

# **THE STATE OF BLACK ENTREPRENEURS IN ALBERTA**



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# FORWARD BY THE EXECUTIVE DIRECTOR



As the Council for the Advancement of African Canadians in Alberta known as “Africa Centre” continues to prioritize the full participation of Black entrepreneurs in the economy, we have actively mobilized partnerships towards initiatives that enhance the capacity of both existing and prospective Black entrepreneurs. Increasingly, Small and Mid-Size Enterprises (SME) continue to seek ways to serve customers and clients on a more intimate level and carve market niches for growth. The opportunities for scaling up and market expansion are illimitable, considering that entrepreneurship also serves as a means of cultural expression and integration.

Early in 2021, I met a female Black entrepreneur and her husband at Africa Centre where they came to access other services unrelated to their entrepreneurship. During our interaction, I gathered that she used to run a franchised restaurant in downtown Edmonton, a place where I had dined multiple times. Upon inquiry about the business, she responded “I filed bankruptcy because of the impact of the pandemic. I had no soft landing, so it was hard to bounce back.” This is one of the many experiences shared at the Africa Centre. A key to a soft landing in entrepreneurship requires preparation for unforeseen circumstances as well as capacity building. To this effect, in partnership with Prairies Canada, we launched an assessment of Alberta’s Black entrepreneurs; a first-of-its-kind initiative to address peculiar challenges faced by Black entrepreneurs in Alberta from an evidence-based approach. To delve into the status of Black entrepreneurs in Alberta, we believe that a more relatable outcome is guaranteed using information gathered from people who have first-hand experience. To create policies that have a wide reach and depth in the community, real-life data are fundamental.

As we work towards a balanced business ecosystem, our aim is to ensure that the voices of Black entrepreneurs are heard. The findings from this study are intended to guide the efforts being made toward supporting Black entrepreneurs in Western Canada. We uphold the empowerment of Black entrepreneurs through close collaboration at all levels of government, community organizations, financial institutions, major corporations, and research initiatives such as this. We support this work as it beams light on challenges faced by Black businesses and seeks to proffer solutions.

Sharif Haji

## PARTNER MESSAGE



The increasing momentum towards developing entrepreneurial capacities and initiatives for Canadian Blacks could not have come at a better time. The United Nations' 2013 global challenge, particularly to industrialized nations like Canada, unequivocally proclaimed 2015-2025 as a decade during which we must reflect on the past and the present, initiate action and plan next steps that could further propel ongoing actions towards justice and development for people of African descent as “a distinct group whose human rights must be promoted and protected.”

Entrepreneurship is broadly defined as the process of creating new services and products, a process of wealth creation beneficial to all, an important contributor to innovation and technological progress, and a driver of productivity and ultimately of economic growth.

Although the Canadian government has actively embraced the promotion of entrepreneurship as a creator of jobs and a path to regional development, Black communities, a fast-growing segment of its marginalized populations fall outside its vision. Entrepreneurship could offer a myriad of opportunities to climb the ladder of economic success. Yet, Blacks face daunting barriers to accessing self-employment and their rates of entrepreneurial activity fall way below that of Canada's general population.

The Pan African Collaboration for Excellence (PACE), University of Alberta, is proud to partner with the Africa Centre to develop and support Black entrepreneurs as part of a broader vision of employing crucial pathways to alleviating poverty in our Black communities. This project is only a starting point towards generating the relevant data and insights that will enable the Africa Centre to develop evidence-based strategies for optimizing Black Albertans' entrepreneurial knowledge and skills. Our partnership leverages the Africa Centre's expertise in community engagement as well as service development, a crucial element in mobilizing the findings of research into viable initiatives.

On behalf of PACE, I salute the Africa Centre for another bold stride in leadership and hope that this collaboration continues to nurture our mutual passion for uplifting individuals and groups within our communities by expanding their economic opportunities to thrive in Canada.

Dr. Philomina Okeke-Ihejirika  
Director, the Pan African Collaboration for Excellence, University of Alberta

# EXECUTIVE SUMMARY

The Council for the Advancement of African Canadians in Alberta known as “Africa Centre” seeks to develop programs to promote and support economic participation among Black Albertans. Given the limited research on Black entrepreneurship (entrepreneurs), especially in the context of Alberta, the Africa Centre required the evidence base on which to inform this initiative. This study was commissioned by the Africa Centre to fill the knowledge gap that exists in the understanding of Black entrepreneurship in Alberta.

The purpose of the study was to address the following objectives:

- Provide a general characterization of entrepreneurial orientations of Black immigrants in Alberta.
- Collect data on Black entrepreneurs to understand the challenges they face and the opportunities available to them.
- Understand how the context of Alberta impacts Black entrepreneurship
- Disseminate results among Black and African community organizations in Alberta and across Canada- to promote awareness and support collective action to strengthen Black entrepreneurship.

The findings of this study highlighted major gaps in training and education to start/run/manage the business as well as financial awareness. Entrepreneurs reported ‘lack of availability of credit and/or loans’ as their most common challenge. Entrepreneurs also highlighted personal savings as the most common financial resource used to start their businesses. ‘Increasing personal/family wealth’ was the most commonly cited reason for starting the business.





# THE STATE OF BLACK BUSINESSES IN ALBERTA

This report is the first comprehensive report that attempts to capture and contextualize the entrepreneurial experiences of Black Canadians in Alberta. A few similar studies were done in the Eastern provinces of Canada. No work of this kind has ever been done in Alberta. This novel work explores the current challenges of Black entrepreneurs in Alberta and how the resulting data will go to inform economic opportunities and address entrepreneurial inequities.

In recent years, entrepreneurship has been a major source of jobs (63.8% of the Canadian labour force is employed by small businesses); linked to economic growth and is believed to lead to national prosperity. As such, there has been a huge effort to understand this phenomenon. However, despite this global focus on entrepreneurship, very little data is available about entrepreneurship among black immigrants in Canada overall and virtually no data is available about Black immigrants in Alberta, despite the province having the fastest-growing Black population in Canada in recent years, (growing five-fold between 1996 and 2016). According to Stats Canada, by 2041, the Black population would be larger than the Indigenous population in Canada, as well as the population that identifies as belonging to the Chinese community.

Given this considerable growth rate, the well-documented difficulties Black immigrants face in the labour market and the fact that black immigrants are likely to be “pulled” rather than “pushed” into entrepreneurship because of their high human capital, aids in opportunity discovery. Understanding the incidence of entrepreneurship and self-employment among the black population in Alberta and the challenges they face is important. As such, we conducted this study to explore the general characteristics of Black Albertans' entrepreneurial orientations and understand the challenges they face.







# RESEARCH DESIGN

This study was conducted using a mixed methods approach. The research commenced with a qualitative study to get first-hand insight into the general state of entrepreneurship in Alberta from the perspective of Black entrepreneurs about whom very little was known. The qualitative study helped uncover broad themes that gave a baseline understanding of the topic of entrepreneurship that informed the subsequent quantitative study in terms of formulating hypotheses around the correlation and causation of Black entrepreneurship in Alberta.

This research was conducted in two phases. The qualitative phase of the study (phase one) used a combination of purposive and convenience sampling. This phase involved two interactive focus group sessions of six participants each in addition to a series of interviews with 12 Black immigrant entrepreneurs in Alberta.

The rationale for the focus group size stems from the goal that focus groups should include enough participants to yield diversity in the information provided, yet should not include too many participants because large groups can create an environment in which participants do not feel comfortable sharing their thoughts, opinions, beliefs, and experiences.

The in-depth, semi-structured interviews were designed to provide overall rigour and richness to the study and give participants ample opportunity to detail their experiences in their own words. The objective was to promote “storytelling” and elicit “informant oral histories” within the context of entrepreneurship.

Data from phase one were analyzed using conventional qualitative content analysis. Two reviewers analyzed and coded the data independently. Consensus on final themes was achieved through discussion between the reviewers. A computer-based qualitative software application designed to aid in coding and analyzing text was used throughout the process.

In phase 2, the research team developed a bespoke questionnaire after conducting a literature review and not finding any questionnaires that studied Black entrepreneurship. The questionnaire was divided into the following sections:



Experience, including initial motivators: this section focused on the experiences of Black entrepreneurs, including the nature and scope of and motivating factors for pursuing entrepreneurship.



Challenges faced by black entrepreneurs and factors that enhance black entrepreneurship: this section explored both the challenges that black entrepreneurs face (including start-up capital, other business resources, social capital and client base) as well as the factors that enhance their businesses.



Demographics: This section covered the demographic information, socioeconomic characteristics, and migration history of Black entrepreneurs.

The questionnaire was available in both English and French and all participants provided consent before answering the questions. We sought ethics approval for both phases of the study. Two separate ethics applications (phase one and phase two) were submitted to the research ethics board of the University of Alberta. Ethics approval was granted to conduct both phases of the study.

# KEY FINDINGS AND CHALLENGES

A total of 256 participants took part in the study (in phases one and two):

- Twenty-four participants took part in phase one
- Two hundred and thirty-two participants took part in phase two [The phase two questionnaire was sent to 326 entrepreneurs. Of those, 234 responded to the invitation and 232 completed the questionnaire (71.2% response rate)].

**256**  
**participants**  
**took part in**  
**the study**

A mixture of entrepreneurs took part in phase one. That included;

- traditional entrepreneurs: In this study, this is the classic entrepreneur that is actively taking the risk of economic activity,
- the cultural entrepreneur: some of these entrepreneurs had some specialized knowledge about an ethnic product/market that catalyzed them into entrepreneurial activities, especially businesses in low-skilled sectors and ethnic niche markets.
- personality- determined achiever: a high need for achievement which influenced their entrepreneurial behaviour. Those in this category also leveraged their personal assets such as their educational attainment to pursue entrepreneurship and
- the Hagenian displace: marginality in the host society provided the impetus for entrepreneurial action. Some of our participants expressed concerns about diminished social status in the host country and sought compensation in entrepreneurial achievement.



Almost two thirds  
[167/256 (65.2%)] of  
the study participants  
were male.



More than three  
quarters [214/256  
(83.6%)] were 45  
years or younger

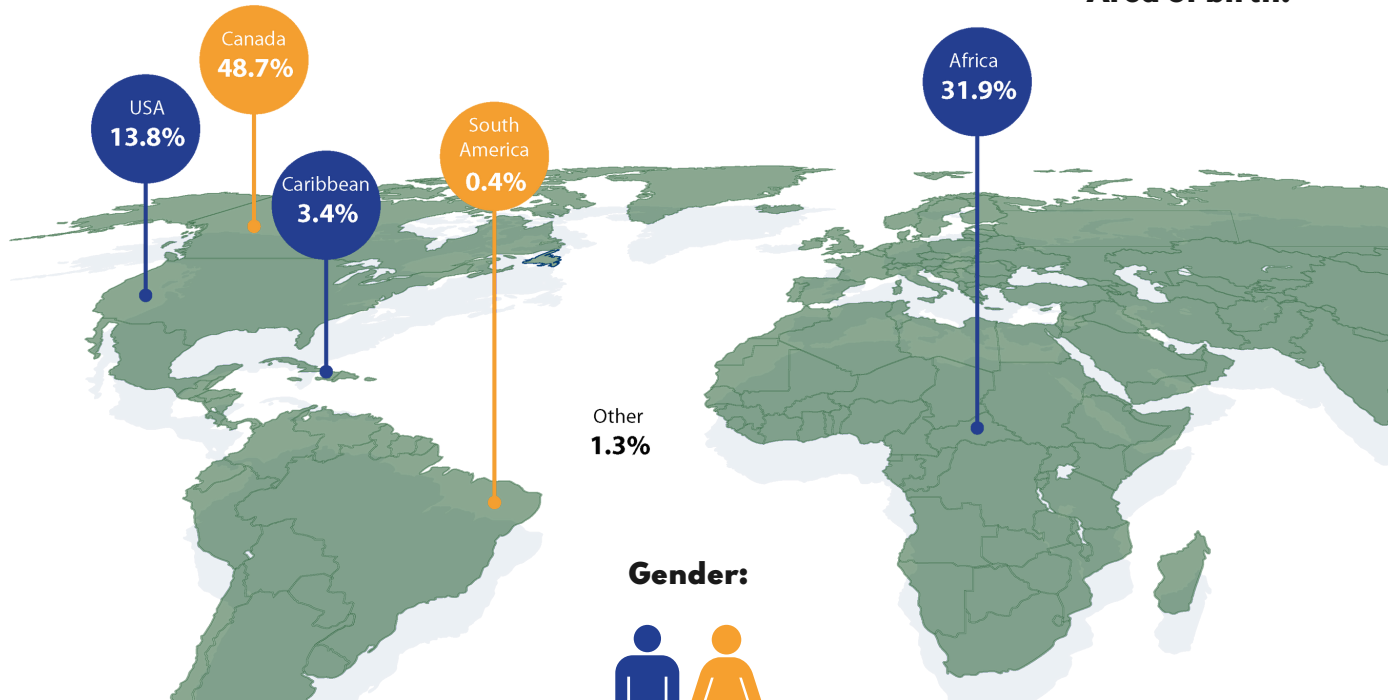


The mean time for  
operating their  
business was 6.6  
years (+/- 4.1).

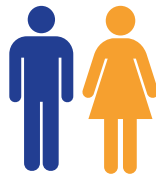
The majority [233/256 (90.9%)] had at least a high school education.

# PARTICIPANT'S DEMOGRAPHICS

## Area of birth:

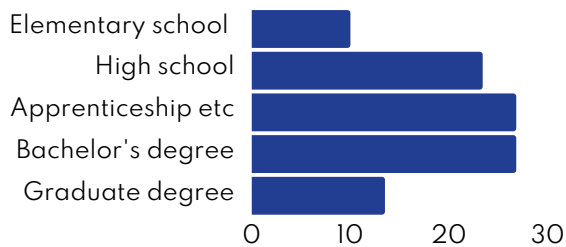


## Gender:

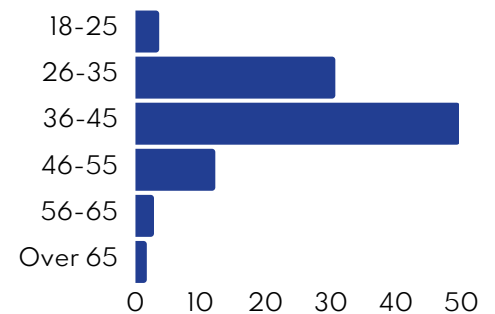


65.2% male  
34.8% female

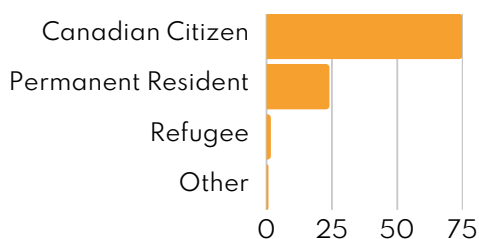
## Education\*:



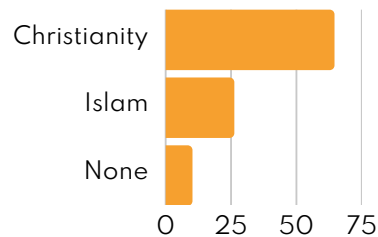
## Age:



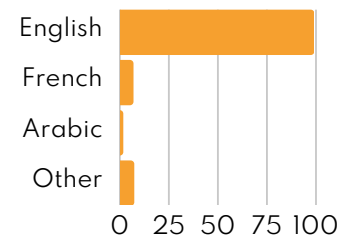
## Status in Canada:



## Religion:



## Language^:



\*Statistics from phase 1 and 2

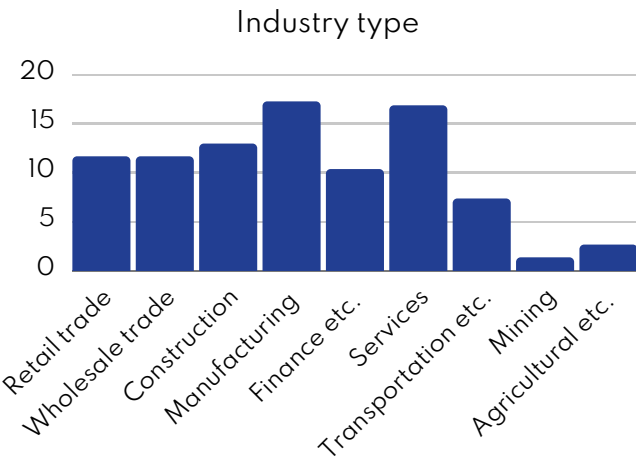
^Percentages not mutually exclusive



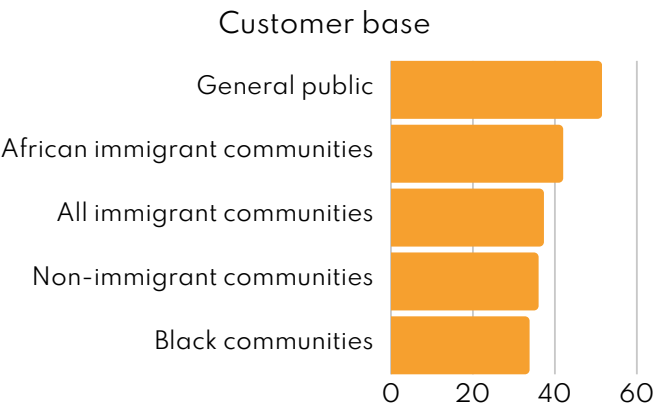
Less than two-thirds of the participants (59.3%) reported operating the business with partners (spouse 21.2%; other partners 38.1%). The most commonly reported industry type was manufacturing (17.2%) followed by service (16.8%) and then construction (12.9%). Figure 1 provides a breakdown of all of the industry types that were reported by the participants.



The most commonly reported industry type was manufacturing (17.2%) followed by service (16.8%) and then construction (12.9%). The figure below provides a breakdown of all of the industry types that were reported by the participants.



More than half of the participants reported that their primary customer base was the general public (51.3%), this was followed by African immigrant communities (41.8%), all immigrant communities (37.1%), non-immigrant communities (35.8%) and black communities (33.6%). (Percentages not mutually exclusive).





Build personal and family wealth  
(60.3%)

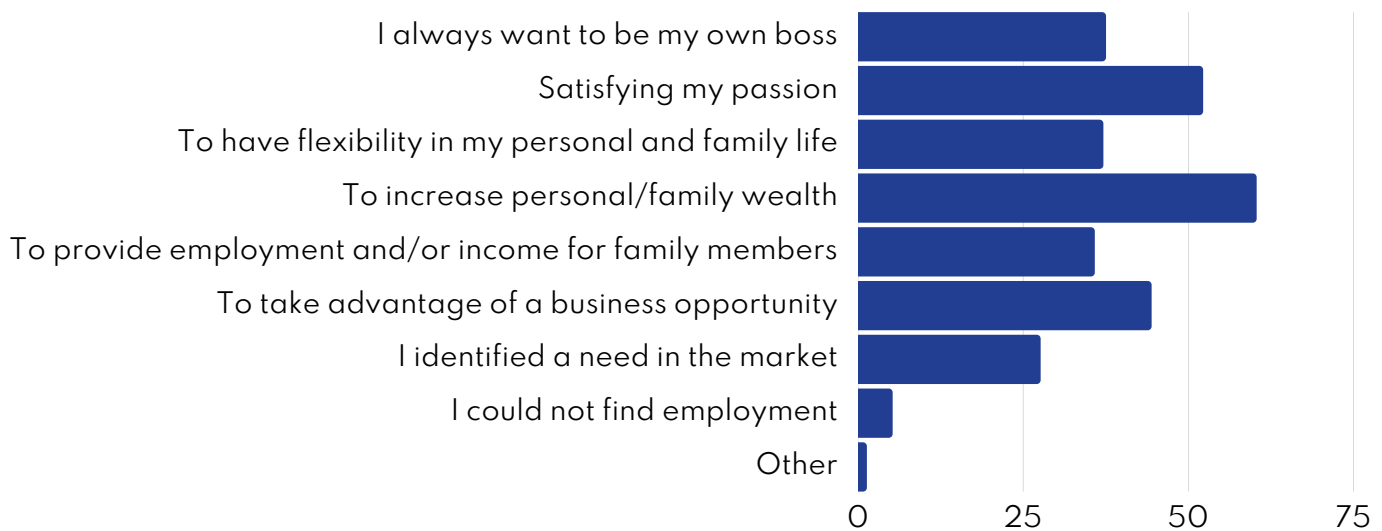


Satisfy a passion  
(52.2%)



Take advantage of a business opportunity  
(44.4%)

Increasing personal/family wealth was the most commonly cited reason for starting the business (60.3%). This was followed by satisfying their passion (52.2%) and taking advantage of a business opportunity (44.4%). The figure below provides a breakdown of all the cited reasons for starting the business



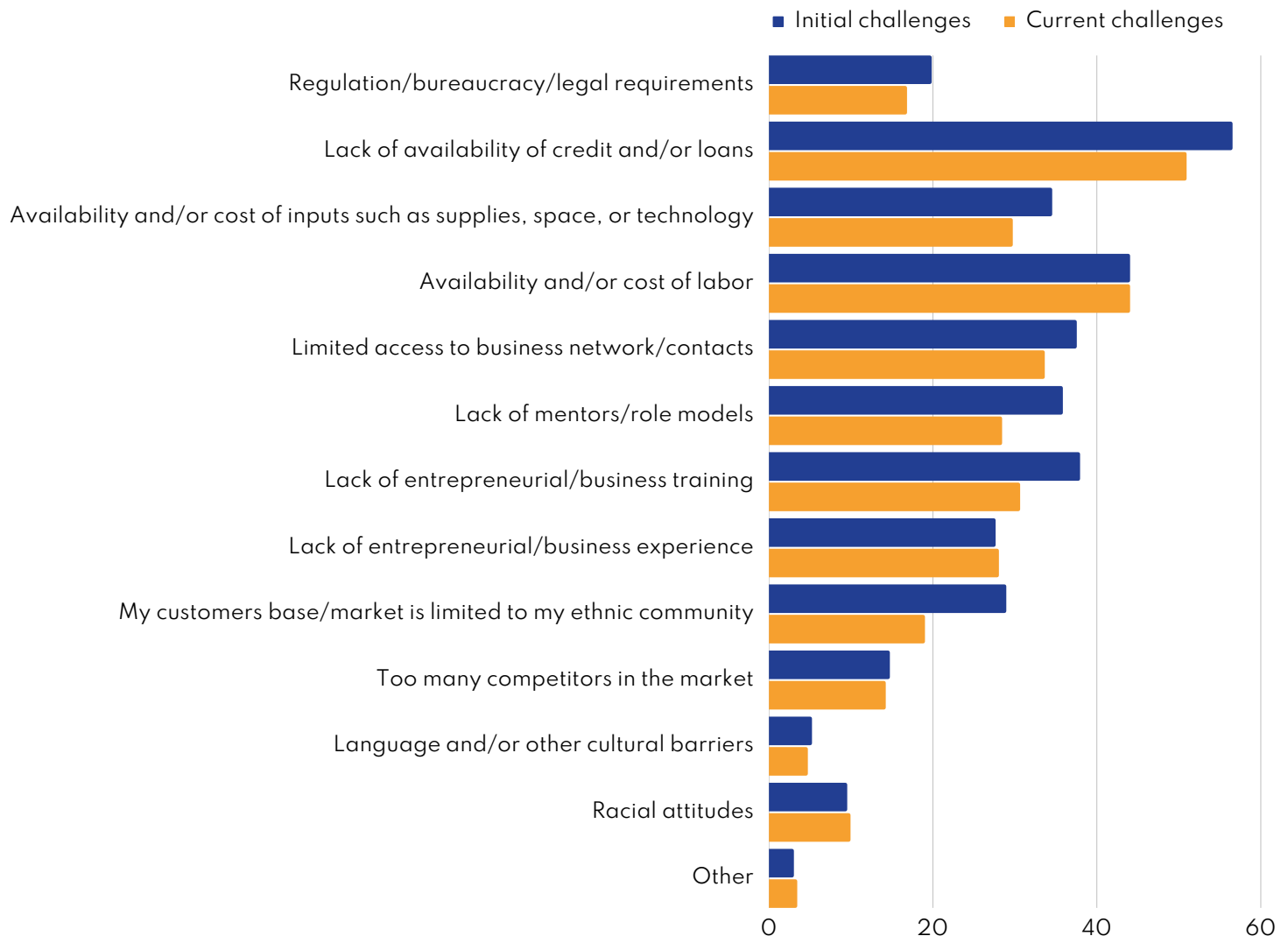
# CHALLENGES



## LACK OF AVAILABILITY OF CREDIT/LOANS

Interestingly the most common challenges that participants faced when they initially started their business were very similar to those they are currently facing, with lack of availability of credit and/or loans as the most commonly cited challenge, followed by availability and/or cost of labour. The figure below provides a description of the initial and current challenges.

**“I just shopped around and there was no there's no funding”**



Percentages not mutually exclusive



## Lack of entrepreneurial/ business training/ financial literacy

**“So we need a real education system starting in the high schools and even junior high-level junior achievers. I was a member of that as a young person. One of the only Black people in there, I didn't see Black people”**

Despite highlighting the lack of entrepreneurial/business training as a major challenge they are facing, only 22% of the participants reported taking any kind of training or education to start/run/manage their business. Again, the low performance of some of these Black-owned businesses can be attributed to a lack of strategic direction from the owners and inadequate practical training.

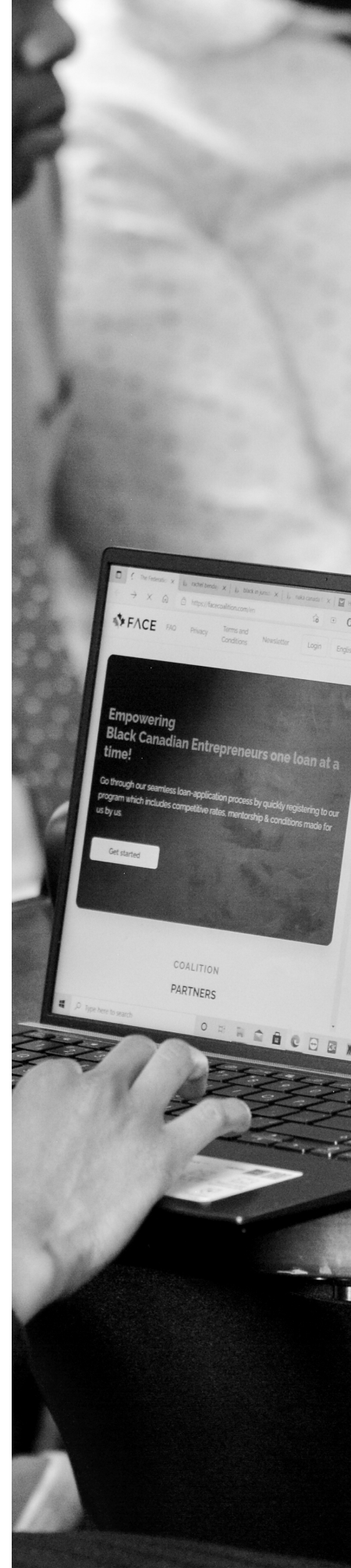
Some of the entrepreneurs in the study admitted to knowledge gaps in understanding the types of funding available to startups, how to access these funding sources, and how some of these financial instruments work. Organizations interested in promoting entrepreneurship can institute financial literacy programs to assist these entrepreneurs.



## Poor Relationships with Financial Institutions

**“So I tried one... they didn't give me and I decided to go to a different bank”**

The area where there is the greatest potential is in improving the relationship between financial institutions and the Black entrepreneur. Black entrepreneurs should be encouraged to build long-term relationships with their financial institutions. Financial institutions must understand the peculiarities of the needs of Black entrepreneurs.



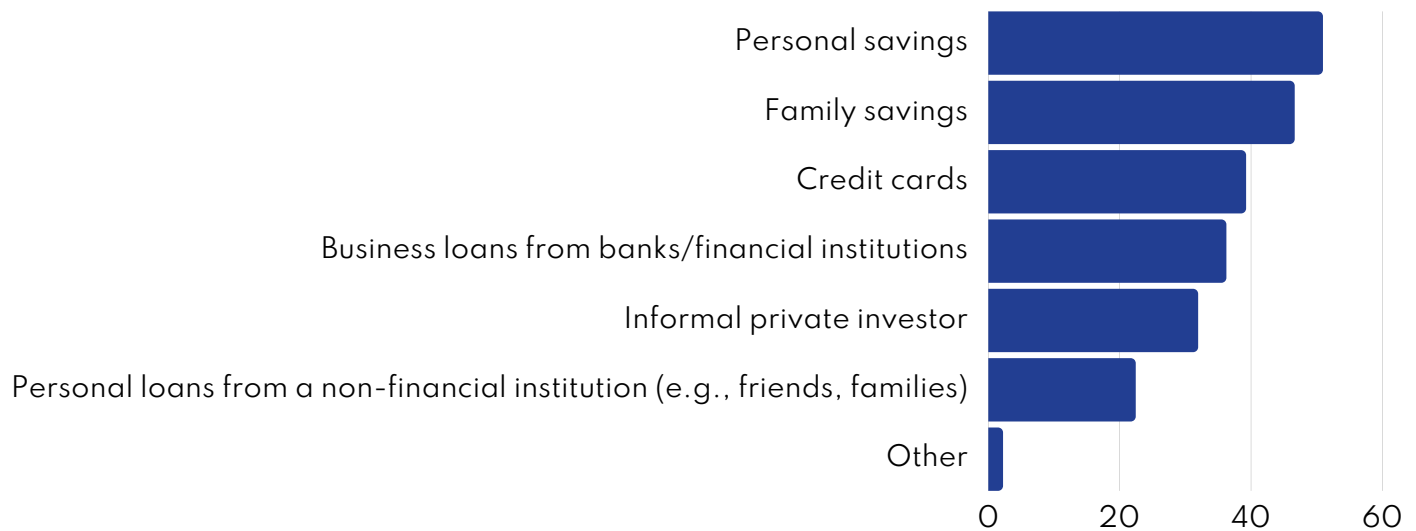




## Inadequate Capital

**“From our own personal savings that we used ... we depleted everything”**

The most commonly cited financial resource to start the business was personal savings (50.9%), followed by family savings (46.6%) and credit cards (39.2%). The figure below provides a description of the financial resources that participants used to start their businesses.



## CHALLENGES



### Impact of COVID

**“You know, everyone knows how COVID affected ... it was very bad. It was very bad for me to like to even get the customers”**

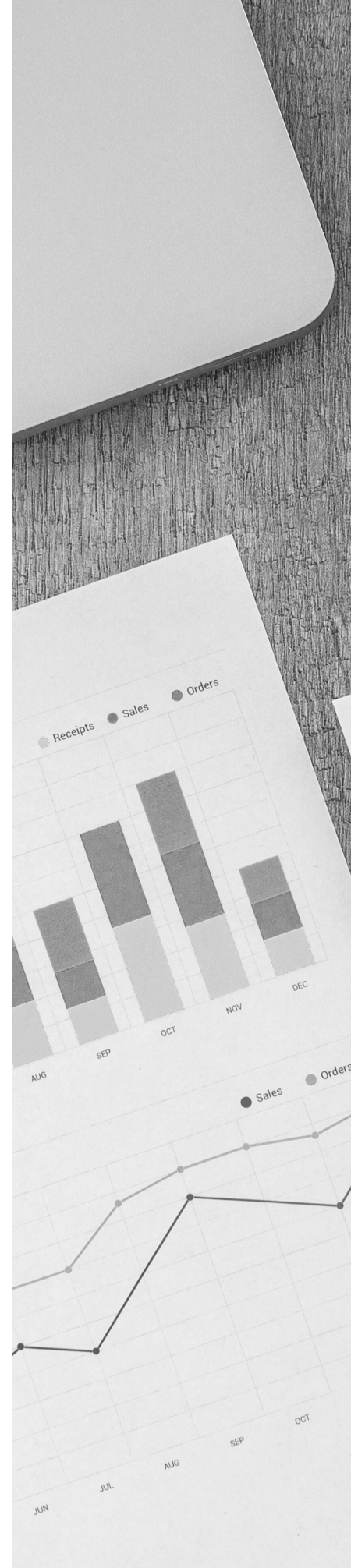
Almost two-thirds of the participants (65.8%) reported that the COVID-19 pandemic had a negative impact on their business by reducing their sales (33.8%) and reducing their customer base (32%). Yet, around three quarters (71.4%) reported receiving COVID-19 support from the government. COVID-19 brought untold hardship to Black enterprises in Alberta by depressing sales and customers and causing supply chain bottlenecks, some found ways to survive by innovating.



### Racial Attitudes

**“The glass ceiling that Canada has, it looks like you can reach the top, but on the top is racism”**

Some Black entrepreneurs felt racial attitudes towards Blacks impacted their ability to grow their businesses. They expressed concerns about consumer discrimination towards Black-owned firms. Black firms have difficulty selling products and services to non-Black customers: these customers include other firms and even the government. A good majority of respondents felt racial attitudes towards Blacks were impacting their ability to succeed, while the rest were neutral towards the impact of race. Such neutrality was usually found in entrepreneurs who were embedded deeply in ethnic community structures.



## CHALLENGES



### Narrow Customer/Business Base

**“Like when I soon be seen that this company's owned and operated by a Black man. They tend to shy away from giving you orders and stuff like that”**

Some Black enterprises reported a narrow customer base. To achieve growth, creative ways must be found to broaden their customer base. Selling to only co-ethnic groups will limit the ability to grow and succeed. The level of competition within the ethnic enclave is high. Black entrepreneurs must move beyond serving only fellow Africans. In addition to the above, some Black businesses tend to operate in very narrow spaces, such as the culinary and hair industries, where they earn their money instantly and target only Black clientele. This in the long run does not bode well for building a long-term and sustainable business.



### Lack of Social Capital Networks

**“It's difficult to pin everything down to race because it could also be because...I'm very new into the business. So you don't have established networks ”**

Data from our study show that Black entrepreneurs have less access to the professional social capital networks that are critical for business development and expansion, and must increasingly rely on the Black ethnic enclave for critical resources. This strategy is hampered by low levels of social trust among Africans and the widely dispersed population. The entrepreneur faces social capital disadvantages at both the formation and establishment phases of their business. Attempts to move beyond the confines of the enclave economy are restricted by discrimination by customers from other racial groups toward the product and service offerings of the Black enterprise. Those who cannot move beyond the enclave because of the nature of their products must find innovative means to win the cutthroat competition within the enclave market.





# IMPLICATIONS FOR RESEARCH, PRACTICE, AND POLICY

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## Further Research

The overall human capital of the average Black entrepreneur is very high. This appears to be due to the immigrant background of our respondents. The majority were born outside Canada and nearly 88% of our sample were African immigrants, who tend to immigrate with higher levels of education. We need further studies to evaluate the implication of this high human capital on the entrepreneurial outcomes for Black entrepreneurs. Some studies find high levels of education depress self-employment rates because high human capital provides an attractive pathway through the labour market. Perhaps the growing number of Africans with high education in self-employment could signal labour market problems for the educated Black who struggles to find employment commensurate with his/her skill level in the mainstream labour market.

Our sample is comprised of a relatively young population (under 45 years of age). There is a need for more studies to evaluate the true representation of age and gender in the population of Black entrepreneurs in Alberta. We also need further studies to investigate whether there are variations in business outcomes for male- and female-owned businesses in Alberta.







## Informing Practice

To our knowledge, this is the first study to explore the general characteristics of Black Albertans' entrepreneurial orientations and understand the challenges they face. Black entrepreneurs reported a 'lack of availability of credit and/or loans' as their most common challenge. They also highlighted personal savings as the most common financial resource to start their business. 'Increasing personal/family wealth' was the most commonly cited reason for starting the business.

Less than one-third (27.6%) of the Black entrepreneurs in Alberta highlighted 'identified a need in the market' as the main reason for starting their business. This indicates that more than two-thirds of the Black entrepreneurs in Alberta did not start their business based on intensive research that could identify a problem that needs solving or an untapped area that needs discovering but rather seem opportunistic in nature. This approach could undermine the future sustainability of the business and could also be the reason why certain businesses struggle to survive.

Moreover, a high percentage of participants indicated their reason for going into business was to follow their passion. The passion of entrepreneurs does not necessarily mean the needs of prospective clients will be met. Having a passion alone does not translate into expertise and the entrepreneur may not have the correct skill set to capitalize on that passion. Understanding the technical and soft skills required to be an entrepreneur is key. Furthermore, the fact that less than one-quarter (22%) of the participants reported taking any kind of training or education to start/run/manage their business may also contribute to the struggle that businesses may face.

Interestingly, more than one-third of the participants (39.2%) reported using credit cards as a financial resource to start their business. This represents a very expensive way of accessing money, with interest rates ranging between 19 and 22%. This could also affect the cash flow in the future if the balance is not paid in full. This underlines the importance of financial training and financial awareness before starting any business.



## Policy Implications

The lack of availability of credit and/or loans was highlighted as the most common challenge entrepreneurs faced/continue to face with starting and running their business. This, combined with the majority using their/their family's savings and credit cards to start their business and starting/running the business at a young age (84.4% were 45 years or younger) despite the 90.1% reporting having at least high school education is definitely worth exploring further as these actions may be driven by hidden racial motives.

Financial literacy and education should continue to be the beacon of change in the mindset and attitudes of Black entrepreneurs in Alberta. Community organizations should be at the forefront of this by offering workshops, training, and seminars in conjunction with service providers and financial institutions where the different strands of education in commerce, entrepreneurship, and soft skill training can be pursued to close the knowledge gap related to doing business in a new environment, especially for immigrant entrepreneurs.

Anti-discrimination policies and measures should be implemented to level the playing field for Black entrepreneurs. There should be a continuous effort to examine current policies and laws that hinder the progress of Black businesses.







# RECOMMENDATIONS

## NEXT STEPS

Based on the findings and associated challenges revealed by our study, we recommend the following five actions for Black entrepreneurs in Alberta and across Canada.

### 1. Financial Literacy and Education

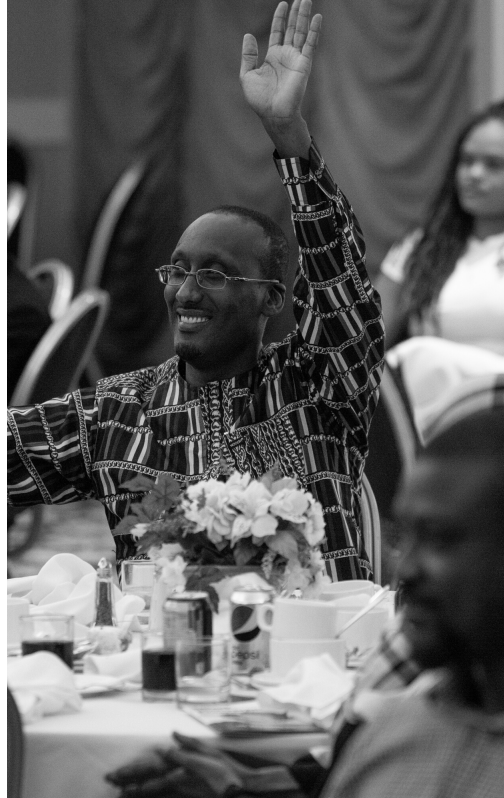
The findings of our study highlight major gaps in training and education to start/run/manage a business. As such:

- Organizations supporting Black entrepreneurs should encourage entrepreneurs to take courses on financial awareness when starting a business
- Black entrepreneurs are highly encouraged to take training courses on starting, running, and managing a business. Emphasis should cover both the technical and soft skills involved in running a business

### 2. Disaggregated Data That Factors Race

Our findings underscore the lack of market research when Black entrepreneurs start their business ventures. Black entrepreneurs need to be provided with the tools necessary to succeed. This is in alignment with the work generated by the Black Entrepreneurship Knowledge Hub. Intensive market research could identify a problem that needs solving or an untapped area that needs discovery before starting their business. Having a working knowledge and understanding of business plans is of prime importance.

Going forward, it will be key to factor in the importance of race in all future research. Current data does not necessarily highlight the challenges and needs of Black entrepreneurs and gets lost in aggregate data



### 3. Credit and Capital Availability

The fact that lack of available credit and/or loans was highlighted as the most common challenge entrepreneurs faced/continue to face with starting and running their business indicates the need for:

- Special credit/loans programs for Black entrepreneurs
- Educating and training Black entrepreneurs on the best ways to choose a loan that is most suitable for them
- Sensitivity training for staff who work at financial institutions that provide credit/loans to start/run business

### 4. Expanding Customer Base

We discovered that only 51.3% of the entrepreneurs identified their customer base as the general public. This indicates the need to educate Black entrepreneurs on how to expand their customer base and work outside their community

### 5. Community Networks

The Black entrepreneur and Black community organizations must leverage existing relational networks within the Black community to foster greater social trust. Black entrepreneurs must participate in the growing network of professional entrepreneurial linkages, associations, and organizations to increase their stock of social capital.





## CONCLUSION

We aimed to paint a portrait of the Black entrepreneur and their enterprise in Alberta. The study findings highlight many of the systemic challenges that Black entrepreneurs face when establishing their business and ensuring its subsequent performance. Almost all Black entrepreneurs face resource acquisition and mobilization challenges in their entrepreneurial journey.

Black community organizations interested in fostering entrepreneurship must help build upon such a network of professional entrepreneurial linkages to build a communal sense of social trust as well as put sufficient mechanisms in place to offer workshops and training programs to provide the relevant business skills.

This work sheds a light on entrepreneurship in Alberta and will add to ongoing conversations about the systemic issues that continue to hinder Black enterprises. Bringing these issues to the forefront will enable policy makers, Black entrepreneurs, and the community at large to understand the current narrative that hinders Black businesses. This serves as an economic blueprint and a roadmap on how to overcome challenges hampering Black businesses.

Africa Centre's Entrepreneurial Support initiatives aims to create opportunities for building a larger business community in Alberta by leading a full-frontal assault on the systematic barriers that limit the prospects for aspiring Black entrepreneurs.

Find out more at:

<https://entrepreneurship.africacentre.ca>  
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## Acknowledgement

Please note that this is an amalgamated document, including facets of a previous report: "The State of Black Entrepreneurship Alberta - a report to the Africa Centre, Edmonton" by Dr. Philomina Okeke-Ihejirika and Dr. Joseph Owusu, University of Alberta, Edmonton Canada. Special thanks to Dr. Yazid N. Al Hamarneh, University of Alberta, Edmonton, Dr. Kojo B. Otoo, and Fadumo Osman of the Africa Centre, Edmonton for making this work possible

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