

Towards the Economy of Francesco

The dominant global economic system is failing humankind and nature. Everybody has a role to play in re-engineering the way in which we produce, exchange and consume. Our goal here is to help individuals, organized groups and local public officials understand in clear terms what changes they can make and what actions they can take to steer change in the right direction.

We do not have to start from scratch. We can draw inspiration from the experiments in better living which have been pioneered on all continents - and the lessons they teach us.

Given the approach proposed for preparing the pact with the Pope for changing the economy, in this document we focus on what individuals and organized citizens can do (where everyone can make a difference), what entrepreneurs can do, what city governments can do (because on one hand the economy at the macro territorial level depends on the whole set of choices and policy decisions made at the local level, because on the other hand municipalities play a fundamental role to foster connections, creativity, innovation and services - and also because decisions can more easily be made at that level of the public administration). Finally we offer ideas for the policy proposals that the young economists, entrepreneurs and change-makers are invited to present as the outcome of their reflections in Assisi.

In order to get the brainstorming going, this document presents some initial ideas. Please complete them with examples and ideas which span as wide an array of initiatives as you may think of. Since this is meant for helping people to take action, make sure the reader will understand not just the "what" but more importantly the "how"

I - Building a new economy from the grass-roots **(what individuals, associations, and enterprises can do)**

Although the State plays a role, the economy is essentially made and run by non-State actors, whether individuals or organized structures of various sizes: enterprises of all kinds, banks, insurance companies, mutual funds and other institutions.

As **individuals**, we play a part in the economy every day. When we buy, sell, rent out, lend, invest or do paid-work, but also when we volunteer our time or give a hand to a neighbour. Each act and each economic mechanism by which we abide says something about how we relate to each other- hence our values. It is therefore essential to recognize at every moment whether we feed a problem or are part of a solution. It is often a matter of choice.

- **Property owners** may make housing available at "market price" or choose to mind the living conditions of those who need it.
- **Lawyers** can take advantage of their position to exchange one hour of their time against ten or twenty of the person who needs legal advice, or decide to treat clients as equals.
- As **consumers**, we have to understand whether what we afford is based on fair trade or unequal exchange; on decent working conditions for the producers or sheer exploitation.

Every economic act says something about how we relate to our sisters and brothers in humanity, whether we respect them, treat them fairly, care for them or abuse them. The kind of economy we have is in fact the sum of individual choices. They are not easy to make in a competition and speculation environment, but playing according to the rules of a violent economy means

perpetuating it. Hence the need to link up with others and create new relationships and new structures.

The same applies to **enterprises**. Manufacturing goods and delivering services can be done in a commercial spirit with emphasis on generating profits, but the same goods and services can be made available with a view to ensuring that everyone's basic needs are covered and common goods are taken care of. It is in the first place a matter of choice. **Entrepreneurs** may decide to structure (or re-structure) their company and orient its activities in a way that places people (whether employees or clients) above profits, and adopt explicit social and environmental objectives.

One can draw inspiration from many experiences. On the five continents people are trying to conceive more humane ways to produce and exchange, and to change the focus of the economy from producing ever more and growing finance to taking care of people's needs, making sure that no one is left behind, and stewarding nature that nurtures us. This is giving birth to many denominations such as the economy of peace, solidarity economy, sharing economy, ethical finance, fair trade, joyful economy, economy of communion, nonviolent economy, economy of fraternity, economy for the common good, social economy, social and solidarity economy, caring economy, etc., and... economy of Francesco. Some of the corresponding experiments have remained small, but others have given birth to large institutions such as health insurance mutual funds, cooperative banks, microcredit schemes, sizeable agricultural cooperatives and even villages where people try and live in harmony and solidarity. What follows are examples of instructive practice and ideas shared by practitioners.

Examples

a) Actions by citizens

Switzerland - Housing cooperatives

Citizens have regrouped to establish housing cooperatives which provide security of tenure and affordable rents. Most comprise less than 100 housing units. Many received support from the national, regional and local authorities through financial assistance and land made available. Some cantons provide land in the form of a "right of use" to cooperatives which build housing. In Zurich alone, cooperatives account for a fourth of newly-built housing units.

A "Charter of the non-profit housing organisations" lays down guiding principles such as:

- no speculative profits,
- integration of disadvantaged households,
- tenants participation and self-determination.

Housing cooperatives are non-profit: rents are based on operating costs; no dividend or interest is paid; and proceeds from liquidation go to similar organisation. Upon leaving, the shares are reimbursed to the members at the original amount. In the general assembly, all members have one vote irrespective of the number of shares. Thus, rents are 20% to 50% lower than in private rental. Further, housing cooperatives contribute to establishing socially inclusive communities.

More : <https://www.housinginternational.coop/co-ops/switzerland/>

USA - Community Land Trusts

Community land trusts are non-profit corporations set up and run by ordinary people to develop and manage land, buildings, as well as other essential housing assets in order to make sure that they remain genuinely affordable on a long term basis to low and middle income people, taking into account the actual means of subsistence and cost of living in their area, also bearing in mind every future occupier.

Canada and France: Services matching centers ("Accorderies")

The "Accorderies" are a creative Canadian concept, a term we can translate into "matching centers" or may be "time exchange shops". A Matching Center is an association which aims at overcoming poverty and exclusion by developing a network of exchange of services based on solidarity among people of all conditions and walks of life. It proposes to a neighborhood's inhabitants to get together to exchange services on the basis of their respective know-how's, without any financial remuneration. The Center organizes a form of mutual assistance among its members by making known the competences that each member can make available to others. There is no exchange of material goods: members exchange competences on the basis of **one hour of services given for one hour received**. No competence is placed above another. Thus someone may give an hour of gardening, and receive from someone else an hour of car repair. Someone else will do electricity repair, or teach a language and benefit from haircut or computer assistance.

Each member has a time account, similar to a bank account, where hours given are credited, and hours received are debited. Available competences can be seen on a website or at the center. No actual money is exchanged. Only "time checks" circulate. They can also be spent for collective services. If actual monetary costs are entailed (e.g. to buy the paint for someone taking painting lessons, or cloth for tailoring services), they have to be borne by the buyer. Some of these "Matching Centers" also offer a variety of collective services such as collective purchasing to obtain better prices.

Time spent servicing the functioning of the cooperative center is credited to the account of the member. The limit of the model comes with its material running cost: rent for the space where members meet, central computer equipment, telephone bills, full time coordinator... Thus this system is often dependent in part on external support: local government or foundations in Canada, a foundation in France (but a City government can also offer space if it has any).

Sardex – Italy - Local currencies

In 2010 in a village in Sardinia (Italy) five youngsters who never studied economics launched a local currency that they named "Sardex", which succeeded in boosting the local economy. They did not have money to invest, but a brilliant idea. They understood that despite their technical know-how, many enterprises were in trouble because they did not have access to sources of funding that could enable them to start an activity. So, these youngsters created a credit platform based on mutual trust among participants. Companies that register are given an on-line account and the right to borrow a given amount of Sardex (1 Sardex = 1 euro) without having to pay any interest. The credit they get must be spent in the network, i.e. to buy a product or a service from another company which is affiliated to the network. Let us illustrate the functioning with an example. A transportation company borrows 50 Sardex. The truck driver spends them in a restaurant affiliated to the Sardex network. In turn, the restaurant will spend the 50 Sardex to buy wine from a producer affiliated to the network. The wine producer then buys 50 Sardex worth of delivery services from the transportation company. Every company gained 50 Sardex, spent 50 Sardex and was able to perform its activities. The network

acts as a broker among a wide array of activities. Ten years after its inception, the network is already generating over 100 million Euros worth of exchanges per year (and the figure keeps growing)!

Some rules make it possible.

- There must be a balance between demand and offer in order to ensure that no one is left aside. The network managers therefore make sure that the network grows according to the needs expressed by its members.
- The Sardex can only be spent in Sardinia. In that way, it stimulates the local economy.
- Ethics is essential. Companies must commit to respecting people, respecting the community, and their activity must be a positive one (e.g. an arms manufacturer cannot join the network)
- Everyone must be trustful and trustworthy.

Italy - Libera and GOEL - Properties confiscated to the mafia turned into ethical models

a) Libera and Libera Terra:

Libera is an association created in 1995 to free people from the grips of the various types of mafia, which garnered support from more than a million people all around Italy and played a critical role in the advent of the 1996 law which instituted the confiscation of properties owned by organized crime and their re-use for social purposes. The challenge then in every region where land, buildings and other belongings were seized was to transform long entrenched habits, practices and mentalities forged by corruption and fear. Hence the importance of quickly setting in place new economic mechanisms and human relations based not just on the rule of law, but on social justice, democracy rooted in equality, transparency, respect for each person, solidarity with those who are vulnerable, and of keeping alive the memory of those whose lives were destroyed by corruption, crime and abuse.

In 2001 Libera launched the project "Libera Terra" which aimed at creating with local peasants agricultural social cooperatives in order to cultivate the land and manage the structures confiscated in several regions of Italy (Sicilia, Calabria, Puglia and Campania). The challenge was to restore the dignity and reputation of the respective territories by establishing sound economic models able to deliver attractive high quality products, while providing jobs locally. Libera Terra (LT) now gathers nine cooperatives which manage 1400 hectares of confiscated land, entirely dedicated to organic farming, respecting both people and nature. In 2008 LT founded the Consortium Libera Terra Mediterraneo with a view to enable the cooperatives to coordinate their activities, pool some of their products, transform them and market them (from land to shelves). The sustainability of the cooperatives and the well-being of their members is due to the design and marketing of excellent products with a high value-for-money ratio. Its success also lies in turning the local farmers and their cooperatives into ambassadors of their region by marketing products which tell the stories, know-how, tastes and perfumes of their lands. Those farmers are now trustees of a cultural and natural heritage in which they take pride.

Libera is a network which gathers over 1600 protagonists: social cooperatives, associations, movements, trade unions, dioceses and parishes, scout groups, etc. It does not manage directly the confiscated properties (this is done by its members) but it connects the variety of actors, trains them, organizes participatory processes to launch new initiatives and create useful tools and structures. In November 2018, it launched the portal "Confiscati Bene 2.0" which gathers the experience of 20 years of experiments in managing confiscated properties in order to help other territories emulate the experience of renewing an entire area. Today, hundreds of confiscated properties have become a factor of social cohesion, responsibility, dignity, autonomy and care for common goods.

b) GOEL :

Thanks to the law adopted by the Italian parliament in 1996 which instituted the re-use for social purposes of properties confiscated from organized crime, local producers in a region of Calabria (Southern Italy) stood up against the local mafia ('Ndrangheta) and legally obtained the possibility to work on confiscated land formerly exploited by the criminal gangs. They constituted in 2003 a cooperative group called GOEL to change Calabria by rebuilding its economy on a different basis. GOEL's charter puts people at the centre (and first of all the most vulnerable), is rooted in nonviolence, transparency, democratic participation, decent work and the rule of law. It has now grown into a flourishing network that gathers 12 social enterprises, 2 agricultural cooperatives, 29 ethical firms (mostly farms and agriculture-related enterprises), 2 volunteers associations, a foundation, and hundreds of individual volunteers of different backgrounds. These ethical enterprises deliver social services, agricultural goods and ethical high fashion products under the brand name Cangiarì (with an ethical, social and sustainable *concept store* in Milan installed in a building confiscated to the 'ndrangheta). They also include a restaurant, a tour operator, as well as consulting services for the development of ethical products and ethical communication. GOEL even created a business incubator (Campus GOEL), a trading network (Aiutamundi), collective homes for marginalized children and two care-homes for people with mental problems, as well as a reception centre for immigrants.

USA and elsewhere - Community Foundations

Community foundations are created locally by groups of citizens to improve the quality of life of a geographically defined territory (a city, a district, a province, or a region) and build a sense of community among its inhabitants. They are designed to offer anyone who wishes to make a donation (an individual, a private foundation, an enterprise, etc.), including public institutions, the guarantee that it will serve local needs in an effective manner. Contributions by donors can be earmarked for specific initiatives or sector (e.g. education, home care, arts, disabilities, sports, homeless, animal welfare, etc.) or for general purposes. The foundation does not only act as a go-between to connect means to needs, but also as a provider of services for philanthropists. It can make grants on their behalf, but it can also invest their funds and take care of donating the dividends. By pooling donations from a variety of sources, Community Foundations can optimize results, guarantee that placements remains ethical, and build themselves a degree of capital endowment which ensure their long-term sustainability. They seek contributions essentially from within the communities they serve. They are in constant touch with the social and environmental issues in the territory and often bring together various groups to solve specific problems in a collective manner. This gives them in-depth knowledge of the community and its needs as well as potential.

Beyond filling gaps, Community Foundations contribute to building community power by pooling local assets (not just financial but also skills, networks, knowledge, etc.), generating participatory processes, and making people from different backgrounds feel part of a more even playing field than what society usually offers (also because the knowledge or skills of some is as important as the financial resources of someone else). In the end, they build trust and increase solidarity.

Born in the USA, community Foundations have proven so useful that they are spreading on all continents. They can be replicated in thousands of places in virtually all countries.

Italy - Lessons from the communication initiative "The changing Italy..."

Too often change does not take place because we lack the imagination, or because it seems out of reach. Further, mainstream media tend to focus more often on bad news than on positive ones, thus not showing replicable innovations. Hence the importance for change-makers of paying attention to communicating what they do - all the more so that nowadays, when individuals show images of their daily life on social networks, what is not communicated seems not to exist...

In 2012 two young journalists Daniel Tarozzi and Andrea Degli Innocenti embarked with a camper to visit some places in Italy where positive things worth reporting are happening. When they began, they thought they would quickly run out of worthwhile examples. But they ended up being on the road for 7 months and 7 days: in fact their major daily problem quickly became to decide where to go next because each day that passed they were more and more swamped with notifications of exciting achievements. So, they decided to dedicate themselves full time to showing the part of the country which is "different": the people and institutions which collaborate instead of competing, initiatives which put at the centre people and their needs, and which take care of human relations as well as of their ecosystems. They created a news website (called "Italia che cambia", i.e. "the Italy that changes") supported by volunteer donations, which maps and describes the nascent or well-established new realities, and connects change-makers all over Italy. It already features more than 2000 initiatives, and the team currently boasts 7 journalists and 16 collaborators!

The internet offers various possibilities to change-makers for giving visibility to their achievements, thus helping others "think out of the box", and facilitating emulation. It is essential to intensify our communication in order to free people's imagination, generate desire for an economy of care rather than competition, and to help individuals and communities overcome the fears of jumping into the unknown. But we must see to it not to limit our initiatives to some kind of useful "underground communication", i.e. that functions within a microcosm. We also need to focus on outreach, hence we must ambition to go "mainstream". One way of reaching out to wider audiences is to highlight why and how the building blocks of the new economy are elements of solution to the major problems of our time (such as exhaustion of natural resources, climate change, job security, etc.).

France - "Cultures du Coeur": access to culture for low-income families

The association "Cultures du Coeur" ("Cultures of the Heart") was founded by a group of artists whose aim is to make sure that disadvantaged people are not excluded from access to artistic productions and cultural life. The association contacts producers of plays, directors of cinemas, museums and heritage sites, and organisers of sports events and invites them to make a number of tickets available for free distribution to low income people.

They tested this approach in Paris, and then carried out an experiment at a famous theatre festival in southern France (Avignon) in 1998. Thanks to the positive response of the various theatre companies performing at the festival, a total of over 25,000 tickets were offered to disadvantaged families. It was a resounding success.

Whereas museums and some major music festivals can easily offer free entrances, many producers of live shows also cooperate. The organisers of some shows know that a certain percentage of tickets would anyhow remain unsold and prefer that artists play to full houses, as long as they have the assurance that the additional members of the audience would otherwise really be unable to attend the performance. As for the organizers of performances that are certain to be fully booked, they

usually benefit from public subsidies, so it is only fair that some seats be reserved for disadvantaged people (sometimes city governments increase their subsidies to compensate for the lesser gain).

Tickets are distributed to low-income families through school children (because an important proportion of low-income parents are not used to attend cultural events, and pleasing their children is an incentive to go out) who are approached by their teachers (who also contact the parents).

The association functions on a volunteer basis and seeks financial support local businesses, local and regional authorities as well as from the relevant ministries (culture, sports, heritage).

Consumers associations

TBC (To Be Completed)

b) Enterprises / Entrepreneurs

France - A restaurant that reconnects long term unemployed people with the professional world

In Pantin, near Paris, restaurant Le Relais looks like any other and serves tasty food brought to the table with a smile. What is special is the way in which it operates and its social function. The founder did not just want it to be a source of gain, but to make employees happy. He borrowed money to get started, established it as a cooperative, in which every employee has a voice... and is trained to become a trainer! The restaurant has made a deal with an association that helps long term unemployed people, and regularly offers re-training contracts, thus imparting capacity building. Over 30 years of existence it has enabled scores of people to reintegrate the professional world.

Italy - Gnucoop: information technologies at the service of international cooperation for development and humanitarian initiatives.

Gnucoop is a cooperative of Information Technology professionals founded in 2012 with the objective to develop databases and web applications to help aid organisations to easily manage their information and data, in order to give international cooperation projects a better chance to be successful. It belongs to the Digital Humanitarian Network and endeavours to support primarily non profit institutions (NGOs, research institutes, aid agencies, etc.). Its vision is to make development projects (and support to refugees) more effective through the use of free software and sustainable technological solutions.

More : <https://www.gnucoop.com/>

France - Exemplary individual choice by an entrepreneur

In the spirit of Saint Francis who decided to make himself a brother to all, everyday some individuals make hard-to-take decisions in order to build the "different kind of economy: one that brings life not death, one that is inclusive and not exclusive, humane and not dehumanizing, one that cares for the environment and does not despoil it" that Pope Francis invites us to shape up.

One such example is given by French entrepreneur Eric Belile who founded in Nantes the "Générale de Bureautique", a leading photocopy and office automation company boasting 44 employees and a 10 million Euros yearly turnover. Wishing to retire after 30 years of hard work, he decided to pass it on to a group of his employees who would run it collectively instead of selling it on the market for a good price. He did that entirely in order to protect the jobs of all the employees and the humane management they all enjoyed. He therefore had to take a large loan from a consortium of banks, that is being gradually paid back to him by part of the profits made by the company under the employee's leadership (with the risks attached). He thus shouldered some constraints and renounced to more than half of the money he could have made had he sold his company to an investor. But the fate of the 44 persons he used to employ and the quality of their lives mattered more to him.

Dubai - An entrepreneur driven by the spirit of the "economy of communion"

When Abdullah Al Atrash takes over the paints for wood and walls factory "MAS Paints" founded by his father in Dubai, he feels driven by the spirit of the economy of communion he discovered from the Focolari movement he frequented during his studies in Italy. Obsessed by Olivetti's quote "I adjust the factory to human beings, not human beings to the factory", he takes the time to speak at length with his 200 employees. Most of them are migrants from India and the Philippines, and he discovers that in order to flee poverty many had to borrow at usury rates and were trapped into lifetime debts. He thus had the idea to create **a company bank** (i.e. a banking structure that belongs to his own company) **that lends at negative rates**. In order to free his employees from the grips of the loan sharks, he lent them right away the full amount that they had borrowed to come to Dubai, and enabled them to repay to the Bank reasonable instalments that they themselves decide. In addition, a share of the profits made by the factory is set aside to cover medical expenses of the families as well as tuition fees for the education of children. Another part of the profits is earmarked to support volunteers associations working for communities in several countries. Abdullah Al Atrash is also committed to safety at work. He installed lifting machines to spare his dependants useless efforts, and bought the best masks to protect his employees from chemical dusts. He also gives them top quality shoes, helmets and glasses. As a result, employees live better lives and are more motivated to do a good job for the enterprise.

Workers buy-out of bankrupt enterprises in order to re-launch them as cooperatives

France - Workers buy-out of a bookshop in Clermont-Ferrand re-launched as a cooperative

The bookshop "Les Volcans" was born in Clermont-Ferrand (France) in 1974. It was sold when its founder retired in 1989, and sold again in 2005 to the Bertelsman group which included it in a network of 57 bookshops in France, all managed under the same principles. Clients did not like the new approach and sales went down. It was resold to the American pension fund Najafi in 2010 but went bankrupt in 2013. The employees met with the regional union of cooperatives which helped them prepare a buy-back proposal. Twelve employees pooled their termination indemnities and part of their unemployment benefits. Since this was not sufficient, they approached the municipality, the regional government, some banks, and launched a crowd funding procedure, and thus gathered the sum required. The bookshop was restructured. It functions democratically as a cooperative. Some employees were trained in accounting and managerial skills. The shop quickly broke-even and then generated surpluses.

Italy - Trento: paper cooperative

TBC

Social cooperatives

TBC

Italy - Russian doll cooperatives: greater efficiency and bargaining power.

Italy boasts 13'000 social cooperatives (servicing over 7 million people) which deliver services ranging from care for youngsters or the elderly, to nursing homes, health services, gardening, computer services, waste management, woodwork, etc. Many of them are regrouped in consortia (i.e. "second degree cooperatives"), which in addition to providing services to their members enable them to efficiently compete in public tenders (for example by regrouping to ensure catering services needed by a hospital: cleaning, laundry, cooking, security, gardening...), and allows them to access lending from banks or to negotiate contracts with private and public entities.

These consortia sometimes regroup among themselves (i.e. creating specific consortia of consortia) in order to support local networks of cooperatives, design joint national projects, and even provide development assistance services including with international institutions such as the UN, the OECD or the European Union. Consorzio Gino Mattarelli (CGM) is in fact the largest *cooperative regrouping* in Europe, gathering 701 cooperatives which operate in the healthcare and social sector (home help, nursing care, medical centres, reception centres for refugees, etc.), regrouped into 58 consortia which account together 42'000 employees. 75% of its budget comes from public contracts it has obtained in that way.

hybrid cooperatives

TBC

Finance at the service of a mindful economy focused on people's needs and the environment

Italy - Banca Etica -

TBC

Africa - Les tontines

TBC

c) Organized citizens, associations, and academia

Invest in "out of the box" research, education, and participatory decision-making

For decades huge public and private investments in research and advocacy have been made to convince people and leaders alike that competition and competitiveness are essential to generate wealth, and have beneficial trickle down effects. The competition economy expanded and generated wealth, but failed people and nature. It yielded widening social gaps and unprecedented destructions

of ecosystems - which in turn entail enormous repair costs - and leaves unjustifiable vast human deprivations. In order to reverse this downward spiral, we need sizeable sustained investments in research on people-centred transformative economies, that substitute cooperative exchanges, poverty reduction and care for competition, speculation and greed. That research should embrace the sociological, legal, ethical as well as philosophical dimensions of economic choices. And we also need to earmark significant financial and human resources to deepen these economic hypotheses, organize debates among academics, economic actors and policy makers, as well as to disseminate the outcome, invest in education, and ultimately make sure that citizens are given the possibility to reflect on what mirrors their real values and figure out whether the rules and mechanisms in place truly put people and nature above profits.

Free access to knowledge and innovation

The currently hegemonic competition economy tends to also commodify knowledge and know-how, thus slowing down innovation, development, and generating gaps, whereas free access to knowledge and innovation should be the norm. Sharing knowledge and lessons from experience would facilitate initiatives by individuals, groups, entrepreneurs as well as private and public actors who wish to build a truly human economy. It would also make it easier for countries and communities all over the world to thrive and be able to contribute their share to solving problems of a global or transnational nature such as many environmental and climate related issues.

This can be done a myriad ways. This includes web-based platforms as indicated below. But one important element is also to make sure that the information is made available in local languages. Experience demonstrates that we cannot take for granted that communicating in a lingua franca (whichever it is) will do.

Set in place freely accessible knowledge hubs

One of the most powerful transformation tools is knowledge sharing and experience pooling. Individuals, groups, communities, institutions, and socially oriented enterprises would greatly benefit from leveraging peer experiences by freely accessing well designed case studies of instructive practices. Specifically crafted platform-based public knowledge hubs can render invaluable services.

Build an "instructive practices hub" on social and solidarity economy for city governments

Local and regional governments are very well placed to make a powerful contribution to scaling up people-centred and nature-centred economies. Each of them can draw inspiration from the experience of others and avoid pitfalls by learning lessons that their peers drew from successes and failures. An agreement should be found, **ideally with the UN system** with support from various governments, to build a properly designed and managed global hub of instructive practices for municipalities, dedicated to the Economy of Francesco / Social and Solidarity Economy.

How city governments can tap local human resources as well as foster and leverage the potential of Social and Solidarity Economy to address social, societal and environmental issues **(what local authorities can do)**

Taping local human resources

Local well being and "living well" (what is called in Latin America "*el buen vivir*") can be facilitated by a municipality but they depend only partly on the initiatives and services provided by the city government. Whether there is social cohesion, solidarity, and opportunities to live a fulfilling life derives from the sum total of what all individuals, institutions and enterprises do in a given territory, and how they operate and interact with each other. But this can always be improved. Most communities underperform in generating true satisfaction because they do not live up to their potential. Municipalities can play a critical role to reveal and tap that potential. The real challenge is not just a matter of applying the subsidiarity principal in a vertical manner, but structuring a "circular subsidiarity" as says Gianni Fogliato, Mayor of Bra (Italy), which means rethinking decision making processes and implementation schemes and basing them on genuine participatory processes involving concerned citizens and stakeholders (whether private or public) in order to create a reactive and inclusive economy in which one is less obsessed with creating jobs than focussed on making sure that everyone has a social role and the ability to access the means needed to live a decent life. Such approaches make it easier not only to meet the basic needs of the population but to improve the quality of life, social relations, care, and the protection of natural resources. Arriving at the right solutions largely depends on whether in the first place one properly formulates the problems to be solved. The challenge also has to do with civic and citizenship education to reach higher levels of attention towards common goods and public goods, with less waste, more care activities, a more humane way of conducting business, etc.

There is a wealth of lessons to be learnt from what cities around the world have experimented. Some of them also reveal that not all activities that structure a caring economy warrant monetary exchanges.

Fostering and leveraging Social and Solidarity Economy (SSE) and its many benefits

In this document, we take into account experiences of various origins, some of which claim a kinship with a defined kind of economy (economy of communion, sharing economy, caring economy, etc...). Pending the shaping up in Assisi of the "Economy of Francesco", in the part that follows, we shall group them all under the definition used by the United Nations, i.e. Social and Solidarity Economy (SSE).

SSE refers to the production and delivery of goods and services by organizations and enterprises that have explicit social and often environmental objectives and are guided by principles and practices of cooperation, solidarity, ethics and democratic self management (one person, one voice, instead of one share, one voice).

SSE enterprises are present in virtually all sectors of activity. They take many forms: cooperatives, associations, foundations, credit unions, social enterprises, etc. They can be non-profit or low-profit. In developing countries, SSE is an important means of transitioning from informal to formal economy.

SSE is independent from government and from financial powers. It does not seek to maximize profits but it redistributes surpluses to its members, reinvests them in the enterprise or supports social projects.

SSE is guided by common good. The democratic governance models of SSE organizations contributes to fostering civic engagement and neighborhood cohesion. By essence, many SSE organizations are uniquely placed to breed and harness the untapped potential of many individuals who have little opportunities to take part in social, cultural or economic life. SSE actors and local governments are both locally rooted and often pursue similar objectives - in line with the 17 SDGs (Sustainable Development Goals) of Agenda 2030. They are therefore natural partners and City governments have a lot to gain at scaling up SSE.

How can a municipality leverage SSE's potential

SSE is a goldmine for local governments. But local governments can do something even smarter than just harnessing the outreach and transformative capacities of SSE: they can help grow the SSE sector. An increasing number of cities around the world are now actively engaged in growing SSE, from large municipalities such as Montreal (Canada) , Paris (France) or Seoul (Korea), to small ones, because it is a win-win process.

A municipality cannot always create or strengthen directly an SSE enterprise or institution because SSE organizations are usually born out of bottom-up processes, and operate on the basis of a democratic governance without strings attached. But with a little bit of creativity local governments can also provide direct support - or leadership - in many ways.

One sees here some of the benefits local governments can draw from fostering SSE and partnering with SSE enterprises, because these enterprises:

- help communities address a multiplicity of local needs
- focus on disadvantaged populations
- seek social results rather than make profit
- foster citizens' participation
- build confidence, self-esteem and civic attitudes among the disenfranchised

Partnerships between local governments and SSE enterprises and organizations can have a multiplier effect:

- growing the local economy
- improving infrastructure
- generating social, health, environmental and other benefits

This is made easier where there exist enabling frameworks for SSE (local policies; public-private/SSE partnerships; public procurement; citizens' participation and engagement).

Municipalities can support / help scale up SSE through specific policies or by including SSE entities into existing policy measures. This may require financial resources, but sometimes it can also be done at little or no cost by leveraging the convening power of the city government.

In addition to being decision-makers in their own right, City counselors and mayors have a lot to gain in elaborating with the support of SSE actors participatory processes involving citizens because they are thus giving birth to a future built on a new culture of individual and collective responsibility.

Examples

UK and France - Greater London Council + City of Paris: housing solutions

- Countering housing speculation and overcoming gentrification (London)
- Buying an apartment at half the market prices ? (Paris)

The municipality of Paris is currently beginning to emulate an initiative taken by The Greater London Council (GLC) to overcome skyrocketing housing speculation and subsequent housing shortage and gentrification of whole areas.

In a neighborhood where it had municipal land on which it is possible to build, the GLC partnered with a Community Land Trust (CLT) owned and controlled by its members together with the local community (an SSE model pioneered in the USA). The GLC sold the land at discounted price to the CLT with the proviso that the land thus made available would be removed for ever from market transactions. In turn, the CLT granted a 99 years lease at low mortgage cost, to a pioneering home ownership cooperative focused on regenerating that neighborhood, with the understanding that the ownership of the land would be separated from that of the building. Cooperative members pay 30 to 35% of their income every month to acquire their home, and accumulate an equity stake in the property that is paid out to them on departure proportionate to the amount they paid when they bought their apartment, and based on the market value of the building alone. By separating the value of the land from the cost of the property on it, this model has put a considerable break on housing prices inflation, and subsequently made quality housing affordable to people on low and median income. The resulting social mix also lowered tensions thus yielded much higher social return on public subsidy than usual low-cost home ownership schemes.

This model is being emulated by the City of Paris which thus aims to halve the selling price of apartments, making them accessible to middle class people who were so far unable to own their home.

Benefits :

- making housing ownership possible to lower middle class people
- putting a halt or a brake on speculation
- reducing gentrification
- ensuring higher degree of social cohesion
- reducing tensions and delinquency
- generating higher degree of social responsibility by individuals

Mali - Bamako: waste collection... leading to health promotion

In 1991, despite spending a third of its budget on garbage collection the city government could only collect half of the refuse. In a smart move it decided to hire the waste collection services of a cooperative of women. By outsourcing this service to an SSE enterprise, it brought a lot more benefits to the city and the population than initially intended. Indeed, for the same budget it also raised awareness on the benefits of a clean environment, and it improved sanitation, hygiene and

health because in the spirit of SSE, the ultimate objective of the cooperative was in fact to help people in disadvantaged areas improve their living. As they proceeded with garbage collection, the members of the COFESFA cooperative also exchanged with the families and provided information and education as needed. Thus the municipality provided jobs to women, and through them stimulated local productions as the cooperative encouraged household to improve hygiene by using metal bins with lids. Every year, the cooperative sold several hundred bins made by local craft-workers, and also equipped public places. It even built public toilets at the railway station generating three jobs through users' fees. And it installed fire-hydrants and washing areas in disadvantaged districts...

Italy - Brescia: the competition-free city

Competition is at the heart of the dominant economic system whereas an economy that serves people and protects nature can only be based on collaboration, solidarity and mutual care. But competition is also embedded in administrative procedures including as a means to combat corruption. Local authorities are often trapped in the contradiction of fostering competition among the various social and economic actors which are interested in taking part in the collective action led by the city government to generate well being, including welfare policies. Aware of being caught into a dilemma, the municipality of Brescia, Italy, pioneered the concept of "competition-free city". To begin with, it recognized that nowhere in the world does welfare depend essentially on the services provided to citizens by the city government. It is the entire local fabric made of individuals, families, private and public institutions that responds to the social needs in the territory served by the municipality.

So much so that in terms of social services, the municipality of Brescia calculated that it only funded around 15% of paid-for welfare activities, let alone volunteer work. Social services aim at preventing, alleviating and possibly eliminating social or economic distress, and cover many aspects of life from physical or emotional problems to drug addiction, personal relations, disabilities, assistance to migrants, etc. and regard all ages: infants, children, adults and elderly... They involve many structures such as schools, nurseries, day care centres, old people's homes, sports facilities but also a number of foster families, and mobilize not only the municipality but also enterprises, foundations, associations, churches, home workers, caregivers, family members, etc. ... Some services are funded by the municipality, others are paid by users and some are covered by charities...

So, instead of being a distributor of resources, Brescia decided in 2013 to become a facilitator of resources, a breeder of services and collaborative solutions. It leveraged the convening power of the city government to bring together the various actors which contribute to welfare in the territory in order to co-construct the city's social policies, strategies and programmes, and organize their implementation, including the allocation of the city government's resources. By practicing "the art of being an enzyme" and focusing on establishing cooperative mechanisms and structuring exchanges, the city government contributed to changing several habits of the various actors, freeing everyone from the logics of competition and its many negative by-products. So much so that this approach also freed the municipality from any administrative appeal.

Republic of Korea - Seoul: Social and Solidarity enterprises incubators

TBC

France - Paris: emergency assistance service for the homeless

In 1993, the Municipality of Paris set up an emergency service for the homeless based on mobile assistance teams which patrol the streets to meet people in distress, and on a dedicated hot line that anyone can call (24h/day, 7days/week). The patrols can bring immediate assistance and also transport homeless people to medical or nursing care centres, to overnight crisis accommodation centres, or to a day shelter.

In order to generate enough resources, and ensure the long term sustainability of this initiative, the Municipality established it as a multi-partners endeavour and registered it as a legally and financially independent association. It used its convening power to invite around the table all public and private entities that may be concerned or affected by the presence of homeless people. The partners provide cash, staff, office space, equipment or other forms of in-kind support. Thus the municipality was joined by an ever growing number of partners including social welfare public institutions, but also the public transport authority (buses and subway), the hospitals, the national railways, etc.

To broaden the range of services provided for the homeless, the SSP actively seeks supplementary financing. By stressing the sense of community inherent in its work, the SSP has attracted financial assistance from private corporations keen to present real images of good corporate citizenship. To ensure long-term support, a corporate sponsorship committee has been established, whose charter binds partners to support and develop the SSP's current and future activities over the long term, according to individual areas of expertise. Whereas it bore the brunt of the costs on year one, as activities grew seven fold over the first 4 years, the municipality's share of total costs shrank to a mere 20% thanks to the number of partners involved. By broadening its partnership (including with corporate donors), the municipality has been able to strengthen the services provided and to launch new activities. These include for instance the financing of medical care thanks to an agreement with the national health insurance organization, or re-training and work reinsertion schemes as well as welfare assistance including for legal services.

The partnership has made it possible to offer services that none of the participating organisations could have financed alone, and expanding it made it possible to reduce each partner's share of the total investment.

Italy - Bra (Piemonte): the educating City

Progettualità di città educante e laboratori opzionali in cui i genitori, nonni, ecc. mettono a disposizione della scuola le proprie competenze per far sì che gli alunni possano avere dei rientri scolastici maggiori (oltre a quelli garantiti dallo stato) e formazione alla genitorialità;

Il fatto che il comune investa in azione educativa, in questo caso la scuola di pace, la cittadinanza attiva in collaborazione con tutto il mondo scuola e le associazioni familiari, significa creare un pensiero nuovo nella città.

Il tema del market solidale, di portare generi alimentari al market che il comune ha già creato insieme alla Caritas del comune... E tutto l'aspetto educativo sullo spreco del cibo...

Questa iniziativa merita di essere sviluppata. Queste righe sono allettanti ma non bastano ne per descrivere l'iniziativa, ne per capire come gestirla. Non avendone trovato traccia sufficiente sul sito ufficiale del Comune, se il Comune di Bra potesse fare un paragrafo (tra 10 e 20 righe) sarebbe ideale.

Republic of Korea - Daegu: SSE ecosystem

TBC

Italy - Grottammare : House of law (Casa della legalità)- Properties confiscated to the mafia turned into ethical models

In central Italy the municipality of Grottammare together with the national and regional authorities and the citizens association "Libera" and other local entities is currently restoring a 400 m2 building confiscated to organized crime in order to create apartments for very low income families that urgently need affordable housing.

overcoming energy precariousness

Access to energy is a fundamental human need. Yet, many people suffer fuel poverty: they are either deprived or have very limited access to energy. Economic actors also depend on the availability and affordability of energy. **TBC**

Employment: More and better jobs

TBD (To be developed)

Disabilities - caring for the disabled - inclusive cities

TBD

Access to culture

Culture is part of the economy. On one hand, it generates a sizeable turnover, and on the other hand people's access to culture depends in part on their income. The barrier is so big for poor families and disenfranchised individuals that most cultural events and practices are not even remotely envisaged. It is therefore important to lift economic hurdles. But reconnecting people with culture is also a way of helping people find their place in the overall economy.

France - Strasbourg: creative industries and culture

In Strasbourg, the municipality decided to invest in the SSE organizations in order to increase the offer in cultural activities, support single artists and creative industries, and contribute to local job creations. To that end, it co-finances and sometimes subcontracts activities to the "Artenr el" cooperative, which offers employment services for artistic and cultural jobs, management coaching, and production services. Artenr el also facilitates exchanges of experience among artists and creators and connects them with a wide array of entrepreneurs.

Belgium - Huy

TBC

Practical steps - tips for municipalities

Awareness raising. The most important factor is probably to raise awareness in all sectors of society, of the existence of SSE and the many benefits it brings. Many persons ignore the social value and management principles of cooperative insurance companies or of some supermarket chains which are familiar to them. They are not aware of all the grassroots structures that make a difference in the life of their own community, including those which offer social services. They ignore that some enterprises which deliver regular services (print shop, advertising company, grocery shop, clothing services, restaurant, etc.) are in fact run by cooperatives which function in a horizontal manner, follow ethical principles, employ disabled people or retrain long term unemployed to help them reconnect and find stable employment, etc. Most often young entrepreneurs, do not even imagine that they could opt for an SSE approach. It is therefore essential to make SSE visible through research, advocacy, official public recognition and communication initiatives.

Officially designate someone in charge of SSE. One strong signal is to officially appoint a deputy-mayor or a city counselor in charge of SSE. It does not only give visibility to that sector: it also creates a reference person people can turn to, and a center of initiatives that has the legitimacy to make decisions, activate the convening power of the city government, and encourage all departments in the city government to mainstream SSE in delivering their mission.

This last point is very important. One of the barriers to effective action is that too often SSE falls through the cracks between the many arms of a city government. All departments of the city administration must be fully on board, which means that they have to be made well aware of the value and limitations of SSE, and trained to mainstream it in their work. They must also perceive that it is a priority of the Mayor and the city council. Neglect at the political level will translate into neglect at the administrative level. This is also true of the SDGs as such: they will succeed only to the extent that they are an explicit, not just an implicit priority.

Organize public events. Some cities organize public events to advertize the variety of SSE actors and their contributions. It takes many forms : street fairs, outdoor exhibitions, Town Hall meetings...

Launch an SSE award. Some cities organize yearly "SSE awards", giving public recognition to local initiatives that have a strong impact or are particularly innovative.

The actual awards may be simple distinctions, but can also include a reward in kind or in cash. By soliciting enterprises to contribute to the award, the city government also helps create mutual awareness and bridges between SSE actors and classical market enterprises.

Create an SSE certification. The City of Lyon in France grants an official label to SSE actors which respond to a set of criteria, thus enabling them to display on their premises as well as on their products and in their communication a distinctive logo which gives them additional value. The spread of the logo is also in itself a way of drawing attention to SSE and what it stands for.

Facilitate internships in SSE structures. The City of Paris has launched a major awareness-raising campaign by facilitating students internships in SSE structures. They built a dedicated internet platform. The city pro actively makes an inventory of offers, and organizes regular information campaigns, using many different channels to let students know about these internship opportunities and brief them about SSE.

Create a Chamber of SSE. In Switzerland, the City of Geneva has organized the creation a Chamber of SSE on the model of Chambers of Commerce. In other places some cities opted for clustering

together in order to jointly create regional chambers which consolidate the SSE presence over a wider territory.

Create an agency for scaling up SSE. Some cities have created an official agency for the local development of SSE.

Create SSE nurseries / incubators. Others have established a centre of services for SSE enterprises which sometimes also serve as incubator/nursery for start-up SSE enterprises.

Leverage the convening power of the municipality. Without spending money, a city government can use its convening power to help start a cooperative, or accompany an on-going initiative by bringing around the table potential partners, or advisors, or by brokering a specific agreement to unlock a situation.

Make public infrastructure available. Some make public infrastructure available for growing SSE: land, urban space, buildings, office space, etc. This is usually done in relation with specific initiatives such as the promotion of housing ownership for people with low and medium incomes in the example we saw, or the creation of a services matching centre (Accorderie), or to establish a business incubator, etc. ...

Procurement and Sub-Contracting. Local governments can lend direct support to SSE by contracting services from SSE enterprises and through their procurement practices. We saw the example of outsourcing garbage collection, but it can take many forms. For instance, the city government can contract a "back-to-work catering cooperative" for the receptions, or catering services at public events it organizes. More and more cities introduce social, environmental and ethical criteria in their procurement rules which favour SSE enterprises and give a premium to structures that operate on the basis of sustainable and ethical norms.

Direct funding.

TBD

Outsourcing specific services to cooperatives.

TBD

Procurement policies. Wherever national legislation permits, municipalities can introduce in public tenders for procurement of goods or services, some criteria that give an advantage to companies that have explicit social and environmental goals (social enterprises, mobility, etc.) and which have strong ethical rules and management principles (cooperatives, etc.). It can be done across the board or in specific circumstances. In all cases, it is important to formally adopt "Green Procurement" rules.

Become shareholder in a cooperative or other SSE entity.

TBD

Set in place incentives for virtuous practices. The municipality can encourage good economic and environmental practices by setting in place a variety of incentives. For example, there can be reduced taxes for those who make a responsible use of public goods (water, gardens, banning disposable material, installation of charging stations for electric vehicles or of plastic bottle compactors in workplaces, etc.) or reduced tariffs (for water, energy, etc.).

Take measures to adjust water consumption. This can be done in every municipal building or estates, and incentives created for enterprises as well as private citizens. Access to safe water is a

fundamental right. It must be made available to all, but everyone must also make a responsible use of it in terms of quantity and environmental impact. Plans should be made so as to reach an optimal situation as early as possible and not later than 2030.

A new compass to steer the ship in the right direction

Profits, GDP, competition (among individuals, enterprises, countries...), commoditization of knowledge, growth... when the compass is misleading, no wonder that we exhaust ourselves and nature. A new dashboard is needed to rebuild the economy around what people truly value.

GDP is misleading as it adds positive and negative productions so long as they generate income. Growing the GDP does not make sense per se and can even be harmful.

A new economy requires new indicators that truly reflect people's inner values as well as human priorities and spiritual aspirations. They cannot be elaborated by specialists however brilliant they may be. Human beings are experts of their own life. Indicators have to be built through participatory processes.

France - Pays de la Loire - bottom up consultative processes to devise indicators for regional policies

In 2009, the regional government of *Pays de la Loire* in France decided to reorient its policy decisions order to adjust them to the real priorities of the inhabitants. Departing from the usual top-down approaches, it launched a major bottom-up participatory consultation. 160 debates among citizens took place all over the region, at which the participants were invited to reflect on what they value, what problems must be solved, giving everyone time to think and revise their proposals based on local exchanges with neighbours, colleagues, and acquaintances. By mid-2011 over 7000 contributions had been received by the facilitators of this democratic process.

In 2009, the regional government of *Pays de la Loire* in France decided to launch a major bottom-up participatory consultation in order to be able to tailor its budget and policy decisions according to the real priorities of the inhabitants. 160 debates among citizens took place all over the region, at which the participants reflected on what they value, what problems must be solved, and what criteria could be used to measure progress. People were given the time to think and revise their proposals based on local exchanges with neighbours, colleagues, and acquaintances. By mid-2011 over 7000 contributions had been received by the facilitators of this democratic process, while a survey allowed to compile some 85 indicators used in other parts of France and in the world. The indicators that emerged were submitted again to the citizens for further debates before drawing conclusions. By 2013, 27 indicators had emerged, based on 16 types of "wealth" which regard the living conditions, the quality of human relations, and people's sense of responsibility. The indicators retained regard life rhythms, health, biodiversity, work, childhood, culture, arts, family, education, friendliness, altruism, freedom, justice, sports, vocational training, equality, openness, social cohesion, happiness, etc... Income per capita was not retained, but generosity was.

Other elements for a covenant with Pope Francis

Reshaping the economy requires an in depth reflection on the values which weld our societies. Don'ts matter as much as do'es.

To be banned (what we reject):

- competition among human beings
- unequal exchanges
- taking advantage of someone's state of necessity to obtain unbalanced gains
- increasing food prices when there is a food shortage
- increasing the price of medicines when there is a pandemic
- ...

To uphold:

- solidarity
- care
- gives priority to people and natural resources over profits
- serves unmet social needs
- focuses on common good and public interest
- fosters individual and collective responsibility and self-help
- preserves the needs of future generations and their ability to make choices
- forges and reinforces social links locally for promoting inclusion
- attention to the most vulnerable
- ensures that basic human rights are finds humane solutions to people's needs
- ensures decent working conditions to all
- ...

Political proposals

Obtain the creation of enabling institutional frameworks

Alongside individuals, financiers, enterprises of all kinds and sizes, associations and other players, the State carries a sizeable economic weight. But it also exerts a major influence on the nature of the economy and its ability to grow by setting the "rules of the game". Laws define what can and cannot be done in economic relations as well as work practices. Fiscal policies can steer investments in given directions and boost or curtail some sectors. The legislative framework plays a crucial role everywhere, and policy measures at the various levels of government can enhance specific activities. It is therefore important to adopt laws and regulations which recognize the many social, economic, environmental and societal benefits that a thriving human-focused economy brings, and which foster its scaling up. It is to be noted that the *United Nations Interagency Task Force on Social and Solidarity Economy* is mobilizing competences within the UN as well as from the civil society to prepare an "international guide on Social and Solidarity Economy legislations and public policies" in order to

meet the demand of States that wish to build or improve their legal and policy frameworks in favour of Social and Solidarity Economy.

In that respect, it is important:

a) to encourage the authorities in countries where such legislations do not exist or could/should be improved to endow themselves with an appropriate set of laws and regulations or to fine-tune existing ones.

b) to invite the United Nations General Assembly to officially acknowledge the positive contribution to human progress and human development of the various forms of social and solidarity economy, and to take measures to step up international cooperation to strengthen them and tap their benefits everywhere.

In addition to acknowledging the social role of cooperatives, national laws must safeguard their identity as entities whose ownership is de-linked from capital contributions and which are structured to cater for the interests of a range of stakeholder (consumers, producers, clients, employees, local communities, etc.) while being focused on common good. The rules should also prevent any kind of demutualization (via assets locks and indivisible reserves), making them an intergenerational entrepreneurial heritage that serves the local community. Last but not least, the legal frame should put cooperatives at the very least on the same footing as other private enterprises, and offer a number of fiscal facilities such as tax exemptions for profits invested in the indivisible reserves.

Reinforce local authorities

Local authorities are the level of government which is the closest to the people. They are in touch with the realities and able to act quickly to support the economy and social fabric of all territories regardless of their size. They must therefore be given the power and the means to play their critical role, including as regards fiscal measures where appropriate.

Strengthen international organizations

Dominant economic actors operate beyond borders on a global basis, play on inequalities and broaden them, control a number of commodities and move their operations when confronted with local constraints. Single governments have no hold on them. In a world in which the population more than tripled since the end of world war II, human beings are de facto increasingly interdependent, must manage some essential commodities as global common goods, and must cooperate to take care of global commons including to overcome climate change. We need more than ever strong multilateral institutions including a strong and democratized United Nations Organization.

Ensure full gender equality

Economy cannot be satisfactorily reshaped without full gender equality in all aspects of life. It is also a precondition for achieving the goals set in Agenda 2030. Today, women and girls are discriminated in private and public life, at work and in decision making structures of all kinds. Advertising in the supposedly most advanced societies still carry an image of women that reduces them to baits and mere objects. It is essential in this first half of the 21st century to finally get rid of all stereotypes and to build a true equality of treatment in all workplaces and all institutions between women and men. This is something on which every individual can make a difference.

Rethink the role of social networks, the internet and artificial intelligence

Internet and social networks have made life easier in many respects and recent developments open the way for further transformation which are likely to be faster and deeper than anything experienced so far. Some of these changes, such as further productivity gains, may benefit all people. But much depends on our ability to counter negative effects and to master in a responsible manner the new capacities made available. In the economic field whereas the platform economies are generating many uncompensated effects such as the closure of shops, transfers of jobs in other parts of the world, heightened competition among workers in the same professions and reduction in social protection, and some jobs are likely to disappear without any guarantee that emerging technologies will leave a role in society for all. A major reflection is urgently needed to harness innovation in a positive manner and structure a global governance of the web and social networks.

Preserve the role of intermediate bodies

Technological innovation is making our societies more horizontal. Whereas this has enabled individuals to take a more active part in public political and cultural life, it has also reduced the importance of intermediate bodies such as trade-unions, associations, political parties, etc. They nevertheless have a very important role, particularly in transition periods.

TBD