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# Mercy and Justice in Economic Life and the Question of a Fulfilled Life. The View of Holger Zaborowski

*He who finds himself in the horizon of mercy, acts humanely indeed.*[1]

## Introduction

The article presents the latest scholarly output of one of the most widely recognized German philosophers of the young generation, Holger Zaborowski, in which apparently two threads can be distinguished, tightly interconnected, however. The first one concerns the importance of mercy and justice in economy, while the other is associated with self-fulfilment in economy and aspirations that are supermaterial and extratemporary (the fullness of happiness, that is salvation in the religious sense, for God is our ultimate goal).[2] This kind of aspirations can be fulfilled also in a properly managed economic activity.[3] How can this happen? The key to an understanding of this tremendously important and complicated existential matter can be found in Zaborowski's considerations of the role of mercy in economic activity.

For Zaborowski, the immediate impulse to examine the issue implied by the article title was the message of Pope Francis about mercy (on the

[1] H. Zaborowski, *Wirtschaft im Horizont der Barmherzigkeit*, hrsg. von der Katholischen Sozialwissenschaftlichen Zentralstelle, Mönchengladbach 2016, p. 14.

[2] A. Szostek, *Czy opłaca się być szczęśliwym*?, [in:] Etyka w biznesie, ed. M. Borkowska, J.W. Gałkowski, Towarzystwo Naukowe KUL, Lublin 2002, p. 122.

[3] Economic activity focused on *bonum utile* has a specific goal which imparts a special character on the former. According to the Code of the National Economic Chamber in Radom, for example, this special character derives from its role to play: fostering social development, serving the good of society and individuals, strengthening and improving the economic system. Cf. *Kodeks etyki w działalności gospodarczej*, [in:] B. Nogalski, J. Śniadecki, Etyka menadżerska, Bydgoszcz 1996, pp. 149-157.

account of the Extraordinary Jubilee of Mercy) in which the Holy Father raised the topic of economy, attempting to define its roles and goals and explain what the nature of the relationship between economic life and mercy combined with justice is and should be.[4] Themes of the Pope's teaching, seen in philosophical categories, are developed by Zaborowski independently.

## Differences between economic life and mercy

Given the current situation worldwide, Pope Francis persistently engages in a critical debate concerning liberal economic order and capitalism. In his address on mercy, he makes a clear reference to the teaching of the Church and its social-prophetic dimension. He emphasises the fact that God specifically showed his mercy to people by meeting them in the person of Jesus, and His bride, i.e. the Catholic Church, desires to be a mother who loves all people, being full of grace, patience, mercy and kindness.[5] Therefore, as rightly stressed by Zaborowski, this must have its consequences that extend beyond the ecclesiastical dimension and must affect the realm of economy, although the actors (subjects) of it—to put it in crude terms—are bent on securing their existence and realise their natural need for creativity. Within a specific framework of rules they undertake activities that are profit-oriented: exchange of material goods and competition. The are faced, though, with an opportunity to act with mercy in the form of charity work to benefit needy people. Mercy is a gift of excess love, a free gift with no strings attached, one which cannot be calculated using any other values or claimed in a judicial process.[6] The very essence of mercy implies a renouncement of one's own justified right because this in turn implies overstepping the measure of its justice.[7] In theology mercy is tantamount to grace,[8] that is generosity which cannot be stated in the form of requirements. Economic activity, though, is subject to the logic of the market, i.e. truths and rules which can be enforced in court.

[4] H. Zaborowski, *op. cit*., pp. 4-5.

[5] Papież Franciszek, *Bulla Misericordiae vultus*, TUM Wydawnictwo Wrocławskiej Księgarni Archidiecezjalnej, Wrocław 2015, pp. 4-7.

[6] H. Zaborowski, *op. cit*., pp. 5-6.

[7] D. von Hildebrand, *Przemienienie w Chrystusie*, Wydawnictwo Znak, Kraków 1982, p. 311.

[8] Mercy is a typically supernatural virtue which can flourish in those who live in Christ. Cf. D. von Hildebrand, *op. cit*., p. 317.

As the Gospel says (Luke 10:30–37), the good Samaritan met a man who had been assaulted and robbed. The encounter took place in circumstances which were not governed by the market law, by the roadside and in misfortune—in a specific situation of human misery. The Samaritan's help was not offered in the hope of being reciprocated. He did not bill the man—on the contrary, he offered his money. The act of the Samaritan was not typical for a market place, yet even more—it is an antithesis of that. It is clear that the author of the parable does not question but rather confirms the significance of the principles that govern the market. The fact that the Samaritan settles the bill at the inn demonstrates that human actions are usually done in accordance with the rules of this world and by extension the rules of market economy. These rules would not have been questioned if, for example, the Samaritan had appealed to the inn keeper for readiness to help—even more—they would have been respected. They are always lower in rank because they are not decisive. There is a limit to the logic of market rules, therefore sometimes one needs to act contrary to them and accept personal losses. Nevertheless, if the Samaritan was not paid as per the rules of market exchange (barter), he will be compensated for one way or another.[9] The „compensation" that he will receive thanks to his generous and poignant reaction to the distress of a stranger will take place at the „level of the heart."

In this way, further important differences between economy and mercy become apparent, the latter bringing people closer together. A person who acts mercifully and most generously[10] responds to another person calling for help. For this reason, mercy is not only compassion or an emotion that affects us, but it appears to have a powerful emotional charge. It belongs to the heart (that is it emanates from the whole person). It leads to a man-to-man encounter in a particular act which is directed towards another human being. Economic operation, however, essentially does not seem to remove or alienate people from each other, but at least allows some distance between them. Typically, they come together in a market place as rationally acting entities who seek (in this reality with its unique rules) a realisation of their interests and their own freedom. Their priority is not to embrace the essence of humanity. On the economic plane, many aspects are ignored although they are important for successful and fulfilled life as well as in relations among people (similarly to emotional stimuli). As a result, merciful acts seem to

[9] Naturally, the reward is interpreted in the context of future life, especially, as St. Thomas Aquinas underscores, because: „God will reward every one according to his deeds—namely eternal life to those who diligently seek fame and veneration in good work." Cf. St. Thomas Aquinas, *Summa Contra Gentiles On the Truth of the Catholic Faith*, Book III, Question 140.

[10] Generosity does not in any way make the beneficiary feel inferior. Cf. D. von Hildebrand, *op. cit*., p. 315.

have an entirely different value than that of economic activity. This is not to mean, however, that economy must be indifferent to mercy.[11]

## The complex relationship between economy and mercy versus the possibility of self-fulfilment

Economy also can be guided by mercy and thereby determine the mentality and conduct of economic operators. Enterprises afford to offer some goods or help people in specific situations without subjecting their merciful conduct to the logic of economy. Under these circumstances there is no expectation that such an investment will be rewarded by, for example, an increased recognition of the public. According to Zaborowski, economic operators can also exhibit selfless and merciful conduct, which often takes place in hiding. After all, the order of the heart and the order of reason manifested in economy (with its own logic) are not mutually exclusive. The parable of the Good Samaritan does not imply that it would be hypocrisy to write a bill or pay the due amount. The right to demand a bill cannot be questioned. However, the issuance of bills or calculation of economic profits is not always appropriate.[12] Through acts of mercy people not only transform their personality but they head towards a new life and they receive guidance in their pursuit.[13] They also realise that there exists an entirely different value which cannot be expressed in economic terms, namely the „economy" of happiness and salvation („ökonomie" *des Heils*), as emphasised by Zaborowski.[14] „Only in the degree to which we have been merciful will we be able to harvest the fruits of our mercy and delight in unimaginable happiness."[15] The relationship between mercy and economy is indeed more complicated on a closer inspection. It must go beyond the principle of justice. Although economy relies upon justice, the latter requires mercy.

[11] H. Zaborowski, *op. cit*., pp. 6-7.

[12] *Ibid*., p. 7.

[13] Zaborowski H., *Von Anderen berührt. Die Revolution der Barmherzigkeit*, „Diakonia" 2016, 47 Jahrgang, Heft II.

[14] H. Zaborowski, *Wirtschaft im Horizont*..., p. 7.

[15] D. von Hildebrand, *Die Umgestaltung in Christus*, Benzinger Verlag Einsiedeln, Zürich, Köln 1950, p. 298.

## Economic freedom versus justice and mercy

Zaborowski has a point in claiming that rules governing particular areas of human existence are not so arbitrary as to be unambiguously separated. No wonder, then, that economy—with its unique logic—is not autonomous but has multiple links with moral order, ethics, law and politics.[16] Based on morality and ethics, law and politics determine binding rules and principles of economic activity. A breach of directives and provisions or laws is SUBJECT **to** sanction which is relevant to a given (current) order.

The question concerning the role of justice in economic activity arises. Economists express their opinion on this issue rarely and reluctantly. The views of Milton Friedman and Friedrich von Hayek seem to be characteristic for many scholars of this circle. Both questioned the validity of using the notion of justice in economy. The former regarded them as vague, while the latter, though not denying them, identified them with complete equality, which he rejected as a social principle.[17]

Zaborowski interprets justice in economy in the classical spirit (Plato, Aristotle, St. Thomas Aquinas). Quite rightly, first he stresses that economic operation is constrained not only by the principle of justice, which is reflected in morality, ethics, law and politics, but the activity also occurs within the horizon of this principle. Whoever enters the domain of economy (e.g. by doing an ordinary transaction at the newsagent's) expects to be treated fairly. Operating in this space, we trust that written and unwritten rules of conduct will be respected also by the other party. If freedom were not restricted by the principle of justice, no free economic activity would be possible based on basic trust in this principle and its validity (the very worth of money depends on trust). In the area of an entirely free or slightly restricted market, monopolies and dictates of existing and efficient businesses would quickly arise, as Zaborowski aptly remarks.[18] As a result, such absolute distrust would have a strong impact on initiative and would require costly forms of protection against potential threats, such as dishonest treatment of business partners. For this reason, in the German philosopher's opinion, an imperative of justice should be formulated for economy—precisely on account of business freedom.

[16] H. Zaborowski, *Wirtschaft im Horizont*..., s. 8. The notion of morality covers special, unwritten traditions or customs observed in particular countries, societies or similarly in enterprises and other areas of economy, e.g. in handicraft, money-lending institutions, and dotcoms. Ethics, on the other hand, encompasses common norms used in human interaction (e.g. ban on lying, fraud, obligation to be honest).

[17] L. Jasiński, *Ekonomia i etyka*, Wydawnictwo WAM Księża Jezuici, Kraków 2012, pp. 79-80.

[18] H. Zaborowski, *Wirtschaft im Horizont*..., p. 9.

Nowadays, many acts of mercy have become commandments of justice. The contemporary social state is faced with situations in which people used to be at the mercy of other people or institutions and suffered the negative aspects of such „care". Today, due to numerous changes, the ones who receive alms have become beneficiaries of legally guaranteed aid with clearly defined postulates of justice. What once was associated with mercy now appears to be a demand for justice, and takes the form of, for example, participation in a social insurance system, as provided by employers, which resides in the area of economy.

It must be emphasised, however, that although in principle justice and mercy are not to be identified with each other (as interchangeable), they must not be separated from each other. This is so because mercy is not radically different from justice. The former is in a profound relation to the latter, while the latter always needs the former. Each order has its limits since its rules are established very formally and they never consider all possible situations. Being guided only by the principle of justice in specific situations can turn out to be extremely unjust.[19] Therefore merciful conduct is indispensable. This relationship can be regarded as a state of mutual complementarity of mercy and justice. Mercy complements justice. This is not a purely outward but internal relation which binds justice itself and its meaning. Also in the domain of economy, there are situations where the principle of justice is complemented by mercy. This proves that justice can and should be complemented. For example, a merchant who would let his customers buy goods on credit was not guided only by commercial premises, his own interest or justice, but also by mercy towards others—e.g. a family that he knew was in need in particular circumstances.

Economic life permits some latitude within which one can use one's own discretion *(Ermessensspielraum)* to engage in merciful conduct. Consequently, an entrepreneur can variously react to improper conduct of his or her partner. Strict observance of rules is possible in order to set an example. However, concrete circumstances (conditions) should be taken into consideration—the triviality of an act or a long history of working for an enterprise. In other words, grace comes before law, and mercy comes before justice. If a mutual relationship between people is shaped not only by law and negative attitudes of both parties (lack of trust, envy, unkindness) but also by mercy and kind understanding of human imperfection and specific circumstances, then the atmosphere of human relations is markedly improved in an organisation

[19] This view is supported, following St. Thomas Aquinas, by Josef Pieper, who believes that justice without mercy is cruelty. Cf. J. Pieper, *Grundformen sozialer Spielregeln*, Kösel Verlag, München 1987, p. 20.

as well as its culture. The corporate culture, where spiritual acts of mercy play a significant role, has a positive impact on economy, too.[20]

## The corrective nature of mercy in business

Mercy has a corrective[21] influence on economic activity. It is always connected with specific intentions. The more influential particular entrepreneurs are, the greater technical capabilities and wider scope they have; in a more complex economy the issue of negative side effects of economic operation becomes more tangible. Admittedly, they are not fully intended, but they are not to be ignored. Some side effects can be predicted early, at the decision-making stage when actions are determined, and they can be accepted only if they are legal. Others are not acknowledged or remain unknown. Special emphasis is given to side effects of economic operation in the face of the ecological crisis and climate changes or those resulting from the impact of global structures which foster injustice. Many products would have to be substantially more expensive if the cost of side effects associated with their manufacture were included in production. In this area of economy, the principle of justice plays a substantial role. If it can be foreseen that the emergence of specific side effects is the consequence of injustice, a strategy intended to minimise or avoid them should be sought using specific political or legal means. This is not always possible, but if it becomes practicable, it is so in a limited degree. In this domain, the possibility to be merciful appears to be an opportunity to actively respond to a concrete and non-generalised call for responsibility. It is in the name of mercy and on account of potential side effects that an intended action plan in an enterprise may be discontinued (even if it were possible from a legal or ethical point of view or in line with a tradition) or modified in such a way that these consequences would be taken into consideration.

## Perspectives of charitable activity and the question of economic justice and freedom

The possibility to practice the virtue of mercy in the field of economy has been used by many contemporary businesses. Hence Zaborowski claims:

[20] H. Zaborowski, *Wirtschaft im Horizont*..., pp. 9-10.

[21] H. Zaborowski, *Und wer ist mein Nächster*, [in:] Stefan Ley, Ingo Proft, Markus Schulze (transl.), Welt von Gott. Für George Augustin, Freiburg/Basel/Wien 2016, p. 285.

„Sometimes the goal of commercial activity is what is traditionally seen as acts of mercy".[22] Some businesses are not profit but charity oriented. There are also undertakings which despite being focused on profit donate the whole or part of their earnings to charities. An example of such an enterprise is a dotcom available at http://www.versandbuchhaendler.de. It operates in accordance with the rules of economy so as to generate profits but allocates an arbitrary portion of its revenue to social, cultural or ecological projects.

Given such alternative and reformist (but not revolutionary) involvement, Zaborowski directs questions at other enterprises: How can their profits be used? Could they support acts of mercy in ways other than occasional donations?

Undoubtedly, an entrepreneur's conduct derives from his freedom and serves his interests. The proportion between the risk and benefit must be so that economic involvement is profitable. Naturally, it is vital that economic operation (insofar as possible) be restricted by the principle of justice which in this context plays a negative role. This explains why broader or narrower limits are imposed on one's actions. Nevertheless, as Zaborowski rightly points out, given the logic of economy and the meaning of freedom, the arrangement of space used for economic activity should be largely left to economy itself. An exception would be, for example, uniform pricing of books or the so-called *Mitpreisbremse*,[23] which are controversial, debatable and require special justification.

## Economy as a goal in itself and the question of a successful (fulfilled) life

The German thinker remarks that in the so-called freedom democracies the following question is often posed: In what respects does economic success, apart from reducing poverty and fulfilling the fundamental needs of society, appear to be good and useful? This question does not originate in the working of economy, Zaborowski goes on to explain, but the priority is to establish what effective and economic operation is. This is a question which concerns a good or happy life, so it has a philosophical nature. It is rarely asked, partly because to be able to answer it one needs to make numerous metaphysical assumptions. It also seems, however unjustly, to call into question the meaning of individual freedom. The dominating, often quite

[22] H. Zaborowski, *Wirtschaft im Horizont*..., p. 11.

[23] *Mitpreisbremse*—a statute adopted in 2015 in Germany—prohibits collection of over-priced rent for apartments in places where demand for them is especially high.

vaguely and implicitly formulated, or a conscious reply to the question about the purpose of economy and its achievements finds one in the very economy.[24] This is, however, a tendency or a theory which developed under the influence of Charles Marx' doctrine about the economic foundations of society. „It constitutes the only probable explanation why economists have lost their interest in moral motives of people's activities and assumed that economy is indeed the basis of society and all strategies and actions of society are subject to it."[25] According to this premise and with regard to economy and its results operation should be efficient. In such a case growth itself is an ideal, Zaborowski aptly concludes. Unfortunately, given this perspective, economy is becoming more and more detached from the human sphere, thus more increasingly abstract. Another alarming phenomenon is noticeable: if the purpose of economy lies in itself, economic activity is not any more subject to the pursuit of a good life—regardless of its interpretation. In that case the logic of economy extends over other spheres of human life which require autonomy: religion, arts, love, friendship, education, medicine, and politics. The attitude of health care providers to their patients is seen in financial terms; schools and universities are evaluated in terms of their economic efficiency. Good art is the one which sells well, even the life of a single human being is treated as a material value. Under these circumstances, happiness becomes a commodity.[26]

Zaborowski notes that the fact that it is not wrong to examine market phenomena and contexts from other domains is demonstrated, for example, by the status of a client in a health care system (an ill person is seen only in economic terms) or the economic context in a process of institutionalised selection of a friend or candidate for a spouse. One can, then, establish a trend in which such an economic perspective constitutes the main criterion for seeing other (nearly all in practice) areas of life. Unfortunately, anything that cannot be embraced in economic terms loses its existential justification.

## Economy in service of Man

Zaborowski emphasises that economic development is the most problematic issue.[27] On the one hand, it can reinforce the best in people, but on the other,

[24] H. Zaborowski, *Wirtschaft im Horizont*..., pp. 12-13.

[25] T. Sedlacek, *Ekonomia dobra i zła. W poszukiwaniu istoty ekonomii od Gilgamesza do Wall Street*, Wydawnictwo Studio EMKA, Warszawa 2012, p. 280.

[26] H. Zaborowski, *Wirtschaft im Horizont*....

[27] *Ibid.*, p. 13.

when the logic of the market is non-negotiable and its boundaries are out of control, the worst human traits can emerge: lust, envy or miserliness.[28] However, what really counts in life cannot be bought. All what makes life valuable does not subject itself to market, perhaps in a small degree only, as these are immeasurable categories. Parental love cannot be compensated for using gold, but some statistics attempt to calculate the cost of having and raising a child. The real value that a teacher contributes on behalf of his or her pupils or a doctor who does so for his or her patients is not subject to financial balancing. In this respect, economic calculation has its limitations.[29] Therefore, one needs to be aware of the limits of the market, its purpose, and the justification of its positive role. In this context Pope Francis' standpoint appears crucial. In his critical attitude to economy, he focuses on the forms of its absolutization and selfish economic success achieved with disregard for other areas of life. The Holy Father emphasises that faced with such tendencies Man has to:

> … say "no" to an economy of exclusion and social inequality. Such an economy kills**.** How can it be that it is not a news item when an elderly homeless person dies of exposure, but it is news when the stock market loses two points? This is a case of exclusion. … Today everything comes under the laws of competition and the survival of the fittest, where the powerful feed upon the powerless. As a consequence, masses of people find themselves excluded and marginalized: without work, without possibilities, without any means of escape. Human beings are themselves considered consumer goods to be used and then discarded."[30]

What one must demand in the face of these powerful tendencies, Zaborowski stresses, is an economy of inclusion not exclusion. However, this would be an economy whose aim lies not in itself but in a mutually loyal and merciful attitude among people. Accordingly, mercy in economic activity can ultimately, i.e. in the perspective of its ultimate goal, prove to be also a constitutive attitude.

Mercy is constitutive for every kind of human activity—indeed only the one who finds himself within the horizon of mercy acts in accordance with his humanity. These are not always grand acts. Sometimes mercy is shown in small gestures, a friendly look, an encouraging or comforting word. It can be constitutive in business if economic operation and profit-oriented activities

[28] Jennifer Jackson stresses that it is unfounded to believe that economic operators are unable to have a good and admirable life—that there is no unavoidable conflict between the cultivation of virtues and doing business. Cf. J. Jackson, *Biznes i moralność*, trans. by R. Pucek, Wydawnictwo Naukowe PWN, Warszawa 1999, p. 101.

[29] H. Zaborowski, *Wirtschaft im Horizont*…, p. 14.

[30] Pope Francis, *Adhortacja apostolska Evangelii Gaudium*, part 53, Wydawnictwo m, Kraków [b.r.], pp. 32-33.

make the world a better place to live. This happens, for example, when poor people are granted loans or opportunities for education. Economic activity and mercy need not be mutually exclusive, but on the contrary they can complement each other in fighting poverty and peace efforts. This activity should be focused not only on maximisation of profits, but it should attempt to attain other goals, namely social ones and those underpinned by mercy. In order to achieve that, people should be helped so that they can not only survive but be able to have a happy life like others.[31]

## On the way to merciful economy and a happy life

Frequently, Zaborowski treats his analyses of the relationship between economy and mercy as simplified. They have a considerable value, though. The German philosopher demonstrates very clearly that the negative face of economy seen as a system which envies and lusts for increased dominance and possession of power is not the only one (seen as **priorities**). The interest of an individual is in primary focus, but ultimately only an abstract economic system, which in fact is being put to death. This kind of management deprives people of dignity, in a ruthless and merciless manner deprecates coexistence and brotherly solidarity, and eventually leads to poverty, disease, destitution and hopelessness.

Simultaneously, Zoborowski emphasises that there is an entirely different method of managing business which does not disregard mercy. It has limitations, it knows its goal and is conducted as a means to achieve a happy existence, not as the goal itself. It is in harmony with justice and acknowledges the dignity of the human being and the whole creation. This kind of economy also sees those whose condition is extremely difficult, who are neglected or driven to the fringes of society—the poor, ill, weak and others who need material support. Not only does it recognize them but also remains open, trying to understand their situation from their own perspective. This activity is conducted not because of an abstract humanity and its progress or well-being but on behalf of a concrete person, someone existing here and now, someone who has concrete wishes, longings, needs and shortages. He gives God's message about mercy and the associated task of personal fulfilment a serious consideration and provides an answer to it.[32]

[31] H. Zaborowski, *Wirtschaft im Horizont*..., p. 15.

[32] *Ibid*., pp. 15-16. As a result Zaborowski's considerations imply that the message of Divine Mercy has significance not only for the Church but also for today's society and economy, which linger in a fundamental crisis. Pope Francis knows that and by making a reference to this message he warns the whole world.

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**Mercy and Justice in Economic Life and the Question of a Fulfilled Life. The View of Holger Zaborowski**

*Abstract*

The article presents the latest scholarly output of one of the most widely recognized German philosophers of the young generation, Holger Zaborowski, concerning properly developed economic activity. It covers two threads that are closely linked—the meaning of mercy and justice in economic life and the possibility of ultimate self-fulfilment. It is stressed that economical involvement—in line with the classic vision of economy that Zaborowski supports—is not a goal in itself but means to attain a fulfilled and happy life. It is in harmony with justice and it embraces the works of mercy. Merciful love complements the principle of justice present in economic life, applying corrections to its functioning and even going beyond it. Emphasising that he was inspired by the address on mercy delivered by Pope Francis, he presents his independent interpretation of the issue from a philosophical angle. The article brings to focus the fulfilled life in terms of economic activity, which the philosopher implicitly presents as he concentrates on showing the role of mercy in economic life.

*Keywords*: mercy, justice, economy, self-fulfilment, German philosophy.