

# A Free *and* Fraternal Economy

*The Franciscan Perspective*



Martín Carbajo Núñez

Martín Carbajo Núñez, OFM

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## Abbreviations

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### Biblical Books

1Sam	1Samuel
1Cor	1Corinthians
2Cor	2Corinthians
2Thess	2 Thessalonians
Col	Colossians
Deut	Deuteronomy
Eph	Ephesians
Ex	Exodus
Gal	Galatians
Gn	Genesis
Is	Isaiah
Jer	Jeremiah
Jn	John
Lk	Luke
Mk	Mark
Mt	Matthew
Num	Numbers
Rm	Romans
Ps	Psalms
Sir	Sirach

### Magisterium Sources

AA	SECOND VATICAN COUNCIL, Decree <i>Apostolicam actuositatem</i>
AL	FRANCIS, Exhortation <i>Amoris letitia</i>
APar	PAUL VI, Letter <i>Alma parens</i>

CA	JOHN PAUL II, Encyclical <i>Centesimus annus</i>
CSDC	PCJP, Compendium of the Social Doctrine of the Church
CEI	Italian Bishops' Conference
CFL	JOHN PAUL II, Exhortation <i>Christifideles laici</i>
CCC	Catechism of the Catholic Church
COD	<i>Conciliorum Oecumenicorum Decreta</i>
CV	BENEDICT XVI, Encyclical <i>Caritas in veritate</i>
DC	BENEDICT XVI, Encyclical <i>Deus caritas est</i>
CST	Catholic Social Teaching
DV	SECOND VATICAN COUNCIL, Constitution <i>Dei Verbum</i>
DZ	DENZINGER, <i>Enchiridion symbolorum</i>
EA	JOHN PAUL II, Exhortation <i>Ecclesia in America</i>
ECS	PCCS, <i>Ethics in communications</i>
EG	FRANCIS, Exhortation <i>Evangelii gaudium</i>
ES	PAUL VI, Encyclical <i>Ecclesiam suam</i>
EV	JOHN PAUL II, Encyclical <i>Evangelium vitae</i>
FR	JOHN PAUL II, Encyclical <i>Fides et ratio</i>
GS	SECOND VATICAN COUNCIL, Constitution <i>Gaudium et spes</i>
LE	JOHN PAUL II, Encyclical <i>Laborem exercens</i>
LibC	CONGREGATION FOR THE DOCTRINE OF THE FAITH, Instruction <i>Libertatis conscientia</i>
LibP	LEO XIII, Encyclical <i>Libertas praestantissimum</i>
LS	FRANCIS, Encyclical <i>Laudato Si'</i>
MD	JOHN PAUL II, Letter <i>Mulieris dignitatem</i>
GCST	CONGREGATION FOR CATHOLIC EDUCATION, <i>Guidelines for the Study and Teaching of the Church's Social Doctrine</i>
PCCS	Pontifical Council for Social Communications
PCJP	Pontifical Council for Justice and Peace
PP	PAUL VI, Encyclical <i>Populorum progressio</i>

PT	JOHN XXIII, Encyclical <i>Pacem in terris</i>
QA	PIUS XI, Encyclical <i>Quadragesimo anno</i>
RH	JOHN PAUL II, Encyclical <i>Redemptor hominis</i>
RN	LEO XIII, Encyclical <i>Rerum novarum</i>
RP	JOHN PAUL II, Exhortation <i>Reconciliatio et paenitentia</i>
RSF	PCJP, <i>Reform of the international financial system</i>
SRS	JOHN PAUL II, Encyclical <i>Sollicitudo rei socialis</i>
SS	BENEDICT XVI, Encyclical <i>Spe salvi</i>
VS	JOHN PAUL II, Encyclical <i>Veritatis splendor</i>

### Writings of St. Francis

1LtF	The First letter to the faithful
2LtF	The Second letter to the faithful
Adm	The Admonitions
CtC	The Canticle of the creatures
LtAnt	A Letter a Brother Anthony of Padua
LtL	A Letter to Brother Leo
LtMin	A Letter to a minister
LtO	A Letter to the entire order
ER	The Earlier Rule ( <i>Regula non bullata</i> )
LR	The Later Rule ( <i>Regula bullata</i> )
Test	The Testament

### Franciscan Sources and Authors

1C	CELANO, <i>The Life of St. Francis</i>
2C	CELANO, <i>The Remembrance of the Desire of a Soul</i>
L3C	The Legend of the Three Companions
AFH	Archivum Franciscanum Historicum

A	The Anonymous of Perugia	Edb	Edizioni Dehoniane Bologna
BF	Bullarium Franciscanum	EFR	Editrici Francescane
2MP	The Mirror of Perfection, Larger version	Ibid.	Ibidem
LFI	The Little Flowers of Saint Francis	Id.	Idem, the same
Hex.	BONAVENTURE, <i>Collationes in Hexaëmeron</i>	InsJP2	Insegnamenti di Giovanni Paolo II (Teachings of John Paul II)
HO	JACQUES DE VITRY, <i>Historia Occidentalis</i>	InsB16	Insegnamenti di Benedetto XVI (Teachings of Benedict XVI)
LMj	BONAVENTURE, <i>The Major Legend</i>	InsFco	Insegnamenti di Francesco (Teachings of Pope Francis)
Lp	The Assisi Compilation or The Legend of Perugia	Lev	Libreria Editrice Vaticana
Metaph	DUNS SCOTUS, <i>Quaestiones super libros metaphysicorum Aristotelis</i>	n.	Number, numbers
OPh.	DUNS SCOTUS, <i>Opera philosophica</i>	OR	L'Osservatore Romano
Ord.	DUNS SCOTUS, <i>Ordinatio vel Opus Oxoniense</i>	p.	Pars, page, pages
Quaracchi	BONAVENTURE, <i>Opera omnia, Collegii St. Bonaventurae</i>	PG	Migne, <i>Patrologia Graeca</i>
Rep.	DUNS SCOTUS, <i>Reportatio Parisiensis</i>	PL	Migne, <i>Patrologia Latina</i>
Vat.	DUNS SCOTUS, <i>Opera omnia</i> , ed. Comm. Scotisticae	prol.	Prologus
Vivès	DUNS SCOTUS, <i>Opera omnia</i> , ed. L. Vivès	q.	Quaestio, quaestiones

### **Bibliographical and Common**

a.	Articulus
AAS	Acta Apostolicae Sedis
VSA	Vatican Secret Archives
BAC	Biblioteca de Autores Cristianos
c.	Chapter
Cf.	Confer, see, compare
A/m.	Aforementioned
d.	Distinctio, distinctiones
ed.	Editor, publisher, coordinator, coordinators, editorial
EoC	Economy of Communion

S.Th	THOMAS AQUINAS, <i>Summa Theologiae</i>
un.	Unicus, unica
UP	University Press; Presses université de
Univ.	University
Vol.	Volume, volumes

The globalized world has recently suffered a serious economic-financial crisis that has put several Western countries on the verge of bankruptcy. The crisis began to be felt in 2007, then exploded dramatically in September 2008, with the collapse of Lehman Brothers<sup>1</sup> and other financial institutions. Many analysts affirm that this is not just one more of the cyclical crises that are frequent in capitalism; instead, it is a real structural crisis<sup>2</sup> that has put into question the entire economic system and the anthropological foundations on which it has been built.<sup>3</sup>

As time has gone by, the voices of alarm have faded away and many politicians and economists now say that the crisis was not caused by the economic system as such, but by some imbalances that can be easily corrected.

The financial crisis of 2007-08 provided an opportunity to develop a new economy, more attentive to ethical principles, and new ways of regulating speculative financial practices and virtual wealth. But the response to the crisis did not include rethinking the outdated criteria which continue to rule the world. (LS 189)

Instead of “reviewing and reforming the entire system,” (LS 189) going beyond the technocratic paradigm, those politicians and economists prefer to keep things much as they are, with only some minor adjustments, while keeping consumerism and greed as the engines of the economy. A greater attention by central banks on speculative bubbles would be enough to avoid excessive indebtedness. Besides, they propose to foster productivity through investing most of the capital in the efficient sectors. This

1 Lehman Brothers was a U.S. banking company with more than 25,000 staff members around the world, which collapsed on Sept. 14, 2008.

2 P. DE GRAUWE, “The crisis as a paradigm shift,” in A. Hemerijck – B. Knapen – E. Van Doorne, ed., *After Shocks. Economic crisis and institutional choice*, Amsterdam UP, Amsterdam 2009, 75.

3 On the theoretical basis: P. LANGLEY, *World financial orders. A historical international political economy*, Routledge, London 2002. On the need to control financial flows: CEI, “Finanza internazionale e agire morale. Contributo alla riflessione,” Feb. 06, 2004, n. 2.4, in *La Società* 60/3 (2004) 457-459.



would imply reducing welfare state benefits (pensions, health, education), lowering taxes, and stimulating private initiative.

In the pages that follow, the reader will find a study of the important contribution that the Franciscan friars made, during the thirteenth, fourteenth, and fifteenth centuries, to understand, accept, and humanize the incipient market economy. According to some authors, they were decisive in the emergence of the modern market economy, both at theoretical and practical levels.<sup>4</sup> The friars even founded financial institutions: the Mounts of Piety.

It may seem paradoxical that friars who had embraced the most radical poverty may have also made such a fundamental contribution to the humanization of the new economy. The key is to be found in their affectionate closeness to poor and simple people. Living among those who had not the necessary means to make their way in the new economy and suffered the exploitation of usurers, the followers of St. Francis try to help them with innovative solutions to stimulate individual initiative in the framework of the common good. They do not long nostalgically for past times, because they know that God is the Lord of history and nothing is foreign to his plan of salvation. Rather than denigrate, moralize or repeat ready-made formulas, the friars listen and try to help. Their poverty and minority free them from any kind of greed or group interests; their openness to the Highest Good helps them to trust in human's creative capacity and goodness. Instead of just giving alms or offering a punctual and paternalist social assistance, they face the root of the problems and invite all, rich and poor, to contribute to the solution. This is how Peter of John Olivi and other Franciscans laid the theoretical foundations of the new economy, while Bernardine of Feltre and many other preachers promoted the Mounts of Piety.<sup>5</sup>

Those responses from yesterday can guide the search for solutions to the current crisis. It is not a question of looking back nostalgically to times gone by. Instead of returning to another age,

4 L. BRUNI, *Il prezzo della gratuità*, Città Nuova, Rome 2006, 14.

5 J. RODRÍGUEZ CARBALLO, "Presentación," in M. Carbajo Núñez, *Crisis económica. Una propuesta franciscana*, BAC, Madrid 2013, xvii-xviii.

we must properly orient the future, taking into account the many and valuable socioeconomic achievements of the last centuries. A better economy is not in the past, but in the future: it has to be built with everybody's creative collaboration and taking into account the valuable contributions of the past. Indeed, the values of prudence and justice, on which the modern economy is based, need the dynamic complement of the reciprocity/gratuitousness that has founded the charismatic economy of the followers of St. Francis.<sup>6</sup> This book offers indications on how to build a free and fraternal economy, founded on the Franciscan principles of freedom, gratuitousness, fraternity and common good.

The Franciscan intellectual tradition and charism continue to have a remarkable relevance today. The passage of time has not diminished the fascination that Francis and Clare have always awakened worldwide.<sup>7</sup> John Paul II recognized this fact in 1986, during the first inter-religious meeting at Assisi. Since then, a meeting of this kind is celebrated at Assisi every year, giving rise to the so-called "Spirit of Assisi." In 1986, the Pope said:

We are meeting in Assisi, where everything speaks of a singular prophet of peace known as Francis. He is loved not only by Christians, but also by many other believers and by people who, though far-removed from religion, identify with his ideals of justice, reconciliation and peace.<sup>8</sup>

The emphasis that St. Francis' followers have given to freedom, dialogue and fraternity, in all aspects of human life, including economics, is in tune with the yearnings and aspirations of contemporary people. In fact, Duns Scotus, "a teacher and guide of the Franciscan School,"<sup>9</sup> was proposed by Pope Paul VI, in 1964, as a model of the spirit of dialogue that the Second Vatican

6 L. BRUNI – A. SMERILLI, *Benedetta economia. Benedetto di Norcia e Francesco d'Assisi nella storia economica europea*, Città Nuova, Rome 2010, 3<sup>rd</sup> edition, 16.

7 BENEDICT XVI, "Letter on the occasion of the 'Year of St. Clare,'" Apr. 01, 2012, in *OR* (Apr. 01, 2012) 8.

8 JOHN PAUL II, "Address to the Representatives of the world religions – Assisi," Jan. 24, 2002, n. 2, in *InsJP2*, XXV/1 (2002) 102-106.

9 BENEDICT XVI, "Apostolic Letter to Card. Joachim Meisner on the occasion of the 7<sup>th</sup> centenary of the death of blessed John Duns Scotus," Oct. 28, 2008, in *OR* (Dec. 24, 2008) 8.

Council had promoted and that the Pope himself had adopted as a relevant objective of his pontificate. (ES 27) Paul VI considered that Scotus' doctrine and personality are in line with the goal and spirit of ecumenical, interreligious and intercultural dialogue. He is also a model for the encounter with the contemporary world and with atheism:

In our times, however rich in human, technological and scientific resources [...] Bl. John Duns Scotus is present, not only with this subtle intellect and extraordinary capacity for insight into the mystery of God, but also with the persuasive force of holiness of life, which makes him for the Church and for all mankind a master of doctrine and life.<sup>10</sup> The teachings of Scotus may perhaps provide a Golden framework for this serious dialogue between the Catholic church and [...] the other Christian Communities." (APar 14) Besides, from "the valuable theological treasure of John Duns Scotus can provide formidable weapons in the struggle to disperse the black cloud of atheism which hangs darkly over our age. (APar 11)

John Paul II confirms the exemplarity of Scotus for "a serious dialogue in the search for unity"<sup>11</sup> and ratifies that he "is even today a pillar of Catholic theology, an original Teacher, full of ideas and incentives."<sup>12</sup>

After the Second Vatican Council, dialogue has been proposed as a fundamental attitude in the Catholic Church's encounter with the secularized world and with the faithful of other religions. Today this dialogical attitude continues to be an indispensable condition for peaceful coexistence in our complex global society, ever more related, connected, and interdependent. Bauman asserts that the present dilemma of humanity consists of

"either talking together or dying together."<sup>13</sup> Human life and the sustainability of the entire ecosystem are at stake.

Having left behind the difficulties and hardships of the post-war period, during the 1960s there was a notable optimism about the human capacity to eradicate poverty and alleviate economic inequalities. It seemed clear that economic development would bring happiness and prosperity to all humanity and guarantee a future of peace. The problem of environment sustainability was not deemed urgent yet. Giving voice to the yearnings and hopes of that time, Paul VI stated prophetically that "the fulfillment of the whole man and of every man [...] is the new name for Peace." (PP 42; 76)

In recent decades, however, the emphasis goes more on the risks posed by development and on the need to link progress to relational factors, such as reciprocity, fraternity and gratuitousness.<sup>14</sup> Already in 1974, Easterlin verified empirically that economic growth is not enough to ensure people's happiness.<sup>15</sup>

Today, consumerism is promoted to guarantee a constant and indefinite growth of the GDP. This increase puts in danger the environmental sustainability, as already stated in the 1972 report "The Limits of Growth."<sup>16</sup> Thus, it is necessary to review our lifestyle and the way we relate to people and the environment. The challenge is not limited to physical ecology, but extends also to human ecology. Consequently, the Franciscan perspective becomes more relevant, because it emphasizes the need to combine efficiency and solidarity, material and relational

10 JOHN PAUL II, "Approval of liturgical worship of blessed Duns Scotus and beatification of Dina Bélanger," Mar. 20, 1993, n. 4, in *InsJP2*, XVI/1 (1993) 708-713 (also in *OR*, Mar. 22-23, 1993).

11 JOHN PAUL II, "Approval of liturgical worship of blessed Duns Scotus," n. 4

12 JOHN PAUL II, "Address to the members of the Commission on Duns Scotus of the Order of the Friars Minor," Feb. 16, 2002, n. 2, in *OR* (Feb. 17, 2002) 4.

13 Z. BAUMAN, "Parlare insieme o morire insieme: dilemma di tutto il pianeta," in CEI, *Parole mediatiche. Fare cultura nel tempo della comunicazione*, Edb, Bologna, 2003, 23-34.

14 P.L. SACCO – S. ZAMAGNI, ed., *Teoria economica e relazioni interpersonali*, Il Mulino, Bologna 2006.

15 R.A. EASTERLIN, "Does economic growth improve the Human lot? Some empirical evidence," in P.A. DAVID – M.W. REDER, ed., *Nations and households in economic growth*, Academic Press, New York 1974, 89-125. To express this kind of expectations Brickman and Campbell had coined the term "hedonic treadmill." P. BRICKMAN – D.T. CAMPBELL, "Hedonic Relativism and Planning the Good Society," in M.H. Appley, ed., *Adaptation-Level Theory: A Symposium*, Academic Press, New York 1971, 287-302.

16 D.H. MEADOWS et al., *Limits to Growth: A report for the Club of Rome's project on the Predicament of Mankind*, Potomac Associates, New York 1992.

We need to recover the deep relational sense of the economy, as reflected in the etymological sense of some of the terms associated with it. For instance, to “give credit” expresses that double economic and relational component: without mutual trust (“I don’t believe you”), financial credits are blocked (“I won’t lend you money”) and people cannot enjoy a quiet and happy life. Besides, the word “economy” is formed by two Greek words: οἶκος (house, family) and νόμος (norm). It thus indicates that the priority of the economy is not the efficiency in producing and accumulating wealth, but rather the fact of making of our world a welcoming home, where everyone can live in family, without exclusion.<sup>1</sup> The etymological sense of the word “interest” is “being with” (*inter-esse*), showing that the most desirable good is the relationship with God and with the others; i.e., the search for one’s own interest is inseparable from the common good. Also the word “competition” (*cum-petere*) should not indicate a ruthless struggle of interests but a common effort to innovate in order to find together the best solution, the most suitable answer, so that public happiness and well-being may grow.

The Franciscan tradition emphasizes the intrinsic sociability of the human being, who enters into society not because he needs it or wants to get profits (*indigentiam*) but rather because his intrinsically social nature fosters him to self-giving (*abundantiam*). It also asserts that the identity of the human person does not depend on what he possesses or produces, but on his ability to donate and to build meaningful relationships. Therefore, progress and economic efficiency should not be ends in themselves, but only means for human beings to develop their intrinsic sociability; i.e., to foster the communication that leads to communion.

Thus, in order to guide the search for solutions to the current crisis, this book has proposed the recovery of the values of freedom, gratuitousness, fraternity, and common good that have characterized the economic thinking of the Franciscan tradition, in such a way that the economy can respond to the criteria of

1 Using the word οἶκος (house) and its derivatives (οἰκοδομή), St. Paul invites us to build the house of God that we are (Eph 2:19-22). In the same terms he describes his mission (2 Cor 13:10).

ethics<sup>2</sup> without being detached from politics. From a positive anthropology, open to gift and gratuitousness, it is possible to re-establish a balanced and harmonious relationship between the State, the market, and civil society, so that everything may be at the service of both the singular person and the universal human family. It is a demanding task and also a divine gift that we need to implore with devotion. In this sense, it is suggestive to remember this prayer of Cardinal G.B. Montini, the future Pope Paul VI:

Francis, help us to purify economic goods of the sad tendency to lose God, to lose our souls, to lose the love of our fellow citizens.

See, Francis, we cannot break away from economics: the source of our daily bread and that of others; it is the calling of our people, that go out to conquest the goods of the earth, which are the work of God; it is the fatal law of our world and our history.

Is it possible, Francis, to handle the goods of this world, without becoming prisoner and victim to them? Is it possible to appease the anxiety of our economic life, without losing the spirit of life and love? Is friendship between Sister Poverty and Sister Economy possible? Or are we relentlessly doomed, by the terrible words of Christ: “It is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of heaven?” (Mt 19:24)

Even St Ambrose gave us this admonition: “O rich, you do not know how poor you are!” (De Nabuthae, 2.4), but we no longer remember it, and we never understood it very well. You too, Francis, did you not teach your children to work, to beg, to do good, that is, to seek and deal with economic goods, of which human life cannot be without?”

Teach us, help us, Francis, to be poor; that is, free, detached and master, in the search and use of these

2 “The economic sphere [...] is part and parcel of human activity and precisely because it is human, it must be structured and governed in an ethical manner.” CV 36.

terrestrial goods, heavy and fleeting, so that we remain men, we remain brothers, we remain Christians.”<sup>3</sup>

In the book of Genesis, the seventh day reminds us that man has been created not for production, but for a joyful dialogue with his Creator. It is a day without sunset or dawn, a day without end, projected into the future. It does not invite to idleness, but to fullness, to perfect joy, to recover the playful sense and the relational dimension of existence.

An economy that responds to the principles of freedom, gratuitousness, fraternity, and common good will give us back the joy of living and make it possible to work together, in harmonious relationship with nature, actively preparing the new heavens and the new earth.

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