



CARITAS IN VERITATE — CHAPTER 3

Fraternity, Economic Development and Civil Society

"When was the last time someone did something kind for you — something they didn't have to do?"

Turn to the person beside you. Take 90 seconds each to answer this question. Then we'll hear from a few of you.

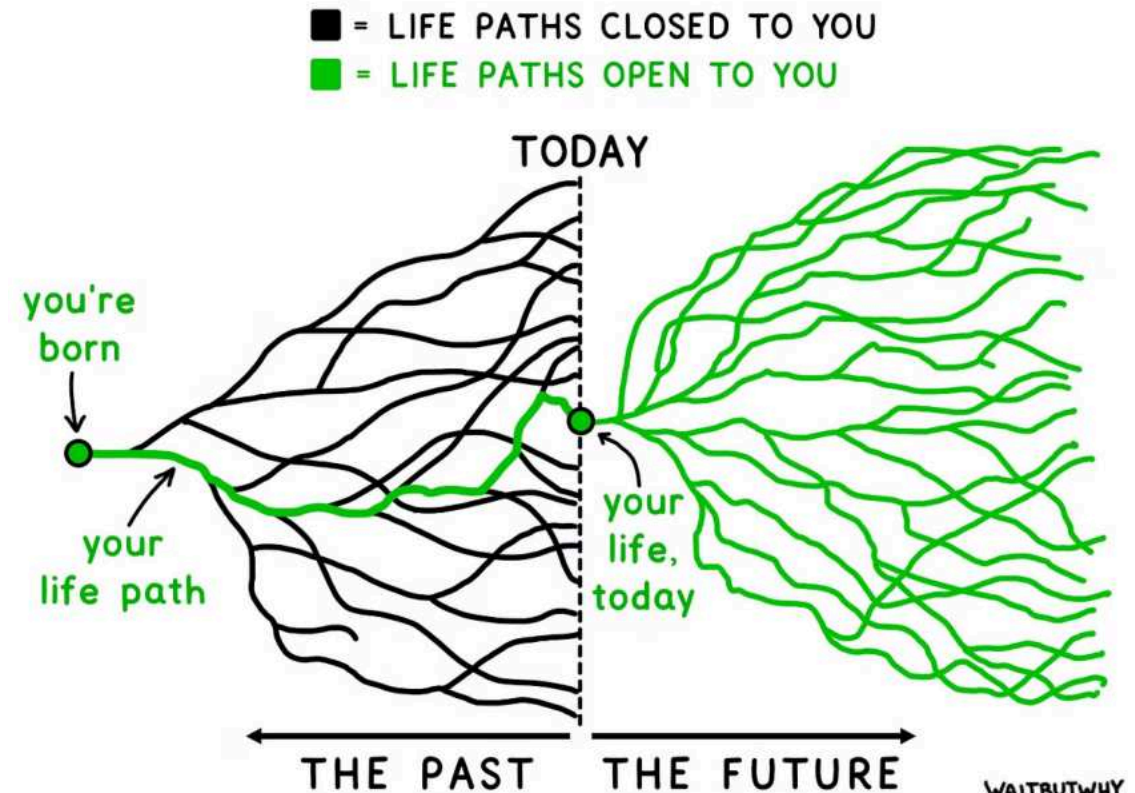
Before achievement, there is gift

You did not choose:

- To exist
- Your parents
- Your language or culture
- Your first experience of love or care

Life is **first received**, then shaped. Before we accomplish anything, we have already received everything.

This is the most honest thing we can say about what it means to be human.





THE MODERN MISTAKE

What modern culture tells us

There is a story being told about what it means to succeed in life.

Before I show you Benedict's answer, what does our culture actually tell you?

What does success look like?

What has value?

What defines your worth?



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☐ **Benedict's warning:** Life cannot be reduced to transaction. When it is, something essential is lost in people, and in societies.



THE HUMAN PROBLEM

Why good systems still fail

We often assume that if we design the right institutions, better laws, fairer markets, stronger regulations, everything will work out.

But the problem is not only systems. **The problem is human nature.**

Christian theology speaks of *Original Sin*, the persistent human tendency toward selfishness, pride, fear, and self-deception.

The honest reality

We are capable of extraordinary generosity **and** extraordinary selfishness, sometimes at the same moment.

No system, however perfectly designed, can remove this. It can only work *with* it, or ignore it at great cost.



BENEDICT'S FRAMEWORK

Three ways society works

Benedict identifies three distinct logics that operate within any healthy society. Each is necessary. None is sufficient alone.

Market Exchange

Contracts, equivalent value, voluntary trade. Efficient, but governed by price, not persons.



State & Law

Rights, redistribution, regulation. Essential, but cold without human warmth behind it.



Gift & Fraternity

Generosity, mercy, solidarity. Cannot be legislated, but society collapses without it.

Markets and governments matter enormously. But Benedict insists: when gift disappears, the whole structure begins to crack.

☐ Quick question for the room: which of these three logics do you think is most under pressure in the world today? Why?



TRUST & EXCHANGE

Markets need more than contracts

"A signature can formalise a deal. It cannot create a moral culture."

Contracts regulate exchange. But trust makes exchange possible in the first place.

When trust erodes between businesses, between citizens, between generations, the consequences are profound:

- Markets become brittle and adversarial
- Institutions lose legitimacy
- Communities fracture along lines of suspicion

Trust is a form of gift. It is offered before it is deserved and that is precisely what makes it powerful.



THE ECONOMY OF GIFT

Generosity is already changing the world

This is not theory. Right here in Scotland and St Aloysius', the logic of gift is at work, not as charity handed down from above, but as genuine solidarity between equals.

ESOL School - Voluntary

Every day asylum seekers and refugees from across the world come to St Aloysius' to learn English. Volunteers work to teach others who cannot afford an education.

Mary's Meals - Social Enterprise

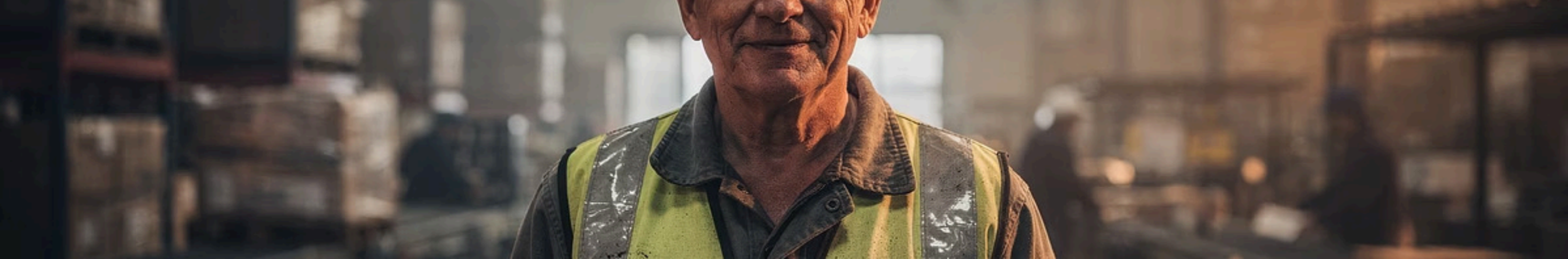
Founded in a Scottish shed by Magnus MacFarlane-Barrow. Now feeds over 2.4 million children every school day across 20 countries. One bowl of food. One act of gift. Multiplied.

Warm Hub - Voluntary

An initiative at St Aloysius' welcoming people in the community a place to come together, chat and eat food provided by volunteers through the simplest acts of human warmth.

Your Turn

Where have you seen the logic of gift at work in your own life this week: at work, in a friendship, in something small? Share with the person beside you.



BUSINESS & PURPOSE

What is a business actually for?

The honest answer

Profit matters. A business that cannot sustain itself cannot serve anyone.

But profit is not, and never was, the *only* purpose.

A business also serves:

- **Workers** — dignified employment, fair pay, meaningful contribution
- **Customers** — genuine value, not manipulation
- **Community** — the neighbourhood, the city, the common good
- **The future** — decisions made today shape the world inherited by the next generation

Table Exercise

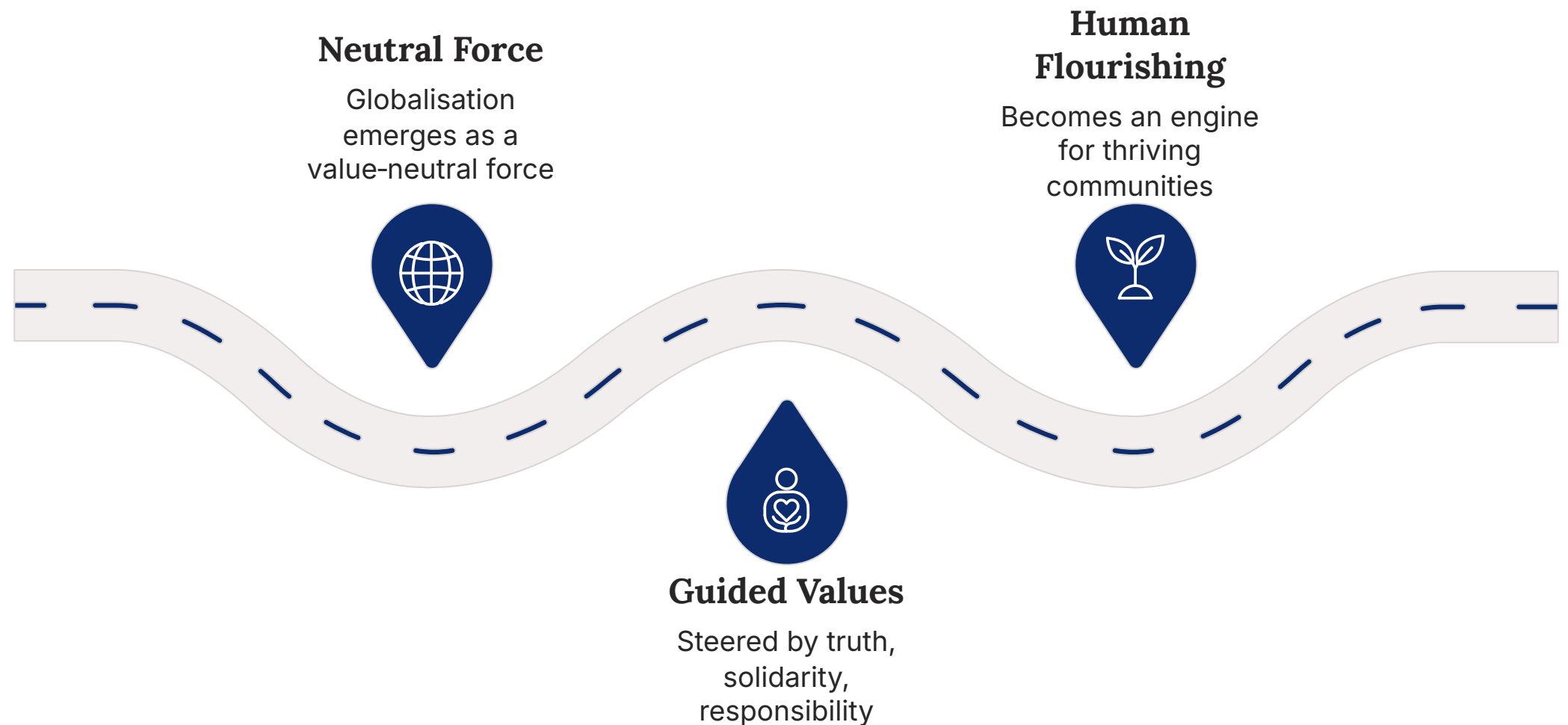
You are the CEO of a company. You can close a factory in a small town to maximise returns, or keep it open at lower margins. In groups of 4–5, discuss: What do you do and why? You have 3 minutes.



THE GLOBAL PICTURE

Globalisation: it will become what we make it

Globalisation is neither automatically good nor automatically bad. It is a force — and forces take the shape of the values guiding them.



Global supply chains, fast fashion, digital technology, and migration are not abstract forces. They are the result of millions of human decisions. **Benedict's challenge is simple: will those decisions be guided by solidarity and truth, or by profit and indifference?**



THE LOGIC OF GIFT

Giving more than is required

"Justice alone can become cold. Gift keeps society human."



Beyond obligation

Gift means giving more than the contract demands, more than the law requires, because the other person matters as a *person*, not a transaction.



Persons, not prices

To see someone as a person is already an act of gift. It costs nothing and changes everything.



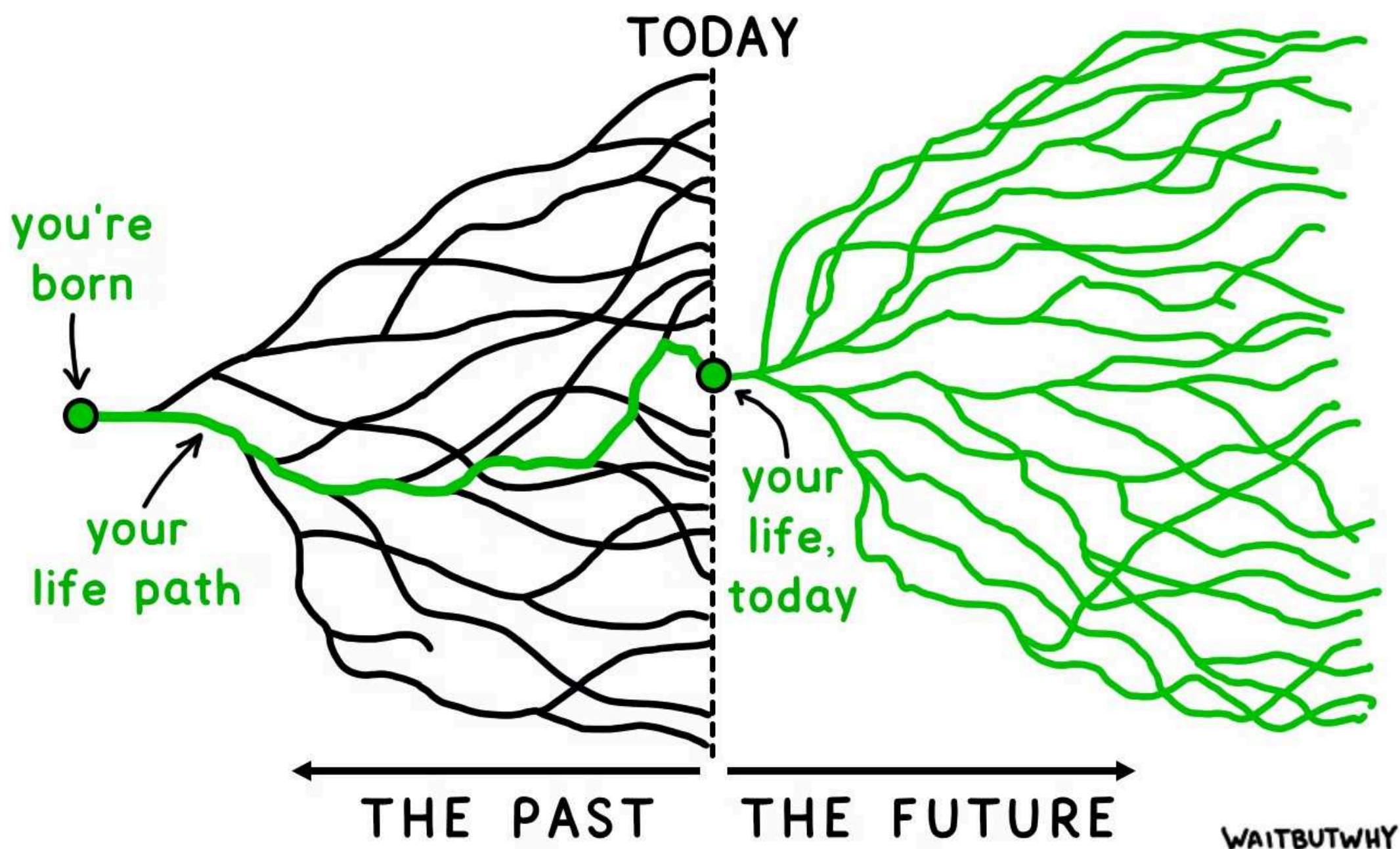
Space for mercy

Gift creates room for generosity, for second chances, for fraternity, the things that hold communities together when everything else strains.



THE REAL QUESTION

■ = LIFE PATHS CLOSED TO YOU
■ = LIFE PATHS OPEN TO YOU



What kind of person will you become?

This is Benedict's deepest challenge and it is personal, not political.

A consumer?

Measuring the world by what you can take from it.

A competitor?

Seeing every other person as a rival to be outpaced.

A spectator?

Watching injustice with concern but never with courage.

Someone capable of gift?

Choosing to give more than is required in work, in friendship, in civic life.

Which of these do you default to? And which do you want to become?



CLOSING REFLECTION

Charity in Truth

Without gift, justice cannot survive

Laws and rights are essential. But they require a spirit of generosity to remain alive and meaningful.

Without truth, love becomes sentiment

Compassion without honesty is flattery. Genuine love demands the courage to speak what is true.

Without charity, society becomes cold

Efficiency without warmth builds systems that function and communities that hollow out.

Benedict's lasting insight

Caritas in Veritate, Charity in Truth, is not a slogan. It is a diagnosis and a direction.

The economy needs markets. It needs law. And it needs **gift**, freely given, never coerced, always transformative.

Glasgow knows this. You know this. The question is whether we will choose to live it.

Caritas in Veritate – Chapter 3

“Fraternity, Economic Development, and Civil Society”



MARKET

- Creates wealth
- Organises exchange
- Rewards innovation

⚠ Profit becomes the only value.



CIVIL SOCIETY

- Families
- Churches
- Charities
- Social Enterprises
- Cooperatives

★ The place where **GRATUITOUSNESS** enters the economy.



STATE

- Creates justice & rules
- Protects the vulnerable
- Regulates markets

⚠ Bureaucracy replaces human initiative.

THE ECONOMY OF GIFT

Human beings are made for gift.

“Economic life must include gratuity, generosity, and relationships — not only contracts.”

A healthy economy needs **ALL THREE**

Market + State + Civil Society

But **Civil Society** introduces the logic of gift that prevents the economy becoming purely utilitarian.

— From Pope Benedict XVI: —

“The economy needs ethics in order to function correctly — not any ethics whatsoever, but an ethics centred on the human person.”



Social enterprises in Glasgow



Ethical tech startups



Profit is not the enemy — but it cannot be the only goal.

— True development = Economic success + Human dignity + Gift —



OPEN DISCUSSION

Questions for reflection

Take a few moments alone or with the person beside you. There are no correct answers. These are the questions Benedict hoped we would sit with.

1

Is it possible?

Is it possible to work in finance, tech, or business and live out what Benedict is describing or is that naive?

2

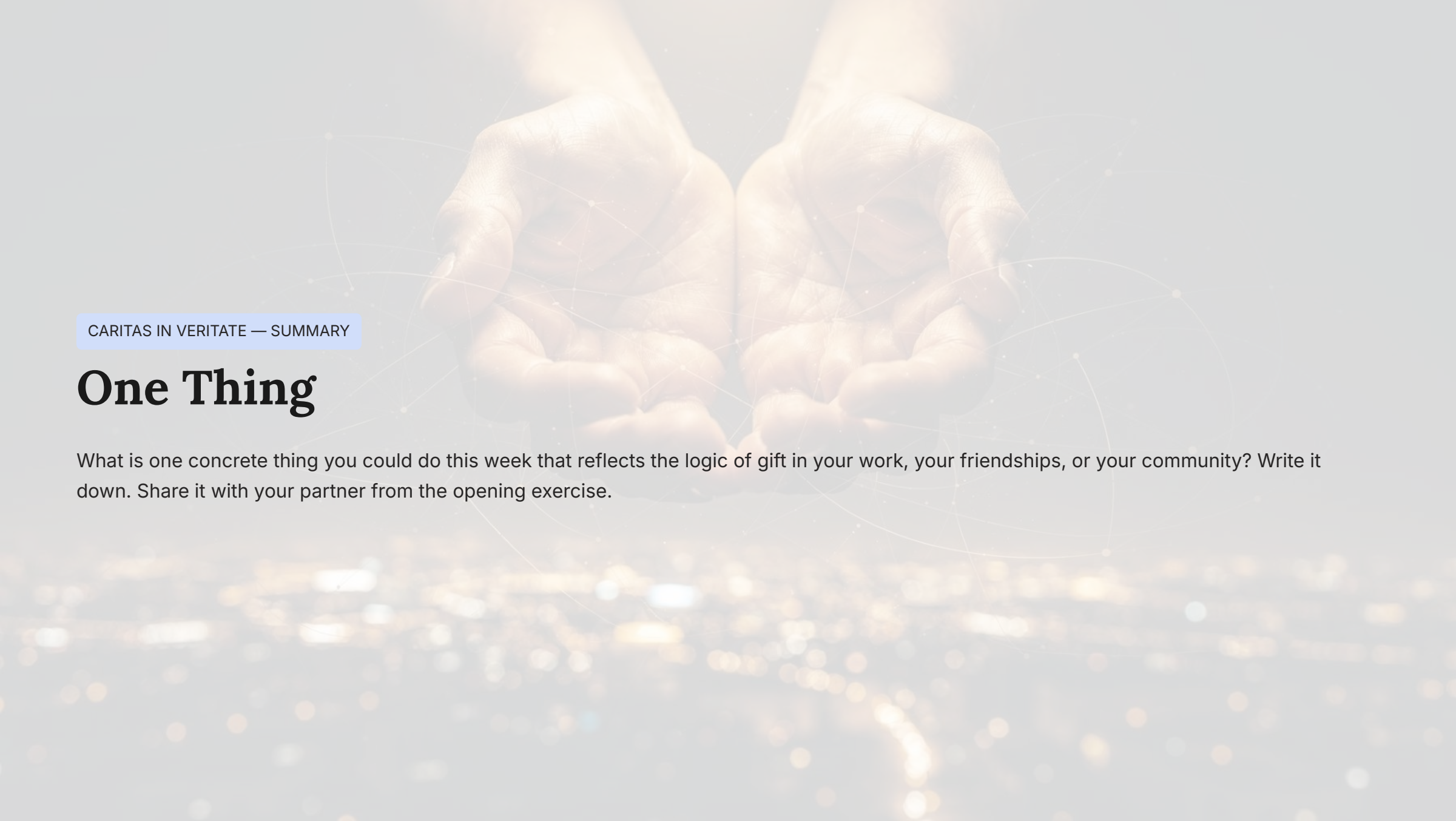
Have you seen it?

Have you ever experienced a workplace or community where the logic of gift was present? What made it different?

3

Who does it serve?

When you think about your career, do you think about who it serves?



CARITAS IN VERITATE — SUMMARY

One Thing

What is one concrete thing you could do this week that reflects the logic of gift in your work, your friendships, or your community? Write it down. Share it with your partner from the opening exercise.

PAUSE FOR THOUGHT

A Personal Reflection

Honest reflection on where these tensions show up in real life.

