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SECULAR FRANCISCANS IN TIMES OF GREAT CHANGES

Franciscan Economy for Seculars

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Let us begin our discussion on Franciscan economy by looking at some details of the allegorical painting on Poverty in the Lower Basilica of St. Francis in Assisi. The painting is attributed to Giotto or better known as the School of Giotto and is dated around 1334. The scene is the mystical marriage of Lady Poverty with St. Francis, blessed by Jesus. Francis is depicted here as giving the wedding ring to Lady Poverty. But if you observe clearly you can find that the Lady Poverty is not keeping even the wedding ring for herself, but donate it to the virtue of Hope (Spes). What she receives on her right hand, gives it away with her left hand. She does not reserve anything, even the most intimate thing, for herself.



This is again another particular scene from the allegory of Poverty, where a young man (the young Francis before his conversion) is giving his cloak to a poor man. He is responding positively to the invitation of the angel to participate in the marriage.



And in this image you will find that the dress that the young man gives to the poor is taken by an angel to the hands of God. You see also another angel carrying a house to the same hands. The house is depicted with some agricultural land and a tree, fruit of work. They signify that when the basic needs (**food, shelter, work and clothing**) are given to the poor, they go to God.

Keeping these three images in mind let us begin our discussion on “Franciscan Economy for Seculars”. The objective of our study is to pay attention to the relational dimension of our economic and social life in which the human person is respected in his/her dignity. Our attention is limited to view how a secular Franciscan can respond to the challenges of the present economic crisis, aggravated by the pandemic of Covid-19, which has paralyzed greater part of economic activities around the world.

1. St. Francis and economy

One might ask what can St. Francis of Assisi, otherwise known as the “*little poverello*”, say about the present global economy. How can the saint from Assisi become a model for the Seculars in their economic life? Is not it a contradiction to speak about Francis in relation with economy? Actually it is not a contradiction because Francis, son of Peter Bernardone, before his conversion, was in contact with the merchant’s world of money, profit and business. A lot had been written about the concept of Brother Francis regarding the use of money and property in relation with his poverty. And in this decade a lot more has been coming out in relation with Franciscan economy.

It has been shown that already before the time of Francis attention was paid to the ethical significance of merchants’ activities. ‘Interests’ on a loan, even at a very low rate, were judged altogether as illicit gain and labelled as the sin of ‘usury’. It was argued that every gain the usurer makes is sinful even if he invests the profits of moneylending in other activities that would be licit in themselves¹. Most of the medieval authors condemned the practice of usury because it represents the most extreme form of accumulation. “It is not money that is sterile, but a certain way of using it, namely, one that does not increase the common welfare”².

1.1 The question of the *use* of money

Francis of Assisi is seen as an inspiring model for the Franciscan way of understanding a free and fraternal economy. Rather than focus on practical economic issues, it indicates Francis’ experience and insights that have served as a background for the reflection on the economy made by Francis’ followers in the thirteenth, fourteenth and fifteenth centuries. The *Writings* of Brother Francis shows clearly his rigid prohibition of money (*Earlier Rule (ER)* II,7; VIII,3-12; *Later Rule (LR)* IV; V,3). We find the same attitude of Francis also in the hagiographical sources where he equated money with manure (*2Celano* 65-66; 77; *Legend of Perugia* 30) and with a devil and poisonous snake (*2C* 68). Contradicting the mentality of those who assume that everything can be

¹ Cf. R. LABERTINI, *Francesco, i suoi frati e l’etica dell’economia: un’introduzione*, Spoleto 2020, pp.2-3.

² R. LABERTINI, *Francesco, i suoi frati.*, 9.

bought with money, Francis forbids his friars to accept it even as a payment for their work. Curiously enough, while strictly rejecting money, Francis leaves the concept of necessity open and imprecise. (*LR* V,3; *ER* VII,7) This contrast seems to indicate that the measure and purpose of labour and of the whole economy is not the capital, but the human person and his changing needs. Therefore, the amount of material goods that the Franciscans accept from spiritual friends depends on “places, seasons, and cold climates,” (*LR* IV,2; *ER* II,7) “but they should not accept money or consider it necessary.”

The reasons for the prohibition of the use of money are not immediately clear, at least not for us today. Different theories had been proposed: that Francis had personal aversion to money or coins, reacting to his past as the son of a wealthy merchant; that Francis and his companions were reacting to the monetary system of their society etc. A more convincing argument of contemporary studies is that “Francis and his friars aimed at reaching a dimension of human life, where goods possessed a value for human beings independent from their measurability by reference to money. Living according to their Rule, without appropriation and without money, they show the possibility of a radically different attitude toward the world that is ‘used’ for satisfying the needs of human beings”³.

1.2 Towards practical solutions

The first brothers who joined Francis were an unexpected and not sought after gift. It was the Lord who gave him brothers! It was, however, a gift that entailed new organizational problems of considerable weight. For a group of people, in fact, that of food and clothing became an urgent problem. The friars had to live. So they had to find some practical solutions.

1.2.1 Manual labour

The brothers then took an important decision: they decided to support themselves with the work of their own hands, practicing the profession they had learned before leaving everything and joining the son of Pietro Bernardone, as long as it was a profession that was not harmful to the health of the soul, which could be honestly exercised⁴. The friars continued to do the work they were doing before. But not all could do so. For example, the work that Francis knew required continuous managing of money or that of Bernard, the principal activity of the noble, was war. But Bernard did not want to touch arms again. Both Francis and Bernard did not know any art: they were not carpenters or masons or so. So most probably they adopted, for their living, the unskilled work of agriculture⁵. Only when they could not survive by manual labour, begging alms was recommended (*ER* VII,8; *Testament* 22).

³ R. LABERTINI, *Francesco, i suoi frati.*, 5.

⁴ Cf. *The Earlier Rule.*, VII,3. For a general idea on the theme of manual labour by the friars we invite the readers to see F. ACCROCCA, *I frati e il lavoro manuale dalle origini al secondo duecento: un percorso attraverso gli «scritti» e le Fonti biografiche*, in *L'identità complessa. Percorsi francescani fra Due e Trecento*, Padova 2014, 125-149.

⁵ “...they very frequently went and helped poor people in their fields, and sometimes these people would give them some bread for the love of God” *The Assisi Compilation*, 56.

1.2.2 Fraternal love

The precarious life of the early brothers as “pilgrims and strangers in this world”, “without anything of their own, neither house, nor place, nor anything at all” (*LR VI,1-2*) made it necessary to think of those who fell sick. How can we provide for the sick brothers? The solution they found was the fraternal love and care – the community. Thus Francis wrote, “If any of the brothers falls sick, wherever he may be, let the other brothers not leave him behind unless one of the brothers, or even several of them, if necessary, is designated to serve him as they would want to be served themselves” (*ER X,1*). The focus of Francis was on mutual fraternal love; “...for if a mother loves and cares for her son according to the flesh, how much more diligently must someone love and care for his brother according to the Spirit!” (*LR VI,8*).

So the challenges caused by the choice of living without property, away from the socio-economic thinking of their times, the early brothers sought to resolve them by manual labour and by living in Fraternity. It is important for all the Franciscans to keep in these aspects in mind because, nowadays, it is generally thought that the main purpose of economic activity is the maximization of wealth and this excludes the possibility of free and fraternal relationships. The market is conceived as a war, in which everyone defends his own interest without any altruistic consideration.

2. Franciscans through the centuries

Right from the beginning of their origin the Franciscans were involved in the life of the people of all social conditions. The Franciscan family as a whole, all through its history of 800 years, had significantly contributed to the social and economic challenges of different times and spaces. The present exhibition at *Sacro Convento* of Assisi, named as “*Mostra di frontiera tra storia, sociologia, teologia ed economia*” in view of the International Meeting of “The Economy of Francesco”, is a clear manifestation of the Franciscan commitment to the economy⁶.

2.1 The Mount of Piety: a concrete sign of social involvement

The socio-economic growth, which had taken place in Europe since the 11th century, was interrupted in the mid-14th century. The Hundred Year’s War (between England and France 1335-1453), the Black Death (1348), and the economic crisis (began in Florence in 1341) caused a 30 percent decline in Western Europe’s population (drops from 54 to 37 million people, between the years 1340 and 1450). What was the response of the Franciscans? They tried to illuminate this economic situation by retaking and spreading the reflections of Peter of John Olivi (1248-1298)⁷. Olivi always emphasized the social and relational dimension of economic matters and insisted on charity as the regulating principle of community relationships. The community as a whole is the true protagonist when it comes to setting the just price and profit. Whoever accumulates wealth and gives priority to own benefit is undermining the foundations of the life in common. Olivi makes a

⁶ The text of the exhibition has been published as, *Economia Fraternal; Paternità di Dio e fraternità universale-cosmica*, Assisi, 2020.

⁷ He was one of the most austere friars and belonged to the movement of the “spirituals” who defended a rigid and integral observance of both the *Rule* and the *Testament* of Brother Francis. Olivi’s rigorous proposals for religious life were expressly condemned by the Franciscan General Chapter of 1282. Years later, in 1319, Pope John XXII also condemned the movement of the Spirituals.

clear distinction between the usurer, always reprehensible, and the honest merchant. His ideas paved the way for the foundation of “Mount of Piety”.

The institution of “Mount of Piety” – first of which was founded in Perugia in 1462 – was idealized and diffused by Franciscans like Bernardino da Feltre (1439-1494), Giacomo della Marca (1394-1476), Alberto da Sarteano (1385-1450), John of Capestrano (1386-1456) and many other friars. The model of “Mount of Piety” is mentioned in particular by Pope Benedict XVI in his Encyclical letter *Caritas in veritate* (n.65). The Mounts of Piety are considered to be the “first great institution of civil economy”. However, it should be noticed that the invention of the *Monte di Pietà*, an institution lending small amounts of money, marks the friars’ transition from a moral assessment of economic practice as expressed in treatises, confession manuals, and sermons, to the active support of a credit institution. Although the actual management of the *Monte* was entrusted to the civic community, friars led preaching campaigns in favour of their foundation and funding, drafted their statutes, and defended the new institution against outside criticism.

Since their beginnings in the second half of the fifteenth century, the Monti were organized in accordance with two different models. Some foundations charged a fixed additional amount of money (usually around 5% on an annual basis). Other Monti, on the contrary, did not foresee any surplus. The first model came under fierce attack mostly by members of other religious orders (Dominicans and Augustinians) who accused them of institutionalizing usury even though the Monti professed to fight it. Supporters of the new institution countered that the surplus could not be considered a usurious rate of interest but was rather, part of the maintenance costs of the institution. The Monti deserved to be supported, because – so their advocates thought – thanks to this institution the “less poor among the poor” could be provided with relief from their difficulties and did not risk falling prey to the greed of real usurers, who were mostly identified with Jewish moneylenders. The heavily anti-Jewish overtones of the Franciscan propaganda in favour of the Monti, besides triggering attacks and persecution of Jewish communities, are very controversial among present-day scholars⁸.

2.2 The secular Franciscans of modern times

In the modern times, the Franciscan model of economy would emphasize the importance of the communitarian, relational, and ethical values. Secular Franciscans like Frédéric Ozanam (1813-1853), Léon Pierre Louis Harmel (1829-1915), Giuseppe Tonino (1845-1918), Giuseppe Tovini (1842-1897) and Eurosia Barban (1866-1932) have all contributed, in their own way, to the Franciscan tradition of socio-economic living⁹. The new initiatives like the “Bank of the Poor” (Grameen Bank) founded by Muhammad Yunus (he hails from Bangladesh and is the winner of Nobel Peace Prize in 2006), the Economy of Communion (EoC) founded in Brazil, in 1991, by Chiara Lubich (herself a secular Franciscan) retake the Franciscan tradition, which defends the need of a close union between the merchant’s personal virtues and the social utility of his work.

⁸ R. LABERTINI, *Francesco, i suoi frati.*, 14-15. For a detailed study on the Franciscan perspective of economy I invite you to read, NÚÑEZ M.C., *A Free and Fraternal Economy. The Franciscan Perspective*, Arizona, 2017; O. BAZZICHI, *La povertà pensata: Punto d'appoggio del pensiero francescano per una società conviviale*, Roma 2017. Let us recall to mind that finally the V Lateran Council, through the decree *Inter Multiplices* (4 May 1515), officially sanctioned the credit organization of Monte di Pietà.

⁹ For a detailed study on them please refer to F. AUTIERI, *I Francescani secolari nel sociale “dal Vangelo alla vita e dalla vita al Vangelo”* in *Economia Fraterna; Paternità di Dio e fraternità universale-cosmica*, Assisi, 2020, pp. 90-97.

2.3 The present Rule of the Secular Franciscans

The whole evangelical and Franciscan tradition on economy is beautifully synthesized in the present Rule of the Secular Franciscans. We read in Art. 11: “**Christ, trusting in the Father**, chose, together with his Mother, **a poor and humble life**, whilst at the same time carefully showing **loving appreciation for everything created**. Likewise, with regard to temporal goods and their use, let Secular Franciscans seek the **right spirit of detachment** and fairness by **simplifying their own material needs**. Let them be aware that, as the gospel says, they are **stewards of the good things** which they have received and who are bound to administer them for the good of the children of God. Thus, in the spirit of the Beatitudes, let them strive to **purify their hearts from** every tendency towards, and yearning for, **possessions** and also from any desire for **domination**. They are ‘**pilgrims and strangers**’ on their way to the Father’s house”. Here we have all the basic components of Franciscan Spirituality. Let us try to live in this spirit!

3. “The Economy of Francesco”

Some names once again strike around the World: St. Francis, Pope Francis, young economists and Assisi. All this because of the International event called “The Economy of Francesco” that took place in Assisi on 19-21 November 2020. More than a single historical event, it was a like a movement that involved more than 3.000 young economists and entrepreneurs of 115 countries and conducted more than 300 preparatory meetings around the world. As stated in the official webpage, “The Economy of Francesco is a movement of young people with faces, personalities and ideas, which is present and growing around the world in order to change the current economy and give a soul to the economy of tomorrow”¹⁰. This is a step forward into the spirit of “Laudato Si”, that a new ecology is possible only together with a new economy – if we have only one ‘common home’ then an ‘integral ecology’ is not possible without an ‘integral economy’. Now, more than in any other time, we feel that everything is connected: the ambient, the economy and human beings. It is also remarkable that next year Italy will host “Youth 4 Climate” in partnership with England in preparation for Cop 26.

3.1 The poor at the centre

The Papacy of Pope Francis, right from the beginning, has placed the “poor” and the “periphery” at the centre. In the Encyclical letter *Evangelii gaudium*, which is considered to be the “Magna Carta” of Pope Francis, he says, “We have to state, without mincing words, that there is an inseparable bond between our faith and the poor. May we never abandon them” (EG 48). The Church should not be ‘a self-absorbed group made up of a chosen few’ (EG 28), but must be able to go the peripheries even at the danger of getting dirty. He declares clearly;

I prefer a Church which is bruised, hurting and dirty because it has been out on the streets, rather than a Church which is unhealthy from being confined and from clinging to its own security. I do not want a Church concerned with being at the centre and which then ends by being caught up in a web of obsessions and procedures. If something should rightly disturb us and trouble our consciences, it is the fact that so many of our brothers and sisters are living without the strength, light and consolation born of friendship with Jesus Christ, without a community of faith to support them, without meaning and a goal in life. More than by fear of going astray, my hope is that we will be moved by the fear of remaining shut up within structures which give us a false sense of security, within rules which make

¹⁰ www.francescoeconomy.org.

us harsh judges, within habits which make us feel safe, while at our door people are starving and Jesus does not tire of saying to us: “Give them something to eat” (EG, 49).

It is in the light of these words that the Secular Franciscans should interpret and find new meanings for their economic concerns, both in their personal and social life. In his new encyclical letter *Fratelli Tutti*, signed on the tomb of St. Francis, Pope makes his position clear once again in favour of the poor;

...if we accept the great principle that there are rights born of our inalienable human dignity, we can rise to the challenge of envisaging a new humanity. We can aspire to a world that provides **land, housing and work for all**. This is the true path of peace, not the senseless and myopic strategy of sowing fear and mistrust in the face of outside threats. For a real and lasting peace will only be possible “on the basis of a global ethic of solidarity and cooperation in the service of a future shaped by interdependence and shared responsibility in the whole human family (127).

Surprisingly we find the same themes as in the painting of “the Allegory of Poverty” of Giotto that we had examined at the beginning of our study – **land, house, work** – and **clothing** can be seen as an addition in Giotto.

3.2 Community as an antidote against isolation

One of the special themes during the international event of “Economy of Francesco” was the importance of local communities in guiding the life of people who are otherwise suffering from isolation. The recent report by the European Commission on the impact of demographic changes highlights that people are living more and more alone and that the problem is particularly acute in cities: 40% in Milan; 50% in Paris; 60% in Stockholm. As Europe's population ages, more and more elderly people will live alone, especially women, given their longer life expectancy¹¹. Raghuram Rajan in an interview with Elena Molinari, done for the *Economy of Francesco*, speaking about the power of local communities says that every infrastructure constructed in the national level should concentrate on connecting the communities as its centre. He observes, “Churches have always played an enormous role in building solidarity and the decline in the number of faithful has weakened it. It is important to strengthen historical organizations, but also to find new ways of coming together. One of the most difficult diseases of the modern age is loneliness: 27% of the elderly in the United States live alone and have nowhere to meet ... The community must offer an antidote”¹².

Once again it is a recalling for the Secular Franciscans to strengthen the Local Fraternities as a response to the socio-economic crisis of the present World. That is what St. Francis recommended to his brothers in front of sick brothers.

4. Some Practical Proposals

In proposing the following we have also taken in to consideration the *Final Statement* of the *Economy of Francesco* and adapted them, looking at the life-situation of OFS members:

¹¹ D. ŠUICA and P. GENTILONI, *È il momento di spezzare le spirali della solitudine* in *Avvenire*, Sunday 22 November 2020, p. 3.

¹² The interview was published in *Avvenire*, Sunday 22 November 2020, p. 17. Raghuram Rajan was the Director of the International Monetary Fund (IMF) and the Governor of the Reserve Bank of India. He is the author of the book *The Third Pillar*, in which he presents a way to rethink the relationship between the market and civil society and argues for a return to strengthening and empowering local communities as an antidote to growing despair and unrest.

- Let us be stewards of common goods, by protecting the atmosphere, forests, rivers, land, natural resources, biodiversity and seeds.
- Let us never offend or reject the poor, the sick, minorities and disadvantaged people of all kinds, because the first response to their poverty is to respect the self-esteem of each person.
- Make sure that every worker who serves our households or offices receive a decent salary and are guaranteed by social policies of each country.
- Let us try to know where our money goes when we invest in a bank. How do they use my money? Banks that I sustain must invest my money in to social projects. The end is important.
- Let us try to finance and help the projects that go to the poor, to the villages and to women.
- Let us be committed to provide quality education for every girl and boy in the world, because human capital is the first capital of humanism.
- Let the GiFra take up the following words their own: “We young people can no longer tolerate resources being taken away from schools, health care, our present and our future to build weapons and fuel the wars needed to sell them. We would like to tell our children that the world at war is finished forever”.
- As the Franciscan tradition always tells us, let us give more care and attention first to our elderly brothers and sisters of our own fraternities and to those around us. The annual theme proposed by the Family Commission for the year 2021 envisages this idea.

Let us conclude with the inspirational words of Pope Francis, given in a video message to the participants of *The Economy of Francesco*: “We need to accept structurally that the poor have sufficient dignity to sit at our meetings, participate in our discussions and bring bread to their own tables. It is about much more than “social assistance” or “welfare”: we are speaking of a conversion and transformation of our priorities and of the place of others in our policies and in the social order...The approach of *integral human development* is good news to be proclaimed and put into practice”¹³.

¹³ www.francescoeconomy.org.