



THE PROMISE (AND PERIL) OF MISSIONAL ENTREPRENEURSHIP

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WHY MISSIONAL ENTREPRENEURSHIP?

There are two contexts that help make sense of the intriguing combination of the adjective ‘missional’ with the noun ‘entrepreneurship’. The first is the development of an understanding of mission that rejects the sacred/secular divide that has characterised a significant proportion, though not all, of Christian witness and (lack of) engagement in the public square in modernity. This recognises that mission has a social as well as personal dynamic. Consider the Anglican Communion’s ‘Five Mark’s of Mission’¹:

- To proclaim the good news of the kingdom
- To teach, baptise and nurture new believers
- To respond to human need by loving service
- To transform unjust human structure of society, to challenge violence of every kind and pursue peace and reconciliation
- To strive to safeguard the integrity of creation, and sustain and renew the life of the earth

This articulation of the holistic nature and character of mission – and others similar to it – enables the potential of the adjective ‘missional’ modifying a whole series of new nouns, of which ‘entrepreneurship’ is one.

The emerging conversation about missional entrepreneurship, or missional enterprise, is also made possible by the much larger discourse on social entrepreneurship. Social entrepreneurship, or at least its recent version, has emerged as a result of the blurring of the boundaries between state, market and civil society, which has created new forms of organisations at the overlap between government, business and charity. Though, as we will explore, it is more complicated than this, at one level social enterprise is result of the blurring of the boundary between business and charity. This discourse has opened up the possibility of identifying particular understandings of entrepreneurship that have a broader purpose and design – social in origin and intent – than just commercial or financial. At this early stage of the development of critical reflection regarding the ideas and practice related to ‘missional

entrepreneurship’, it is helpful to frame it within this broader discourse. Exploring the challenges and opportunities related to social entrepreneurship opens up insights into how these might relate to missional entrepreneurship.

There are good reasons to be suspicious of missional entrepreneurship. The 2008 financial crisis, the effects of which still linger, and the growing economic inequality experienced both globally and also within Western nations should make us wary of uncritically endorsing enterprise and entrepreneurship. The contribution that enterprise makes to the common good, beyond that of wealth creation, is contested in contemporary society. This article will explore some of these challenges and, in light of these, consider the promise (and peril) of missional entrepreneurship. I will consider the potential peril of missional entrepreneurship by engaging with the critics of social entrepreneurship who suggest that this is just another aspect of the marketisation of society, which has significant negative implications. Having explored whether missional entrepreneurship can escape this peril, I will consider its promise by looking an aspect of the theological framework, and its economic implications, that gives substance and direction to missional entrepreneurship, suggesting that it is a useful and important way in which to consider contemporary mission with an alternative economic imagination.

DEFINING SOCIAL ENTERPRISE

In order to understand the critics of social entrepreneurship, or social enterprise, it is helpful to further explore the definition of social enterprise. Whilst it is inevitably a generalisation, it is possible to identify two different schools of thought regarding the nature of a social enterprise.

The first places social enterprise within the broader and more-defined literature on entrepreneurship and enterprise. Social enterprise is simply a variety of enterprise, “Social entrepreneurs are one species in the genus entrepreneur.”² An example of this type of definition can be seen in Pomerantz who argues that social enterprise, “involves taking a business like, innovative approach to the mission of delivering community services... maximizing revenue generation from programs by applying principles from for-profit

¹ Five Marks of Mission, accessed 17 March, 2017, <http://www.anglicancommunion.org/identity/marks-of-mission.aspx>

² Dees in Ana Maria Peredo and Murdith McLean, “Social Entrepreneurship: A Critical Review of the Concept,” *Journal of World Business* 41 (2006): 56-65, 57.

business without neglecting the core mission.”³ The qualifier ‘without neglecting the core mission’ is particularly revealing. This interpretation of a social enterprise simply adds an objective or goal to a profit making business. The business is structurally similar to other kinds of business; it just adopts a ‘double bottom line’. This discourse tends to consider itself a critique of the inefficiency of government and not-for-profit attempts to enact social change. Though there is a range of opinions within this school of interpretation, this definition can be logically extended to include companies that practice corporate social responsibility. Peredo and McLean argue that large corporations that practice corporate social responsibility should be considered social enterprises. They recognize that this carries the danger of over-extending the concept, and also that ‘cause branding’, the identification of a product with a social or environmental cause, offers mixed motivations for corporations. Nonetheless, they argue that “the pursuit of socially valuable outcomes is something worth identifying and fostering.”⁴

This approach can be compared to a second category, what Peredo and McLean refer to as “a more radically different approach to the business of doing good.”⁵ The first category defines social enterprise as utilising market logic for the achievement of social or environmental goals. This second category, though certainly a minority approach, offers a different understanding. Rowena Young, the former director of the Skoll Centre for Social Entrepreneurship at Oxford University argues that social enterprise is “not a current within advanced capitalism but a challenge to it.”⁶ As such, social enterprise is not simply the addition of social objectives to current business practice but an attempt to re-imagine the practice of business. A case study that articulates this approach is that of Muhammad Yunus and the Grameen Bank.

Yunus began the Grameen Bank to help combat poverty in Bangladesh. The bank operates as a micro-credit institution, lending to groups of poor women who have little or no collateral, in order for them to start small businesses. The ‘collateral’ is found in the network of relationships between these women. The individual

women do not want to default on loan repayments as that would let down the other women in the group. Not only do the borrowers receive a low interest rate, they are also issued shares in the bank with 94% of the bank owned by borrowers. Yunus is explicit about his attempt to create a ‘social’ business in contrast to the capitalist model. He argues, “The problem lies with the very nature of business. Even more profoundly, it lies with the concept of business that is at the center of capitalism.”⁷

These two definitions of social enterprise offer a way of framing the nature of a missional enterprise – is it a current within capitalism, or a challenge to it? This article suggests that the former is a path filled with peril whilst the latter offers significant promise. To do this, I will explore the arguments that critique social enterprise as simply another example of the worrying trend of the marketisation of society.

MISSIONAL AND SOCIAL ENTERPRISE AND THE MARKETISATION OF SOCIETY

Simpson and Cheney define marketisation “as a framework of market oriented principles, values, practices, and vocabularies; as a process of penetration of essentially market-type relationships into arena not previously deemed part of the market; or as a universal discourse that permeates everyday discourse but largely goes unquestioned.”⁸ Essentially marketisation is not just the introduction of paid goods and service where they were previously ‘free’ (or financed through taxes of charitable activity) but rather the introduction of the assumptions, logic and practice of the market into areas previously not deemed to be part of the market – civil society, government, charities, international development, etc. The extension of the language and logic of the market into areas previously untouched is an undeniable factor of modern life. Recently in the UK, public policy has fundamentally re-shaped healthcare and higher education according to market logic. For example, the impact of this on universities is ecological in nature: it does not simply add more efficiency to the system but rather changes

³ M Pomerantz “The business of social entrepreneurship in a ‘down economy’,” *In Business*, 25:3 (2003): 25–30, 26.

⁴ Peredo and McLean, “Critical Review,” 63.

⁵ Peredo and McLean, “Critical Review,” 56.

⁶ Rowena Young in Michael Edwards, *Small Change: Why Business Won't Save the World*, (San Francisco: Berrett-Koehler, 2009), 28. Emphasis in original.

⁷ Muhammad Yunus, *Creating a World without Poverty: Social Business and the Future of Capitalism* (New York: Public Affairs, 2007), 17.

⁸ M. Simpson and G. Cheney in Angela Eikenberry, “Refusing the Market: A Democratic Discourse for Voluntary and Nonprofit Organizations,” *Nonprofit and Voluntary Sector Quarterly* 38:4 (2009): 582–596, 584.

the culture of the system. Molesworth et al. argue that the student is no longer perceived as a learner but rather as a consumer.⁹ This, they suggest, replaces the possibility of the student being transformed into a scholar with the student being confirmed as a consumer. They consider the influence of the market in higher education as the cause of this shift. The most pertinent question facing social enterprise is whether it is just another example of this process of marketisation, and if so, what impact does this have on the very social objectives that are attempting to be met?

Anke Schwittay argues that the last decade has witnessed the 'marketisation of poverty'.¹⁰ Particularly relevant to our argument, Angela Eikenberry contends that, "Social entrepreneurship is an important part of this ideology."¹¹ One consequence for this, Schwittay argues, is that, "Poverty is being reconceptualised as a problem that can be solved by market mechanisms."¹² Indeed, even the extreme poor are being recast as potential consumers, as in the work of C.K. Pralahad whose influential 'bottom billion' thesis highlights the gains to be made by reducing poverty for transnational corporations in that they will create many new consumers and thus an enormously profitable market.¹³

Critics of marketisation argue that there are certain definitive features of market logic. It is individualist, contractual, and reductionistic. Within this literature, there are two key implications of these features - that marketisation does not lead to social change and that it only serves to disguise the real problem. I will briefly outline each of these features before responding to the criticism.

Angela Eikenberry argues, "The ideology of the market is essentially antisocial, based on self-interest rather than disinterest or the public good. It is impersonal and egotistic, oriented to exit rather than voice."¹⁴ Michael Edwards concurs with this and contrasts it to civil society: "What lies at the core of markets is individualism and the role of the entrepreneur as

the prime mover of growth and change. What lies at the heart of civil society is collective action and mutuality, which challenge the increasing atomization of society."¹⁵ The individualism of the logic of the market is thus antithetical to the social objectives that have traditionally been met through civil society or government.

Alongside individualism, market logic is contractual, in that it creates or amplifies a certain type of relationship between individuals. Again, Edwards compares this to civil society, "Markets deal in contracts, from which I expect delivery at the price that we agreed, whereas civil society deals in friends and neighbours, from whom I expect support, come what may."¹⁶ Eikenberry argues that true social change occurs through co-operation and as a result of a social movement.¹⁷ These 'goods' are antithetical to the market, which can only deal in contracts between individuals.

Market logic is also reductionistic – it is limited by being able to only ask certain questions when confronted with the level of complexity associated with reducing poverty and other social goals. Edwards claims, "To put it very simply, civil society and the market are asking different questions, not simply finding different answers to a question they hold in common about providing goods and services with more social impact."¹⁸ Markets are inherently limited in what they can and cannot do. For Edwards, "Markets are a great way to do some things, but not to fashion communities of caring and compassion."¹⁹ The market's limited view of human nature and activity allow only certain interpretations of complex phenomenon.

The consequence of the individualism, contractual relations and reductionism mean that, for these critics, marketisation cannot lead to lasting social change. Edwards argues that: "Much of the literature on social enterprise seems to assume that the social will take care of itself if the enterprise is successful. Social usually signifies a target group, not a method of collective

⁹ Mike Molesworth, Elizabeth Nixon, and Richard Scullion, "Having, Being and Higher Education: the Marketisation of the University and the Transformation of the Student into Consumer," *Teaching in Higher Education* 14:3 (2009), 277-287.

¹⁰ Anke Schwittay, "The Marketisation of Poverty," *Current Anthropology* 52:S3 (2011): 71-82.

¹¹ Angela Eikenberry, "Refusing the Market: A Democratic Discourse for Voluntary and Nonprofit Organizations," *Nonprofit and Voluntary Sector Quarterly* 38:4 (2009): 582-596, 586.

¹² Anke Schwittay, "Marketisation of Poverty," 73.

¹³ C.K. Pralahad, *The Fortune at the Bottom of the Pyramid: Eradicating Poverty Through Profits* (Wharton School Publishing, 2004).

¹⁴ Angela Eikenberry, "Refusing the Market," 583.

¹⁵ Michael Edwards, *Small Change*, 71.

¹⁶ *Ibid.*, 70.

¹⁷ Angela Eikenberry, "Refusing the Market."

¹⁸ Edwards, *Small Change*, 15. Emphasis in original.

¹⁹ *Ibid.*, 14.

action, and that distinction is extremely important in terms of social transformation.”²⁰ For Edwards, the methodology of markets is counter-intuitive to the type of action needed to see social transformation. Correspondingly, Schwittay suggests that when the aim of companies is to create the possibility of new markets, the effort focuses on trying to help the poor become consumers. This means that the “underlying causes of poverty can not be ascertained, addressed, or altered.”²¹ The contention is that other parts of society – government and civil society – are much more suited to the task of social transformation. Edwards argues, “Systemic change involves social movements, politics, and governments, which these experiments generally ignore. One route alleviates the symptoms of some social problems more efficiently but leaves the deep structures of society pretty much intact; the other attacks the causes of social problems and tries to transform the system that produces them.”²²

Not only is marketisation ineffective in producing social change, but in attempting to do so, Eikenberry and Nickel argue, it serves to disguise what the real problems are. In an intriguing article on what they term ‘marketised philanthropy,’ they argue that using the structures of the market to meet social needs collapses the “distance between the market and the negative impacts it has on human well being.”²³ This is because this type of philanthropy “creates the appearance of giving back, disguising the fact that it is already based in taking away.”²⁴ For Eikenberry and Nickel the market is the root of the globalised poverty that philanthropists attempt to relieve. Therefore, by attempting to utilize the market to relieve poverty, the market is perceived to be, at least potentially, benevolent. This serves to disguise the true root of poverty and in doing so disables the possibility of true social change. The type of argument suggested by these authors is articulated, with characteristic polemic, by Slavoj Zizek, who makes the following interpretation of the marketised philanthropists:

This is what makes a figure like [George] Soros ethically so problematic. His daily routine is a lie embodied: Half of his working time is devoted to financial speculations and the other half to

humanitarian activities...that ultimately fight the effects of his own speculations. Likewise the two faces of Bill Gates: a cruel businessman, destroying or buying out competitors, aiming at virtual monopoly, employing all the dirty tricks to achieve his goals ... and the greatest philanthropist in the history of mankind.²⁵

Of course, the average social entrepreneur is not a Soros or a Gates but the essence of the criticism still applies. If capitalism is at fault for many of the world’s ills then is utilizing capitalist logic to remedy those ills ineffective at best and perverse at worst?

If the marketisation critics are correct and if their criticism applies as much to missional enterprise as social enterprise, then missional enterprise is even more problematic than social enterprise. Whilst individualism, contractual relations, and reductionism are problematic for social purposes, they are devastating for missional ones. Consider their dissonance when placed alongside the ‘Five Marks of Mission’. If you had to summarise an overarching category in which to place the criticisms related to marketisation, it would be that marketisation is destructive of relationships. This presents a fundamental challenge to missional enterprise. Faced with the possibility of being complicit in the marketisation of mission, is there any hope for missional enterprise?

HOPE FOR MISSIONAL ENTERPRISE?

Despite agreeing with some of the criticism found in the literature on the marketisation of poverty, I still suggest that missional enterprise, carefully defined, offers a profound possibility for faithful economic practice. In order to make the case, I will offer three criticisms of the arguments put forwards by Edwards, Eikenberry et al.

The ‘marketisation’ critique offers an interpretation of the impact of capitalism upon current mainstream business logic and practice and its subsequent impact on any areas where this logic and practice is applied. To some extent, they have helpfully identified aspects of marketisation in the context of capitalism, which is individualizing, does have a contractual framing of

²⁰ Ibid., 29.

²¹ Schwittay, ‘Marketisation of Poverty’, 73.

²² Edwards, *Small Change*, 13.

²³ Patricia Mooney Nickel and Angela M. Eikenberry, “A Critique of the Discourse of Marketized Philanthropy,” *American Behavioural Scientist* 52:7 (2009): 974-989, 975.

²⁴ Ibid.

²⁵ Slavoj Zizek, ‘The Liberal Communists of Porto Davos,’ from <http://www.inthesetimes.com/article/2574/> Accessed on May 03, 2011.

relationships and, due to its inherent reductionism, is only capable of asking certain types of questions when confronted with complex social problems. However, some marketisation critics are guilty of an economic reductionism of their own, which is reducing all the world's problems to those of capitalism. Though capitalism has certainly dramatically increased global inequalities, it is historically questionable to say that it is the cause of global poverty and all imbalances of power. This ignores the influence of colonialism, geography, cultural norms, conflict, and a multitude of other factors that are all involved in the complex phenomenon that is global poverty.

The most significant critique that can be leveled at the 'marketisation' critics is that they do not sufficiently distinguish between capitalism and a market economy. The two terms are synonymous throughout the literature and are used interchangeably. This reveals that for the authors, any description of a market economy is necessarily a capitalist one, and vice versa. Therefore any involvement of the market entails an involvement of the anthropology, logic, and practices of capitalism. This is profoundly problematic as it collapses the distance between capitalism and other possible market economies and, as such, blinds us to the possibility that there are other ways of organizing a market economy. That is to say, there are other ways of doing business that might not be susceptible to the criticisms outlined by these authors. To use an analogy from biology, the marketisation critics have not identified the difference between a genus and a species. Capitalism is just one possible species of the wider genus of market economy. (For those interested in economics and its history, capitalism, I suggest, is most clearly represented by neo-classical economics, which combines advocacy for a (relatively) free-market with utilitarian philosophical assumptions, and liberal values such as freedom and progress. A market economy can, and has, been developed in contrast to these assumptions).

Alongside this, and related to it, the marketisation critics have ignored the diversity present in our economy. Whilst economic policy and some mainstream business activity, informed by neo-classical economics, might carry the assumptions, logic and practice of capitalism that the critics have identified, there are a growing number of enterprises that seem to be embodying an alternative. For

example, cooperatives have thrived in the context of a capitalist economy and they clearly counter the individualising logic of capitalism. Whilst there is a diversity of models of social enterprise, many seem to have combined trading goods and services with empowering relationships, particularly among the marginalised – not simply reverting just to contractual relations. The evidence of a commitment to a wider purpose than maximising financial return by companies as diverse as Patagonia, Mars and Ben & Jerrys suggests that the reductionism the critics identified might not be inevitable. The marketisation critics have ignored a key factor in market economies, even capitalist ones: agency. Entrepreneurs, when starting an enterprise, can choose the purpose, form and content of every aspect of their business - from how they consider ownership to how they relate to their competitors. Whilst the marketisation critics have identified important tendencies that shape 'business as usual', they are just that – tendencies. They are not inevitable.

This leads to an important question. Even though some entrepreneurs seem to have managed to build enterprises that embody an alternative, as a culture we are still acting as if capitalism - and its assumptions, logic and practices - is the only tool in the toolbox, using it to fix all social and institutional problems, from healthcare to higher education. One way of articulating this is as a failure of imagination. I will attempt to offer an explanation of why capitalism maintains such a hold on the imagination and in doing so hinders the possibility of conceptualizing alternatives.

THE CAPTIVITY OF OUR IMAGINATION

Perhaps the phrase that best sums up the hold capitalism has on the modern imagination is Margaret Thatcher's dictum: There Is No Alternative (TINA), referring to inevitability of capitalism. At about the same time, Francis Fukuyama famously published *The End of History and the Last Man* in which he developed, in Hegelian fashion, the notion that the current combination of liberal democracy and capitalism represent the 'end of history' in an evolutionary sense.²⁶ Thatcher and Fukuyama suggest that, like it or not, capitalism is here to stay. In this manner, Catholic theologian Michael Novak proclaimed, "We are all capitalists now".²⁷ The articulation of this argument is primarily historical in nature: the great

²⁶ Francis Fukuyama, *The End of History and the Last Man* (New York: Harper, 1993).

²⁷ Michael Novak, *The Catholic Ethic and the Spirit of Capitalism* (New York: The Free Press, 1993), p. 101.

rival and alternative to capitalism, communism (and other variants of Marxism) dramatically collapsed throughout the Soviet Block. This is proof of the final victory of a capitalist market economy over a planned economy. Even China, a notionally communist country, is embracing capitalism with great abandon. There is a 'mythic' quality to this interpretation of history in that it fosters a certain way of viewing the world. Capitalism is inevitable. The result of this, says theologian Kathryn Tanner, is that, "Our ability to imagine alternative economic structures is constricted and constrained."²⁸

I would suggest that central to the task of missional enterprise is deconstructing the myth of the inevitability of capitalism and in doing so, creating space for a theological imagination of an alternative. Christian Arnsperger argues that capitalism needs to be 'dis-ideologized', recognising that the key is to *historicize* capitalism, that is, view it as one way of ordering of a market economy.²⁹ This then frees the imagination to consider the possibility of a different ordering of a market economy, and also to see where this is already happening. Arnsperger concludes, "Market economies need not be capitalist. They can be post-capitalist, for instance with an extensive and expanding social entrepreneurship sector...."³⁰ Whilst marketisation critics have identified traits and tendencies within capitalism, which do present real peril for missional enterprise, these are not inevitable and, if you have eyes to see, there is evidence of this throughout contemporary society. The promise of missional enterprise is inseparable from its ability to embody an alternative economic imagination.

If missional enterprise can be rescued from the peril of marketisation, and if the key to unlock new ways of thinking about enterprise is imagination, what are the contours of an alternative economic imagination for missional enterprise? What kind of alternative framework can help reimagine missional enterprise? In order to explore this I will draw on the theology of Pope Benedict XVI in the encyclical *Caritas in Veritate*, and briefly consider the economic implications as it relates a framework for missional enterprise.

A BRIEF THEOLOGICAL (AND ECONOMIC) FRAMEWORK FOR MISSIONAL ENTERPRISE

Caritas in Veritate (love, or charity, in truth) is the third Encyclical by Pope Benedict XVI. As one would expect, there is much in this Encyclical that continues the themes of previous social Encyclicals – particularly those by John Paul II – but there are also some new paths that are explored which, implicitly and occasionally explicitly, have significant relevance to the discussion of missional enterprise. I will attempt to navigate the Encyclical thematically by looking at Benedict XVI's interpretation of the economy and theological anthropology. I will then look at the implications these have for missional enterprise.

The recent economic crisis, Benedict argues, requires "further and deeper reflection on the meaning of the economy and its goals (32)." Benedict rejects the notion of the autonomy of economics from ethics and moral theology. He posits that, "The conviction that the economy must be autonomous... has led man to abuse the economic process in a thoroughly destructive way (34)." Benedict's conviction is that "every economic decision has a moral consequence (37)."

As many commentators have noticed, capitalism has at its root a faulty anthropology – a problematic understanding of what it means to be human. *Homo oeconomicus* (economic man), enshrined by neoclassical economic theory, is a rational individual, who, when given the choice will always maximise his or her utility or personal happiness. Muhammed Yunus argues that, "mainstream free-market theory suffers from a 'conceptualization failure,' a failure to capture the essence of what it is to be human."³¹ For Benedict, precisely because of the faulty anthropologies of modernity, anthropology is of fundamental contemporary significance: "The social question has become a radically anthropological question (75)." The Encyclical argues, "As a spiritual being, the human creature is defined through interpersonal relations. The more authentically he or she lives these relations, the more his or her own personal identity matures (53)." Of significance is that human beings are, in contrast to capitalist logic, ontologically relational, meaning that at the core of our very being is relatedness. The ultimate

²⁸ Kathryn Tanner, *Economy of Grace* (Minneapolis: Augsburg Fortress Press, 2005), 33.

²⁹ Christian Arnsperger, 'The Social Entrepreneurship Movement: New Hope or Old Illusions?' Paper presented at Pontificia Universidad Catolica de Argentina. Available from www.uca.edu.ar/uca/common/.../Arnsperger.Seminario-1-.UCA.9-9-081.pdf, 13. Emphasis in original.

³⁰ *Ibid.*, 15.

³¹ Yunus, *Creating a World without Poverty*, 18.

source of this relatedness is “the revealed mystery of the Trinity.” Benedict proclaims that, “Relationships between human beings throughout history cannot but be enriched by reference to this divine model (54).” Humans are relational at the core of their being because they are made in the image of the Trinitarian God who reveals charity, or love, and truth. Benedict explores the nature and implications of this relatedness, finding a particular resonance in the language of gift and reciprocity. He argues that this “Charity and truth places man before the astonishing experience of gift,” and that, “The human being is made for gift, which expresses and makes present his transcendent dimension (34).” Benedict’s entire social vision rooted in his theological affirmation of gift as a fundamental human characteristic. Wolfgang Grassl recognizes that the implication of this is that, “Reciprocity is therefore not an individual preference or choice, as most of the economic literature sees it, but a fact about human beings.”³² Gift and reciprocity speak to a very different concept of relatedness when placed alongside the individualism and contractual relatedness recognised by the marketisation critics. Whilst these theological concepts at first appear to be light years away from the economic text books that inform much business practice, there is a school of economic thought where they are very much at home.

One of the prime influence on the economic aspect of the Encyclical comes from the ‘civil economy’ school of thought. In *Civil Economy*, Bruni and Zamagni re-narrate the history of modern economics, starting not with Adam Smith but rather in Italy in the fifteenth century. Bruni and Zamagni argue that in Italy, a particular market economy developed prior to capitalism, and “Its main contribution to the history of economic thought is its conception of the market as a place centered around the principle of reciprocity and civil virtues.”³³ They recognize that there are two dominant conceptions of the market today: those who consider the market, when left to its own devices, will solve social problems and those who consider any market activity to be dehumanizing. They suggest that, “The tradition of civil economy offers us a radically different viewpoint than either of these two conceptions... it sees human sociability and reciprocity

as core elements of normal economic life.”³⁴ Gift and reciprocity are not, therefore, limited to civil society and non-market relationships but rather should be placed at the centre of market activity, alongside contractual exchange.

Bruni and Zamagni contend that, “Civil economy shows us that principles other than profit and instrumental exchange can find a place within the economic activity itself.”³⁵ This is the attraction of the ‘civil economy’ for Benedict. Based on a relational anthropology, that has its roots in Christian theology, it envisions a market economy saturated with gift and reciprocity, which serve to develop and sustain, rather than hinder, human relationships. This can be clearly seen in Benedict’s insistence that, “In commercial relationships the principle of gratuitousness and the logic of gift as an expression of fraternity can and must find their pace within normal economic activity... It is a demand both of charity and truth (36).” It is important to stress that the vision of a civil economy remains a market economy, replete with contracts, competition and profit. Yet this market economy is retrieved from the destructive anthropology and logic of capitalism. Bruni and Zamagni suggest that, in this way, the civil economy can be seen to save capitalism from itself: “The culture of exchange of equivalents [contract] threatens the very possibility of progress if it is not integrated with the culture of reciprocity.”³⁶

Caritas in Veritate is explicit, in what are perhaps the most optimistic passages of the Encyclical, in its recommendation of the type of business activity represented by missional or social enterprise. “Alongside profit oriented private enterprise and the various types of public enterprise, there must be room for commercial entities based on mutualist principles and pursuing social ends to take root and express themselves (38).” Benedict further elucidates this by arguing that “from their reciprocal encounter in the marketplace that one may expect to find hybrid [combination of for profit and not-for-profit] forms of commercial behaviour to emerge, and hence an attentiveness to ways of civilizing the economy. Charity in truth in this case, requires that shape and structure be given to those types of economic initiative which, without rejecting profit, aim at a higher goal that the

³² Wolfgang Grassl, “Hybrid Forms of Business: The Logic of Gift in the Commercial World,” 8. (March 3, 2011). Available at SSRN: <http://ssrn.com/abstract=1776125>

³³ Bruni and Zamagni, *Civil Economy*, 17.

³⁴ *Ibid.*, 17.

³⁵ *Ibid.*, 16.

³⁶ *Ibid.*, 171.

mere logic of the exchange of equivalents, of profit as an end in itself (38).” Benedict summarizes this as a call for “a profoundly new way of understanding business enterprise (40).”

Whilst the article has only given a faint outline of a theological and economic framework, seeing missional enterprise through the lens of a theological anthropology and as an embodiment of a civil economy offers content to a definition of missional enterprise that stands in stark contrast to ‘business as usual’. In doing so, it also distances missional enterprise from the marketisation critique. The implications of this ‘framing’ are significant for missional entrepreneurs. The agency of the missional entrepreneur enables the design of an enterprise where key business and missional decisions – impact, structure, team, ownership, remuneration, relationship with competitors and supply chain, and many others – can be reimagined. In doing so, the promise of missional enterprise is that it can bear witness to the gospel of love in truth, that reveals what it truly means to be human.

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