

**Martín Carbajo Núñez OFM\***

Pontifical University Antonianum Rome, Italy

Alfonsian Academy (Pontifical Lateran University) Rome, Italy

FST – San Diego University, CA, USA

## THE IMPORTANCE OF FAMILY RELATIONSHIPS FOR THE ECONOMIC DEVELOPMENT OF SOCIETY

**Summary:** This article affirms the importance of family relationships for the economic development of society. The first part shows that, in many aspects, the global economic system is devoid of relational goods. Assuming that the human family “is the first and most important school of mercy”, it is underlined, in the second part, that, also in the economic field, we need to put into practice that kind of merciful relationships that privilege being over having and do not appeal to an invisible hand to justify the indifference towards humans and nature. The third part presents some current initiatives that show the importance of family relationships for an integral development.

**Keywords:** Economics, Family, Development, Relationships, Franciscanism.

This article will illustrate the importance of family relationships for the economic development of society. Pope Francis says that the human family “is the first and most important school of mercy.” (Francis 2016, p. 4)<sup>1</sup> Also in the economic field, we need to put into practice this kind of merciful relationships which privilege being over having, and do not appeal to an invisible hand to justify the indifference towards humans and nature.

The first part will show that, in many aspects, the global current economic system is devoid of family relationships. Having assumed a negative anthropological vision, the market is considered a battlefield of selfish interests, in which everything is subordinated to efficiency. In contrast with this technocratic and conflictual paradigm, Catholic Social Teaching stresses the importance of fraternity in the economic realm. The third part will present some current initiatives that show the importance of relational goods for an integral development.

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\* Adres/Address: prof. dr Martín Cabajo Núñez, ORCID: 0000-0002-2814-5688; e-mail: mcarbajon@gmail.com

<sup>1</sup> “Family life is the first and irreplaceable school of social virtues, such as respect for persons, gratuitousness, trust, responsibility, solidarity, cooperation.” (Benedict XVI, pope, 2012, p. 695)

## 1. A merciless world, devoid of relational goods

The global economic system sacrifices everything to efficiency and praises selfish interest as the engine of progress. The war of all against all would be the most effective way to foster creativity and raise funds to attend the victims of that battlefield. Oddly enough, it justifies the fact of hurting first in order to healing later. In the economic field, only interest counts (“Business is business”). The neighbour is not a brother but an antagonist who must be defeated or left aside (social Darwinism). Hobbes’ phrase sums up this attitude concisely: “Your death is my life.”<sup>2</sup>

### 1.1. A dialectic of perpetual conflict

Global indifference is a manifestation of the negative anthropological conception (*homo homini lupus*)<sup>3</sup> which is at the basis of modern culture. It is assumed that man cannot be trusted and that his actions would always respond to the self-preservation instinct.<sup>4</sup> Consequently, a dialectic of perennial conflict is justified at all levels: in economics, the war of interests is considered the most effective way to foster progress. In politics, a clash of civilizations (Huntington 1997) and a perpetual arms race would be inevitable to secure peace (*Si vis pacem para bellum.*) In medicine, a direct fight against harmful agents prevails over holistic medical treatments. At the socio-cultural level, the homogenization is used to get rid of any unpleasant diversity. The elimination of the diverse, at any level, would be a necessary pruning for the social tree to revitalize and grow.

### 1.2. A restrictive view of economic development

Our capitalist world claims to have increased material goods, but is more reticent at recognizing that it has also caused an alarming decline of relational goods, which are indispensable for people to obtain wellbeing and public happiness. It often ignores that development, to be fully human, must cover three fundamental dimensions: material, social and spiritual (or expressive). The first one refers to material goods and services (“well-having”) and it is usually measured by the Gross Domestic Product (GDP).<sup>5</sup> In 1968, US Senator Robert

<sup>2</sup> «Mors tua vita mea». (Hobbes 1642, c. 1,12)

<sup>3</sup> This statement by Plautus (*Asinaria*, act II) is also assumed by T. Hobbes (1651, p. 98–102).

<sup>4</sup> This would be the basic principle of Western civilization. (Adorno, Horkheimer 1998, p. 29)

<sup>5</sup> Gross domestic product (GDP) “is defined as the monetary value of all goods and services produced in a nation during a given period, usually one year, whether by domestic or foreign-owned enterprises.” Gross national product (GNP) “reflects the output of domestically owned enterprises, both within and beyond national borders.” (Brezina 2012, p. 10, 12)

Kennedy stated that the GDP measures everything “except that which makes life worthwhile.”<sup>6</sup>

The social dimension of development indicates the level of integration and solidarity among social classes. The overall macroeconomic wealth can be of little or no use if it is accompanied by inequalities and a declining quality of life (Francis 2015 no. 43–47). A genuine integral development is not possible without equity and fraternal relationships.

The spiritual dimension (expressiveness, *eudaimonia*<sup>7</sup>) is measured by the so-called “happiness index.”<sup>8</sup> Economic assets are fully such when they guarantee a good life, that is to say when they enable public happiness.

## 2. CST underlines the importance of family relationships

Catholic Social Teaching affirms that the principles of fraternity and gratuitousness are key factors for economic and social organization. Efficiency is only a means, not an end in itself, while charity is the main force of development. (Benedict 2009, no. 13)

Economic practice cannot be reduced to “giving to get more” (*do ut des*), proper to the neoliberal logic, or to “giving as a duty,” typical of a neo-statist system. The encyclical *Caritas in Veritate* asserts the importance of non-capitalist organizations, such as cooperatives, ethical finance, microcredit, and the Economy of Communion.

Today it is necessary to make room for gratuitousness in the public sphere, emphasizing the importance of personal relationships over material goods; i.e., we need “forms of economic activity marked by quotas of gratuitousness and communion.” (Benedict 2009, no. 39).

### 2.1. The market open to reciprocal gift

The Franciscan tradition has been especially relevant in indicating that the market is not a battlefield, but a place where people meet and help each other, exchanging what is superfluous for what is needed. Everyone benefits. The competition (*cum-petere*) is striving to innovate; i.e., to seek together the best solution, the most appropriate answer, so that well-being and happiness may grow.

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<sup>6</sup> Gross domestic product “measures neither our courage, nor our wisdom, not our devotion to our country. It measures everything, in short, except that which makes life worthwhile.” (Gans et al. 2012, p. 559)

<sup>7</sup> Aristotle, 2012.

<sup>8</sup> Cf. New Economics Foundation [online].

*Caritas in Veritate* does not limit gratuitousness to carrying out certain philanthropic actions in favour of the needy, since that way of acting can easily degenerate into paternalist assistance. Besides working for them, it is necessary to stay with them; that is, to make them feel appreciated, dignified brothers and sisters, not just anonymous recipients of gifts.<sup>9</sup> Therein lies the difference between dependence and reciprocity.<sup>10</sup>

Without falling into paternalist social assistance, the State must ensure that every citizen has the necessary means to be free and creative,<sup>11</sup> fully developing his innate capacities and putting them at the service of the common good. In addition, it is necessary to support the intermediate groups, such as cooperatives and other associations, since they can foster collaboration and reciprocity among citizens, preventing the person from falling into anonymity.<sup>12</sup>

## 2.2. Love as the main force of development

*Caritas in Veritate* presents love as the source, the main force, and the destiny of integral human development. Charity encourages commitment and responsibility in working for the common task. Therefore, “the principle of gratuitousness and the logic of the gift as an expression of fraternity can and must find their place within normal economic activity.” (Benedict 2009, no. 36) Only in this way, socio-economic development will acquire human meaning. Even the efficiency of the economic system depends on it. (Benedict 2009, no. 34)<sup>13</sup> “The many economic entities that draw their origin from religious and lay initiatives demonstrate that this is concretely possible.” (Benedict 2009, no. 37) In fact, “social love is the key to authentic development,” (Francis 2015, no. 231) and the definitive criterion when our personal life will be finally valued.<sup>14</sup>

Family relationships are a clear example of the gratuitousness that encourages collaboration and the unselfish promotion of everyone. Also in public life, although love may seem ineffective in solving social problems, in reality it is the greatest human potentiality, the one that has the biggest influence on the

<sup>9</sup> “Nam beneficia eo usque laeta sunt, dum videntur exsolvi posse; ubi multum antevenere, pro gratia odium redditur.” (Cornelio Tacito, p. 62)

<sup>10</sup> “Reciprocity demands adequacy of response, not mathematical equality.” (Polanyi 1968, p. 89). “Ti do perché tu possa a tua volta dare (non necessariamente a me). (Zamagni 2006, p. 35)

<sup>11</sup> “Every worker is, to some extent, a creator.” (Paul VI, 1967, no. 27)

<sup>12</sup> Intermediate communities “develop as real communities of persons and strengthen the social fabric.” (John Paul II 1991, no. 49)

<sup>13</sup> “This is a human demand at the present time, but it is also demanded by economic logic.” (Benedict 2009, no. 36)

<sup>14</sup> Mt 25. In order to defeat underdevelopment, action is required [...] above all on gradually increasing openness, in a world context, to forms of economic activity marked by quotas of gratuitousness and communion. [...] Yet both the market and politics need individuals who are open to reciprocal gift. (Benedict 2009, no. 39)

transformation of society, as the saints and other great historical figures have demonstrated. (Pieper 1997, p. 201)

### 2.3. Development: vocation to love

*CST* opposes the ideologies that blindly rely on technical progress and the opposite ones, i.e. those that reject it as degrading and inhuman. True development is a divine gift that arises with fraternity and strengthens it further.

“The primary capital to be safeguarded and valued is man”: He is “the source, the focus and the aim of all economic and social life.” (Benedict 2009, no. 25) When he is subordinated to efficiency or his dignity is compromised, the whole economic system goes into crisis, as “human costs always include economic costs.” (Benedict 2009, no. 32) In addition, it is necessary to stimulate the active and responsible commitment of everybody in the construction of the common good, avoiding paternalist social assistance.

Benedict XVI says it with these words: “That which is prior to us and constitutes us – subsistent Love and Truth – shows us what goodness is, and in what our true happiness consists. It shows us the road to true development.” (Benedict 2009, no. 52)

## 3. Current initiatives that foster family relationships

In recent decades, the economic theory has abandoned much of its technocratic and mechanistic dogmatism and has accepted the importance of both the social context and cognitive limits in the decision-making processes. Experimental economics and neuro-economics have contributed to this change, as well as a fruitful dialogue with cognitive psychology. The alleged axiological neutrality of economic knowledge has been questioned. That neutrality was based on a concept of the individual as *homo oeconomicus*, utilitarian, anonymous, radically self-interested, and therefore predictable. Empirical analysis has demonstrated that such a behaviour, defended by neoclassical economics, can only be applied to the small group of *free-riders*. (Poundstone 2011; Henrich et al. 2001, p. 73–78)

Now it is underlined the importance of other variables, such as altruistic preferences, intrinsic motivations, and non-instrumental relationships, there is less talk about interest struggle and more about contracts and consensus. (Gintis 2009, p. 16) The issues of public happiness, relational goods, and reciprocity have returned to the economic debate, although the scholars who propose them often are not coherent when it comes to transferring their theoretical positions into practical situations. (Bruni 2006, p. 53–54)

In this line, it has been noted that the main cause of underdevelopment in many countries is not so much the shortage of technical means and well-trained workers, but the lack of mutual trust, which generates uncertainty throughout the economic system. (Arrow 1972, p. 357) Even in developed countries, such as the United States of America, the decline of labour associations seems to be slowing the economic development.<sup>15</sup> When “credit” is lacking (resources and trust), the market is paralyzed.

It is necessary to reformulate the current economic system so that it acquires a triadic structure - market, State, and civil society - in complete synergy, so that it can combine efficiency, redistribution, and reciprocity.

### 3.1. The Civil Economy

The humanistic concept of the economy, usually identified as Civil Economy, guarantees market freedom without subordinating the person to efficiency. This economic model favours the free and solidarity initiative of all. The protagonist is neither the selfish individual (capitalism), nor the paternalist state (collectivism), but civil society. The common good prevails over individual profit and, in addition, paternalist social assistance is avoided.

The civil economy promotes reciprocity and civic virtues, generating a wide network of non-profit institutions that catalyse the energies of the social base. In this way, it is easier to overcome both the paternalistic and ever present State, which rejects the market as antisocial (communism), and the absolutely free market approach (capitalism).

The economic system will be efficient if it fosters public happiness, something that is only possible with mutual assistance, collaboration, and relational goods. Productivity cannot be its only scope, to be obtained at any cost, as if it were a mere technical matter, with no human implications.

The civil economy restores the moral dimension to the market, fosters communion through dialogue and mutual trust, favours interpersonal relations and endogenous exchanges, responds to people’s real needs, is rooted in the territory itself and, at the same time, promotes the universal fraternity and responsibility towards future generations.

#### a) *The Mounts of Piety, the first great institution*

The beginning of civil economy can be traced in the last stages of the Roman Empire. Thanks to Christian influence, the economic sector was linked to gratuitousness, whereas until then it had been related only to good adminis-

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<sup>15</sup> “Cooperation among economic actors might be a better engine of growth than free-market competition.” (Putnam 2000, p. 323)

tration and commutative justice. (Brown 1978) This new approach emphasizes the social destiny of profit.

The Mounts of Piety of the 13<sup>th</sup>–15<sup>th</sup> centuries were the “first great institution of civil economy.” (Piana 2008, p. 51) The Franciscans promoted them because they believe that there is a close relationship between public happiness, economic ethics, and individual behaviour. Well-being is not possible without an economy of solidarity that is the fruit of cordial relations among all members of society. Social life, in turn, requires a climate of mutual trust, which facilitates solidarity and a constant circulation of wealth. Hence, the suspicion towards Jewish moneylenders and those people who were not active in social life.

It is also important to note the line of thought that flourished in Italy in the first half of the eighteenth century, the same period in which the English Enlightenment of David Hume and Adam Smith flourishes. While the English authors follow Thomas Hobbes’ negative anthropological concept, the Italian school, represented mainly by Antonio Genovesi, defends the intrinsic sociability of the human being, who is naturally inclined to love both others (diffusive force) and himself. These two forces are necessary and must be kept in balance. (Genovesi 1769, p. 322) The tendency to pursue one’s own interest in economics can and should be maintained within acceptable limits, accompanied by the exercise of civic virtues, because that interest is not in itself a social virtue. In this, Genovesi contradicts Hume and Smith and, in general, the individualistic anthropological concept that was assumed by the Enlightenment.

Genovesi affirms that it is good for society that merchants and clients seek cooperation and mutual assistance, instead of closing themselves in interested, anonymous, and indifferent relationships. The human being, in effect, seeks social approval and is naturally inclined to reciprocal assistance and friendly associations. These fraternal, free, and generous relationships, oriented to serve the common good, are the only way that leads to public happiness. (Muratori 1996)

#### b) *The abandonment of the civil economy*

The civil economy prevailed until the end of the sixteenth century, when a capitalist economic model emerged and eventually consolidated as dominant during the industrial revolution. Bentham’s utilitarianism, Machiavelli and Hobbes are some of the theorists of the new system.

Modern economic science proposes both the economic man (*homo oeconomicus*) and instrumental reason as the basis of progress, leaving aside the relational dimension and the concept of public happiness. The common good has been replaced by total good, which seeks material wealth and profit at all costs, excluding from the market any kind of authentically fraternal relationships.

c) The current revival of the civil economy

In recent decades, the social economy initiatives have rapidly increased. These projects give priority to the singular person and favour the participation of all in economic decisions. Among these initiatives, it is worth noting the Economy of Communion and, in general, the so-called third sector, which includes non-profit civil associations, often referred to as “Non-Governmental Organizations” (NGOs). In 2015 there were already 336,000 institutions belonging to this sector in Italy, including associations, foundations, social cooperatives, and religious entities, with about 5,529,000 volunteers. (ISTAT, 2017)

The Mounts of Piety of the 13th–15th centuries are exemplary antecedents of the current promotion of economic and social development through microcredit and ethical banking.<sup>16</sup> The European cooperative movement, which began in the nineteenth century, is another remarkable example. The current success of such initiatives and the extension of volunteering confirm the importance of trust and interpersonal ties in the economic sphere. Cooperation prevails over competition, reciprocal assistance over profit.

### 3.2. Microcredit and ethical finance

Muhammad Yunus, Nobel Peace Prize winner in 2006, founded the Bank for the Poor (Grameen Bank) in 1974, in Bangladesh. (Yunus, Jolis 2001) This microfinance organization grants small loans (microcredits), of about forty dollars each, to the poor that are capable and eager to improve their own economic situation.

This type of microfinancing initiatives has opened up new perspectives and is getting good results throughout the world. Unlike the impersonal relationships (*non-tuism*, cash-nexus) proposed by capitalism, the microcredit initiatives retake Franciscan values and illustrate the importance of community ties, personal honesty, and mutual trust.

Being part of a well-structured group and having other people under one’s own responsibility are two important aspects when it comes to obtaining a microcredit from those financial institutions. The group is a kind of filter and somehow endorses the reliability of the receiver, accompanies him in its management and guarantees the refund of the borrowed amount. In underdeveloped countries, rural women are the preferred clients, as they have a strong sense of responsibility towards their family and children. The social marginalization they suffer in those countries makes them more tenacious when it comes to taking advantage of the opportunities offered to them. It is therefore not surprising that

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<sup>16</sup> On the relationship between the current microcredit and the Mounts of Piety (Bazzichi 2005, p. 480–500)



women exceed 90 percent of all Grameen Bank customers (more than seven million), and this is also true in other microfinance projects worldwide.

Bank employees do not ask clients, usually illiterate, to offer guarantees or sign documents, thus showing that the business relationship will be based on mutual trust. This way of operating reflects a positive anthropological concept, which contradicts the one that prevails in many economic theories. The climate of confidence alleviates management costs and increases reliability. In fact, more than 98 percent of loans are returned without any problem, a much higher rate than in any other commercial bank. (Monno 2008, p. 58)

“We were convinced that the bank should be built on human trust, not on meaningless paper contracts. Grameen would succeed or fail depending on the strength of our personal relationships. We may be accused of being naïve, but our experience with bad debt is less than 1 percent.” (Yunus 2008, p. 110)<sup>17</sup>

This economic sector, in which the Grameen Bank stands out, increased by 1,000 percent in just nine years. In 2006, the microfinance institutions were around 3,000, with about 133 million active clients, more than half of them in Asia. (Andreoni, Pelligra, 2009, p. 215)<sup>18</sup> Their beneficiaries do not qualify to get a loan from ordinary banks, but they have the capacity to carry out productive initiatives. The importance of this sector has been widely acknowledged at the international level. The UN resolutions 52/194 and 53/198 certified that microfinance is an effective instrument in the fight against poverty. The UN also declared 2005 as “International Year of Microcredit.”

Like the Mounts of Piety that the Franciscans promoted during the 13<sup>th</sup> to 15<sup>th</sup> centuries, these initiatives usually lend small sums of money and for a short time. The recipient must belong to a small group, in which all are responsible for the reliability of each other. Normally, every week a small fraction of the loan must be returned publicly, in the presence of the community. This ensures transparency and gives the opportunity of verifying together the progress of the loan system.

In the “solidarity group,” initiated in Latin America by “International Action,” each entity has usually three to ten members, one of whom is the representative before the financial institution. In the case of village-banking, the group is more numerous, with thirty to one hundred members, and tries to reach the objective of self-financing sooner, without having to resort to institutions outside the group. (Andreoni, Pelligra 2009, p. 52–54, 87–88)

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<sup>17</sup> See also Yunus 2007.

<sup>18</sup> On the typology of these institutions and the services they offer: Andreoni, Pelligra 2009, p. 79–80.

### 3.3. The Economy of Communion

Another significant initiative is the Economy of Communion (EoC), founded in Brazil, in 1991, by Chiara Lubich, a secular Franciscan, who was also founder of the Focolare movement. Twelve years later, the companies that followed this economic model were already more than eight hundred.<sup>19</sup>

As its name suggests, the EoC tries to create an economic culture based on communion, fraternity, gratuity, and reciprocity, which is the fruit of everybody's collaboration. To this end, it gives priority to the person, tries to reinsert the poor into society, and puts the benefit in the context of the common good. In this "culture of giving," profits are not the main goal of the enterprise, but only a means to promote communion. In fact, the benefits obtained are usually divided into three parts: first to improve the company and train the people associated with it. The second part is dedicated to promoting the logic of the gift and to form new adherents through educational and cultural initiatives, scholarships, books, and meetings. The third part is used to address social emergency situations and to help the needy to become active members of society.

In today's dominant economic system, most companies are organized according to the hierarchical principle, something paradoxical in societies that claim to be democratic. The EoC, however, prefers to organize them on the basis of the principle of fraternity, which gets inspiration from the Franciscan tradition, the civil economy, and the European cooperative movement.

The EoC promotes a free, active, and equal participation of all citizens in serving the community. (Bruni 2006b, p. 16–24) It also favours bureaucratic and administrative decentralization and seeks a good balance between the public and the private sectors. In this way, it contributes to reinforce the pluralist articulation of the civil society and it avoids the paralyzing assistance of the paternalist state.

## Conclusion

The EoC, microcredit and, in general, the initiatives of the civil economy reflect a positive anthropological concept, which recognizes the intrinsic human sociability and invites everyone to develop it. Public happiness will be possible if each person grows in the practice of civic virtues and in self-donation. These initiatives retake the Franciscan tradition, which defends the need of a close

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<sup>19</sup> As of October 2012, 861 businesses have adhered to the project in various ways: Europe 501 (of which 242 in Italy), South America 257, North America 35, Asia 25, Africa 43. See: Focolare Movement [online].

union between the merchant's personal virtue and the social utility of his work. The honest merchant infuses confidence because he gives priority to the customer's person over his own benefits.

Only the honest and good person is able to use money rightly. In fact, virtue cannot be guaranteed from the outside, through heteronomous impositions; instead, the individual must assume it personally. Without personal rectitude, neither the market nor society can function well. The economy is more efficient when everyone develops within himself the sense of personal responsibility and when the community considers the person as the central value, for "today the decisive factor is increasingly *man himself*." (John Paul II 1991, no. 32)

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## ZNACZENIE RELACJI RODZINNYCH DLA ROZWOJU GOSPODARCZEGO SPOŁECZEŃSTWA

**Streszczenie:** W artykule autor potwierdza znaczenie relacji rodzinnych dla rozwoju gospodarczego społeczeństwa. W pierwszej części ukazuje, że w wielu aspektach globalny system gospodarczy jest pozbawiony dóbr relacyjnych. Zakładając, że ludzka rodzina „jest pierwszą i najważniejszą szkołą miłosierdzia”, w drugiej części podkreśla, że również w dziedzinie ekonomii trzeba wprowadzić w życie relacje oparte na miłosierdziu, mające pierwszeństwo przed posiadaniem i nieodwołujące się do „niewidzialnej ręki rynku”, aby usprawiedliwić obojętność wobec ludzi i natury. W trzeciej części autor przedstawił wybrane aktualne inicjatywy, które definiują znaczenie relacji rodzinnych dla integralnego rozwoju.

**Słowa kluczowe:** ekonomia, rodzina, rozwój, relacje, franciszkanizm.