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Christianity, Capitalism, Humanity, and Economic Development

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Abstract **Original Research Article**

This study explores the intricate interplay between Christianity, Capitalism, humanity, and economic development in the contemporary global landscape. The motivation for this paper arises from the growing debates around the moral limits of markets and the ethical dimensions of economic systems shaped by religious traditions. While capitalism has driven unprecedented global growth, concerns persist regarding widening inequalities and diminishing human dignity and issues central to Christian social teachings. The objective of this study is to critically assess how Christian values intersect with capitalist structures to influence economic development that is both humane and sustainable. The paper addresses a significant gap in current literature, such as the insufficient integration of theological of theological ethics into mainstream economic development discourse. Using a qualitative methodology grounded in content analysis and interpretive synthesis, it draws on recent scholarly works and primary Christian texts to examine how principles such as stewardship, justice, and love can inform economic practices. Findings reveal that when capitalism is moderated by Christian ethical principles, it can foster more inclusive and equitable development. However, unregulated capitalism often undermines human dignity and social cohesion. The paper concludes that ethical capitalism, inspired by Christian humanism, is not only viable but necessary for sustainable development. The study therefore recommends embedding moral theology in economic policy-making and encourages faith-based institutions to actively shape economic narratives and institutions.

Keywords: Christianity, Capitalism, Human dignity, Economic Development, Ethics.

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Introduction

The interplay between religious ethics, human well-being, and economic systems has long won the attention of economists, philosophers, and theologians. Christianity in particular, is arguably the most influential religion in the West and has had a complex and profound relationship with economic development, capitalism, and the broader trajectory of humanity. Christian teachings have historically have informed notions of value, work, stewardship, and justice. Capitalism has simultaneously evolved into the dominant global economic system, praised for its innovation, efficiency, and capability of generating wealth. The alignment or misalignment however, between capitalist mechanisms and Christian ethics remains a contested and deeply consequential issue in the contemporary world (Novak, 2004, p. 88). The cntral concern of this study is to examine how Christianity can inform an ethical and humane form of capitalism that contributes to inclusive and sustainable economic development. It is crucial to revisit the ethical foundations of economic life at a time when economic growth is increasingly decoupled from social progress. When economic development is driven solely by profit motives, often disregards environmental sustainability, human dignity, and social justice (Stackhouse, 2007, p. 112). Christianity offers a compelling counterbalance to such tendencies with its emphasis on stewardship, love, and compassion. The full potential of Christian teachings in shaping economic paradigms yet, remains underutilized in both policy-making and academic discourse.

The commodification of human life, often sidelining ethical concerns in favour of market efficiency has been intensified since the rise of neoliberal capitalism in the 1980s. this has led to growing disparities in opportunity and wealth, a sense of moral crisis, and weakened social cohesion in economic life (Pabst, 2012, p. 134). Capitalism in its current globalised form is argued by critics that, is a cultural force that reshapes institutions, identities, and values, and not merely an economic system. Christian doctrine in contrast asserts that every human being is created imago Dei, which means in the image of God, and hence possesses intrinsic worth that transcends market

valuations (Volf, 2011, p. 44). Reimagining of economic development in ways that prioritise human flourishing over profit maximization is invited by theological anthropology.

A rich repository of principles relevant to economic life, including subsidiarity, preferential option, solidarity, and common good for the poor are being offered by Christian social thought. Various theological works and papal encyclicals have articulated these principles, most especially in *Laudato Si*' (2015), Pope Francis's *Evangelii Gadium* (2013), Pope John Paul II's *Centesimus Annus* (1991), and Pope Leo XIII's *Rerum Novarum* (1891). An economy that serves people rather than the other way round is being advocated for by these documents, which is a vision increasingly resonant amid the crises of ecological degradation and inequality.

The integration of Christian ethics into economic development theory and practice remains limited despite these theological resources. Secular paradigms have shaped much of modern development discourses, often emphasizing quantitative and technical indicators over relational and moral dimensions (Gutierrez, 2003, p. 91). A critical gap as such, exists in exploring how Christian moral theology can potentially transform and engage with capitalist economic structures. This paper aims to bridge that gap by offering a normative and conceptual framework that draws upon both economic analysis and Christian thought.

This study employs a qualitative methodology to achieve this, based on interpretive synthesis and textual analysis of recent academic literature, theological texts and Church documents. It likewise critically engages with contemporary debates in developmental studies, ethics, and economics. The paper, by doing so, seeks to propose constructive alternatives grounded in Christian humanism, and not only to critique existing economic models. Humanity is not treated as a mere variable in economic production in this analysis, rather as the ultimate aim of development itself. The focus is on creating societies where dignity, human potential, and justice can flourish, and not merely increasing market efficiency or GDP. Christianity can provide a moral compass to guide economic practices toward these ends when rightly understood and applied. This study summarily explores the following central question: How can Christian ethical principles contribute to a humane form of capitalism that promotes sustainable and inclusive economic development? This paper therefore contributes to interdisciplinary dialogue at the intersection of economics, development, and theology in addressing this question. It ultimately argues for a re-anchoring of economic life in values that reflect the sacredness and dignity of every human person.

Methodology

This paper specifically relies on interpretive synthesis and textual analysis in employing qualitative research method so as to explore the intersection of Christianity, capitalism, humanity, and economic development. The approach is interdisciplinary, drawing insights from philosophy, theology, development, and economics studies to examine how Christian ethical principles can inform a more sustainable and humane economic model.

The research design is normative and conceptual rather than being empirical. Its purpose is to interpret and analyse how capitalist economic systems and Christian thought interact, and how this interaction affects human development and dignity, and not to survey populations or measure economic outcomes. Reality is socially constructed and that, moral frameworks shape both institutional and individual behaviour which is assumed by a constructivist epistemology that underlies the study (Creswell & Poth, 2018, p. 82).

Data are gathered through primary sources such as contemporary writings by theologians, Christian economists published between 2000 and 2024, and Christian theological texts like biblical passages, Church documents, and papal encyclicals. Vital encyclicals such as *Evangeblii Gaudium*, *Centesimus Annus*, and *Laudato Si*' are critically examined. Secondary sources include books, reports which focus on the ethical dimensions of development and capitalism, and peer-reviewed journal articles, and they were all selected for recency and relevance.

The selection of data or materials was guided by a purposive sampling strategy, where focus was on works that explicitly discuss Christian ethics in relation to economic systems. Recurring ethical principles such as stewardship, solidarity, human dignity, were identified with the use of thematic coding, as well as critiques of capitalism within secular and Christian literature. Through hermeneutical interpretation, the analysis was done, especially for theological texts so as to extract normative insights applicable to economic practices.

Conceptual Framework

The conceptual framework explores how capitalism and Christianity can be understood as overlapping frameworks that shape human well-being and economic development, and not as inherently antagonistic systems. The notion of human dignity is at the center of this framework, which serves as the moral anchor around which the principles of both capitalism and Christianity are harmonised and assessed.

Definition of Core Concepts

Christianity is defined in this paper to primarily refer to the theological and ethical teachings rooted in biblical scripture and expanded through the tradition of Christian social thought, especially within Protestant and Catholic perspectives (Langerak, 2018).

Capitalism simply means a market-based economic system characterized by private ownership, competition, and profit motives (Heywood, 2021, p. 97).

Humanity simply refers to the shared moral and existential condition of human beings, with emphasis on relationality, moral agency, and dignity (Miller, 2017, 109).

Economic development is defined as a sustained increase in per-capital income accompanied by structural changes in the economy and improvements in social indicators, including education, health, and quality of life (Kindleberger, as summarized in CSR Education, n.d.).

Guiding Ethical Principles from Christianity

Several principles that have direct implications for economic life are introduced by Christian ethics;

Human Dignity: As humans are made in the image of God, each person possesses intrinsic worth since he or she is made in the image of God, Genesis 1:27, which challenges economic practices that treat humans as means to profit (Volf, 2011, p. 44).

Stewardship: Humans are called to use resources responsibly rather than exploitatively as they are caretakers of creation (DeWitt, 2007, p. 65).

Solidarity and the Common Good: Societies must promote structures that uphold social inclusion, equity, and justice, since individuals are interdependent (Pontifical Council for Justice and Peace, 2004, p. 92).

Preferential Option for the Poor: The well-being of the marginalized should be prioritized by economic policies (Francis, 2015, p. 79).

How Christians are to engage with economic systems are guided by these concepts, in pursuit of its reform and moral orientation, and not in rejection of capitalism per se.

The Dual Logic of Capitalism and Christianity

Christianity promotes community, justice, and mercy, while capitalism values innovation, competition, and efficiency. When capitalism is tempered by ethical constraints, the framework assumes that both systems can be harmonized. This reframes capitalism as a tool for achieving a higher moral goal, and not as an end itself, enhancing human flourishing (Novak, 2004, p. 91). Hence, "ethical capitalism" is envisioned by this framework, projecting a model where the market is rooted in moral structures informed by Christian humanism. This includes ethical investing, corporate social responsibility, environmental care, and fair wages.

Conceptual Linkages

Christian values can shape economic development to become more humane and just, which is the central thesis of the framework. Christianity offers a constructive vision for alternative economic practices that uphold both people and productivity, and not just a critique of unregulated capitalism. The framework allows for a normative assessment of development outcomes though both economic and ethical lenses.

Theoretical Framework

This study draws on an interdisciplinary theoretical foundation that integrates Christian Social Thought, Moral Economic Theory, and Human Development Theory, to explore the intersection of Christianity, Capitalism, humanity, and economic development. The aforementioned frameworks collectively provide the intellectual instruments for analyzing how economic systems and theological ethics can coalesce to promote sustainable development, justice, and human dignity.

Christian Social Thought (CST)

Christian Social Thought is the philosophical and moral tradition that arises from Christian teachings, particularly as articulated through Protestant ethics, theological scholarship, and papal encyclicals. The assertion that economic activity must serve the common good and human person, is at the core of Christian Social Thought. As stated by Pope John Paul II that "The economy must be judged not only by the quality of goods it produces but by how it protects the dignity of the human person" (*Centesimus Annus*, 1991, p. 55).

Christian Social Thought is anchored on four foundational principles which are as follow:

Human Dignity: Every person deserves respect irrespective of economic or social status because everyone is made in the image of God (Francis, 2015, p. 109).

Common Good: Not just an elite few that the economic activity must benefit, rather all members of the society (Pontifical Council for Justice and Peace, 2004, p. 102).

Solidarity: This is a moral commitment to stand with the disadvantage and vulnerable, promoting justice and equity.

Subsidiarity: Decisions should be made at the most local competent level, encouraging responsibility and angency in economic structures.

Christian Social Thought critiques forms of capitalism that result in environmental degradation, commodification of human life, or structural injustice. Nevertheless, it calls for reorientation of market mechanisms toward humanistic ends, and does not reject capitalism outright (Stackhouse, 2007, p. 88). Therefore, a normative lens through which economic development is evaluated in this paper is formed by Christian Social Thought.

Human Development Theory

Human development theory offers a secular but ethically resonant framework that complements Christian thought especially as developed by Amartya Sen and Martha Nussbaum. Development should be seen as the expansion of people's capabilities, motivated by their real freedoms to lead lives they value (Sen, 1999, p. 87). Focus is shifted from economic growth such as GDP, to people-centered development by this approach, emphasizing agency, health, education, and social inclusion. Likewise,

development must address fundamental human capabilities such as form relationships, the ability to reason, and participate in economic and political life (Nussbaum 2011, p. 34). These is in consonance with Christian anthropology, which views humans as relational beings endowed with moral and reason agency (Volf, 2011, p. 44). This study acknowledges that development is multidimensional by integrating Human Development Theory, which requires cultural and ethical together with economic considerations. This theory bridges the gap between Christian Social Theory's pragmatic concerns of development policy and theological emphasis.

Moral Economy Theory

The assumption that markets are value-free or neutral is challenged by Moral Economy Theory. It affirms that all economies are embedded in moral and social relationships, and as such, must be analysed in terms of virtue, justice, and obligation (Booth, 2004, p. 58). The theory is especially useful for critiquing neoliberal capitalism, which often sidelines ethical concerns in favour of competition and efficiency. The concept of the moral economy can historically be traced to E. P. Thompson and Karl Polanyi, who argued that pre-industrial societies operated under norms of reciprocity and fairness that were later eroded by market logic (Poland, 2001, p. 76). Moral economy theory is used to assess how informal moral norms such as solidarity, care, and fairness interact with formal economic institutions, in contemporary development studies. Moral economy theory supports the view that economic life is inherently moral, when applied to Christian thought, and must be governed by ethical standards beyond profit. It also reinforces the claim that Christian institutions and communities can serve as counterweights to market excesses by modeling alternative forms of economic behaviour (Pabst, 2012, p. 121).

Synthesis of Frameworks

The study demonstrates that the integration of these three theories allow for a comprehensive analysis as pinpointed bellow;

Christian Social Thought which provides the moral foundation

Human Development Theory which supplies evaluative criteria based on well-being and capabilities.

Moral Economy Theory which explains how moral values shape and are shaped by economic systems.

Multi-layered evaluation of capitalism is allowed for, by this synthesis, as a moral and cultural force, and not only as a system of exchange and production. It enables the paper to assess whether current capitalist practices hinder or advance inclusive development and human dignity. The Christian principle of stewardship, for example, finds resonance in Human Development's emphasis on sustainability, and Moral Economy's critique of resource exploitation. Solidarity similarly aligns with the focus of the capabilities approach on collective justice and empowerment.

Justification for Theoretical Choice

These theoretical lenses were selected because the offer ethical coherence, practical relevance, and normative depth. They recognize that economic systems are not just mechanisms but moral structures with formative influence on societies and individuals, unlike purely technocratic or positivist frameworks (Cavanaugh, 2008, p. 67). This is relevant for a paper that seeks to envision a more humane and ethically grounded alternative, and not just to critique capitalism.

Findings and Discussion

The key findings derived from the interpretive analysis of theological-economic literature, Christian social thought, and contemporary economic theories are presented in this section. These findings are integrated by the discussion to evaluated the extent to which Christian ethical principles can inform capitalism in ways that support sustainable and humane economic development.

Christianity offers a Normative Ethical Framework for Capitalism

Through its social teaching, Christianity especially provides a coherent moral framework capable of guiding capitalist systems toward greater human dignity and equity as revealed from the primary finding. Christian values such as justice, stewardship, solidarity, and love act as ethical correctives to the excesses of market-driven economies. Pope Francis's Laudato Si' for instance, insists on "an integral ecology" that respects both the planet and people, which is opposing forms of capitalism that exploit the environment and labour (2015, p. 109). Christian thought stresses the inherent worth of every individual, independent of economic utility in contrast to market fundamentalism. This stands in tension with profit-maximizing logics that often prioritize shareholders over broader stakeholders, commodify human life, and reduce workers to cost inputs. This is inconsistent with the biblical view of humanity theologically, as imago Dei, that is, created in the image of God, Genesis 1:27, which is a truth that grounds the moral imperative for just economic arrangements (Volf, 2011, p. 44).

Capitalism is Not Inherently Un-Christian, But Requires Moral Anchoring

A major finding is that capitalism is not inherently opposed to Christian ethics while prone to commodification and inequality. It is rather a morally neutral system that takes on ethical character depending on how it is regulated and structured. When oriented by institutional and moral constraints that promote the common good, capitalism has the potential to reflect Christian virtues (Novak, 2004, p. 88).

Market activity can reflect Christian principles when guided by ethical commitments, as revealed by empirical

studies of socially responsible business models, faith-based enterprise initiatives, and ethical investing. Concepts such as corporate stewardship, vocation in work, and servant leadership reflect how faith can humanize the market without rejecting it altogether (Longenecker et al., 2014, p. 213).

Economic Development Must Be Reoriented Around Human Flourishing

Much of contemporary economic development remains overly focused on quantitative growth indicators such as income levels, investment rates, GDP, as confirmed by the analysis, while neglecting qualitative aspects such as dignity, environmental sustainability, inclusion, and equity (Sen, 1999, p. 87). Economic development around human flourishing is reframed by Christian thought, and this includes but transcends material wealth. This view aligns closely with Human Capability Approaches and Development Theory, which measure development by the expansion of capabilities and freedoms (Nussbaum, 2011, p. 34). Flourishing includes moral agency, spiritual well-being, and relationality from a theological perspective, and not merely economic productivity. Models that treat humans as means rather than ends are therefore critiqued by a Christian approach to development (Cavanaugh, 2008, p. 67).

The Poor Are Often Marginalized by Unregulated Capitalism

The systemic marginalization of the poor in neoliberal economic systems is another nuance finding in this study. Special emphasis on the "preferential option for the poor," is placed by Christian social teaching, which is largely absent from mainstream capitalist models. The poor should be viewed as active participants in development and not as passive recipients of aid according to Pope John Paul II (*Centesimus Annus*, 1991, p. 57). Income disparities and social exclusion persist, particularly in the Global South, while global GDP has increased. Global inequality data supports this critique. Faith-based development organizations have demonstrated alternative models embedded dignity-preserving assistance and community empowerment (Clarke & Jennings, 2008, p. 145).

Institutional Reforms Are Needed to Harmonize Market with Moral Values

The findings ultimately point toward the need for institutional reforms that embed moral values into economic systems, and these include:

Ethical regulations to prevent exploitative environmental and labour practices;

Tax policies that promote redistributive justice;

Corporate governance models that prioritize stakeholders over shareholders;

Financial systems that support community lending and ethical investing;

Faith-based NGOs, Churches, and Christian organizations have a role to play in modeling these alternatives and advocating for moral policies. Microfinance institutions for instance, inspired by Christian missions often prioritize relational empowerment and accountability over profit maximization (Van Duzer, 2010, p. 59).

Discussion: Toward a Humanized Capitalism

The integration of Christian ethics with capitalism implies a morally enriched form of capitalism that centers humanity over materialism, and does not imply a theocratic economic model. When capitalism is morally disciplined by principles such as dignity, justice, and solidarity, it can become a vehicle for inclusive development rather than a source of exclusion, as suggested by the findings. Challenges still remain, because the moral influence of Christianity on economics is often diluted by secularism in academia and policy. Cultural relativism more so, can challenge the universality of Christian ethics in pluralistic societies. Christianity has enduring resources for economic renewal as indicated by these findings, offering constructive visions of development embedded in human and divine love, and not just critique.

Conclusion

This study explores how Christianity, capitalism, humanity, and economic development intersect and to assess the potential of Christian ethics to inform a morally responsible form of capitalism. Drawing on Human Development Theory, Moral Economy Theory, and Christian Social Thought, the paper established that Christianity provides an underutilized and rich normative framework for reimagining economic systems in ways that center on sustainable development and human dignity. The conviction that economic systems are never morally neutral is at the heart of this exploration. Capitalism has undeniably produced significant gains in wealth generation, productivity, and technological advancement as the dominant global economic structure. Nevertheless, it has likewise fostered social fragmentation, deepening inequality, and environmental degradation, particularly when driven majorly by profit motives or left unregulated (Pabst, 2012, p. 134). Christian ethics provides a counterbalance to these excesses and offers a vision for a more human-centered and inclusive forms of economic development, especially its emphasis on stewardship, justice, intrinsic value of every human life, and love.

Capitalism and Christianity are not inherently incompatible, and is one of this study's vital conclusions. The ethical teachings of Christianity instead, can serve to humanize capitalism, transforming it into a system that promotes creation of respect, social justice, and fosters the flourishing of all people, and not only a system that creates wealth. Capitalist market becomes an instrument through this lens, making it a means to an end and not an end in itself. The Christian call to preferential care for the poor,

respect for the common good, and solidarity requires that market activities serve people, and not to dehumanize or dominate them (Francis, 2015, p.109). Development must be redefined, is another significant conclusion of this paper. A more ethically grounded and comprehensible concept of development is needed rather than merely tracking economic metrics like GDP, one that includes dignity, human capabilities, relational well-being, and agency. This perspective aligns relatively close with the capabilities approach of Martha Nussbaum and Amartya Sen, however with the added theological and spiritual depth that Christianity provides. In Christian terms, development involves the full realization of the human person in harmony with creation, community, and in relationship with others.

In addition, the findings emphasize that the marginalized and poor must be central to both policy-making and economic analysis. The preferential option of Christianity for the poor is not a marginal idea, rather, it is a moral imperative that should shape the design and implementation of economic institutions. This principle demands a reorientation of a recommitment and priority to justice in a global economic system that often prioritizes capital over people. This includes challenging structural injustices that perpetuate exclusion and poverty and fostering alternative economic models that are cooperative, community-based, and participatory (Stackhouse, 2007, p. 112). Also, institutional reform is significant for aligning Christian values with capitalism. Systems themselves must be just, so, it is not enough for individuals to act ethically. This implies that corporate governance, financial systems, labour standards, and policy frameworks must all be re-evaluated through a moral lens. Faith-based institutions and Churches have a significant role to play here, they are to be educators, advocates for structural change, and innovators, and not just critics.

It is expedient to note that the application of Christianity's ethics in pluralistic societies must be approachable with openness and humility, while it offers profound insights. Even if Christianity does not hold monopoly of moral wisdom, its global and historical influence provides it with a unique platform to advocate for a more ethical and humane economic order. Its insight into stewardship, human dignity, and relationality remain deeply relevant in a world marked by moral confusion and economic volatility. This study ultimately concludes that ethical capitalism shaped by Christian humanism is necessary and not only possible. The challenges of ecological collapse, dehumanizing labour, and inequality demand an economic vision that moves beyond profit as the sole measure of success. Christianity offers a vision of the economy as a domain of moral responsibility, human fulfillment, and relational integrity, when rightly understood and applied.

Moral courage, institutional imagination, and interdisciplinary engagement are required in reclaiming this vision. It demands that Churches speak into public policy, theologians engage with economists, and Christian ethics inform the structures that govern our shared economic life. It is possible to move toward a form of development that is morally meaningful and not only materially successful by integrating faith and economy.

Recommendations

The following recommendations are proposed based on the findings and conclusions of this study so as to align with economic systems that are closely rooted with Christian ethical principles, and to advance a model of capitalism that fosters inclusive development and upholds human dignity.

Integrate Christian Ethical Principles into Economic Policy and Education

Academic institutions, policy makers, and governments should embed theological and ethical perspectives, especially those grounded in Christian Social Thought, into public policy debates, economics curricula, and development planning. Topics like stewardship, preferential option for the poor, solidarity, and the common good should be treated as foundational principles guiding institutional design and economic policy, and not merely as moral add-ons (Pontifical Council for Justice and Peace, 2004, p. 102). The moral imagination of leaders and economists alike can be enriched by the inclusion of faith-based ethical reasoning.

Encourage Ethical Business Practices through Faith-Based Frameworks

Corporate leaders and Christian entrepreneurs should be encouraged to adopt ethically driven models that reflect long-term responsibility, stewardship, fair treatment of workers, and environmental care to the community. The growth of such enterprises can be supported by the coalitions of faith-based business, by providing networking, theological guidance on responsible capitalism, and resources (Van Duzer, 2010, p. 59). Structural commitments that prioritize people over profits should be looked into beyond corporate social responsibility by these frameworks.

Strengthen the Role of Churches and Faith-Based Organisations in Economic Development

Christian NGOs and Churches should expand their involvement in shaping development agendas, especially at grassroots level. Their experience in health care, education, community empowerment, and microfinance makes them essential partners in development that is sustainable. These organizations can serve as moral intermediaries by modeling alternative economic practices that center the dignity of the marginalized and the poor (Clarke & Jennings, 2008, p. 145).

Promote Institutional Reforms That Reflect Christian Values

Reforms in financial systems, tax policy, corporate governance, and labour laws should reflect the ethical imperatives of sustainability, fairness, and equity. Policy makers should explore models like living wages, ethical investing, stakeholder capitalism, and fair trade that align with Christian visions of the common good and justice (Longenecker et al, 2014, p. 213). Regulatory structures that hold institutions accountable to moral standards must support these reforms.

Foster Interdisciplinary Dialogue Between Theological and Economics

Seminaries, Universities, and think tanks should create platforms for ongoing dialogue between development practitioners, economists, business leaders, and theologians. Bridging the divide between economic reasoning and spiritual values is essential for the crafting systems that are both ethical and effective. Joint programs and collaborative research in economics and theology could yield innovative solutions to development challenges and systemic injustice (Stackhouse, 2007, p. 112).

These recommendations aim at reforming and redeeming capitalism through a Christian moral lens, and not at replacing capitalism with a religious economy, one that prioritizes community, planet, and the people as sacred thrusts rather than disposable resources. A spiritual and humane informed capitalism is not a utopian dream, but a necessary path forward for a sustainable and just global economy.

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