JUDAISM – PROTESTANTISM – CATHOLICISM: RELIGIOUS PATHS OF ECONOMIC INITIATIVE

1. INTRODUCTION

Economic initiative requires constant deliberation, as over time not only the ways businesses are run, but also the methods of stimulating economic activity, change. Economic undertakings in each major era have both their material and ideological bases. So, the transition from traditional to post-industrial society is accompanied by a shift in the significance of various investment resources and fundamental economic values. Initially, the key to wealth is land, then capital in the form of money and ownership, and subsequently knowledge – characteristic of well educated and specialised individuals. The transformation related to the importance of individual resources is accompanied by a change in mentality, which, in turn, is closely connected to the symbolic aspect of culture.

At first, entrepreneurship does not matter that much. During the times when it is the ownership of land that counts, economic initiative is taken only by those whose survival is dependent on it. For this reason, such times are best described by Nahrung, a concept formulated by Werner Sombart, meaning subsistence corre-

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sponding to one’s social status. In the pre-capitalism period, this concept was transposed from agriculture to manufacturing and commerce, resulting in a business approach that follows the same method every year. But true economic initiative is generated only when opportunities for social advancement and profit arise. This reality is capitalism. It encourages financial operations, loan-taking, investing and manufacturing. Joseph Schumpeter will say that the essence of capitalism is innovation that gives entrepreneurship a completely new, creative, and mission-oriented face.

“Innovative entrepreneurship” creates demand for a new system of values. Max Weber finds it in Protestantism, and Werner Sombart in Judaism. From then on, studies on entrepreneurship put growing emphasis on the cultural determinants of business operations. However, this is by no means the end of the history of economic initiative or the story of its ideological support. In late 19th century, as a result of a significant increase in the importance of the socialist movement, papacy takes a stance on economy. At that time, Leo XIII, the “Workers’ Pope”, issues his Rerum Novarum encyclical, and representatives of Catholic social teaching start to express their opinions on topics associated with economic activities. As a result, it becomes clear that Protestant and Jewish ethics alone provide insufficient support for business operations.

Further transformations, associated with the transition from capital to knowledge, already take place in the “climate” of environmental degradation caused by manufacturing and instrumental economic relations. This creates a need for a new code that will bring back the economic domain its human character and return to its social roots. The code is based on ideas that are fundamental to Catholic social teaching. So, once again, modern economy is provided with religious support. This time, religion provides guidance, or an intervention tailor-made to accommodate human dignity.

This analysis is intended to present religious determinants of economic operations. This article comprises three parts. The first, introductory, part identifies reasons for exploring the non-economic aspects of entrepreneurship. The second part presents the dispute over the primacy of Judaism vs Protestantism in this respect. Last but not least, the third part shifts the focus from historical relationships to future prospects. This part explores Catholic social teaching and its capacity for shaping socio-economic order.
2. NON-ECONOMIC DRIVERS OF ECONOMIC INITIATIVE

Publications about economy often use oversimplifications, describing it as an extremely rational and solely profit-oriented field of activity. Polish and other languages have adopted certain expressions, such as “labour market” (Polish: *rynek pracy*), which completely instrumentalise economic activity. Such phrases suggest that economic initiative is not only about manipulating products, but also about turning people into products. Ultimately, the purpose of entrepreneurship understood this way is to objectify people completely to groom them to do humdrum assembly-line jobs. Indeed, this was what Frederick Taylor desired in early 20th century.

Extreme rationalisation not only leads to the degradation of the role of the individual in economic processes but also oversimplifies economic relationships. These are neither relationships between people, nor mutual relations, but rather a carefully calculated and highly technical area. There is no room for celebrating the grandness of human endeavour, or any non-instrumental values.

However, to talk about economic operations while disregarding the ideas behind them smacks of ill-considered reductionism. It not only legitimises the treatment of people as mere cogs in the industrial machine, but also encourages a total separation of economy, culture and society. But the search for non-economic drivers of economic endeavour has a long tradition. Paradoxically, it starts with Adam Smith, an advocate of manual labour in workshops. In his book *The Wealth of Nations* that won him international renown, Smith argues for the importance of human work. He claims that it is work, not the conquests made by colonial powers, that decides the economic development of societies. Other scholars, such as David Ricardo, advocate the beneficial effects of entrepreneurship, and their successors, including Joseph Schumpeter and Werner Sombart, seek axiological bases for such initiatives.

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The former scholar, Joseph Schumpeter, links entrepreneurship with innovation. He argues that entrepreneurship boils down to introducing novelty to the market. The challenge of innovation must, however, be taken on by particularly talented individuals, who combine the reason characteristic of *Homo oeconomicus* with the motivation and spiritual freedom of *Homo creator*. As a result, Schumpeter portrays entrepreneurs as a peculiar combination of capital and spiritual power, a mental hybrid, if you will, that reconciles economic profit motivations with the ambition to make the world a better place\(^5\). Such individuals are motivated to be entrepreneurial, i.e. to introduce novelty, not only by the promise of wealth, but, above all, by their desire to conquer the world, to make progress, or by something that is characteristic of Bergson philosophy, namely “the joy of creation”\(^6\). In addition to capital, such entrepreneurship requires “spiritual freedom”, a sense of mission, if you like. This attitude exists among the so-called *Great Men*, meaning highly talented people, who are co-created by culture – the area of socialisation and mental development\(^7\).

The issue of the cultural aspects of economic initiative is also explored in sociological studies. The first to take this approach were Max Weber\(^8\) and Werner Sombart, who represented opposing views\(^9\). They argue that economic involvement is driven by religion, but each of them seeks to establish a religious monopoly in this respect. While Max Weber reserves entrepreneurship for Protestants, Sombart argues for the primacy of Jews. One way or another, economic initiative is forced into the rigid frame of religion; it is the outcome of conformity with religious laws, or, better yet, a form of practising religiousness.

The dispute between Weber and Sombart has paved the way for further studies and had a profound impact on the history of research into entrepreneurship. However, soon enough it turned out that entrepreneurship had slightly more complex mechanics. It is not determined solely by profit, or any single religious denomination. Instead, there are certain values and concepts of humanity that are conducive to the development of economic initiative.

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3. RELIGIOUS DISPUTE OVER ENTREPRENEURSHIP: JUDAISM VS PROTESTANTISM AND THEIR MONOPOLY ON ECONOMIC INITIATIVE

Max Weber was the first to make a claim about the religious diversification of economic development. He noticed that countries developed at different rates, and that the areas that were at the forefront of advancement were predominantly Protestant. Weber followed this observation by reading papers by Luther and Calvin, which, in turn, led him to formulate the famous claim about the relationship between economic activity and Protestant ethics. What was exceptional about Weber’s achievement was that it helped overcome the clash between the focus on profit and the focus on values. In addition, it reconciled two previously opposing concepts of humanity. Indeed, Homo religiosus and Homo oeconomicus had represented areas that were mutually exclusive – prayer and orientation towards God left no room for making money, calculating, and, ultimately, accumulating wealth. Asceticism was the way to attain salvation that was reserved only for monks secluded behind the walls of their monasteries. Their blessed effort, work and innovation contributed to human salvation.

Max Weber noted that Protestantism helped this monastic approach go beyond the walls of monasteries and become used in everyday life as Beruf, or profession. But has entrepreneurship received axiological support only from Protestantism? Does the idea of predestination, meaning the belief that salvation can be recognised by the accumulation of wealth here on earth, actually allow for giving the followers of Calvin and Luther a monopoly on economic initiative? Answers to these questions are provided by arguments put forward by Werner Sombart, who was the first to engage in a heated debate with Max Weber.

Demonstrating the relationship between entrepreneurship and Judaism, Werner Sombart makes it clear that his arguments do not, by any means, amount to racial segregation. He goes on to argue that useful guidelines about economic initiative can be found in the Talmud. This text, written to increase the integrity of the Jewish community and reinforce its ethical message, constitutes, in a way, a handbook on applied economics. Its authors were tradesmen and merchants, financial professionals, investors and lenders. Werner Sombart argues that the Talmud has become “the core of Jewish religious life” and, in addition to such books as the Bible (Old Testament), the Code of Maimonides (Mishneh Torah), Jacob Ascher’s Turium code, and Joseph Karo’s code, has established itself as one of the pillars of Jewish economy. This text argues that wealth pleases God. Money is a tool for people to serve

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11 W. Sombart, Żydzi i życie gospodarcze, p. 194.
their Creator by transforming the profane into the sacred\textsuperscript{12}. As a result, economic activities become sacred as they comply with religious texts, whose contents pervade the lives of Jews. Arnold Goldberg argues that “the study of the Torah is a mitzvah and each Jew is ordered to learn as much as they possibly can. [...] it is not only intellectual learning, but embracing complex information that is demanding for readers ‘intelligence. It is liturgical learning, understood as service to God”\textsuperscript{13}.

Through these texts, religion permeates everyday life, affecting all human actions and behaviours, including those connected with money-making. Warner Sombart argues “Religion [among Jews] sanctified all relationships in life, and prior to taking, or refraining from taking, any action, people always asked themselves [...] whether the action enhanced, or was offensive to, God’s majesty”\textsuperscript{14}. Werner Sombart identifies two Judaic ideas that support the religious approval for wealth. The first is “arranging one’s life according to a contract”. Sombart argues “I would call it ‘regulating all relationships between Jehovah and Israel in merchants’ fashion”\textsuperscript{15}. This relational approach to the contact with God translates into a contractual approach to interactions with other people. Such a calculation-based attitude shapes one’s relationship with Yahweh and governs one’s arrangements with other people. This is where bargaining and debt collection come in. As a result, contractual relationships completely govern human interactions. All such interactions follow the principle that the fulfilment of an obligation is to be rewarded, and the failure to honour any contract is to be punished. Consequently, human can be compared to an account where all profit and loss is recorded. It is subject to continuous calculation. This calculation-based and contractual nature of relationships translates into the economic domain, where it becomes particularly useful.

Judaism values rationalised life. Holiness, Werner Sombart argues, is living according to a perfectly designed plan. However, this approach to wealth, as argued by Jacquess Attali (who accuses Sombard of simplification and grotesque), is not understood in terms of predestination. Indeed, it becomes a task and a challenge. It is also not a gift from Yahweh, but rather something one has to obtain on their own. Wealth burdens the individual with responsibility, “it is a privilege of being useful”,\textsuperscript{16} and, as a result, requires modesty. Jacquess Attali wrote “The wealthy should live modestly, without any haughtiness and self-admiration, but also without false

\textsuperscript{12} J. ATTALI, Żydzi, świat, pieniądze [The Jews, the world and money], Warszawa: Wydawnictwo Cykady 2003, p. 87.


\textsuperscript{14} Ibidem, p. 189.

\textsuperscript{15} Ibidem.

\textsuperscript{16} Ibidem.
humility"\textsuperscript{17}. Wealth can only be acquired through effort. And in order not to lose it, one must be cautious and sensible. Jews have to continuously manage their wealth, so that it is not wasted or lost. Bearing in mind that migration is an inseparable part of their lives, Israelites do not put their money in unmarketable assets.

However, wealth, or rather “the task of becoming richer” is not an end in itself, but a means to other ends. Wealth has to give rise to other, grander and grander initiatives. As a result, wealth creates a need to “constantly go beyond one’s limits”\textsuperscript{18}. It becomes a tool of \textit{Homo hubris}, the man whose life is about constant transgression, self-affirmation and overcoming of one limit after another\textsuperscript{19}. Defined this way, wealth serves not only the individual but also the community as a whole. Wealthy Jews are required to combat poverty and support charitable activities for the benefit of their communities. This means that the success and economic initiative of individuals translate into the well-being of the community in general\textsuperscript{20}. Ultimately, the fruits of entrepreneurship become not only the drivers of growth, but also the vehicles of social justice. The accumulated wealth is a reward for the effort, and, if only because of this, it has to be the subject of honest transactions. According to Talmud provisions, a bungle is considered as one of the worst and vilest crimes. Money itself has to be earned through work as “it is better to go without the Sabbath than to be dependent on alms”\textsuperscript{21}.

Werner Sombart identifies the traits of Jews as a religious group, which, together with the rules specified in scriptures, predispose them to entrepreneurship. These include population dispersion, foreignness, semi-citizenship and wealth\textsuperscript{22}. These traits have made Jews internally coherent and supportive as a religious group. In addition, they motivated them to be enterprising in taking action that requires them to think out of the box. Such foreigners and semi-citi-zens, as those who are not granted all privileges, and who must face special obstacles, muster up the strength to take various initiatives, to which the general public often raises objections. Therefore, as a result of the introduction of various commercial restrictions for Jews (e.g., in Berlin, Jews were forbidden to sell vodka and meat to non-Jewish people), this group sought to make other goods subject to patents and licensing.\textsuperscript{23} Sombart notes “[Jews] are intruders in relation to their host communities. Their social energy is

\textsuperscript{17} Ibidem.
\textsuperscript{18} J. Attali, \textit{Żydzi}, p. 87.
\textsuperscript{19} J. Kozielecki, \textit{Transgresja i kultura} [Transgression and culture], Warszawa: Wydawnictwo Akademickie “Zak” 2002.
\textsuperscript{20} J. Attali, \textit{Żydzi}, p. 95.
\textsuperscript{21} Ibidem, p. 92.
\textsuperscript{22} W. Sombart, \textit{Żydzi}, p. 166.
\textsuperscript{23} Ibidem, p. 174.
aroused by the atmosphere of freedom. They contemplate how to gain ground in their new environment.”

Those claims by Sombart are challenged by Max Weber. The latter compares Judaism and Protestantism in terms of the values he considers fundamental for economic initiative. He argues that Judaism is similar to Puritanism. He notes, however, that “what makes it different from Puritanism, is the lack of systematic asceticism, however relative.” In contrast, Weber further argues, asceticism does appear in early-Christian communities established by Paul the Apostle. Among Jews, asceticism is replaced with law, which regulates and governs life. This way, their attitude to wealth is formed on the basis of naturalism, not asceticism. For Jews, wealth is a gift from God, and, as a result, it is treated similarly to procreation – as a natural obligation. The neglect of such moral obligations causes moral concerns. Jews are by no means motivated to accumulate wealth by predestination, i.e., the belief that their worldly success will translate into their future in heaven or win God’s favour. According to Weber, their strong involvement in commerce and banking has completely different motivations. Max Weber agrees with Werner Sombart that Jews have made some significant contributions to the development of the capitalist system. However, this claim requires explicit clarification. Firstly, it needs to be noted that Jews are characterised by virtually no involvement in manufacturing activity of any kind, whether in cottage industry, workshops, or factories. How come, Weber asks, “that no devout Jew have come up with the idea to launch, supported by a devout Jewish workforce, industrial operations in their religious community, just as so many devout Puritan entrepreneurs, supported by Christian workers and craftsmen, have done?” It needs to be noted, Weber goes on to answer, that Jews have found themselves in a legally unregulated and unstable position. It facilitates financial and commercial operations, but does not support manufacturing with constant capital. As an inseparable part of Jewish history, migration, as argued by Jacquess Attali, is at the core of Judaism. The principle of constantly “making one’s way towards something” not so much redefines as completely contradicts the European attitude to wealth, showing that value comes from circulation.

Intra-religious solidarity, on the other hand, translates into the system of interest-free loans for brothers and sisters in faith. It is written in the Book of Exodus “If you lend money to any of my people with you who is poor, you shall not be like a moneylender to him, and you shall not exact interest from him” (Exo-

24 Ibidem, p. 171.
26 Ibidem, p. 468.
This means that economic activities are superindividual in nature and concern community as a whole. Consequently, they rest on a network of connections, relationships, or, in other words, social capital, as defined by Robert Putnam\textsuperscript{27} or Pierre Bourdieu\textsuperscript{28}. The requirement of solidarity towards one’s brothers and sisters in faith ultimately makes economic activities a common cause and part of human interactions. On the one hand, economic initiatives are the product of individual effort, but on the other, they are entangled in the network of relationships between people. Ultimately, they seem to be positioned somewhat unfortunately, between what is sacred and secular, individual and communal, right and wrong.

4. SOCIAL MARKET ECONOMY CONCEPTS AND THEIR RELATIONSHIP WITH CATHOLIC SOCIAL THINKING

But can a discussion about the religious determinants of economic initiative be restricted solely to the dispute between Judaism and Protestantism? In view of the multitude of Catholic economic personalism concepts, the answer to this question has to be negative. Fundamental Catholic values are at the core of social market economy, a framework that emerged in post-War Germany and was at the source of the Wirtschaftswunder, or “economic miracle”, in the militarily and morally worn out country\textsuperscript{29}. Faced with unconditional surrender, the country found itself in a dramatic situation, both in economic and ethical terms. In addition, the devastated society was divided into occupation zones held by the allied powers who defeated Germany, and by France. At first, the economic policy was dominated by the disassembly and destruction of the industry, and designed to bring the military aggressor’s economy back to the agricultural stage. However, soon the Allies came to a realisation that this policy might turn out to be unfavourable for Europe. They also raised the issue of reparations to the victims of German aggression. As a result, the United States encouraged a new policy towards Germany. From 1946, the Americans had started to suggest the need for rebuilding the German industry for economic purposes. This gave rise to an initiative that went down in history as the


\textsuperscript{29} H. Lampert, Die Wirtschafts- und Sozialordnung der Bundesrepublik Deutschland, München 1990, p. 72.
Marshall Plan\textsuperscript{30}. The Plan provided for the reconstruction of the moral and economic backbone of Germany. As a result, it gave rise to a new economic model that combined ethical and economic requirements.

The model in question, i.e., social market economy, was adopted in 1949. This is also when the CDU expressed its full support for this system. It was the crowning achievement of many experts, including Alfred Müller-Armack, Wilhelm Röpke, Alexander Rüstow, Franz Böhm, Walter Eucken and Oswald von Nell-Breuning\textsuperscript{31}. Paradoxically, Alfred Müller-Armack, who coined the name of the model, while a Protestant, was in favour of the socioeconomic order being underpinned by Catholic social teaching principles\textsuperscript{32}. The new framework aspired to form an ethical economic system where the achievements of free and enterprising individuals would create order that brought maximum economic and social benefits to everyone. In other words, the model fostered values that underlie Catholic social teaching. It aimed at the development of a system that would strike a balance between freedom and justice, while having dignity of the person at its very core. The model was intended to unlock the creative business potential of enterprising individuals, while also facilitating access to the prosperity created this way to all members of society.

In order to demonstrate the relationship between fundamental Catholic social teaching values and the social market economy model, it is important to consider three possible approaches to the model, namely:\textsuperscript{33}

- Neoliberal – where main emphasis is placed on the market
- Social – focusing on the issue of socialisation
- Balanced – where emphasis is distributed evenly between the market and socialisation.

The first approach, referred to as neoliberal, gives the market priority over social considerations. The singularity of the model is determined by the first category. The social element is by no means crucial or essential. The concept focuses solely on market economy, which, according to neoliberals, is social in itself. It is a vehicle for satisfying human needs, and this is enough to consider it social. In a way, free market economy, inherently satisfies the social needs of everyone. The quintessence of it is the spontaneous and self-regulating nature of social issues. The second ap-

\textsuperscript{30} S. Fel, Oswald von Nell-Breuninga koncepcja ładu społecznego [Oswald von Nell-Breuning’s concept of social order], Lublin: Wydawnictwo KUL 2007, pp. 39, 40.

\textsuperscript{31} Ibidem, pp. 49-50.


\textsuperscript{33} S. Fel, Podstawy aksjologiczne społecznej gospodarki rynkowej [The axiological bases of social market economy], [in:] E. Balawajder, A. Jabłoński, J. Szymczyk (eds.), Filozofia pochylona nad człowiekiem [Human-oriented philosophy], Lublin: Towarzystwo Naukowe KUL 2007, pp. 494, 495.
proach, referred to as social, accentuates social issues. It is the exact opposite of the neoliberal approach. The social approach clearly discriminates in favour of the social component of the model, thus opting for the welfare State. It supports the active participation of the State in shaping the economic reality, and demands its constant intervention. The monopolisation of the social domain stifles individual initiative, and entrepreneurship declines in importance and becomes unprofitable. Grassroots initiatives are discouraged by this approach. Consequently, people usually stand by and wait. The third approach, characteristic of Catholic social teaching, seems to be the answer to the objections raised to the first two approaches. It seeks equilibrium between what is social and what is market-related.

In this balanced approach, economic activity gives people liberties, especially in relation to the above-mentioned freedom of business activity, and satisfies their needs. This way, it overcomes the clash between the need for State interventionism and freedom of activity. In consequence, the “social” component is given special significance in the balanced approach. This social quality is no longer an empty promise, nor a dictatorial attack on individual freedom. It is an idea oriented towards the dignity of the person.

The balanced approach is based on fundamental Catholic social teaching concepts, such as dignity, freedom and justice\(^\text{34}\). In line with Catholic social teaching, any economic system should support and accentuate human dignity. This means that business activity is to affirm and elevate humanity, not destroy it, or, as argued by Karl Marx, alienate people. First attempts to incorporate the idea of the respect for human dignity in free market economy were made by such scholars as A. Müller-Armack, A. Rüstow and W. Röpke\(^\text{35}\). They argued that market economy was not only an economic, but also moral, undertaking that responded to the challenge of respecting human dignity. Human development is a priority, and it is the individual, not economic profit, that needs to be at the core of economic frameworks. Economy is to be tailored to the individual, not the other way round\(^\text{36}\). Productivity must not be achieved at the expense of degrading human dignity\(^\text{37}\). Consequently, the person becomes the axis mundi of the new model. The person, considered as “someone who constitutes themselves [...] [who has been] created as a small world in its own right, as a new world beyond this world, and, at the same time, as the world of the greatest secret of existence”\(^\text{38}\), cannot be pushed to the fringes of the world of

\(^{34}\) A. Müller-Armack, Religion und Wirtschaft, p. 576.


\(^{36}\) S. Fel., Podstawy aksjologiczne społecznej gospodarki rynkowej, p. 6.


\(^{38}\) W. Bartnik, Personalizm [Personalism], Lublin: Oficyna Wydawnicza “Czas” 1995, p. 29.
wealth, and considered a mere tool for generating economic profit. On the contrary, as beings who have limitless potential and, at the same time, are able to transcend themselves, people must be at its core. However, it is not about satisfying the needs of everyone, but about the freedom of independent action and business activity.

Focused on human dignity, the system harmonises individualism with collectivism. It reconciles individual needs and public welfare. This is achieved through the combination of three values, namely dignity, freedom and justice, into a coherent whole. The first, as a primary value, defines the system in general terms. The other two, i.e., freedom and justice, support the leading idea to create a three-dimensional construct. Freedom is a prerequisite for self-actualisation and active participation in life. Justice, on the other hand, ensures equal access to the benefits provided by the system to all individuals. Müller-Armack argues “freedom alone could become an empty term if it did not entail social justice as its necessary component. In addition to freedom, social justice must, therefore, become an integral part of our future economic order.”

Indeed, justice and freedom are complementary, not mutually exclusive, values. However, in order for them to harmonise with each other, they require a primary value that will serve as a link between them. This linking value is dignity. On the one hand, it legitimises the freedom of action, and on the other, draws the line at other people’s well-being. The freedom category, in turn, might be approached from two angles, formal and material. The former considers it as the lack of compulsion, supported by freedom ideas that function within a legal system. The latter means equal opportunities and the ability to exercise one’s freedom-related rights. Such freedom comprises not only the “freedom to (achieve goals)”, but also the “freedom from (hunger, fear, or social uncertainty). Socioeconomic models should implement both these forms of freedom, as these are correlated. Formal freedom provides a framework for the material freedom to actualise itself in. Systems based solely on one form of freedom would be far from adequate.

Formal freedom is prerequisite for material freedom. This “co-existence” of both types of freedom, creates room for another idea. This idea is justice, free from ideological burden and advocated by egalitarian dictatorships. Approached this way,

40 S. Fel, Podstawy aksjologiczne społecznej gospodarki rynkowej, p. 7.
it becomes a type of social responsibility, based on solidarity. It is the heart of social market economy, which is about “[connecting] the principle of market freedom with the principle of social equality and moral responsibility of each individual towards society as a whole”\textsuperscript{43}. Justice reminds us that our moral capacity is unique\textsuperscript{44}. People are obliged to look after, and demonstrate solidarity with, one another. It is because of this obligation that the clash between the individual and the collective can be overcome.

The phenomenon of social market economy boils down to the reconciliation of freedom and justice. Justice must not be done in a top-down, or “regimented”, manner. It should rather become part of everyday reality and pervade relationships between people. This means that it must not be exercised solely by the State. Quite the contrary, it requires social participation and involvement, and socially responsible attitudes\textsuperscript{45}. Then it will not constitute State dictatorship but the outcome of individual activity.

The demand for giving social justice a more subjective character is realised in corporate social responsibility\textsuperscript{46}. This type of economic initiative is not about profit maximisation at the expense of fair pay and employment terms and conditions. Priority is given to the individual, who taps their humanity through work and entrepreneurship.

5. CONCLUSION

So, can entrepreneurship be reserved for a single religion? Is economic initiative monopolised by Jews and Puritans? This paper suggests negative answers to both these questions. There are several reasons for this. Firstly, many religions have rules that pertain to economy. Work, entrepreneurship and principles behind economic initiative are addressed by both the Talmud and Papal encyclicals, which explicitly assert the right to entrepreneurial activities\textsuperscript{47}. Secondly, economy is a spe-

\textsuperscript{44} L. Kolakowski, \textit{Moje słuszne poglądy na wszystko} [My correct opinions about everything], Kraków 1999, p. 216.
\textsuperscript{45} S. Fel, \textit{Podstawy aksjologiczne społecznej gospodarki rynkowej}, p. 10.
cial area of activity. It is where practice and values meet, as a result of which it needs to be legitimised both in pragmatic and axiological terms. However, axiological validation must not be reserved for any single culture or religious system. Indeed, economy is based more in the social world and shows cultural affiliation. This is where the domain of economic effort *nolens volens* humanises itself and becomes part of human life. Ultimately, it is formed on the basis of interpersonal relationships and the values that underpin them. Secondly, religious systems need to be approached as valuable sources of practical guidelines, which also encourage the pursuit of worldly wealth and development. Such encouragement is provided by all three religions analysed in this article. In Protestantism, entrepreneurship is governed by the idea of predestination. It helps asceticism go beyond the walls of monasteries and makes it part of Beruf, or everyday professional activity. Judaism, on the other hand, considers entrepreneurship as a form of religiousness. It becomes the earthly reflection of one’s relationship with God. In addition, it is a task assigned to us by God, a servitude for the benefit of the religious community. Finally, Catholicism argues in favour of human dignity, which is put at the core of any economic model. Consequently, economic activity serves to affirm humanity, which must not, by any means, be marginalised.

The analysis shows that, for centuries, economic initiative has followed religious paths, seeking support in the values that encourage activity, involvement, investment and risk-taking. Indeed, entrepreneurship is a demanding field and requires more than just capital – spiritual strength and motivation to go beyond one’s limits and think outside the box. Many have found this strength in religion – helpful in stimulating entrepreneurship.

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JUDAIZM – PROTESTANTYZM – KATOLICYZM: RELIGIJNE ŚCIEŻKI INICJATYWY GOSPODARCZEJ

Streszczenie

Celem artykułu jest przedstawienie socjologicznej dyskusji na temat przedsiębiorczości w kontekście religijnych uwarunkowań. Artykuł rozpoczyna słynna teza Maxa Webers o monopolu protestanckim w tym zakresie, która podlega następnie krytycznej analizie. Tekst składa się z trzech części. Pierwsza z nich przedstawia inicjatywę gospodarczą w oparciu o czynniki pozagospodarcze. Druga część koncentruje się wyłącznie na sporze Maxa Webers i Wernera Sombarta dotyczącym kwestii prymatu między protestantyzmem a judaizmem, odpowiednio w obszarze działalności gospodarczej. Wreszcie trzecia część opisuje treść katolickiej nauki społecznej w kontekście przedsiębiorczości i postuluje podkreślenie ludzkiej godności w dziedzinie działalności gospodarczej.

Słowa kluczowe: judaizm; protestantyzm; katolicyzm; inicjatywy gospodarcze.

Summary

The purpose of this article is to describe the sociological discourse on entrepreneurship in the context of its religious determinants. The paper starts with the famous claim by Max Weber about the Protestant monopoly in this area. This claim is then critically analysed. The article comprises three parts. The first presents economic initiative as driven by non-economic factors. The second part focuses solely on the dispute between Max Weber and Werner Sombart over the primacy of Protestantism or Judaism, respectively, in the area of business operations. Last but not least, the third part discusses what Catholic social teaching has to say on entrepreneurship, and postulates that human dignity be emphasised in the area of economic activity.

Key words: judaism; protestantism; catholicism; economic initiative.