

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. Previous research has approached 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 formative potential 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



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Abstrakt: Artykuł interpretuje Ekonomię Franciszka (The Economy of Francesco, EoF) jako środowisko, w którym młodzi ludzie mogą rozwijać odpowiedzialną sprawczość ekonomiczną. Dotychczasowe badania przedstawiały EoF jako rozwijający się proces, wyraz katolickiej myśli społecznej oraz program badawczy łączący ekonomię, zarządzanie, duchowość i religię. Mniej systematycznej uwagi poświęcano jednak jej logice formacyjnej. W artykule postawiono pytanie, 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 zmiany. Badanie łączy jakościową analizę treści z rekonstrukcją normatywną. Podstawowy korpus źródłowy obejmuje list papieża Franciszka z 2019 r. inicjujący EoF, trzy późniejsze orędzia i wystąpienia skierowane do uczestników ruchu oraz *The Economy of Francesco: Un glossario per riparare il linguaggio dell'economia*. Analiza

odwołuje się do teorii ludzkiej sprawczości, podejścia zdolnościowego, teorii uczenia się transformatywnego oraz koncepcji wspólnot praktyki. Pojęcie odpowiedzialnej sprawczości ekonomicznej rozumiane jest szerzej niż zdolność do dokonywania skutecznych wyborów ekonomicznych. Obejmuje ono rozpoznawanie sposobów, w jakie instytucje kształtują możliwości działania ludzi, ocenianie tych instytucji w świetle uzasadnionych celów społecznych, organizowanie działania zbiorowego oraz ponoszenie odpowiedzialności za konsekwencje społeczne, ekologiczne i międzypokoleniowe. Na tej podstawie zaproponowano sześciostopniowy model analityczny: uwrażliwienie na niesprawiedliwość, krytyczne przeformułowanie języka ekonomii, rozeznanie normatywne, uczestnictwo we wspólnotach praktyki, projektowanie odpowiedzi instytucjonalnych oraz refleksyjną ocenę rezultatów. Model ma charakter heurystycznej rekonstrukcji, a nie oficjalnej teorii pedagogicznej EoF. W zakończeniu omówiono potencjał ruchu oraz jego główne ograniczenia, w tym samoselekcję uczestników, nierównomierne zaangażowanie, dystans między formacją osobową a zmianą 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 approached EoF from several complementary perspectives. Maggioni and Beretta (2021) describe it as a process rather than a one-off event, emphasising its youth-led and interdisciplinary character. Other studies situate it within Catholic social thought, examining its critique of *homo economicus*, its understanding of education, and its attempt to reconnect economics with social values (Beretta and Maggioni 2023). EoF has also been treated as a research agenda linking economics, management, spirituality, and religion, particularly in relation to sustainable entrepreneurship, inclusive finance, and relational communities (Ciambotti et al.

2023). More recently, attention has turned to relational goods and transformative communities of practice, including the capacity of cooperative choices for the common good to challenge unsustainable organisational arrangements (Nigri and Limata 2025).

These studies show why EoF matters, but they say much less 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 for complementary reasons. The papal texts articulate the movement's normative orientation, while the glossary represents a closely related collective effort to reinterpret key economic concepts within the wider intellectual and practical milieu of EoF. Rather than presenting a single economic system, the volume brings together diverse perspectives that 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. Normative reconstruction was used to identify the coherent formative logic that can be inferred from these themes without treating that logic as an explicitly formulated pedagogy of EoF. 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.

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.

This asymmetry is reinforced by unequal access to resources, education, employment, institutions, and opportunities for participation. 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 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 analysed sources support a relational understanding of the person that counters this reduction. 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. As criteria of institutional quality, they reveal how an organisation may remain profitable while undermining trust and treating workers instrumentally. At the same time, coordinated action depends on mutual recognition, communication, and confidence that others will assume responsibility. A similar logic applies to common goods, whose preservation requires not only legal ownership but also shared rules, participation, and practices of stewardship (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 a relational person rather than an isolated maximiser or a passive member of a collective. Such agency involves judgement, initiative, and accountability.

3. Critical Reframing as Transformative Learning

A formative process begins when apparently neutral economic language becomes open to question. Terms such as value, work, profit, property, wealth, resource, and technology do more than describe reality; they shape the frames through which participants interpret economic possibilities and responsibilities. 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 volume's editorial strategy is not to abandon economic vocabulary but to disclose its assumptions and recover neglected meanings. Profit, for example, may indicate organisational viability without becoming an absolute purpose, while property can protect autonomy and still remain subject to social obligations. Finance can support productive investment but can also become detached from the real economy. The treatment of technology is similarly ambivalent: it may expand access and cooperation while reinforcing 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 glossary is not merely a collection of definitions. It can be read as inviting readers 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 taking on new roles. Within the present reconstruction, EoF's formative potential depends on connecting the reframing of economic language with participation and action.

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 may occur. EoF's communal practices create opportunities for participants to 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: a group whose members deepen their knowledge and expertise through sustained interaction around a shared concern (Wenger et al. 2002, 4–5). Wenger's analytical formulation identifies three constitutive elements of practice: 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 placed technical expertise alongside questions of purpose and consequence. They can also be interpreted as contributing to a shared repertoire through which participants might 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). The analysed EoF sources retain the importance of initiative and organisational competence while reframing 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 axiological and normative 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 et al. 2022).

The same concern with purpose and consequence also shapes the treatment of innovation. Novelty alone is not sufficient: evaluation must include accessibility, the 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 concerns the boundaries of what is economically recognised as 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. Within the analysed corpus, private property, profit, and finance are evaluated 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 waste and forms of human exclusion, 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.

Across these four domains, economic arrangements are opened to critical interpretation, assessed against normative criteria, and approached as objects of collective and institutional action.

6. An Authorial Six-Stage Model of EoF Formation

On this basis, I propose a six-stage account of EoF's formative logic 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

In the model, 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 of the formative process, economic concepts previously treated as self-evident or purely technical become objects of critical reflection. By uncovering their underlying assumptions, participants can recognise institutional alternatives that previously remained obscured.

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 can support a transition from individual powerlessness to collective efficacy and provide roles in which responsibility can be practised.

6.5. Designing institutional responses

Formation becomes practical when participants attempt to create institutional responses, whether through enterprises, social projects, financing models, educational initiatives, policy proposals, or ecological practices. 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 outlines practical pathways for establishing local forms of organised action, including associations, foundations, and social enterprises (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,

while critique is linked with attempts to build institutions. The six-stage model makes these formative mechanisms more explicit, but the available evidence remains limited.

The model nevertheless rests on several assumptions that cannot be established from the present corpus alone. These also define the limits of interpreting EoF as a formative environment. Participant self-selection complicates causal attribution, since those who join EoF may already possess strong social motivation, educational advantages, and international networks. Variation in the intensity and duration of participation further limits general claims about formative effects. A different problem concerns the movement's normative language – fraternity, care, vocation, an economy of life – which requires operationalisation if it is to guide the assessment of concrete institutions.

An additional difficulty lies in the transition from formation to structural change. Personal and communal formation does not automatically alter the legal, fiscal, financial, and global production systems within which responsible entrepreneurs and local projects operate. 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 et al. 2026). Nor does geographical and cultural diversity guarantee social representativeness; young people outside academic, ecclesial, and transnational networks may remain underrepresented.

These limitations also point towards a concrete research agenda. Longitudinal research could examine whether participation affects personal and collective efficacy, critical judgement, vocational orientation, or the durability of engagement. It would also be useful to compare occasional participants with those entrusted with long-term projects and to examine whether local communities create lasting institutional ties. Studies of individual projects could assess their social and ecological effects directly, rather than relying 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.

The article reconstructs this formative logic through the six-stage model proposed above. It links moral perception and critical reframing with normative judgement, participation, institutional action, and subsequent evaluation. Responsible economic agency, on this account, is not a discrete competence but the capacity to connect interpretation, judgement, collective action, and accountability within economic institutions. The six-stage model is offered as a heuristic synthesis rather than as a pedagogical theory formally articulated by EoF.

Seen in this light, the call to repair the economy can also be read as a proposal about how people learn to act. Formation, in turn, involves neither passive adaptation to inherited institutions nor their wholesale rejection. It requires participants to examine what markets, technologies, entrepreneurial practices, and financial 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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