interview for Dezeen, 18 April 2017

A possible way to implement this approach is to scale up the type of workshops held during our project and connect entrepreneurial refugees, who have identified a need and have ideas for a marketable solution, with local business incubators, which could be encouraged to offer free business support and guidance through public or private grants. This approach would allow for solutions for community needs to be found and managed by the stakeholders most affected by the issue, with the support of host country local stakeholders, thereby strengthening the social cohesion between the two communities. Moreover, combined with unconditional cash transfers to refugees, with which they would purchase the solutions offered by their peers in the form of products or services, such an approach would also see the money being reinvested in the local community and, through the multiplier effect, would spur the local economy to the benefit of all.