

Achieving Happiness through the Economy of Communion

by
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The economy of communion is a project based totally on love, solely on love.
(Chiara Lubich, 26 May 1996)

1. Introduction

In the modern society today, there is so much concern about inequality and in particular about the widening gap between the rich and the poor. Various development plans, strategies and programs have been proposed and implemented to address social and economic problems in the many countries of the world, yet poverty situation remains unabated if not worsened. Some of these plans and programs were initiated by the public sector, others by the private sector (business organizations and individuals) and NGOs as well. Oftentimes, poverty programs implemented by the public sector have not been sustainable for various reasons: corruption, lack of political will and lack of continuity, etc.

The private sector-initiated plans, strategies and programs to address similar problem that plague our society have gained respectable impact in uplifting the plight of the poor. There is also the corporate social responsibility of the company's life, when it gives back service to the society and the country as well. All these have their share of addressing poverty situation in the country today. Yet, something is still missing---

According to Luigino Bruni (2006a) that history tells us that the process of redistributing wealth is very complex and often fails, such as the European welfare state, US philanthropy and communist/socialist state. These are found to be not viable and sustainable due to the absence of reciprocity and proximity. Reciprocity, the key principle of civil society, is the missing element in the main solutions to the wealth gap.

The Economy of Communion is a new paradigm of addressing social and economic problems of inequality and puts into practice reciprocity and proximity. This is a new paradigm of human development, whose goal is to live a community where "no one is in need." Hence, the reduction of "people in need" is the measure of success in achieving communion (Bruni, 2006b). The Economy of Communion has addressed inequality in a market economy and developed a formula that makes better use of profit in order to achieve community and harmony.

launched in Brazil by Chiara Lubich in 1991 and implemented by the Focolare worldwide.

2. The Economy of Communion

*“It was born for the glory of God, to revive the spirit and practice of the early Christians: ‘The multitude had one heart and one soul, and no one among them was in need’
Acts 4:32-34¹*

2.1 Its Beginnings

The Economy of Communion Project, or EoC, was born from an intuition of Chiara Lubich, who in her visit to Sao Paulo, Brazil in May 1991, was struck by the extreme poverty of people who made their home in the many favelas (slums) that surrounded the modern high-rise buildings. They looked like a “crown of thorns” and this made a deep impression on Chiara that moved her to do something concrete with urgency. Subsequently, Chiara addressed the community of the Focolare Movement² in Brazil, and challenged each one, particularly the entrepreneurs to build a new type of economy, where the profits of an enterprise would be channeled towards three goals: *to help the poor; to develop the business; and to form “new men and women” to live the “culture of giving”*.

According to an Italian economist, Luigino Bruni (2006b), the Economy of Communion can be understood in various ways:

- A project aimed at solving a social problem (poverty)
- Entrepreneurial ethics (something for making businessmen “gooder”)
- A communion of goods internal to a given community (Focolare)
- Or ... something else!

It is a new idea which has evolved in the age of globalization that can work to help solve economic and social problems.

¹ Quoted by Chiara Lubich in her speech, “Four Essential Aspects of the Economy of Communion,” at Mariapolis Center, Castel Gandolfo, April 5, 2001.

² The Focolare Movement is present in all continents and has the characteristics of a small “people” of different races, cultures and languages. It includes people from a wide variety of professional and social backgrounds, Christians, members of other religions and people of no religious conviction, all of whom are committed to bringing about a world in which there is more solidarity, more unity.

This Movement, which promotes the ideals of unity and universal brotherhood, was born in the midst of the hatred and violence of the Second World War. In Trent, in 1943, Chiara Lubich, together with her first companions, re-discovered the Gospel. They began to put it into practice in their daily lives, focussing on the poorest areas in their city. Their life as individuals and as a group took a quantum leap forward. That initial group of young women very soon became a movement which spread firstly throughout Italy, then Europe, and then throughout the world.

- A new current of spirituality based on the Gospel sprang forth - the spirituality of unity - giving rise to a movement of spiritual and social renewal which is markedly communitarian in nature

- While taking its inspiration from Christian principles, this spirituality also highlights values commonly shared by other faiths and cultures. It has generated a new lifestyle which responds to the widespread need for a life of authenticity. It contributes towards peace and unity in the world: prejudices crumble, the seeds of truth and love contained in various cultures and religions are seen as reciprocal enrichment, new horizons open up in the field of politics, economics, art and culture

The *Focolare Movement* forms part of the phenomenon of the blossoming of ecclesial movements which Pope John Paul II defined as “*the Holy Spirit’s response to the dramatic challenges of the close of this millennium*”.

It was first approved by the Holy See in 1962, and its successive developments were approved in 1990. The Focolare Movement has also been officially recognised in different ways by the Orthodox Church, by the Anglican and Lutheran Churches, by representatives of other religions and by a number of international organizations. Lorna Gold. (2003). “The Roots of the Focolare Movement’s Economic Ethic.” *Journal of Markets & Morality* 6 (Spring): 143-159.

2.2 The Economy of Communion Formula in the Redistribution of Profits

The EoC seeks to address the wealth gap through reciprocity. The EoC involves a voluntary commitment on the part of the businesses to fulfill the mission of combating poverty by entering into an agreement on the division and redistribution of profits (Garlow, 2007). If profits are shared in reciprocity with the poor, general happiness increases. The EoC business profits are divided into three dimensions: helping the poor; and formation of “new men and women”, and sustainability of the business.

2.2.1 Helping the Poor

The first dimension is helping those who are in need, giving them the possibility to live a more dignified life until they find a job, or offering them a job in the business enterprises. Foremost, this starts with the workers in the EoC community improve their standard of living. The EoC community is the circle of people covered by the profits that can be shared. Then this circle can include an adopted poor community. If a community has already achieved a desired distribution of wealth, this part can be shared with other communities in the world which then makes the communion global. Then, the gap between the haves and the have-nots are thus reduced and this fosters unity and harmony in the community.

2.2.2 Formation of “New Men and Women”

The second dimension of the profits would serve to develop structures for the formation of “new men and women” because without them it is not possible to build a society of solidarity. This formation is an activity for the continuous propagation of the culture of giving.

While love and compassion are the engines for creating the harmonious unity that mark EoC communities, value formation activities need funds to build physical structures, like centers where meetings and seminars are held to strengthen members for their formation in the life of unity and in the culture of sharing.

2.2.3 Sustainability of the Business

The third dimension is for re-investment in the company to ensure further expansion/growth and entrust to competent people capable of making the enterprise operate efficiently and profitably, and to create new jobs in response to poverty. Unemployment is a grave form of poverty because it is also a poverty of purpose, of self-esteem, of social relationships.

This can be in the form of capital equipment to replace aging machinery or money for expansion so that more economic opportunities are created to benefit the workers and to increase the share of profits with the expansion and growth of the business (Esposito).

The three dimensions of the EoC all contribute to reaching the point of “no one in need”. There are no set rules for determining the three dimensions as these may be equally apportioned or one may be greater than the other two. No two industries are alike and the EoC recognizes the need for flexibility. The spirit of communion/sharing is not bound by hard and fast rules but exercised in freedom (Bruni, 2002)

According To Bruni (2006b) observed that

“when a family is helped with the profit of the EoC, the process will not be accomplished with the act of receiving the money; nor when the money is spent. It will be accomplished only when the help received puts the family in a condition of leaving the situation of

deprivation and re-establishing a full relationship in reciprocity and equality. Not just help but communion or reciprocity. In reciprocity, receiving is not enough for a “sustainable development” of the relationship over time. A response is needed, a response that cannot be just saying “thank you”. Reciprocity is giving and receiving (sooner or later). Otherwise, we have many experiences in history, where the people helped, if not able to respond and reciprocate in equality, end up hating the donor (because they feel a sense of inferiority).”

2.3 The “Culture of Giving”

The EoC’s characteristic of the “culture of giving” serves as an antidote to the “culture of having” in a consumeristic economy. This could seem difficult and demanding. But according Chiara Lubich,

“But it is not so because the human being made in the image of God, who is Love, finds fulfillment precisely in loving, in giving. It’s written in the DNA of every person...We must give, give; we must practice “giving”, increase the culture of giving” (Lubich, 2001)

However, the EoC does not demand that we love only the needy, but everyone, because this is required by the spirituality of unity. Therefore, it wants us to love all those who are involved in the business. Chiara exemplified by signifying: “Let’s give always, let’s give a smile, understanding and forgiveness; let’s listen; let’s give our intelligence, our will and availability; let’s give our experiences and capabilities. Giving: let this be the word that gives us no respite” (Lubich, 2001).

As Chiara warmly elucidated that, “If everyone lived the Gospel, the big problems of the world would not exist, because our Heavenly Father would intervene to fulfill Jesus’ promise: ‘give and gifts will be given to you” (Lubich, 2001).

Bruni (2006b) expressed that, “to form people in the “culture of giving” is the highest productivity investment against poverty, because it fights dependence... When one is educated to the culture of giving, the solution becomes internal (not external). Then, the poor make the first step for escaping poverty when they start to live the culture of giving.

The EoC requires a culture—a culture of giving, that is also a culture of sharing³, a culture of caring, a culture of loving which is different from the culture of having in a market economy. Hence, there is the necessity of forming “new men and women” to the culture of giving.

2.3.1 Poverty in the Culture of Giving

In the Scriptures, we find these: “the good news is preached to the poor (Mt 11:5); the poor are called blessed (Lk 6); and in Paul’s second letter to the Corinthians, we find a very beautiful expression in reference to Jesus: “He became poor although he was rich, so that by his poverty you might become rich” (2Cor: 8-9).

³The Economy of Sharing is the term for Economy of Communion consistently used by Gold in her dissertation. Lorna Gold. (2000). *Making space for sharing in the global market: the Focolare Movement’s Economy of Sharing*. Unpublished dissertation, University of Glasgow.

Economy of Communion is not one of the many humanitarian projects where rich people do something for the poor- new humanism of communion of sobriety and of celebration (Bruni 2006c). The humanism of the *economy of communion* aims at defeating indigence (the poverty that is not chosen but suffered), by inviting everyone to freely choose a poor style of life. A chosen poverty which is the precondition for understanding the logic of communion and for experiencing that “hundredfold” which communion brings and which constitutes its typical characteristic. Bruni postulated that there are two kinds of poverty:

”there is the poverty for which people suffer, almost always brought about and fomented by the injustices of human beings and by “sinful structures”. This is indigence, misery, the lack of the most basic needs so as to live a life worthy of human beings. It is a poverty which must be opposed with great commitment and at all levels (personal and institutional), because it attacks the dignity of the human person and cannot make anyone happy and fully human.Another poverty, the one that is freely chosen and which truly renders a person blessed. It is also the precondition for overcoming that first form of unjust and inhuman poverty. This is the poverty which is born from the awareness that all that I am has been given to me. Likewise, all that I have must, in turn, be given. This poverty prompts us to free ourselves of goods as absolute possessions in order to make them *gifts*, and thus to be free to love, the only thing that is truly important. In this way the goods themselves become bridges, chances of community, paths of reciprocity” (Bruni, 2006c)

This is the poverty which is born from the awareness that all that I am has been given to me; likewise, all that I have must, in turn, be given. This is the foundation of the dynamics of reciprocity.

The *economy of communion* fights against misery and indigence, but it fights it by proposing to all a “chosen poverty” in accordance with the evangelical meaning of poverty. It is impossible to fight the unjust poverty seriously without choosing the “beautiful poverty of the Gospel. Thus, the economy of communion calls everyone to live in poverty (in simplicity), which is a freely chosen lifestyle so that one can live the culture of giving and communion.

There have been recorded experiences of entrepreneurs who after having experienced this poverty, being consistent with the values and logic of the EoC, sensed something divine entering the gates of their factory, and they witness the intervention of the One whom many call their “silent business partner”. Only if people live in this way is it possible to say, that in the EoC the entrepreneur is also poor: not indigent, but the one who, out of love, uses his talents in order to generate riches to be put in communion, even by taking economic risks.

2.3.2 Sharing of the “Fish”

In the 70’s one slogan of the development economy was: “Don’t give man a fish, but teach him how to fish”. The three dimensions of EoC also apply: “teach men to fish”, with the first dimension of the profit re-invested into the company, so the enterprise will grow and create more jobs. With the second dimension, give also the fish to hungry brothers and sisters. And with the third dimension, put the fish in communion (formation of men in the culture of giving), and only with this dimension does the development become fully human and Christian (Bruni, 2006c)

In the light of the EoC Ideal, Chiara continues to express: “the poor helped are our poor, that is people of our community: known by name, as our friends, brothers and sisters, members of our family: without this daily communion of life and this friendship, our help cannot be a communion help” (Bruni, 2006c)

2.4 The Entrepreneur in the Economy of Communion

The EoC stressed that profits are put in communion according to a *logic* indicated by Chiara in her very first intuition. They are shared, we know, according to three goals: 1) to directly help whoever is in need; 2) to contribute to the development of a culture of communion and giving, and 3) to make the business grow by recapitalizing,. It may be helpful to underline that this tripartition is to be carried out on the basis of *profits*, an economic category which lends itself to a number of interpretations, subject to the fiscal legislation of each country. This explains why a rigid rule, a mathematical formula has never been indicated, and the way to calculate the profits to put in communion has always been the responsibility of the entrepreneur and business. In any case, we should note that *all* the profits are put in communion: so not only the parts for the “culture” and for the “poor”, but also the profits recapitalized in the company can be seen as an act of communion. Those reinvested profits are riches which instead of going out of the company and ending up in the private finances of the associates, are brought into play again and invested in the good of the shared business, with the risk that this implies, in order to create new resources, new jobs (Bruni, 2004).

An *entrepreneur* of communion does not feel satisfied until he sees that his business is on its way to becoming a *place* of communion. Foremost it is a proposal for communally setting up the organizational and structural dynamics of the various companies where the EoC is accepted – always remembering that there are many different forms of business enterprises, from stock companies to cooperatives. As indicated by Chiara in May of 1991, the EoC is normally sustained by the industrial parks. These parks are and can increasingly become new productive forms which show, also objectively (in working relationships, in the dynamics of governance, and not only in the management style of owners or managers), the primacy of the principle of communion, of fraternity (Bruni, 2004).

2.5 Guidelines for Business Practice in the Economy of Communion

Throughout the years, the EoC entrepreneurs and business leaders formalized the general principles in managing their firms in a document published in 21 March 1997 by the International Bureau of Economy and Work of New Humanity, a NGO recognised by the United Nations (see Table 1).

Table 1

Guidelines for Managing Business Enterprises

The businesses of the Economy of Communion are “for profit” organisations operating in the marketplace the same as other companies. As with many other companies, they give a part of their profits to social causes. The primary goals of Economy of Communion enterprises are to generate profits to support persons in need and spread the culture of giving.

1. Economy and Work

The business is managed well so that profits will grow and be distributed to persons in need beginning with those involved in the “Culture of Giving” for whom the initiative exists, to help spread this Culture of Giving, and for expanding the enterprise. The human person, not capital, is at the centre of the business. For the business leaders, the primary reward is the satisfaction gained from transforming the business into a close-knit community. They create new jobs that sustain the members and their families while contributing to people in need and society as a whole. They adopt programs to aid employees in times of need. The company attempts to make the best use of each employee’s talents and to create a climate conducive to personal creativity, risk-taking, and fulfilment. All members of the organisation become stakeholders and work together to define and realise the goals of the enterprise. The business leaders make investment decisions prudently considering all the typical business criteria and also inspired by a deep personal desire to help persons in need and to create jobs.

2. The relationship with Customers, Suppliers, the Public and Others External to the Company

The enterprise works together with suppliers to provide useful and quality products and services at fair prices. The members of the enterprise work to establish and strengthen good and sincere relations with customers, suppliers, and the community. They engage in fair play with competitors and maintain mutual respect when negotiating with suppliers and customers.

3. Ethics

The enterprise complies with the law and has ethical dealings with various institutions such as tax-authorities, regulatory agencies, labour unions, etc. The work of the enterprise provides a means for the inner growth of its members.

4. Health and the Value of Life

Attention is given to the health and well being of every member of the business making provisions for people with special needs. Excessive hours and days of work are avoided so people will not become overly strained; adequate vacation is provided. The business produces safe and environmentally friendly products and services. Throughout the life-cycle of the product or service, the enterprise promotes conservation of energy and resources. Working conditions suitable to the type of business are provided, such as, adequate ventilation, lighting, acceptable noise levels. They follow appropriate safety practices and respect the capabilities of every worker. The work environment is joyful and friendly; mutual respect, trust, and consideration prevail.

5. Harmony in the Working Environment

The enterprise applies management systems and organisational structures that foster teamwork and personal development. Members keep the surroundings of the business as clean and pleasant as possible, so that everyone (employers, employees, suppliers, and customers) feels “at home” and may embrace and spread the same style.

6. Training and Education

Recognising that the human person is at the centre of the enterprise, the business leaders create opportunities for continuous learning and updating to enable the individual to achieve personal and corporate objectives.

7. Communications

The enterprise creates a climate, which fosters open and honest communications with opportunities for the exchange of thoughts and ideas between employees and managers. It employs modern means of communication and information technology. Businesses adhering to these principles remain linked at a local and international level to celebrate successes and to learn from failures.

The Management

The business leaders create a vision, objectives, and plans for the enterprise together with all members and carry out their plans using modern, people oriented management techniques. Within the enterprise, the members maintain an atmosphere of mutual respect, trust, and support for each other. They freely share their talents, ideas, and know-how for the professional growth of their colleagues and the progress of the business. They meet regularly to review the quality of the relationships among them. The business leaders and members of the enterprise resolve difficult business situations together. The process of resolving these difficulties often has positive effects on the members of the enterprise leading to greater creativity, productivity, innovation, and maturity.

These 'Guidelines for the management of an EoC firm' view the development in the effective wealth of persons, of their 'well-being'. The "well-being" of persons is expressed in the development works and research of Indian economist and Nobel Laureate Amartya Sen, with the aim of arriving at a measurement of growth that goes beyond mere quantitative dimensions.

3. The Economy of Communion Businesses in the Philippines

A number of businesses in the country have adopted the above Guidelines within their firms. One of them is Bangko Kabayan guidelines are put into practice.

Bangko Kabayan Inc.⁴

The Ibaan Rural Bank Inc., established in 1957, was the forerunner of the present Bangko Kabayan Inc, a rural bank based in Batangas that has profited from micro-finance. Bangko Kabayan grew with the poor folks they financed and has expanded its operations into 12 branches, making Bangko Kabayan, or BK for short, the biggest rural bank in the region.

BK's main line of business remains the provision of relevant financial services such as microfinance loans, small business loans, savings and current account services, remittance services, micro-insurance products and pensioner loans – for its rural clientele.

Mission

- Bangko Kabayan is committed to provide personalized and quality financial products and services in the pursuit of business success that is motivated, sustained and pursued for the sake of the client, who is our neighbor.
- Bangko Kabayan is committed to bringing out the best in its people, enabling them to develop themselves as fulfilled, holistic individuals, aware of the important role they play in the lives of others.
- Bangko Kabayan is committed to provide optimum returns to its shareholders through judicious management of their investment while engendering a consciousness of the value of sharing.
- Bangko Kabayan is committed to be the rural community's partner in total development.

Vision

- Enabled by the Divine Providence and generating His presence among us as a work community united in His name, we will be a leading rural financial institution through the delivery of personalized and relevant financial services in an excellent manner, with a preference for the small and micro entrepreneurs of Batangas, contributing to the development of the countryside.

As part-owners of Bangko Kabayan and members of the Focolare Movement, Francis and Tess Ganzon were inspired by founder Chiara Lubich's call for the creation of a more humane and compassionate business and economic paradigm known as the Economy of Communion. Profits matter and are important in keeping businesses running but people, not material capital, are what make businesses an expression of human kindness and compassion. And this, according to the Ganzons, is the secret behind their successful endeavor into the high risk world of microfinancing, the provision of collateral-free tiny loans and financial services to help micro-entrepreneurs reap the rewards of their own labor (Colayco, 2006; Locsin, 2008).

⁴ The discussion of this enterprise is largely derived from its website: <http://www.bangkokabayan.com/>

Economy and Work

BK's microfinance operations has helped employ more than 50 young people as account or credit officers in the past five years and provided another 20 jobs to others as supervisors, bookkeepers and new tellers. But the real success story of Bangko Kabayan is found in the lives of the many small enterprises and the marginalized people it has helped and continues to help. "Doing well by doing good is certainly a good mantra to live by," Ms. Ganzon said.⁵

Relationship with Clientele

Well aware of the possibilities of the high risks of non-repayment by people regarded by many as "unbankable," Francis and Tess Ganzon believed in their hearts that there is wisdom and joy in helping capital-impaired people who sincerely and honestly want to start their own business. Their entry came at the height of the Asian financial crisis of 1997 when bank loans became difficult even for those with good collateral back-ups.

In Batangas province, businesses range from small cottage industries to medium-scale pig and poultry farms. Microfinance become accessible by barbecue stand owner at the corner, the supplier to the cassava cake vendors, the village modista, the neighborhood meat vendors, the vegetable farmers, and so forth—the Ganzons lent money to those who have no collateral to secure their credit. These entrepreneurs make up the typical clientele of rural banks in Batangas and other rural areas in the Philippines (Colayco, 2006).

BK found itself growing its client base by 700%, from a little over 1,000 clients built throughout its 44 years of operation to its present base of 10,000 clients. Of this total, 86% are micro and small enterprise entrepreneurs. From 2001, when BK adopted the microfinance as a regular product, it has disbursed over P500 million and generated P52 million in additional savings accounts. "Microfinance encourages savings and we learned that what most poor people need is a system which allows them to save small amounts as low as P20 in the bank. This allows even the most disadvantaged to not only make a living but also discover their capacity to save," Ms. Teresa Medrano-Ganzon, Managing Director of BK, says.

Ethics

BK hired people on the basis of professional competency, without giving in to the recommendations by politicians or by important customers, a very common practice in that region. They tried to give priority to the quality of the relationships with employees and external parties and to pay attention to those in need by, for example, postponing the reimbursement of loans for those customers with financial difficulties. ("Economia di comunione", no. 10 January 1999: "La storia del Bangko Kabayan")

Training and Education

The bank's profits found their way directly answering the needs of the poor – both through a system of allocating 3% of the net income after tax of the bank to the Ibaan Rural Bank Foundation Inc. (IRBFI) – the bank's social arm – and through an allocation of dividend income by majority stockholders of the bank towards the EoC project.

⁵ <http://www.bangkokabayan.com/>

Through IRBFI, the bank has sent 20 scholars through high school and another 18 through college under its Study Now Pay Later program which allows the recipient to pay back 50% of the cost of education interest-free. To make the scholarship program more meaningful, the IRBFI executive director is constantly in touch with the recipients and exposes them to formation and guidance programs to help them develop academically, socially and spiritually.

Growth

The latest project of the foundation is to assist BK's growing microfinance clients through the provision of business development services (packaging and marketing, among others) to enable them to strengthen their businesses and better compete in the market space.

Over 50% of Bangko Kabayan's microfinance portfolio is now matched with personal savings of its clientele. These savings are an integral part of the microfinance program. "People are not only able to engage in livelihood projects but they are slowly acquiring the habit of saving" according to Francis. The borrowers who put in their personal savings not only enhanced their own personal resources but also helped the bank beef up its net value.

From a one-office rural bank five decades ago, Bangko Kabayan (BK) has grown to become of the country's biggest rural banks with 12 branches all over Batangas province and employing at least 200 local residents today. It's a success story that should inspire other entrepreneurs to put their money in rural banking and make a difference in people's lives. Bangko Kabayan is a multi-awarded rural bank and with resources of over a billion pesos, ranks among the top 3% of rural banks in the Philippines today.

Tess Gazon believed that, "In conducting our business as part of the Economy of Communion, we have become aware of an unseen hand in our operations, or what we call Providence."

4. The Spread of the Economy of Communion around the World

4.1 Geographical Distribution of the Economy of Communion

In the first ten years of the Project, there were some 769 EoC businesses. Some of them emerged near the model towns of the Focolare Movement, but the vast majority are located elsewhere (Holl, 2003). In 1992, the number of firms was 242 and this number grew rapidly over 5 years to 1996, then growth reached a steady level as outlined in Table 2 below:

Table 2

	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001
EUROPE	132	161	208	336	430	448	477	478	469	481
ASIA	10	19	23	23	32	37	35	36	38	40
AFRICA		1	2	6	14	11	15	11	13	9
AMERICA	99	144	166	184	220	244	220	221	217	244
AUSTRALIA	1	3	3	5	7	7	7	15	15	15
TOTALS	242	328	402	554	703	747	754	761	752	769

Source: Central Commission EoC Rome, December 2001, as cited in Holl (2003).

EoC has over 750 business entities all over the world that conduct their operations according to the EoC paradigm. They are located in Western and Eastern Europe, Central and Latin America, North America, Asia, Australia, Africa and the Middle East, where the Focolare has spread its mission of unity. The Focolare is present in over 180 countries including Muslim states like Syria, Iraq, Turkey, Libya, Jordan, Iran and Algeria. Table 3 indicates the countries and territories where the EoC companies are found.

EoC communities are now mushrooming into economic zones as more and more businessmen are attracted by the profits and the climate of industrial peace and maximized productivity. There are now EoC industrial parks rising in two continents, one in Western Europe (Italy), Loppiano and another in South America (Brazil).

Table 3

Location	Number of companies	% of Total
Italy	246	32.3%
Western Europe (Note 1)	172	22.6%
Brazil	82	10.8%
Eastern Europe	60	7.9%
Central/Latin America (Note 2)	49	6.4%
Argentina	45	5.9%
North America	45	5.9%
Asia	36	4.7%
Australia	15	2.0%
Africa	9	1.2%
Middle East	2	0.3%
TOTAL	761	100.0%

Note 1 -Except Italy

Note 2 -Except Argentina & Brazil

Source: Luigino Bruni, "The Economy of Communion: Towards a Multi-Dimensional Economic Culture". (New York: New City Press, 2002).

As illustrated above, the majority of the EoC businesses are located in Europe. Out of 481 firms in 2001, 232 are located in Italy. In America, the EoC businesses are mostly concentrated in Latin America, especially in Brazil and Argentina. Despite the global reach, it is interesting to point out that the perception differs between the developing and developed countries. In developing countries, the EoC is seen as a valid contribution to alleviate unemployment and poverty and at the same time it provides the possibility to participate in the development of the firm through widespread ownership. In European and North American countries the EoC is seen more as a practical way to sustain better social justice through redistribution of wealth (Gold, 2004).

4.2 Sectoral Distribution of the Economy of Communion

In the initial phase of the project, the highest concentration of EOC businesses could be found in Latin America, but since that point, the project has taken off in Western Europe. Businesses participating in the EOC are small and medium-sized enterprises. These businesses are from a range of sectors including the commercial, production, and service

sectors of the economy. Currently, there are approximately 389 service businesses, 191 processing/manufacturing businesses, and 151 commercial businesses (Table 4). Many of these businesses have a relatively large labor force in comparison with their size, reflecting the fact that often the best way of helping people out of poverty is to offer them a productive job. Some argue that the EOC's variety in terms of size and sector can serve as an asset to the project, offering great potential for future development (Garlow, 2007).

Table 4

EOC businesses by Sector					
Commercial	No.	Production	No.	Services	No.
Textiles/fashion	23	Alimentation/Food	33	Real estate	4
Alimentation	25	Agriculture	24	Consulting	88
Décor/furnishings	10	Artisan	5	Accounting	7
Auto	4	Clothing	19	Photography	3
Books	9	Furniture/décor	17	Information	17
Information/computers	3	Construction	25	Legal	8
Sanitation	16	Various Articles	24	Maintenance	15
Others	61	Graphic Design	7	Medical	57
		Engineering	15	Planning	16
		Plastics	7	Restoration	5
		Video	6	Schooling	33
		Agriculture	24	Telephone	1
		Total: 191		Electricity	7
				Electronics	3
				Transportation	3
				Tourism	18
				Other	104
Total	151	Total	191	Total	389
Other Businesses	25				
Total Businesses	756				

Source: Focolare Center, Rome, October 2005, as cited in Garlow, 2007.

While EoC may appear to have been crafted for the third world countries and economies, there are many companies in the developed countries have also adopted it because they saw the EoC as yet the most equitable system that delivers the following benefits as pointed out by Holl (2003):

- The investors make their desired returns. The EoC must first ensure that the business is viable and should make a profit otherwise there will be no profits to allot for man, for the poor and for reinvestment.
- The EoC, being people-oriented, it assures the workers a fair share of the fruits of their labor and therefore the firm achieves industrial peace and harmony. EoC companies enjoy production efficiency; wastage is very minimal because of high worker morale and reciprocal concern for the owners who take good care of them.
- The EoC improves the standard of living of the poor members of the company and the EoC community not through a dole out but in a way where the beneficiary has contributed to his benefit. This is the essence of communion—one person brings his surplus while the other brings his need into the relationship.
- The EoC ensures the further growth of the venture by the profits that are plowed back for reinvestment.
- Because values are the underlying foundations of the EoC, the laws are followed to the letter, taxes are dutifully paid, and the environment is protected, among other good practices.

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