

CONTRASTING THE COMMITMENTS OF CATHOLIC ENTREPRENEURS OF JAKARTA TO POVERTY AND ENVIRONMENTAL ISSUES WITH THE ECONOMY OF FRANCESCO PARTICIPANTS

Fransiskus Sule

Sekolah Tinggi Filsafat
Driyarkara,
Jakarta
fransiskus.sule@driyarkara.ac.id

Yusuf Daniel

Sekolah Tinggi Filsafat
Driyarkara,
Jakarta
yusuf.daniel@driyarkara.ac.id

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Corresponding Author :

fransiskus.sule@driyarkara.ac.id

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Abstract

This paper study the business practices of Catholic entrepreneurs. Employing qualitative research and conducting in-depth interviews with purposefully selected informants from the community of Profesional dan Usahawan Katolik Keuskupan Agung Jakarta (Catholic Professionals and Entrepreneurs of the Archdiocese of Jakarta, PUKAT KAJ), the findings reveal a consistent alignment of their business strategies with Catholic faith principles. A comparative analysis of The Economy of Francesco's Final Statement and Common Commitment 2020 finds that Catholic businesspeople prioritize individual changes due to human dignity and equity, while participants stress the importance of structural changes for global justice. The authors propose the integration of The Economy of Francesco's principles, either partially or entirely, into PUKAT KAJ's vision and mission. This strategic alignment is recommended to enhance the societal impact of members' businesses and further promote the values upheld by The Economy of Francesco.

Keywords: PUKAT KAJ, the Economy of Francesco, individual and structural changes, Church Social Teaching

Abstrak

Penelitian ini menyelidiki praktik bisnis pengusaha Katolik. Dengan menggunakan penelitian kualitatif dan melakukan wawancara mendalam dengan informan yang dipilih secara sengaja dari komunitas PUKAT KAJ (Profesional dan Usahawan Katolik Keuskupan Jakarta), temuan ini menunjukkan adanya keselarasan yang konsisten antara strategi bisnis mereka dengan prinsip-prinsip iman Katolik. Melalui analisis komparatif dengan Deklarasi Ekonomi Fransiskus 2020, terlihat jelas bahwa para pebisnis Katolik mengutamakan perubahan individual terkait martabat dan kesetaraan, sedangkan para peserta Ekonomi Fransiskus menekankan pentingnya perubahan struktural demi keadilan global. Penulis mengusulkan untuk mengintegrasikan prinsip-prinsip Ekonomi Fransiskus, baik sebagian maupun seluruhnya, ke dalam visi dan misi PUKAT KAJ. Penyelarasan strategis ini direkomendasikan untuk meningkatkan dampak sosial dari bisnis anggota dan lebih lanjut mempromosikan nilai-nilai yang dijunjung oleh Ekonomi Fransiskus.

Kata Kunci: PUKAT KAJ, Ekonomi Fransiskus, perubahan individual dan struktural, Ajaran Sosial Gereja

INTRODUCTION

Pope Francis extended an invitation to young economists and entrepreneurs worldwide to convene in Assisi, Italy, from March 26 to 28, 2020. The gathering aimed to engage in deliberations concerning an alternative economic paradigm that fosters vitality instead of lethality, inclusion instead of exclusion, humanization instead of degradation, and conscientious environmental stewardship rather than destruction. The Pontiff harbored the conviction that these young economists and entrepreneurs harbor innovative notions and approaches to economic restructuring that prioritize individuals' well-being and the preservation of the environment (Francis, 2019).

Pope Francis' perspectives on economics are articulated in *Evangelii Gaudium* (2013), where he unequivocally rejects an economy characterized by exclusion and escalating inequality, a situation that disproportionately burdens the impoverished. Subsequently, in *Laudato Si* (2015), Pope Francis expounds upon his convictions regarding the interconnection between environmental stewardship and the well-being of the economically disadvantaged. He asserts that the impoverished most acutely feel the deleterious impacts of environmental degradation. The Holy Father's advocacy for an economic paradigm that is both pro-poor and geared toward environmental sustainability elicits varied opinions and considerations.

According to R.M. Whaples (2017), Pope Francis is critical of capitalism and the market economy. Economists, in contrast, assert that the Pope overlooks positive aspects, such as poverty reduction and enhanced environmental quality associated with these economic systems. The crux of the disparity lies in their philosophical perspectives, with Pope Francis advocating for simplicity as a paramount principle, while economists lean towards a service ethos driven by financial incentives.

Meanwhile, as posited by S. Gregg (2017), Pope Francis's pronouncements on economic matters have generated perplexity, particularly among residents of developed nations. This bewilderment arises from the fact that the principles articulated by Pope Francis are rooted in his experiences in Argentina and specific theological perspectives. Considering his economic insights and apprehensions, a pertinent inquiry arises regarding the universal applicability of these principles.

In their study, L.J. McQuillan and H.C. Park (2017) endeavor to comprehend the specific directives articulated by Pope Francis, particularly his advocacy for poverty reduction through an accentuation on government-driven redistribution rather than voluntary philanthropy from the private sector. Their analysis reveals a concern that government-led redistribution efforts are fraught with inefficiency, ineffectiveness, and, in some cases, counterproductivity, exacerbated by the growing prevalence of corruption, leading to prolonged human suffering. Simultaneously, they observe that the Pope's critique of capitalism has the potential to impede initiatives aimed at aiding the impoverished despite substantial evidence indicating that capitalism serves to foster private charitable contributions.

According to Martin Schlag (2017), Pope Francis posits that the root cause of the economic crisis lies in a profound moral and cultural crisis within humanity. Economic indicators such as poverty, both public and private debt, and unemployment are perceived by the Pope not merely as isolated issues but as symptomatic expressions of an underlying moral malaise. In response to these challenges, Pope Francis exhorts active Catholic individuals engaged in business pursuits, urging them to transcend mere adherence to ethical norms and pastoral teachings. Instead, he calls upon business practitioners to embrace a radical openness to the guidance of the Holy

Spirit in their professional endeavors. Lay people, in particular, are summoned to illuminate the world and infuse Christian warmth into the fabric of their respective professions.

In alignment with the analyses presented by A.M. Annett (2022) and M. Harun & Braun (2023), Pope Francis takes a critical stance toward neoliberalism. Annett contends that the transformative shifts in the global economy, as guided by the Church's Social Teachings, are not an impractical utopia. Instead, he posits that neoliberalism perpetuates and reinforces misguided values, necessitating reforms within the realms of business and the economy. As Annett highlighted, these reforms aim to attain global peace.

Meanwhile, Harun and Braun (2023) underscore Pope Francis's disapproval of the economic rationalization espoused by the increasingly dominant neoliberal paradigm, which marginalizes an ethical framework of thought. In response to these critiques, Pope Francis proposes a practical and radical approach, eschewing the presentation of an alternative ideology. His advocacy is oriented on the imperative development of economic structures and social mechanisms. It can ensure general well-being, uphold human dignity, foster equality, provide equal employment opportunities, and safeguard environmental integrity.

This study investigate the resonance of Pope Francis' views within the community of Catholic businessmen and entrepreneurs in Indonesia, particularly those affiliated with the community of *Profesional dan Usahawan Katolik Keuskupan Agung Jakarta* (Catholic Professional and Entrepreneur of the Archdiocese of Jakarta, PUKAT KAJ). Additional research within local contexts and fieldwork is imperative for a more nuanced understanding.

RESEARCH RESULTS AND DISCUSSION

General Overview

The Economy of Francesco Declaration 2020, encapsulating key principles derived from Pope Francis' reflections on the economy, commonly known as Francis' Economy, has not achieved widespread recognition among members of PUKAT KAJ, as indicated by the interview. Only the seventh informant demonstrated familiarity with the Declaration.

Even though they are unaware of the Declaration, Catholic entrepreneurs still know how to do business based on Catholic morals and faith. All interviewees said they try practising the Catholic faith when doing business. The Holy Bible, the Church's Social Teachings, the teachings of priests, and life experiences are sources of values in Catholic business, for example, honesty, friendship, service, humility, concern for others and the environment.

Source of Catholic Business Values

1. Holy Scripture. The Holy Bible serves as the primary wellspring of inspiration for conducting business in a Catholic manner. As articulated by the fourth informant, the biblical content is considered when formulating company regulations, a practice facilitated by the informant's role as the company owner. This individual engages in daily readings of the Bible, occasionally incorporating communal sessions of reading and meditation with employees before commencing work. Daily Bible readings imbue the informant with inspiration relevant to business pursuits. Similarly, the second informant highlighted the direct applicability of certain Holy Bible verses, exemplified by the maxim "Give to Caesar what you are obliged to give to Caesar and God what you must give to God" (Mt 12:17).

This verse is regarded as a guiding principle for fulfilling governmental obligations, such as the faithful payment of taxes. Verses from the Bible, including this one, thus serve as inspirational guides for conducting business in accordance with the tenets of the Catholic faith.

2. **Ecclesiastical Figures.** The interviewees derived insights on the values integral to Catholic business from various ecclesiastical figures. The third informant, overseeing company operations, endeavored to propagate the teachings of his pastor, particularly emphasizing the inherent goodness and harmony that characterized the inception of creation. Similarly, the sixth informant found guidance for aligning business practices with Catholic principles through the influence of Pope John Paul II. This informant consistently recalled two pivotal statements from Pope John Paul II, conveying sentiments akin to the following: firstly, conscientiously attend to the needs of the impoverished every day, and secondly, persist in benevolent deeds without succumbing to fatigue. Such counsel motivated the informant to strive for moral rectitude through dedicated care for the less fortunate.
3. **Family.** Beyond religious leaders, the family is equally pivotal in supporting conducting business according to Catholic faith and morals. The second informant underscores the significance of a robust marital bond in business, contending that a strong connection between spouses is essential for the principled operation of a business. Drawing from their experience as a member of the KAJ Family Commission, the second informant observed that the dynamic between husband and wife is determinant in establishing a business rooted in Catholic principles. Moreover, the fifth informant asserts that family traditions can serve as a wellspring of inspiration for conducting business aligned with Catholic values. This informant acknowledges that traditions within the family, such as instilling values of love, profoundly influence a businessman's character and approach to business operations. For this informant, love, the foundational principle sustaining family bonds, is a guiding ethos in business endeavors.
4. **Experience.** Life experiences, as articulated by the third, fifth, and seventh informants, serve as poignant reminders for business professionals to conduct their affairs in accordance with Catholic principles. The third informant draws upon his background as a student activist, finding motivation to reject fraudulent business practices. He asserts that Catholic businesspeople should actively foster a company culture unafraid of addressing fraud. For the fifth informant, an encounter with the Dayak tribe in Kalimantan heightened her commitment to conducting business with a genuine concern for the environment. This experience reinforced the importance of environmental stewardship in her business ethos. Likewise, the seventh informant attests to the preventive role of maintaining honest relationships with customers, averting the inclination of business individuals to prioritize profit at the expense of customer well-being.
5. **Church Documents.** In addition to the Holy Bible, the fourth informant suggests that Catholic business practitioners can glean valuable insights from the accumulated wisdom found in the Church's Social Teachings. These teachings serve as ethical guidelines for conducting business. According to the informant, the Holy Bible and ecclesiastical documents constitute the foundational basis for his professional endeavors.

Catholic Values in Business

The interviewed members of PUKAT KAJ uphold specific values in the operation of their businesses, asserting that these values imbue a distinctly Catholic essence to their enterprises. The enumerated values encompass faithfulness to Catholic identity, prioritizing God, gratitude, honesty, friendship, servant leadership, humility, concern for others, and a commitment to ecological responsibility.

1. **Faithfulness to Catholic Identity.** When the value of self-identity as a Catholic is embraced, it tends to foster loyalty among Catholics towards one another. The fifth informant expresses eagerness to provide support to Catholic employees. Conversely, the sixth informant believes in prominently displaying his identity as a Catholic to all employees, aiming to create a robust Catholic ambience. Even though 70% of the employees in the sixth informant's workplace are non-Catholic, there is a pervasive Catholic atmosphere. All employees are accustomed to initiating activities with a prayer, and the sixth informant habitually commences with the Sign of the Cross: "In the name of the Father and the Son and the Holy Spirit."
2. **Prioritizing God.** The sixth informant articulated that engaging in business assumes the character of a divine mission when rooted in the principles of faith, hope, and love. He asserts that these tenets, as promulgated by the teachings of the Catholic Church, should serve as the foundational principles underpinning all endeavors. To discern the presence of God in the business venture, the informant deems it essential to perceive his business as a sacred mission. Anchored in faith in this mission, he attests to infusing spiritual vitality into the fabric of everyday life.
3. **Gratitude.** Gratitude is a motivating force for the fifth informant in her role at an insurance company, given that her compensation is commission-based rather than a fixed monthly salary. Each commission or income she receives is perceived as a gift from God, fostering a sense of gratitude that guides her perspective on her work.
4. **Honesty.** All informants stress the crucial role of honesty in Catholic business, aligning with principles. In the profit-driven business world, fraud is common, but honesty, linked to transparency, is integral to the Catholic faith. It's seen as a manifestation of integrity, a distinctive trait for Catholic entrepreneurs. The second informant sees honesty as vital, driven by fear of sin. Courage is needed to reject bribery, as mentioned by the third informant. Though honesty may challenge profits, it's a strength in Catholic business, contrasting with the world's perception. Legally, honesty protects entrepreneurs and grants immunity, exemplified by the first informant's experience with mafias.
5. **Friendship.** Another inherent Catholic value is friendship. As per the sixth informant's perspective, a Catholic businessman, while managing their business, should accord precedence to human relations. Cultivating amicable relationships serves as the foundational element for establishing trust in the realm of business.
6. **Servant Leader.** Despite occupying a leadership position within the company, the seventh informant espouses the principles of a servant leader. The virtue of servant leadership transforms a company leader into not merely a manager but also a servant. Such leaders acknowledge and value employee engagement in the company's development, fostering a leadership approach that contributes to the growth of the business.
7. **Humility.** The seventh informant emphasized that humility is a tangible manifestation of the Catholic faith, reflecting a deliberate commitment to serving others. It is the foundational principle for a readiness to help, extending beyond regular working hours. Humility enables her to sincerely serve customers without expressing any discontent or complaints.
8. **Concern for Others.** The informants, devout Catholics well-acquainted with the issues addressed in the Declaration—poverty and environmental degradation—actively engage in initiatives to alleviate poverty and uphold environmental integrity. Their commitment extends from modest to substantial actions, adhering to ethical financial practices, diligently paying taxes, ensuring fair compensation for employees in accordance with government regulations, and generating new employment opportunities. Further contributions include providing social

- assistance to remote areas (Informant 5 and 6), encouraging employees to participate in cooperatives or credit unions (Informant 2), engaging in corporate social responsibility (CSR), and delivering training for Micro, Small, and Medium Enterprises (UMKM) (Informant 7). This commitment to caring for others distinguishes Catholic businesspeople, transcending self-interest and profit-seeking. Examples include adhering to ethical employment practices, remunerating employees in line with the Regional Minimum Wage (UMR), providing a full month's holiday allowance, and facilitating communal recreational activities (Informant 1). Similarly, the second informant, highlighting concern for others, prioritizes employee safety in the workplace. The expression of concern for others extends beyond employees to encompass individuals residing in underdeveloped regions, exemplified by the Diocese of Agats (Informant 5 expressing gratitude for being a member of PUKAT KAJ and the opportunity to help those in Agats).
9. **Concern for the Environment.** Catholic business practitioners exhibit environmental consciousness in their operations, actively engaging in eco-friendly practices beyond regulatory compliance. Practices include reusing plastic materials (Informant 1), utilizing energy-efficient machinery (Informants 2 and 4), minimizing paper usage (Informants 3 and 7), contributing to forest preservation (Informant 5), and adopting a green company ethos (Informant 6). The seventh informant promotes environmental preservation by encouraging clients to opt for electronic policies, and introducing a fee for printed alternatives. The second informant advocates heightened environmental awareness, shifting from pollution-intensive tools and materials to eco-friendly alternatives, safeguarding both employee health and environmental sustainability. This includes contemplating lithium use and choosing wooden pallets over plastic for reduced ecological impact. The sixth informant's company has instituted a green and sustainable business model, aligning transportation methods with eco-friendly practices and current environmental standards to mitigate ecological impact.

Positive Impact in Implementing Catholic Values

The participants derived significant advantages from the incorporation of the aforementioned Catholic values. The resultant positive impacts encompassed a heightened spiritual connection with God, cultivating sincerity in personal conduct, sustained commitment to business endeavors, enhanced social responsibility, adherence to legal principles, the engagement in business transactions founded on cooperation, and a capacity to advocate for gender equality.

1. **Drawing closer to God.** By adhering to Catholic values, the fifth informant experienced a profound sense of divine presence in her professional endeavors. She firmly held the belief that her work constituted a reflection of the labor undertaken by Jesus himself.
2. **Becoming a sincere person.** The first informant embraced Catholic values, transforming into a sincere individual in business. Unlike seeking personal wealth, he focused on creating a beneficial business for many. This approach aimed at achieving greater freedom in business management.
3. **Consistently thriving in business.** Due to his conscientious avoidance of legal risks, the third informant's business faced limitations in achieving rapid growth. Nevertheless, the enduring application of Catholic values has contributed to the sustained viability of his enterprise. During the period spanning from 1992 to 2010, many competitors experienced swift development, with some ultimately ceasing operations. While the company may not claim the mantle of preeminence, it remains robust, exhibiting vitality and resilience, persisting to the present day.
4. **Bolstering social responsibility.** The incorporation of Catholic values in business plays a pivotal role in shaping the character of a socially responsible

businessman. Even the sixth informant, as a businessman, underscores the significance of social responsibility as a paramount priority. He actively engages in philanthropic endeavors, extending assistance to underdeveloped communities. Presently, he is actively participating in a program that addresses the needs of stunted children, whose growth is hindered.

5. Free from unnecessary legal violations. Honesty is considered a foundational trait for informants within Catholic business practices. When honesty is deeply embedded in their ethical framework, the likelihood of contemplating or attempting to breach the law is entirely mitigated. Despite the challenge of occasionally attaining unrealistic targets, a circumstance that may potentially incentivize resorting to any means necessary, the seventh informant adheres to her commitment to Catholic values. Consequently, she operates her business with integrity, thus ensuring her compliance with the law.
6. Developing mutual trust among fellow business professionals. Friendship exerts a beneficial influence on the management of a business, with trust emerging as a pivotal value in this context. According to the sixth informant, establishing trust among business associates can be fostered through cultivating friendship. From his perspective, the interconnection of business and friendship is undeniable. He contends that genuine friendships serve as a deterrent to contemplating the detriment of others' endeavors. While acknowledging that not every friend may be suitable for business collaboration, he underscores the feasibility of maintaining a friendly rapport with fellow business associates.
7. Realizing Equal Opportunity for Men and Women. Ultimately, the beneficial outcome derived from incorporating Catholic values in business is the promotion of gender equality. Disparities persist in the business realm regarding opportunities for men and women, often rooted in prevailing assumptions that cast women as inherently weak and unfit for leadership roles. As practitioners of Catholic business principles, the informants actively cultivate an environment of equal opportunities for both genders within their enterprises. Furthermore, the seventh informant goes beyond this standard by emphasizing supporting women. She proactively encourages female employees to seize opportunities to enhance their earning potential.

Issues and Difficulties in Applying Catholic Values

The informants encounter challenges when integrating Catholic values into the business sphere. These challenges encompass the struggle to generate profit for those who uphold honesty in their business practices, the challenge of identifying businesses that operate without causing harm to the environment, the challenge of fostering collaborative efforts to uphold integrity, and the mounting impediments associated with an evolving materialistic and individualistic lifestyle.

1. Constrained prospects for honest Individuals in business. Within the business realm, only a minority probably subscribes to the principle of honesty. Individuals who steadfastly uphold their Catholic values may, at times, incur harm or become victims consequently. The third informant acknowledges that individuals committed to honesty often find themselves disadvantaged in company management.
2. Engaging in business inherently poses the risk of environmental degradation. Business operations inevitably yield adverse consequences for the environment. Confronting this reality, individuals engaged in business, exemplified by the sixth informant, actively seek strategies to mitigate the deleterious effects of their commercial activities. According to him, constructing on Earth inherently entails sacrifices, with the environment being the most substantial casualty. Acknowledging the absence of pristine development, he emphasizes the integral consideration of environmentally less harmful materials and technologies from

the outset.

3. Hypocritical conduct within the company. Another challenge lies in the corporate system, particularly multinational corporations, which diverges from Catholic values. These entities permit a range of business practices that may conflict with ethical principles. The third informant, facing considerable conflict and hypocrisy within the company, even expressed a desire to retire.
4. Materialistic and individualistic lifestyle. The ultimate challenge identified is a progressively materialistic and individualistic lifestyle. This cultural shift influences how individuals apply their cherished values within the business domain. As per the observations of the third informant, in the pursuit of achieving predetermined targets, companies readily offer substantial incentives to their employees, fostering materialistic tendencies. This inclination manifests in individuals showcasing their newly acquired lifestyles on social media platforms, directing their focus inward. Such behavior reflects a lack of concern for others, marked by a conspicuous absence of communal sharing and an exclusive preoccupation with self-interest.

Declaration a New Global Economy Concept

Pope Francis and the young entrepreneurs and economists driving the Declaration envision a new global economy that will transform the world. Their collective aspirations for the world economy are encapsulated in 12 commitments. Although only the seventh informant was acquainted with the Declaration, all interviewees concurred with the commitment and aspirations of the young businesspeople and economic actors who formulated the Declaration. For informants 3 and 4, the Declaration was a prophetic invitation, necessitating widespread dissemination. The informants perceived that the socio-economic concerns articulated in the Declaration resonated with the teachings of the Catholic faith and moral principles they had consistently embraced and practiced. The divergence lay in the application context, as the informants integrated Catholic principles into their personal business endeavors to manifest their commitment to being exemplary Catholics for the Church and society. In contrast, the Declaration advocates for the structural application of these principles by economic actors and businesspeople within a global context.

These commitments can be categorized into two overarching themes: focusing on others, particularly the impoverished, and emphasizing environmental concerns. Commitments 1, 2, 4, 7, and 8 explicitly address poverty-related issues, while Commitments 1, 3, 8, and 9 pertain to environmental considerations. On the other hand, commitments 5, 10, and 11 generally center around pursuing a more dignified human existence. Commitment 6 addresses tax-related matters, and Commitment 12 discusses how war can directly impact humanity and the environment.

The structural transformations underscored in the Declaration are founded on the belief that "the whole is greater than the part and greater than the sum of its parts" (*Evangeliu Gaudium*, 235) and that "the mere sum of individual interests is incapable of producing a better world for the whole family mankind" (*Fratelli Tutti*, 105). Pope Francis, in his apostolic exhortation *Laudate Deum* (LD), reiterates the significance of these structural changes, asserting that "the most effective solutions will not come from individual efforts alone but especially from major political decisions at the national and international levels" (LD, 69).

The Declaration singles out "the world's great powers and economic and financial institutions" for their pivotal role in initiating transformative structural changes. Emphasizing these entities' influence on the environment and impoverished communities, the Declaration highlights the COVID-19 pandemic as a reference point.

It argues that large-scale structural changes, akin to the pandemic-induced slowdown, can profoundly impact human existence (Commitment 1). The Declaration advocates for global regulations by major powers and institutions, asserting that individual initiatives alone cannot decelerate economic activities.

The Declaration underscores the state's pivotal role in addressing poverty and environmental concerns. Developed nations are urged to transfer technology to low-income countries, mitigating energy poverty (Commitment 2). The state is urged to prioritize the management of "air, forests, seas, land, natural resources, all ecosystems, biodiversity, and seeds" (Commitment 3). Additionally, the state ensures decent work for all (Commitment 5). Although the document does not explicitly outline the state's responsibility, it calls for immediately eliminating tax havens harboring illicit funds (Commitment 6). In collaboration with international institutions, states should provide quality education for women and children (Commitment 10). Among the commitments addressing state responsibility, the Declaration appears to underscore the importance of structural change.

In addition to the state, the Declaration acknowledges the responsibilities of both national and international institutions. These responsibilities include contributing to global poverty alleviation (Commitment 7), instituting an autonomous ethics committee with oversight rooted in environmental and socio-economic concerns (Commitment 8), advocating for environmentally conscious entrepreneurship (Commitment 9), and giving special consideration to female workers (Commitment 11).

The articulation of economic ideology as a structural reality is presented in Commitment 4. Irrespective of the terminology attributed to these ideologies, a core principle is evident: they should not be employed in a manner that negatively affects the economically disadvantaged. The commitment advocates for a comprehensive and inclusive approach to economic ideology that places the well-being of low-income people at the forefront, thereby fostering a more equitable, just, and socially responsible economic framework.

Catholic entrepreneurs, committed to integrating faith into business, face questions about aligning with the principles of the Declaration. Responding involves theological reflection on situating dedication within the advocated structural changes. Considerations include the role of repentance in broader transformations and articulating the connection between faith-driven business practices and the Declaration's envisioned changes.

Structural change and heart conversion are intricately intertwined, forming a symbiotic relationship (Brownstein et al., 2022). Advocates for both a change of heart and structural change recognize their interdependence, differing in the directional nature. The first sees structural changes driving personal changes from top to bottom, while the second sees individual changes accumulating to precipitate structural change from bottom to top. Despite the initiation point divergence, both directions contribute to realizing both structural and individual transformations.

If we adopt a top-down approach, prioritizing the welfare of low-income people and the environment begins with structural changes. Proponents of this perspective contend that "ending poverty requires institutions that protect and enhance society's economic productivity and innovation" (Vossen, 2018, p.3). They do not discount the altruistic intentions of individuals who contribute through direct donations or support humanitarian organizations. However, they contend that such assistance, while valuable on an individual level, falls short of addressing the pervasive and enduring issue of

poverty. They advocate for developing structures that can induce meaningful change to tackle this challenge comprehensively. For instance, implementing an economic system that is both pro-poor and beneficial for a broader population empowering impoverished individuals as business partners rather than mere consumers. This perspective applies similarly to environmental concerns; while individual efforts to become green consumers are commendable, they are deemed insufficient to mitigate global challenges. Instead, the call is for individuals to become green citizens, acknowledging that larger-scale solutions are imperative. The magnitude of international issues, such as climate change, necessitates regulatory measures, such as the governance of environmentally friendly cities (Harvey, 2023).

In the context of Catholic business practitioners, as a manifestation of prioritizing structural change, there is a consideration to incorporate, wholly or partially, the aspirations of the Declaration into the vision and mission of PUKAT KAJ. The Articles of Association of PUKAT KAJ reveal its vision to "realize the Kingdom of God in the business and professional world based on the Social Teachings of the Church" (F.P. Hanggu, 2022, p.9). When addressing the Social Teachings of the Church, business practitioners must contemplate an economic model that benefits everyone, particularly the impoverished and the environment.

In formulating PUKAT KAJ's mission, it is advisable to articulate concern for the impoverished and the environment explicitly. Incorporating phrases such as "especially those who are poor" and "caring for the environment" as illustrative examples could enhance the mission statement. Thus, PUKAT KAJ's mission may be articulated as follows: Inviting Catholic entrepreneurs and professionals to embody their spirituality in their lives, rooted in the ethos of sharing, to bring about tangible benefits for numerous individuals, particularly those who are poor; fostering an innovative spirit by empowering others to optimize the gifts bestowed by God; and cultivating an entrepreneurial mindset among Catholic entrepreneurs and professionals, contributing to societal well-being and environmental stewardship.

Implementing the Church's Social Teachings in business can serve as a meaningful contribution by Catholic business practitioners to the structural changes within Indonesian society. It is crucial to recognize that Catholic identity extends beyond specific prayer practices or virtues; it encompasses a range of doctrines, including the Church's Social Teachings. Despite being a doctrinal aspect of the Catholic Church, Church Social Teaching can inspire ethical business practices applicable to a broader audience. A.I.G. Sison et al. (2018) present four reasons. Catholic business practitioners can present Church Social Teachings as moral guidance in business endeavors. The first reason underscores the global prevalence of Catholics, emphasizing that doctrines embraced by many individuals are likely to exert a significant impact when put into practice. In the context of Indonesia, where Catholics constitute a minority, this first rationale may appear less compelling.

While the initial reason may not persuade Indonesian Catholic business practitioners to advocate for structural changes aligned with the Church's Social Teachings, the subsequent three reasons present compelling arguments. The second rationale asserts that the Church's Social Teaching is universally applicable as it originates from human rationality and natural law inherent in every individual. The human nature inherent in Catholics is no different from that possessed by individuals of other religions or beliefs. Consequently, the Church's Social Teaching, rooted in these universal principles, is generally intended for all individuals of goodwill.

The third reason articulated by Sison underscores the growing interest of the business

world in spiritual matters. With its Social Teachings, the Church serves as a spiritual resource accessible to anyone engaged in business endeavors. The final reason posits that wisdom is no longer confined to a singular source. The Church's Social Teaching represents the culmination of human experiences throughout history, encapsulating a wealth of principles relevant to the business domain. Considering these reasons, Indonesian Catholic business practitioners have no grounds for hesitation or embarrassment in promoting Catholic approaches to business for the benefit of others.

If we adopt the bottom-up approach, the perspective takes a different turn. Tara Shine (2020), a proponent of structural change, contends that initiating change from the top down may result in considerable frustration, witnessing the inadequacy of international agreements to enhance the situation. Therefore, while not discounting the significance of structural changes, she proposes several tangible steps individuals can undertake to instigate change. This approach appears more accessible for engaging people and is cost-effective to implement. A similar viewpoint is echoed by E. Bichard and C.L. Cooper (2008), who assert that emphasis should be placed on individual change because individuals make decisions that instigate change. These individual transformations are not solely confined to personal spaces but extend to the workplace, influencing business decisions. The alteration of businesspeople's mindset shapes their decisions, consequently impacting the environment and ecology.

There is a common belief that structural change occurs more rapidly than individual change. However, the reality often unfolds in the opposite manner. Waiting for governmental policies to catalyze societal shifts can be a protracted process. Consequently, individual initiatives and creative endeavors, leveraging information technology tools such as social media, become imperative to expedite change. Sharing inspirational content that fosters positive actions towards others, particularly the underprivileged, and highlights environmentally conscious behaviors, contributes to altering societal mindsets. By engaging in such practices, we actively mould societal attitudes and heighten awareness regarding the welfare of the less fortunate and the environment (Hale, 2021).

As Curran underscores, maintaining consistency with the Christian faith necessitates prioritizing a change of heart or individual repentance. In alignment with Pope Benedict XVI, who acknowledged the pivotal role of a conversion of heart in the endeavor to transform the world, Curran emphasizes the indispensable nature of this personal transformation. The commitment of PUKAT KAJ members to embody Catholic principles in business should not merely mark the initiation of change; rather, it should be perceived as an ongoing and integral aspect of their actions. Societal or structural changes emerge not solely from a collective of individual transformations but stem from individuals who, having changed, contemplate policies that can yield widespread benefits, particularly for the disadvantaged and the environment. Pope Benedict's assertion, as cited by Curran, that without a moral transformation in every heart, envisioning a just and prosperous society becomes challenging, resonates with the sentiments expressed in *Caritas in Veritate* (CV) no. 17 and no. 11. In CV no. 17, it is affirmed that "No structure can guarantee this development beyond human responsibility," and CV no. 11 underscores that "In reality, institutions alone are not enough because integral human development is fundamentally a calling and therefore involves the free taking of responsibility in solidarity on the part of everyone."

Pope Francis, in his apostolic letter *Laudate Deum*, issued eight years subsequent to *Laudato Si*, observed that changes were progressing exceptionally sluggishly, with some areas showing no improvement whatsoever. The Pope characterized the response as structurally "inadequate," underscoring the alarming trajectory of the world towards

potential collapse and a looming breaking point (LD, 2). This stagnation is attributed to the indifference of major powers responsible for instigating structural change, who demonstrate a sole focus on "maximum profit at the minimum cost and in the shortest time" (LD, 13).

Undoubtedly, Pope Francis advocates for structural change (LD, 69). However, the Pope also emphasizes the importance of individual efforts to nurture environmental care (LD, 71). He posits "the need to realize that there can be no lasting change without cultural change, without the maturation of lifestyles and beliefs in society, and no cultural change without personal change" (LD, 70). Both a change of heart and structural change are imperative. Nevertheless, Pope Francis underscores that structural change is destined to falter without a change of heart and personal repentance.

The necessity of both individual and structural changes becomes evident in business activities. On the one hand, the steadfast belief of Catholic business individuals in their existing values serves as internal motivation to manifest these values through tangible actions, fostering a positive influence on others and the environment. On the other hand, the Church's Social Teachings provide a framework for business individuals to formulate policies within their companies and even contribute to societal economic policies, thereby instigating structural transformations. To ensure that these changes yield maximum benefits for all stakeholders and contribute positively to the environment, business individuals must carefully consider the communal context and environmental circumstances.

CONCLUSION

Members of PUKAT KAJ, who serve as informants, strive to conduct their business in accordance with the principles of the Catholic faith, aspiring to be exemplary Catholics in the diverse religious and socio-economic landscape of Indonesian society. When these endeavors to be devout Catholics in business, encounter the Economy of Francesco Declaration 2020, a distinctive emphasis on the desired outcomes of change becomes apparent. Catholic businesspeople underscore personal transformation, aiming to enhance their Catholicism, while the Declaration emphasizes the imperative of structural change. There is no inherent contradiction between the two; they complement each other. Catholic businesspeople are responsible for contributing to structural societal changes by actively shaping economic policies aligned with the Declaration's principles. Simultaneously, the transformative changes envisaged by the Declaration necessitate individual Catholics to engage in these efforts personally.

Hence, business organizations must integrate the aspirations of their faithful members with the principles outlined in the Declaration within their vision and mission. Priests, serving as companions, should encourage Catholic businesspeople to persist in conducting their business affairs in harmony with the Catholic faith, both at a personal and structural level. Engaging in business guided by Catholic principles goes beyond being a virtuous Catholic; it transforms individuals into agents of structural change for society and the nation. The trajectory of this transformative process commences with a personal commitment to be a devout Catholic, expanding subsequently to encompass responsibilities at the structural and global levels.

The authors acknowledge the inherent limitations of this research, which warrant consideration by prospective researchers in subsequent studies. In selecting the research focus, the authors opted for the PUKAT KAJ community to serve as a representative sample of individuals engaged in entrepreneurial and professional

pursuits. However, this choice constitutes a limitation, as it confines the scope of a singular organization within the Archdiocese of Jakarta despite numerous other worker and entrepreneur communities in the region. Future research endeavors should aim to broaden the scope, potentially on a national scale, and involve including Catholic individuals responsible for formulating legislation pertinent to the economy.

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