

The Economy of Francesco as a Formative Environment for Responsible Economic Agency among Young People

Ekonomia Franciszka jako środowisko formacji odpowiedzialnej sprawczości ekonomicznej młodych ludzi

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Abstract: This article interprets The Economy of Francesco (EoF) as a setting in which young people may develop responsible economic agency. Scholarship to date has described EoF as a continuing process, an expression of Catholic social thought, and a research agenda linking economics, management, spirituality, and religion. Its formative logic, however, has received less sustained attention. I ask how participation in the movement may shape young people's ability to read economic institutions critically, judge their purposes, and act with others to change them. The study combines qualitative content analysis with normative reconstruction. Its primary corpus consists of Pope Francis's 2019 letter launching EoF, three subsequent messages and addresses to its participants, and *The Economy of Francesco: Un glossario per riparare il linguaggio dell'economia*. The discussion draws on theories of human agency, the capability approach, transformative learning, and communities of practice. I use *responsible economic agency* to mean more than the capacity to make effective economic choices. It involves recognising how institutions shape people's options, judging those institutions against defensible social purposes, organising collective action, and remaining answerable for social, ecological, and intergenerational consequences. On this basis, I propose a six-stage analytical model: sensitisation to injustice, critical reframing of economic language, normative discernment, participation in communities of practice, designing institutional responses, and reflective evaluation of outcomes. This is a heuristic reconstruction, not an official pedagogical theory of EoF. The article closes by considering the movement's promise and its main limitations, including participant self-selection, uneven engagement, the distance between personal formation and structural change, and the absence of longitudinal evidence.

Keywords: The Economy of Francesco, responsible economic agency, collective agency, transformative learning, communities of practice, capability approach, youth formation, Catholic Social Teaching, common good

Abstrakt: Artykuł interpretuje Ekonomię Franciszka (The Economy of Francesco, EoF) jako środowisko formacji odpowiedzialnej sprawczości ekonomicznej młodych ludzi. Dotychczasowe badania przedstawiały EoF jako rozwijający się proces, inicjatywę osadzoną w katolickiej nauce społecznej oraz program badawczy łączący ekonomię, zarządzanie, duchowość i religię. Mniej uwagi poświęcano jednak jej logice formacyjnej. Celem artykułu jest ukazanie, w jaki sposób uczestnictwo w tym ruchu może kształtować zdolność młodych ludzi do krytycznej interpretacji instytucji gospodarczych, oceny ich celów oraz współdziałania na rzecz ich przemiany. Badanie opiera się na jakościowej analizie treści połączonej z rekonstrukcją normatywną. Podstawowy korpus źródłowy obejmuje list papieża Franciszka z 2019 r. inicjujący Ekonomię Franciszka oraz trzy późniejsze wystąpienia skierowane do uczestników ruchu, a także *The Economy of Francesco: Un glossario per riparare il linguaggio dell'economia*. Podstawę interpretacji stanowią teorie sprawczości, podejście zdolnościowe Amartyi Sena, teoria uczenia się transformatywnego Jacka Mezirowa oraz koncepcja wspólnot praktyki Étienne'a Wengera. Odpowiedzialnej sprawczości ekonomicznej nie można sprowadzać do umiejętności skutecznego działania w sferze gospodarczej. Obejmuje ona zdolność rozpoznawania wpływu instytucji na możliwości działania ludzi, oceniania tych instytucji w świetle uzasadnionych celów społecznych, organizowania działania zbiorowego oraz ponoszenia odpowiedzialności za skutki społeczne, ekologiczne i międzypokoleniowe. Na tej



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podstawie zaproponowano sześciostopniowy model analityczny obejmujący: uwrażliwienie na niesprawiedliwość, krytyczne przeformułowanie języka ekonomii, rozeznanie normatywne, uczestnictwo we wspólnotach praktyki, projektowanie odpowiedzi instytucjonalnych oraz refleksyjną ocenę rezultatów. Model ten ma charakter heurystycznej rekonstrukcji, a nie oficjalnej teorii pedagogicznej EoF. W zakończeniu wskazano potencjał ruchu oraz jego główne ograniczenia, w tym samoselekcję uczestników, zróżnicowaną intensywność zaangażowania, trudność w przełożeniu formacji osobowej na zmianę strukturalną oraz brak badań podłużnych.

Słowa kluczowe: Ekonomia Franciszka, odpowiedzialna sprawczość ekonomiczna, sprawczość zbiorowa, uczenie się transformatywne, wspólnoty praktyki, podejście zdolnościowe, formacja młodzieży, katolicka nauka społeczna, dobro wspólne

INTRODUCTION

Pope Francis's social legacy extends beyond the documents of his magisterium. It also includes initiatives and communities in which integral human development, fraternity, care for the common home, and the social purpose of economic activity are translated into educational and institutional practice. The Economy of Francesco is among the most significant of these initiatives. It brings together young economists, entrepreneurs, researchers, and social innovators who seek to rethink economic life from the standpoint of inclusion, ecological responsibility, and the common good.

The movement originated in Pope Francis's letter of 1 May 2019, which invited young economists and entrepreneurs to enter into a covenant for an economy that gives life, includes rather than excludes, humanises rather than dehumanises, and cares for creation rather than despoiling it. The invitation was not framed as a request to endorse a completed programme. It initiated a participatory process in which young people were expected to become co-authors of economic change. This orientation was reiterated during the online meeting of November 2020, the gathering in Assisi in September 2022, and the subsequent institutional consolidation of EoF (Francis 2019, 2020b, 2022, 2024).

Academic literature has so far approached EoF chiefly in four ways. First, it has been described as a process rather than a one-off event, with particular emphasis on its youth-led, interdisciplinary approach (Maggioni and Beretta 2021). Second, scholars have situated it within Catholic social thought and examined its critique of *homo economicus*, its broad understanding of education, and its attempt to reconnect economics with social values (Beretta and Maggioni 2023). Third, EoF has been presented as a research agenda that links economics,

management, spirituality, and religion, particularly in the fields of sustainable entrepreneurship, inclusive finance, and relational communities (Ciambotti et al. 2023). Fourth, recent work has analysed EoF in terms of relational goods and transformative communities of practice, asking how cooperative choices for the common good may challenge unsustainable organisational arrangements (Nigri and Limata 2025).

Taken together, these studies show why EoF matters. They say much less, however, about how participation in the movement may form young people as responsible economic agents. I address that question here. By formation, I do not mean the transmission of a fixed system of beliefs or ready-made answers. I mean the gradual development of capacities that allow persons to interpret economic arrangements, judge their purposes, work with others, and assume responsibility for institutional change.

The central question is therefore straightforward: how can The Economy of Francesco contribute to the formation of responsible economic agency among young people? Three related questions organise the argument. What account of the person and of agency is implicit in the movement? Through what kinds of learning might its language and practices become formative? And how can these elements be brought together analytically without attributing to EoF a formal pedagogy that it has never claimed to possess?

The primary corpus consists of Pope Francis's 2019 letter launching EoF and three subsequent messages and addresses to its participants (2020, 2022, 2024), together with the thirty-three entries in the Italian volume *The Economy of Francesco: Un glossario per riparare il linguaggio dell'economia*, edited by Stefano Rozzoni and Plinio Limata. These sources were selected because the papal texts articulate the movement's normative orientation, while the glossary provides its most systematic collective attempt to reinterpret key economic concepts. Rather than presenting a single economic system, the volume brings together a plural effort to rethink the language through which persons, institutions, and the natural world are understood (Rozzoni and Limata 2022, 15–27).

The study combines qualitative content analysis with normative reconstruction. In the first stage, recurring anthropological, ethical, and formative themes were identified in the source material. In the second stage, these themes were brought into conversation with established theories of agency and learning. In Section 6, the results of this analysis are

integrated into a six-stage model. The model is my analytical synthesis, not an official EoF framework.

ChatGPT (OpenAI) was used as an auxiliary tool in the preliminary organisation and comparison of material from the glossary. Its outputs were systematically checked against the original text. The selection of categories, interpretation of the sources, normative reconstruction, and formulation of the conclusions remained the sole responsibility of the author.

1. YOUTH AND THE PROBLEM OF ECONOMIC AGENCY

Young people occupy an asymmetrical position in contemporary economic life. They will live longest with the consequences of climate change, public and private debt, insecure employment, technological disruption, and widening inequality. At the same time, their influence over the institutions producing these consequences remains comparatively limited. Their economic participation is often channelled through the roles of consumer, employee, borrower, and technology user. They are less often recognised as co-designers of firms, financial systems, production regimes, and public policy.

Younger people will bear many long-term consequences of decisions over which they presently exercise limited influence. Unequal access to resources, education, employment, institutions, and opportunities for participation further restricts their effective involvement. Formal presence in an institution does not necessarily entail influence over its decisions, since rights and resources must still be converted into meaningful participation (Pereira Vieceli 2022, 101–108; Ionta 2022, 160–171; Safitri 2022, 191–198). I describe this asymmetry as a generational agency deficit.

I use *agency* in a specific theoretical sense. Social cognitive theory identifies intentionality, forethought, self-reactiveness, and self-reflectiveness as core features of human agency (Bandura 2001, 6–10). Agency may be exercised personally, through proxy, or collectively (Bandura 2001, 13–14). The collective form is especially important here. Systemic economic problems cannot be resolved through isolated consumer choices or individual career decisions alone; they require coordinated action and institutions capable of sustaining it (Bandura 2000, 75–78).

The capability approach sharpens this point by distinguishing nominal opportunity from substantive freedom. It understands development in terms of people's real freedom to lead lives they have reason to value, rather than in terms of income alone (Sen 1999). Resources and formal rights remain important, but their significance depends on whether people can convert them into substantive opportunities. Agency also extends beyond personal well-being. Persons may pursue goals and values they regard as important even when doing so does not advance, or may even diminish, their own well-being (Sen 1985, 203–204).

In this article, economic agency refers to the capacity to act within economic relations and also upon the institutions that organise them. Adding responsibility introduces a normative dimension to economic agency. It involves recognising how structures shape people's options, judging those structures against defensible purposes, acting with others to change them, and taking responsibility for the consequences. The term should therefore not be reduced to entrepreneurship or to the simple achievement of intended results.

2. THE RELATIONAL PERSON AS THE SUBJECT OF ECONOMIC LIFE

Any account of formation presupposes an anthropology. Economic discourse commonly describes persons as consumers, workers, entrepreneurs, owners, or units of human capital. These categories identify genuine functions, but they become reductive when market productivity, income, or competitive performance is treated as an adequate measure of personal worth.

The EoF corpus counters this reduction through a relational understanding of the person. Human beings exercise choice, but their identities, aspirations, and capacities develop within relations of recognition, trust, reciprocity, and shared responsibility. Autonomy is not denied; it is understood as socially enabled. Language, education, institutions, care, and material resources received from others make responsible action possible (Rozzoni 2022, 222–232; Jordet 2022, 263–272).

This anthropology changes the evaluation of economic institutions. Economic activity cannot be assessed solely by the quantity of goods produced or by aggregate income. It must also be judged by the relations it creates, sustains, or damages. Relational goods such as trust, friendship, recognition, belonging, and cooperation cannot be produced or consumed by

isolated individuals. They arise in shared activity and lose their character when reduced entirely to exchange-value (Gui 2000, 152–153; Donati 2019, 238–259).

Relational goods have both evaluative and enabling functions. They are criteria of institutional quality: an organisation may be profitable while undermining trust and treating workers instrumentally. They are also conditions of collective agency: coordinated action requires mutual recognition, communication, and confidence that others will assume responsibility. The same logic applies to common goods, whose preservation depends not only on legal ownership but also on shared rules, participation, and stewardship practices (Brizuela 2022, 51–60).

Reciprocity, fraternity, and gift do not replace justice or market exchange. They enlarge the moral horizon within which exchange occurs. This perspective is consistent with the civil economy tradition, which understands the market as a social institution capable of accommodating reciprocity, civic virtues, relational goods, and the common good alongside exchange, efficiency, and legitimate profit (Bruni and Zamagni 2016). Economic life includes dependence, care, cooperation, and initiatives that cannot be adequately explained by equivalence of benefits alone (Bertolasi 2022, 28–42; Nalli 2022, 151–159; Omerzo 2022, 210–221; Erasmo 2022, 273–282). The subject of responsible economic agency is therefore neither an isolated maximiser nor a passive member of a collective, but a relational person capable of judgement, initiative, and accountability.

3. CRITICAL REFRAMING AS TRANSFORMATIVE LEARNING

Economic formation begins when apparently neutral language becomes open to question. Terms such as value, work, profit, property, wealth, resource, and technology do more than describe reality; they organise attention and narrow the range of what appears possible. If value is equated with price, unpaid care recedes from view. If wealth means material accumulation alone, security, health, relationships, and participation become secondary. And if nature is spoken of only as a resource, its significance is measured chiefly by human use.

The glossary's strategy is not to abandon economic vocabulary but to disclose its assumptions and recover neglected meanings. Profit may indicate organisational viability without becoming an absolute purpose. Property may protect autonomy while remaining

subject to social obligations. Finance may support productive investment or become detached from the real economy. Technology may expand access and cooperation, yet it may also reinforce dependence and asymmetries of power (Amoroso 2022, 70–80; Calef and Roncella 2022, 139–150; Barbieri 2022, 246–255; Santori 2022, 256–262; Rodrigo 2022, 328–336; Oss-Emer 2022, 337–345).

This work of reframing can be interpreted through the lens of transformative learning theory. Adults interpret experience through frames of reference composed of assumptions, values, and habitual expectations. Learning becomes transformative when problematic frames are critically examined and revised to be more inclusive, discriminating, open, and reflective (Mezirow 1991, 2000). In this sense, the EoF glossary is not merely a collection of definitions. It invites participants to question why a particular understanding of work, property, or wealth has appeared self-evident and what institutional alternatives become visible once the frame changes.

Critical reflection, however, is not enough. Transformative learning must be connected with experimentation, the acquisition of new competencies, and the assumption of new roles. EoF becomes formative only when reframing economic language is joined to participation and action. This transition explains the significance of its thematic villages, local hubs, schools, research networks, and projects.

4. COMMUNITIES OF PRACTICE AND THE EXERCISE OF AGENCY

EoF's communal form is not simply an organisational setting for ideas developed elsewhere. It is one of the ways in which formation occurs. Participants learn by diagnosing problems, comparing experiences, developing projects, and asking together what has and has not worked. Expert knowledge remains important, but it is only one part of the process.

This arrangement resembles a community of practice, understood broadly as a group whose members deepen their knowledge and expertise through sustained interaction around a shared concern (Wenger, McDermott, and Snyder 2002, 4–5). In Wenger's analytical formulation, practice is constituted through mutual engagement, a jointly negotiated enterprise, and a shared repertoire of concepts, stories, tools, and methods (Wenger 1998, 72–85). EoF participants share a broad enterprise – the transformation of economic culture and structures –

while contributing from different disciplines, countries, religious traditions, and forms of professional experience.

The original thematic villages linked economic domains to normative questions, as reflected in titles such as *Work and Care*, *Management and Gift*, *Finance and Humanity*, *Agriculture and Justice*, *Business and Peace*, and *Policies for Happiness* (The Economy of Francesco 2020). Such pairings prevented technical expertise from being separated from questions of purpose and consequence. They also created a shared repertoire through which participants could name problems and test responses.

Learning in a community of practice is identity-forming. A young person may enter as a student, an early-career entrepreneur, or a recipient of a papal invitation, and gradually begin to understand themselves as a contributor capable of initiating change. Through participation, individuals may move from peripheral engagement towards fuller membership in a practice (Lave and Wenger 1991, 29–37). Where such participation develops shared confidence in the group's capacity to act, it may also strengthen collective efficacy (Bandura 2000, 75–78). Trust, mutuality, reciprocity, and community are therefore both values promoted by EoF and practical conditions of its capacity to act (Croso Mazucco 2022, 81–90; Espelita 2022, 129–138; Omerzo 2022, 210–221; Jordet 2022, 263–272; Erasmo 2022, 273–282).

The comparison with communities of practice should not be pushed too far. EoF is not a single, stable, local community. It is better seen as a transnational network of communities whose continuity and intensity vary considerably. A person who attends one event has not undergone the same formative experience as someone who carries long-term responsibility for a project. Duration, relationships, meaningful roles, and feedback all matter. Any empirical assessment of formation must take these differences seriously.

5. DOMAINS OF RESPONSIBLE ECONOMIC AGENCY

The relational and formative foundations discussed above become visible in several concrete domains of economic life. The following sections do not offer an exhaustive account of EoF's concerns. They identify four areas in which responsible economic agency is especially clearly expressed: entrepreneurship and innovation; work and care; property, profit, and finance; and technology and integral ecology. Together, these domains show how critical interpretation,

normative judgement, cooperation, and institutional design may be translated into economic practice.

5.1. ENTREPRENEURSHIP AS A RESPONSE TO NEED

In influential accounts, entrepreneurship is closely associated with the discovery and exploitation of opportunities (Shane and Venkataraman 2000). EoF retains the importance of initiative and organisational competence, but reframes opportunity as a need that calls for a response. Entrepreneurship then involves recognising a social or ecological problem, mobilising resources, and creating an organisation capable of addressing it. The entrepreneur is not only an owner or risk-taker but also a coordinator of cooperation and an institutional designer (Imumpaye 2022, 172–180).

Responsibility does not excuse ineffectiveness. A project does not become socially valuable simply because its intentions are admirable. Responsible entrepreneurship still requires a credible purpose, organisational durability, economic competence, and accountability for consequences. From the perspective of Catholic social teaching, the social character of an enterprise does not in itself guarantee its ethical legitimacy; responsible social entrepreneurship requires both an adequate axionormative foundation and professional competence in organising resources and pursuing social and economic objectives (Zadroga 2024). The language of vocation helps to hold these demands together: professional capacities become a response to a good worth realising, rather than instruments of private advancement alone (Rotondi 2022, 346–353).

Research on hybrid organisations examined from an EoF perspective supports this broader understanding of entrepreneurship. It suggests that the contribution of such organisations to sustainable development depends not only on combining financial and social objectives, but also on care, cooperation, pedagogical engagement, and fidelity to their social and environmental mission (Zaccone, Santhià, and Bosone 2022).

Innovation is likewise distinguished from novelty. Its evaluation concerns purpose, accessibility, distribution of benefits and burdens, and environmental effects. An innovation may improve efficiency while deepening exclusion or externalising costs. Responsible

innovation must therefore answer a real need and remain open to evaluation by those affected (Pirri 2022, 181–190).

5.2. WORK AND CARE

A second domain is the boundary of economically recognised work. Conventional accounts privilege paid, measurable activity directly linked to production, while care, domestic work, and community labour remain partially invisible. Yet, these activities sustain life, reproduce social capacities, and enable participation in formal employment.

Treating care as social infrastructure unsettles two familiar equations: value with market price, and work with paid employment. Fair remuneration remains a central question of justice, but it cannot fully measure what an activity contributes. Work also shapes meaning, security, participation, relationships, and the possibility of sustaining family and community life. Seen from this perspective, the worker is not merely a cost or a resource but a co-creator of value (Blandi 2022, 91–100; Freiberg 2022, 199–209; Nigri 2022, 283–294; Francis 2015, nos. 124–129).

5.3. PROPERTY, PROFIT, AND FINANCE

Responsible economic agency also requires discernment regarding central economic institutions. EoF evaluates private property, profit, and finance in terms of how these institutions function and whom they serve.

Property may support autonomy and responsible stewardship, but it is not absolute. Its use and concentration must be evaluated in relation to the universal destination of goods and to the substantive opportunities of others (Santori 2022, 256–262; Francis 2015, nos. 93–95, 2020a, nos. 118–120). Profit may indicate viability and provide resources for investment, but it becomes destructive when treated as the sole criterion of enterprise. Evaluation must include how profit is generated and distributed, and how it relates to labour, community, and ecological costs (Barbieri 2022, 246–255; Francis 2022).

Finance directs capital towards specific activities and future projects. Lending and investment decisions shape employment, the energy transition, housing, and access to essential goods. Financial agency, therefore, involves more than technical literacy; it also requires the

capacity to assess which economic activities are being enabled and which risks or costs are being transferred to others (Calef and Roncella 2022, 139–150). Such decisions are made within specific institutional arrangements rather than within a single, uniform market system. The plural term *capitalisms* indicates that market economies assume historically and territorially diverse institutional forms. This diversity suggests that existing arrangements are shaped by political, social, and cultural choices rather than constituting a single natural order (Amoroso 2022, 70–80).

5.4. TECHNOLOGY AND INTEGRAL ECOLOGY

Young people often possess high levels of technological competence while exercising limited influence over the design and social governance of technology. Technology is not neutral with respect to the purposes it serves and the social arrangements within which it is developed. It may expand access, communication, and cooperation, but it may also reinforce inequality, dependence, and power asymmetries (Rodrigo 2022, 328–336; Francis 2015, nos. 101–114).

Technological formation should therefore include questions about the needs being addressed, the distribution of benefits and harms, and the alternatives excluded by a particular technological design. Young people should be formed not only as competent users but as critical interpreters, designers, and citizens capable of influencing technological trajectories.

Social and ecological crises are interdependent: environmental degradation falls most heavily on those with the fewest resources, while poverty restricts the capacity to adapt. This interdependence gives ecological responsibility a distinctly justice-oriented character, since environmental burdens and capacities for adaptation are distributed unequally across social groups and generations (Gocko 2024). Responsible agency must therefore address systems of production and consumption, the use of natural resources, and the generation of material and human waste, rather than being reduced to individual lifestyle choices (Oliva 2022, 109–117; Ciliberti 2022, 43–50; Reis Maria 2022, 303–311; Rossignoli 2022, 312–320; Gil-Barragán 2022, 321–327; Francis 2015, no. 139). The intergenerational dimension is decisive because future persons cannot participate in present decisions, although they will inherit their consequences.

6. AN AUTHORIAL SIX-STAGE MODEL OF EOF FORMATION

The preceding sections suggest a six-stage account of EOF's formative logic. I offer it as the article's main analytical contribution. It is not an official curriculum, nor do I assume that every participant moves through the stages in the same order. The model is better understood as a heuristic map: it brings recurrent features of the source material into conversation with agency theory, transformative learning, and communities of practice. Although presented sequentially, the stages may overlap and recur as participants encounter new experiences and challenges.

6.1. SENSITISATION TO INJUSTICE

Formation begins by making visible people, forms of labour, and costs excluded from dominant economic representations: poverty, unequal access to resources, unpaid care, environmental degradation, and burdens transferred to future generations. Sensitisation is not reducible to emotion. It includes recognition of structural causes and interdependence.

6.2. CRITICAL REFRAMING OF ECONOMIC LANGUAGE

At the second stage, participants begin to question concepts that had previously appeared purely technical. Value, wealth, work, profit, resource, and technology no longer seem self-evident or normatively neutral. The aim is to uncover underlying assumptions and widen the range of institutional alternatives that can be imagined, rather than to replace economics with moral exhortation.

6.3. NORMATIVE DISCERNMENT

Reframing leads to the question of criteria. Within EOF, these include human dignity, the common good, participation, justice, care for creation, and intergenerational responsibility. The common good is especially significant in this framework because it integrates personal dignity, social inclusion, institutional responsibility, and care for the natural environment, rather than functioning merely as an aggregate of individual interests (Horodecka and Żuk 2026). Discernment is not the mechanical application of principles; it requires judgement among competing values, interests, constraints, and foreseeable consequences.

6.4. PARTICIPATION IN COMMUNITIES OF PRACTICE

Discernment develops through interaction with others. Communities provide language, examples, correction, support, and opportunities to learn from experience. They make possible a transition from individual powerlessness to collective efficacy and give participants roles in which responsibility can be practised.

6.5. DESIGNING INSTITUTIONAL RESPONSES

Formation becomes practical when participants try to build something: an enterprise, a social project, a financing model, an educational initiative, a policy proposal, or an ecological practice. A guide prepared by young members of the Polish EoF community illustrates this transition from reflection to institutional practice. It presents concrete social and ecological initiatives and offers practical pathways for establishing local projects, associations, foundations, social enterprises, and other forms of community-based action (The Economy of Francesco Poland 2021). Such responses are necessarily experimental. They do not begin with complete knowledge, but they do require competence, cooperation, and a willingness to revise the design when experience exposes its weaknesses.

6.6. REFLECTIVE EVALUATION OF OUTCOMES

The final stage asks what the response has actually achieved. Participants must examine effectiveness, durability, social and ecological effects, and unintended consequences. Good intentions are not enough. The results may lead them to reinterpret the problem, reconsider their judgement, and redesign the intervention. For this reason, the model is cyclical rather than linear: action produces new experience, which in turn reopens the learning process.

7. DISCUSSION: POTENTIAL AND LIMITATIONS

A distinctive feature of EoF is the way it connects economic education with anthropology, ethics, ecology, and practical experimentation. Young people are treated as co-authors rather than recipients; critique is linked with attempts to build institutions; and transnational collaboration creates opportunities for collective agency. The six-stage model makes these

formative mechanisms more explicit, while also showing where the available evidence remains thin.

The model nevertheless has important limitations. First, participant self-selection complicates causal attribution: those who join EoF may already possess strong social motivation, educational advantages, and international networks. Second, the intensity of participation varies considerably. A conference, an online contact, and sustained project responsibility are not equivalent formative experiences. Third, the movement's normative language – fraternity, care, vocation, an economy of life – requires operationalisation to guide the assessment of concrete institutions.

Fourth, personal and communal formation does not automatically produce structural change. Recent research similarly suggests that EoF's ethical narrative must be translated into practicable policy measures and institutional arrangements if it is to contribute to broader economic transformation (Casau, Ferreira Dias, and Leite Mota 2026). Responsible entrepreneurs and local projects operate within legal, fiscal, financial, and global production systems that may constrain their effects. Fifth, geographical and cultural diversity does not guarantee social representativeness. Young people outside academic, ecclesial, and transnational networks may remain underrepresented.

These limitations also point towards a concrete research agenda. Longitudinal studies could examine whether participation changes personal and collective efficacy, critical judgement, vocational orientation, or the durability of engagement. Comparative work should distinguish occasional participants from those entrusted with long-term projects.

Network analysis could show whether local communities create lasting institutional ties. Finally, project evaluation should assess social and ecological effects rather than rely on promotional narratives. Until such evidence is available, the six-stage model remains a theoretically grounded hypothesis about EoF's formative potential.

CONCLUSIONS

The Economy of Francesco may be understood as a formative environment for responsible economic agency among young people. Its importance does not depend on offering a finished

alternative economic system. Rather, it lies in bringing together a relational view of the person, a critical re-reading of economic language, communal learning, and practical experimentation. I have used *responsible economic agency* to describe a substantive capacity that goes beyond effective choice. It includes the ability to recognise how institutions shape people's options, to judge those institutions against defensible purposes, to act collectively to change them, and to remain answerable for the consequences. This formulation avoids reducing agency to entrepreneurship, personal efficacy, or the simple fulfilment of intention.

The article's main contribution is the six-stage model: sensitisation to injustice, critical reframing, normative discernment, participation in communities of practice, designing institutional responses, and reflective evaluation. I present it as a heuristic synthesis of EoF's formative logic rather than as a pedagogical theory formally articulated by the movement itself. Seen in this light, the call to repair the economy is also a proposal about how people learn to act. Young participants are asked neither to adapt passively to inherited institutions nor to dismiss markets, technology, entrepreneurship, or finance. They are asked to examine what these institutions are for, what relationships they create, and who bears their costs. The relevant horizon includes present communities, future generations, and the common home.

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