

A RELIGIOUS TREATMENT OF ECONOMIC DYSFUNCTIONS: *RELIGIOUS ECONOMICS*

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Abstract. *The aim of this article is to provide a concise account of religion's means of responding to the crises of the contemporary world by expanding the religious project beyond philosophical-cultural aspects to include alternatives of an economic and social nature. The concept of religious economics is understood in the sense of a theological justification of economic utility, the means used by the Church to offer solutions (including in terms of economics) to contemporary crises. Without providing a historical record of the subject, this study will focus on the theoretical warnings issued by Joseph Ratzinger/Pope Benedict XVI in the international Catholic journal Communio, as well as the more recent project of Cardinal Peter Turkson and the ideas arising out of the circular Caritas in Veritate: A Catholic Framework for Economic Life. In this context, the position and role of the Church in the "setting of new rules" as part of "shaping a new vision for the future" are also considered, demonstrating that the effects of the theological-economic formula are being fully felt, at the end of 2012 and start of 2013, as an alternative means of addressing the immediate problems of the contemporary world against a backdrop of "amicable secularisation", of a virtuous fusion of religion and economics.*

Keywords: *Bindungskraft, Secularisation, Philosophical Theology, Religious Economics.*

Introduction: The need for More/New Bindungskraft in Religion

Given the visible elasticity of the contemporary religious project, the present study, intentionally avoiding a thorough examination of the latter's theological-philosophical work (which has already been successfully conducted in Romanian academia), aims to suggest and verify the hypothesis according to which, if the

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secularised state still makes use of cultural sources as a means of fuelling consciousness/solidarity, then the religious project will expand beyond the philosophical-cultural effect to include alternatives of an economic and social nature. The study does not intend to analyse the social-economic principles of the Roman-Catholic Church or the possibilities for their practical application in a concrete social/historical context, but reaffirms the energies given by the elasticity of the religious project that of readjustment, contacting and even fusion with the contemporary transformations of the world, society and nature.

In fact, in the globalising space of the challenges facing religion, the aforementioned development contradicts what Niklas Luhmann¹ understood through the generic term of “religious pathology” as a withdrawal/ immobilisation of religion within a certain niche of society. There it reproduces itself, oblivious to what is going on around it – a form of dynamism that is easy to locate within the impasses of the European project (i.e. its *crises*), which calls for a shift of emphasis away from solutions originating in philosophical-political space to economic-social reflexes not unrelated from what the then Cardinal Ratzinger identified in the *religious citizen – secular citizen* relationship.

These reflexes were approximated, in the sphere of political philosophy, by the answers provided by Jürgen Habermas and Cardinal Ratzinger² to the question posed in 1967 by Ernst Böckenförde³ – *Does the state (based on individual liberty) live by prerequisites which it cannot guarantee itself?* – either in terms of the democratic state’s need of “cultural resources” (Habermas) or the identification of an efficient ethical reality as a means of unlocking interculturality and in response to post-secularised society (Ratzinger). In fact, in establishing *Bindungskräfte* (binding forces/points), Böckenförde anticipated a Kantian solution as a means whereby the secularised state can charge itself from the religious fuse board, a formula for the reactivation of religious binding forces. Habermas did not shy away from warning of the need for philosophy to take the phenomenon of interiority seriously, with its effect of cognitive provocation, through a connection to religion as a means of expressing sensibilities that are “sufficiently differentiated so as to be able to perceive miscarried lives, social pathologies, the failures of individual life projects and the deformation of misarranged existential relationships”⁴.

The limits of Habermas’ *complementary learning process* refer precisely to the *overly serious way* in which secularised reason and religion acknowledge each other amid the assault on moral awareness from multiple directions, not only religious⁵, in the context of the limited translatability of religion as part of

¹ Niklas Luhmann, “Ich denke primär historisch”, *Deutsche Zeitschrift für Philosophie*, 9: 937, 1991, pp. 937.

² Jürgen Habermas, Joseph Ratzinger, *Dialectica secularizării. Despre rațiune și credință* [Dialektik der Säkularisierung - Über Vernunft und Religion], Apostrof Publishing House, Cluj, 2005.

³ Ernst-Wolfgang Böckenförde, *Recht, Staat, Freiheit*, Suhrkamp, Frankfurt am Main, 1991.

⁴ Jürgen Habermas, Joseph Ratzinger, *Dialectica secularizării. Despre rațiune și credință* [Dialektik der Säkularisierung - Über Vernunft und Religion], Apostrof Publishing House, Cluj, 2005, p. 93.

⁵ Detlef Horster, *Jürgen Habermas und der Papst. Glauben und Vernunft, Gerechtigkeit und Nächstenliebe im säkularen Staat*, Transcript, Bielefeld, 2006.

“anamnetic reason”⁶. According to Habermas, the well established position of religion in the globalising dynamic relates to the interconnections between universalism and intellectualism through a reconsideration of the validity of philosophy as critical-transformative appropriation, as a means of adopting religious content and its integration into the argumentative discourse. In terms of reconnecting binding points, Andrei Marga⁷ warns that “the discourse of the faithful about religion is not the only legitimate discourse about religion”.

This gives rise to the hypothesis that, while the interdependence existing between *religion* and *economics*, with all its revisions and updating, remains a point of interest for contemporary research, also in the guise of the establishment of *The Association for the Study of Religion, Economics and Culture* (ASREC) and *The Center for the Economic Study of Religion* (CESR), then the intention of this study is to announce/denounce the signs of transition from the philosophical-theological solution to the combined theological-economic model found both in the theoretical warnings of J. Ratzinger in the International Catholic Journal *Communio* and in the more recent project of Cardinal Peter Turkson and the ideas arising out of the circular *Caritas in Veritate: A Catholic Framework for Economic Life*.

Discussion: the Updating of Religious-Economic Philosophy

In discussing the Church and the economy, the chapter which brings together the articles of J. Ratzinger published in the *Communio* magazine (Pope Benedict XVI, 2010) reveals the signs of denaturalisation, experienced in philosophical terms, arising from the undermining of the link between *economy*, *ethics* and *religion*, thus confirming from a historical perspective the evidence according to which the fundamental political error of the *saeculum* consists in the attempt to equate the centralised economic system with the moral system, in contrast with the mechanistic responses of the market economy. This criticism refers to a far more radical and fundamental determinism of the centralised systems, as opposed to that found in liberalism, and implies the renunciation of ethics as an independent means of the economy. This also explains the sentiment of *tracing religion back to economics*, as a particularising reflection, an obstacle to the progress strived for by the natural laws of history. The need to move beyond this failed perspective, to which the Church is no longer able to contribute correctively, is also felt in religion’s incapacity to respond to and rectify the remnants still visible within the concepts of the global economy.

Terminologically speaking, based on Novak’s typology⁸, this theological-economic vision relies on the nodal points of a tripartite system: the *private economy* (as a preoccupation of theology/theologies for the evaluation of the institutions,

⁶ Johann Eckerstorfer, “Dialektik der Säkularisierung”, in *Jenseits der Säkularisierung. Religionsphilosophische Studien*, Herta Nagel - Docekal, Fredrich Wolfram, Parerga, Berlin, 2008.

⁷ Andrei Marga, *Absolutul astăzi. Teologia și filosofia lui Joseph Ratzinger* [Absolute Today. Joseph Ratzinger’s Theology and Philosophy], Eikon Publishing House, Cluj, 2010.

⁸ Michael Novak, *The Spirit of Democratic Capitalism*, Madison Books, Lanham, 1991.

practices and ethical problems pertaining to certain economic spaces); the *theology of economic systems* (with a focus on an evaluative understanding of economic systems and a theological interpretation of economic theory/practice); and *general economic theology* (a trans-systemic/historical endeavour of theological interpretation of economic phenomena/processes).

In attempting to reconcile these three levels within the realm of the traditional economy, and given all the evidence that the *Church and the economy can no longer avoid one another*, Ratzinger proposes an elimination of the discursive distance assumed by the Church vis-à-vis economic problems. This debate was clarified in philosophical terms with all the theoretical implications from the moral sphere translated through the action of spiritual powers: because the rules of the market only function when a moral consensus exists that sustains them.

In fact, the tension at play between the purely liberal model of the economy and considerations of an ethical nature deepens the inequality existing in particular in large swathes of the Third World through exploitation, institutionalisation and injustice. In this case, the centralised economy still represents a moral alternative.

In the spirit of Max Weber, it is not the economy that produces religion, but a fundamental religious orientation that decides which economic model we should follow. Ratzinger's statement refers precisely to the idea that the liberal capitalist model can no longer be regarded as a solution. One possible alternative comprises Christian self-criticism in respect of political and economic ethics⁹.

In a critique of the available models, the dialogue between Pope Benedict XVI and Catholic Bishops from the United States, transcribed in a document entitled *A Catholic Framework for Economic Life*, marks a visible shift of philosophical emphasis towards a combined economic and religious model.

While the Catholic Bishops from the United States highlight the urgent need to adhere to an ethical framework for economic life, as principles for reflection, criteria for judgement and directions for action – and thereby reiterating Pope John Paul II's call for the Catholic tradition to be based on a "society of work, enterprise and participation" that "is not directed against the market, but demands that the market be appropriately controlled by the forces of society and the state so as to ensure the basic needs of the whole society are satisfied" (in *Centesimus Annus*) – Pope Benedict XVI reconsiders the mechanism of the economic sphere in the sense of its not being ethically neutral, inhuman or opposed to society, and as such should be treated in an ethical manner (*A Catholic Framework*, 36)¹⁰.

For the economy needs ethics in order to function correctly (*A Catholic Framework*, 45) a principle translated through the imperative to counteract the amoral nature of the economy, excessive disparities, the effect of marginalisation, a lack of social cohesion and internal forms of mutual solidarity, of legitimate rights. "Economic activity needs to be directed towards the pursuit of the common

⁹ Joseph Ratzinger, "Church and Economy. Responsibility for the future of the World Economy", *Communio*, 13:199-204, 1986.

¹⁰ *A Catholic Framework for Economic Life, Caritas in Veritate*, available at: http://www.usccb.org/upload/caritas_in_veritate-study-guide-3.pdf (viewed 8 April, 2014).

good, for which the political community in particular must also take responsibility” by instilling the *consumer with a specific social responsibility*. This explains the impossibility of not regarding the crises of the contemporary world in terms of opportunities, understood as the need, on a religious level, to “replan/set new rules”, in fact “to shape a new vision for the future”.

J. Ratzinger¹¹ cautioned that the essence of morality is based around the concepts of freedom and norm, autonomy and heteronomy, self-determination and external determination by authority, notwithstanding the tension arising from the clash of Christian morality and that of authority; this gives rise to the danger of transforming ideological ethics into a nihilistic formula and the downgrading of conscience to a euphemistic form of participation in knowledge. In response to the twin questions – *What contribution can the Church make to the creation of a balance between exterior progress and morality?* and *What can it do not only to remain active, but also to reveal the moral (re)sources of humanity?* – Ratzinger reaffirms the imperative to reconsider the structural relationship between the *competence to take decision* and *competent knowledge*, with the emphasis on establishing and applying practical, immediately applicable rules.

The definitive transition from a philosophical level to economic responses is visible in the corrective remarks made by Cardinal Peter Turkson in his address of 2011 entitled “Protecting Human Life and Dignity: Promoting a Just Economy”. The Cardinal draws attention to the fact that the religious terminology utilised by the Church in defining the concepts of *peace* and *justice* requires clarification and that terms such as “social justice” and “gift” are not understood in their initially intended sense, for “the vocabulary which is just taken for granted and used freely may have had some nuances which sometimes are missed because of the way the terms are used in the political context”¹².

In the light of Pope Benedict’s plan for “integral human development” based on principles of charity and truth, the concept of social justice was erroneously coupled with “socialism”/“communism”, with the result that it was mistakenly understood in terms of a promotion of socialism or the big government solutions to social problems. In Turkson’s opinion, social justice implies the obligations and responsibilities that come with ensuring fairness and equal opportunities in communities/societies, as opposed to the ideology of socialism, in which private property/interests are placed entirely at the service of government policies.

The Cardinal says that what Pope Benedict proposed in *Caritas in Veritate* was an achieving of the common good without sacrificing personal interests, understanding of the term “gift” in a manner closer to the philosophical-theological idea of charity, in terms of gift, acceptance, and communion. In the same philosophical vein, the key to a real human-economic vision consists of involving ethics in all decision making.

¹¹ Joseph Ratzinger, *Despre conștiință* [On Conscience], Galaxia Gutenberg Publishing House, Târgu Lăpuș, 2008.

¹² Cardinal Turkson, *Interview*, council’s offices in Rome, available at: <http://catholiccye.blogspot.ro/2011/01/social-teaching-american-audiences.html> (viewed 26 February, 2014).

Case Study: A Religious Treatment of Economic Dysfunctions

Against a backdrop of accusations about interfering in matters outside the remit of the Church, the application of the principles of the social Catholic doctrine in the context of the economic crisis does not appear to be distancing itself historically from the combined philosophical-economic and religious model, which results in a confirmation of the main points of the inaugural document of modern social Catholic doctrine that translate into the promotion of social equality, trade union rights, a rejection of socialism (communism), laissez-faire capitalism and the right to private property – the prescriptions through which the state ensures the “common good”.

The adoption the official position vis-à-vis the social issue, through a reactivation of the essential role of the economic situation for the wellbeing of the individual, demonstrates that religious perspective does not appear to be far removed from an effective involvement in the diagnosis and resolution of economic dysfunctions (see on this matter the contribution of the Vatican at the UN international conference on financing for development (2008) held in Qatar and the publication by the Catholic delegation of a document on the subject of financial abuse). While, according to Pope Benedict, the Church cannot and should not take up the political battle, and also cannot and should not seek to replace the state, it must nonetheless play its part *through rational argument*, given that fact that *a just society must be the achievement of politics, not of the Church*¹³. This also results in the need to manage globalisation through recourse to an authority with a subsidiary and polyarchic structure, either in order not to infringe on freedom or in order to be efficient in practice¹⁴.

In documenting the causes of the economic and financial crises, the *Pontifical Council for Justice and Peace* (2011) diagnoses either the inherent errors in policy, resulting in a weakening of the political, economic and financial institutions, or the ethical breakdowns based an implosion of materialism and utilitarianism – all of which we can describe in philosophical terms as a particular technical error. Economically speaking, the different dynamics of the quantitative limits that determine the cost-price relationship have been unable to prevent an inflationary spiral with negative results of a liberal bent in terms of the threat of bankruptcy. The consequences for the real economy and the grave difficulties it faces in certain sectors have generated a negative wave on production markets and in international trade, with serious repercussions for employees and other toxic effects against a backdrop of growing inequalities.

After the second Vatican Council, in his *Populorum Progressio. Encyclical of Pope Paul VI on the Development of Peoples*, Pope Paul VI prophetically denounced the dangers of economic development in liberalist terms with a destabilising

¹³ Pope Benedict XVI (2006), *Deus Caritas Est*, available at: http://www.vatican.va/holy_father/benedict_xvi/encyclicals/documents/hf_ben-xvi_enc_20051225_deus-caritas-est_en.html (viewed 1 July, 2014).

¹⁴ Mohler, Albert, “A Christian View of the Economic Crisis – is the economy really driven by greed?”, Christianity Today, available at: <http://www.christianitytoday.com/ct/2008/september/> (viewed 13 January, 2014).

effect on peace, adding that full and global development is only another name for peace. This foresight is confirmed by the Annual Report of the International Monetary Fund (2007), which recognised the deficit accrued on account of the inadequate management of globalisation and the entrenchment of inequalities.

As transpires from the Church's position, economic liberalism (as a form of economic apriorism, with all its exaggeration of certain aspects of the market devoid of laws of functioning and real economic development, and with imperfect regulations and controls and the individual interests of the countries that enjoy an economic and financial advantage), together with utilitarian thinking or that of technocratic ideology (in the words of Pope Benedict), contains the ideological seeds of the crisis.

The shifting of focus towards a philosophical-economic model is seen in the proposal to create an ethical global authority to regulate financial markets based on the global economy's need of ethical solidarity.

In view of this the Vatican called for a uniting of the different views of economic change, calling for new solutions through which to destabilise the pre-existing balances of power. The economic and financial crisis becomes, in a religious sense, a pretext to re-examine the principles and their moral and cultural foundations as a basis of social coexistence, by offering an alternative to the "idolatry of the market" and "neo-liberal" thinking as a means of providing exclusively technical solutions. This also leads on to an alternative combined economic and religious formula in the guise of a "supra-national authority" with "universal jurisdiction" to guide economic policies and decision, with the United States as its initial reference and later having an independent status, in fact as a "minimum shared body of rules to manage the global financial market" and "forms of monetary management". Such imperatives call for the creation of a central world bank, similar to the national central banks, to regulate the flow and system of monetary exchange through gradual solutions and a balanced partial transfer of each nation's powers to a world authority and regional authorities in the context of the dynamism of human society and the economy and the progress of technology, already eroded in a globalised world.

This also implies the need to inject a dose of ethics and to replace rampant profiteering and reduce inequality through recourse to another authority, in order to restore "the primacy of the spiritual and of ethics", as well as "the primacy of politics – which is responsible for the common good – over the economy and finance" in terms of the idea that "virtuous" banks help out the "real economy".

Results: A Virtuous Contamination – Religious Economics

Viewing the separation between state and Church, in the tradition of the Westphalian principles, as a practical and theoretical act of rationality, a means of discernment or a clarifying method, Gabriel Chindea¹⁵ concludes that this separation serves to preserve that which belongs to each sphere, thus clarifying

¹⁵ Gabriel Chindea, "Separarea dintre biserică și stat sau aporiile complicității" [Separation Church- State or the Complacency Aporia], in *Idea Artă + Societate*, 2005.

them. In this light we cannot but mention the bourgeois divisions that engender a demarcation between ethical imperatives and economic imperatives, between idealism and realism, between class interest and universal interest, etc. themes that are reviewed in relation to possible accelerated interactions/contaminations between the political, social and economic spheres.

In fact, neither the state nor the Church is immune to potential overlappings/contaminations, translated either in terms of the transcendence of the religious beyond its established limit or through the separation of the state from religious indifference, something found at European level through the inclusion of Christian affiliation in the constitution.

According to Max Weber¹⁶, the “spirit” of capitalism has to do with the rational approach to economic activity and formally free labour, understood as the industrial organisation of labour, the separation of private finance from that of the enterprise, as well as the understanding of profit as an end in itself, all of which leads to an understanding of economic success as bordering on the commendable/virtuous, in the sense of the predominantly protestant nature of the possession of capital and entrepreneurship.

Beyond denouncing the unidirectional way religious ideas are able to influence economic behaviour, contemporary commentary does not refrain from highlighting the bi-directional manner in which economic realities contaminate religious life, leading to a discovery of the new ways of adjusting economic models in order to respond to problems pertaining to the system of beliefs, norms and values, in fact the continuous way in which religion affects economic behaviours and attitudes.

In the opinion of L. Iannaccone¹⁷, from the perspective of the theory/ techniques of micro-economics, religious behaviour leads to economic consequences, thus establishing a *religious economics* with a direct impact on religious organisations deemed functional in respect of the laws of the market economy and with a view to boosting the efficiency with which said organisations utilise resources. This confirms the idea proposed by R. M. McCleary and R. J. Barro¹⁸ that, viewed as a dependent variable, religion/religiosity affects individual characteristics, the work ethic and honesty, as well as influencing economic performance. Viewing the secular empirical data, significant economic development tends to be inversely proportionate to religiosity or, in other words, the better off an individual the lower his level of religiosity.

Efforts to revitalise religion are considered by Habermas as an achievement of secularisation, translated in terms of “Kantian republicanism” as “non-religious post-metaphysical justification of the normative foundations of the constitutional democracy”. The evidence shows that progress should not be understood as a

¹⁶ M. Weber, *Etica protestantă și spiritul capitalismului* [The Protestant Ethic and the Spirit of Capitalism], second edition, Humanitas Publishing House, Bucharest, 2007.

¹⁷ L. Iannaccone, “Introduction to the Economics of Religion”, in *Journal of Economic Literature* 3: 1465-1495, 1998.

¹⁸ R.M. McCleary, R.J. Barro, “Religion and Economy”, in *The Journal of Economic Perspectives* 20: 249-72, 2006.

multi-dimensional constellation of the “good life”, but rather as the “personal exercise of virtue” with a view to establishing a common civic project. *Civic virtue* confirms the fact that its value lies in the rational support for political systems as a variation of the *constitutive role of civic virtue* in the creation of “good policies”.

Given these philosophical demarcations, the moral world, instilled with constructive significance, becomes the reason why the project of an *inclusive social world* (made up of clearly defined interpersonal relationships between the free and equal members of a “self-determined association”, the equivalent of Kant’s *Kingdom of Ends*) is able to serve as a substitute for the ontological reference to an objective world. Any possible and temporary recovery, given such global(ising) (dis)order, confirms the fact Europe is in crisis and legitimises the *mild disagreement* between Christianity and enlightened rationalism, which has distanced itself from its Christian roots in order to be able proclaim and present itself as an aspect of European identity.

Conclusions

While J. Habermas discusses the grounding of moral stages in terms of a logic of development, examining the ontogenesis of a decentred understanding of the world structurally rooted in action oriented towards understanding through recourse to the socio-cognitive transformation of the conventional stage into a moral notion¹⁹, the option of a *religious economics* confirms the relegation of the philosophical-theological discourse to the second tier and the acceptance of religious-economics alternatives as an immediate means of reacting to the inherent tensions of the contemporary world. This explains the conclusion of this study that the stepping down of Pope Benedict represents for religion the swapping of one set of problems for another, recalling what Marcel Gauchet²⁰ calls the oscillation of legitimacy from the supply of meaning towards the demand for meaning, with the religious adapting to the profane, as a way of responding to the urban and globalising nature of its practice.

In the same vein as Gianni Vattimo²¹, we cannot avoid the fact that the return of religion/issues of faith cannot be separated from worldly history (i.e. from its transformations) and cannot merely be reduced to the transition of stages (i.e. merely the connecting points) of life viewed as constantly equal to itself. This explains the attempt by religion to break free from the provisionality of its positioning and the acceptance of secularisation as de-sacralisation, the inclusion of subjectivity in a system of more complex social and power relations, translated in terms of a system of mediation, notwithstanding the revision of Max Weber’s hypothesis of modern capitalism as being the result of a protestant ethic, a reaction in the sense of a *Stimmung* (a spiritual atmosphere), providing interpretations of reality.

¹⁹ Jürgen Habermas, *Conștiință morală și acțiune comunicativă* [Moral Consciousness and Communicative Action], Substanțial All Publishing House, Bucharest, 2000.

²⁰ Marcel Gauchet, *Ieșirea din religie* [Getting Out of Religion], Humanitas Publishing House, Bucharest, 2006.

²¹ Gianni Vattimo, *A crede că mai credem. E cu puțință să fim creștini în afara Bisericii?* [Credere di credere], Pontica Publishing House, Constanța, 2005.

While the fusion of Church and economics as a secularising model cannot claim to be a novel idea, the present study highlights the novelty of the religious contribution to economics in terms of technical solutions, even where these practical constructs have been met with reservation as a simplistic response to the troubled current reality. J. Ratzinger (in *Communio*) and later as Pope Benedict (in *Caritas in Veritate: A Catholic Framework for Economic Life*) warns in philosophical-theological vein of the fluctuations/impasses experienced in the economic field, while his withdrawal from the post, and the circulation of the name of Cardinal Turkson as a possible replacement, confirms, if not the *tracing of religion back to economics*, then at least the possibility for religion to reoccupy a niche with a direct economic impact. Safe from accusations that religion has retreated into/is stranded within a philosophical vocabulary (despite the rephrasings and clarifications provided by Cardinal Turkson), the fusion between Church and economics appears to represent the most visible form of response, in the sense of correcting the faults discernible within the concepts of the global economy.

In the context of the encounter between Habermas and Ratzinger that took place at the start of 2004 in the form of a dialogue on the themes of *law vs. ecclesial, religion vs. philosophy, the foundations of the rule of law vs. the relationship with alterity* (as a substitute for a point of reference), we realise, now more than ever, that the effects of the theological-economic formula can represent an alternative model with which to approach the immediate difficulties of the contemporary world in the guise of an “amicable secularisation”.

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