

Economic Crises
and the Promise of Spiritually-Grounded Social Enterprise:
Building Peace through Sustainable Profits,
Consistent with the Prophets, in Habitat for Humanity and the Hizmet Movement

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Global financial crises call for robust economic responses, but economics alone is an inadequate theology to address the deep roots of poverty, deprivation, and suffering in human societies.¹ Instead, more interdisciplinary approaches are needed that integrate into economic relationships the wisdom and critical analyses of the humanities, and especially the deep ethical resources of religious and spiritual traditions.² Recently, a range of spiritually-grounded social enterprises have emerged to concentrate and marshal the social and economic capital of religious communities on behalf of solving social problems.³ These agencies utilize markets to build peace and sustain profits in ways consistent with the teachings of the prophets of the worlds' spiritual traditions. New relationships between religion and business are emerging that promise to benefit both business and religions, and even more, to benefit the planet and its people.

This paper will, first, sketch the theological background to recent economic crises, notably how elites (economic and political) inflict or expect “sacrifice” from ordinary people to “fix” a real (or imagined) economic crisis, in a section entitled “Violence and Sacrifice in Economic Crises”. Second, I’ll outline “The Social Capital of Spiritual Communities”, including a sketch of what I call “the Peacebuilding Garden”, to show how religious communities can contribute to an economic system beyond the state (elite) control of socialism, on the one hand, and the supposedly unfettered free enterprise of

capitalism, which is in fact corporate (elite)-controlled capitalism, on the other. Finally, I'll turn to my two examples, Habitat for Humanity, International and the Global Hizmet Movement to show how “Spiritually-Grounded Social Enterprise Can Be a Long-Term Solution to Economic Crises”.

Violence and Sacrifice in Economic Crises

Economic crises are a form of violence. That is, they produce harm to or destruction of life.⁴ Although “violence” is often limited as a term to intentional acts of physical crime, such as rape or vandalism, in fact harm to or destruction of life can be produced just as surely through policies and institutional practices—through what Johan Galtung first called “structural violence”, as through a gunshot or war, and with greater suffering and duration.⁵

One way to depict how policies and cultural practices produce violence is through what I call “the violence iceberg”.⁶ That is, violence operates in interacting layers. At the top—what is most visible, would be forms of explicit physical, criminal aggression. Almost all human communities recognize murder, rape, and vandalism as forms of violence, and there is little debate about the need to address them. The most common way people have responded to physical aggression is through legitimized violence by duly constituted authorities, usually (in the modern world) via state-sponsored agencies such as the criminal justice system, police, and military operations. Yet, it should be clear, these forms of legitimized violence are, still, violent: they enact harm to or destruction of life as ways to contain wanton violence.

Below these two basic layers in the violence iceberg, however, are two other, deeper layers—under the surface of the water, as it were. The first is structural violence as identified by Johann Galtung and many others since then—inequities in education, economic opportunity, housing, healthcare, and so forth. It is here that economic crises, in particular, can work to produce violence—both in policy and *in reaction* to policies. We shall return to this theme. But the deepest layer of violence—the base of the iceberg, is what I call “cultural violence”. Harm to or destruction of life occurs here first of all through discourse; through the ways we describe the world. Galtung contends, accurately, that cultural violence serves to legitimize or to normalize other kinds of harm to or destruction of life.⁷ We make violence acceptable through various discourses or rhetorical strategies. For example, when we divide the world into “us-them” dichotomies, identifying allies versus enemies, we have already enacted a form of violence. Similarly, practices or rhetoric of “sacrifice” can imagine a hubristic control over contingency that may temporarily create solidarity, but requires repeated repetition and, usually, destruction of some object. Sacrificial logic may also spiral into policies that mandate “sacrifice” for, or of, some group. *Systems* of domination and revenge, in short, are invariably justified through words and other forms of symbolic behavior, including art and religion. It is here, then, that religions work (or fail).

And it is at the levels of structural violence and cultural violence that economic crises operate either to produce greater harm or to stimulate more just and peaceful societies—which means nothing more utopian than societies that enhance the capacity of people to flourish. If the exploitation of religious agents for nefarious political purposes is the deepest source of violence, then the engagement of religious agents must be the

surest path to a just peace.⁸ Justice and peace, in other words, flow not primarily from containment of crime and/or from military or political strategy, but justice and peace flow through the “softer power” cultivated through the ethics and practices of spiritual traditions, or through what John Paul Lederach has called “the moral imagination”.⁹ Creative solutions to economic crises must engage social and spiritual capital, along with material resources. Or, as I have put it, bluntly: religions exist (both empirically and as a norm) to end violence. Why they often do not live up to their *raison d’être*, and how they might more fully do so, is the kind of critical study of religion conducted in the disciplines of the humanities.

To understand recent economic crises through the terms of the violence iceberg, then, leads us to examine not only lines of supply-demand, modes of production and distribution, and so forth, but also requires attention to the *meanings* ascribed to economic practices among ordinary people, and to the metaphors they use (or are offered) to explain their behavior. That is, economic crises are not only the result of policies and practices—they are also constructed cultural events—narrated descriptions of the way the world (or a slice of it) is or is supposed to be. For our purposes, then, three cultural constructions mark commentary on recent crises and proposed solutions. The first is inequality. The second is concentration. The third is austerity or sacrifice. Each bears reflection not only for its economic contours, but also for its cultural and religious salience.

If it is fair to say that global economic crises are often centered in the financial industries of the United States (given the leading U.S. role in global markets), then I can perhaps be forgiven for focusing on the U.S. as the case that I know best—while

accepting that in other contexts different dynamics or descriptions might be more apt. Although hardly new on a global stage, within the history of the U.S. growing economic inequality marks the primary trend of the past fifty years or so.¹⁰ In 2022, a greater gap existed between the wealth of the top 1% of U.S. citizens and the remaining 99% than at any point since just prior to the Great Depression of 1929.¹¹ Kevin Phillips signaled this troubling trend in his groundbreaking (and prophetic) 2002 book, *Wealth and Democracy*.¹² As summarized in an influential *Business Week* article, Phillips argued that within the US:

The average household cash income . . . remained flat through the '80s and '90s for all but the top 1%, where it zoomed from an inflation-adjusted \$256,000 to more than \$644,000. Tax policy is increasingly skewed to the benefit of millionaires, while Social Security and Medicare are facing long-term deficits. Corporate welfare riddles the tax code and the federal budget. Manufacturing companies are moving production and jobs abroad in search of lower wages and taxes.¹³

In Phillips' own words, these trends "corrode American democracy", because they encourage corruption, reinforce privilege, and discourage innovation.¹⁴

In a similar voice, Columbia University Nobel-Prize economist Josef Stiglitz reached a similar conclusion in his aptly entitled *The Price of Inequality*. He summarized his argument as follows:

Inequality leads to lower growth and less efficiency. Lack of opportunity means that [a society's] most valuable asset — its people — is not being fully used. Many at the bottom, or even in the middle, are not living up to their potential,

because the rich . . . use their political influence to cut taxes and curtail government spending. This leads to underinvestment in infrastructure, education and technology, impeding the engines of growth. . . Most importantly, America's inequality is undermining its values and identity. With inequality reaching such extremes, it is not surprising that its effects are manifest in every public decision, from the conduct of monetary policy to budgetary allocations. America has become a country not 'with justice for all,' but rather with favoritism for the rich and justice for those who can afford it.¹⁵

Again—it is less the mathematical fact of inequality, about which there will always be debate and variance, than the cultural meaning of it—the failure of social leaders to value their most valuable assets, namely their people, that deserves attention.

If inequality is one key marker of recent economic crises--concentration, consolidation, or lack of diversification is another. Political scientists Michael Hardt and Antonio Negri—in an influential if controversial 2000 work, succinctly described the increasing concentration of resources in the hands of transnational corporations under the single term “Empire”. According to Hardt and Negri, in contrast to 19th and 20th century imperialism,

Empire establishes no territorial center of power and does not rely on fixed boundaries or barriers. It is a *decentered* and *detrterritorializing* apparatus of rule that progressively incorporates the entire global realm within its open, expanding frontiers. Empire manages hybrid identities, flexible hierarchies, and plural exchanges through modulating networks of command. . . The concept of Empire posits a regime that rules over the entire “civilized” world. . . that effectively

suspends history and thereby fixes the existing state of affairs for eternity. . . [and that] operates on all registers of the social order.¹⁶

Again—begging the details of this diagnosis, what made *Empire* plausible was its general insight that under the broad rubric of “globalization” a new kind of empire has emerged to concentrate resources in fewer hands. And, again, the cultural salience of this concentration of resources (and power) is what is important to recognize. Conflict may ensue not necessarily because of actual scarcity, but because of a *perception* of scarcity that results from a perceived inequity in access to the concentrated resources of a few.

Most notably, what has marked the concentration of economic resources in global economies over recent decades has been dubbed “financialization”.¹⁷ Financialization refers to the increasing concentration of wealth-generation not in material production but in speculative instruments (e.g., mortgages) that allocate, leverage (hedge), and trade the assigned value of such instruments (or values derived from such instruments). More succinctly, financialization means assets are increasingly concentrated in banks and other wealth management ventures (like hedge funds), rather than in traditional industrial or agricultural entities.¹⁸ And as Nassim Taleb has documented, what this lack of diversification can produce is increasing volatility and instability; in short—violence.¹⁹ As in biological systems, economic systems that are flexible and diverse can adjust to changing circumstances effectively. Monocultures are prone to disruption, as rivalries over concentrated resources (perceived or real) escalate. We live, in short, in a context of a new kind of empire and its discontents—with inequality and consolidation producing repeated (if not never-ending) economic crises.²⁰

In response, many economists (and governments) have promoted “austerity” (in Europe) or “shared sacrifice” (in the U.S.) as a means beyond crises.²¹ Again—eschewing analysis of the details of this economic prescription, which is beyond my competence in any event—what I find fascinating is the cultural (and theological) salience of this course of action. Rene Girard has long contended that in situations of crisis and rivalry some will call for “sacrifice” as a way to construct solidarity over and against some object, or to clarify what (or who) can be excluded from escalating mimetic contention (which he aptly dubs “contagion”). In a situation of rivalry, where all (or at least many) compete for the same limited resources (even if that limit is *perceived* more than real), religious “reasoning” often identifies a scapegoat whose sacrifice can unite all against one. Girard writes how, “any community that has fallen prey to violence or has been stricken by some overwhelming catastrophe hurls itself blindly into the search for a scapegoat” to sacrifice. And sacrifice works, temporarily, because “the old pattern of each against another gives way to the unified antagonism of all against one”. Rivalry gives way to solidarity as “sacrifice” (or its genteel form—austerity or renunciation) produces a kind of “peace”.²²

In light of Girard’s analysis, then, we can clarify at least some of the cultural significance of recent economic “crises”. Sacrifice and austerity are *reactive* responses. They serve, primarily, to perpetuate the vested interests of those in power—those who organize and profit from “Empire”.²³ Because they require sacrifice across sectors of society (and, in the U.S., especially from social programs that have historically benefited the poor, aged, and racial or ethnic minorities), economic proposals of austerity and “shared sacrifice” in fact do violence to those among the most vulnerable in society. Calls

for economic sacrifice and austerity appear, then, as *religious* solutions to economic crisis that seek to deflect attention from the actual causes of instability in inequality and concentration. Girard writes: “*Religion* in its broadest sense . . . must be another term for that obscurity that surrounds [human] efforts to defend . . . by curative or preventative means against . . . violence”.²⁴ In effect, calls for sacrifice and austerity blame the victims of crises. Policies of “shared sacrifice” to solve economic woes imagines (or portrays) that victims bear the responsibility to correct problems caused instead by systemic forces well beyond their control. Such a transvaluation of values is a remarkable sleight of hand, and its effectiveness at actually solving crises can be expected to be about as effective as most superstitious responses to historical events.

The Social Capital of Spiritual Communities: The Peacebuilding Garden

If economic crises have cultural roots, then they also must have cultural solutions. And, in fact, the spiritual traditions of the globe can be shown to be potent sources of social capital to marshal on behalf of peace building, which includes crucially not only more just economic policies related to food distribution, housing, education, labor, and so forth, but also the “deep peace” offered by the discourses and practices at the core of the world’s spiritual traditions. These remedies for inequality and concentration can be clarified through what I call the “Peace Building Garden”.

Just as violence has multiple dimensions, so does peace. “Peace” can for now simply be described as the capacity of people to live in security with access to resources to meet basic needs and with the potential to flourish.²⁵ As with our definition of violence, of course, this simplicity hides complex relationships. Peace, when real and not

just an ideal, engages all the domains of human society and the natural world. If violence operates across different levels (physical, social, and cultural), so too does peace. For the purposes of comparison, we shall isolate three levels of peace, comparable to the dynamics in the violence iceberg: “basic peace”, “policy peace”, and “deep peace”.

Basic peace—which is often taken to be fundamental in peace studies, I locate at the “top” of the garden (we can think of it as the fruit of the labor done at deeper levels of cultivation): basic peace is the plant that grows or the fruit that is produced through cultivation (e.g., pruning, harvesting, etc)). Basic peace, more prosaically, is the condition where people are not threatened by any extrinsic threat to their existence or capacity to flourish, and where people have a voice in the decisions that affect their lives. Ordinarily, this basic peace depends upon the existence of a government (e.g., democracy, republic, monarchy); what Harvard psychologist Steven Pinker calls (drawing on Thomas Hobbes) “Leviathan”.²⁶ Such a collective insures the security of people by establishing something like the rule of law, by providing for the common relief in face of natural or other disasters, by placing limits (if not establishing a monopoly on) the exercise of force, and by perpetuating itself according to some recognized legitimating structures. Basic peace, secured by “Leviathan”, is most succinctly the absence of war, and the functioning of some system of collective power to provide for basic human needs and to promote human flourishing. “Basic peace” in the peace-building garden corresponds, then, to the top two layers of the violence iceberg: basic peace is the relative absence of, or successful responses to, illegitimate physical aggression. Tangentially, then, we can see how force among peaceful people is always a last resort in a *response* to primary aggression; an attempt to protect the innocent. And we can see how any disruption in basic peace, within

this way of understanding matters, must be enacted by legitimate entities with carefully controlled checks and balances to *limit* the employment of violence, and to produce or to restore the conditions where basic human needs are met and where people have potential to flourish.²⁷

As these latter comments suggest, “basic peace” blurs into (or depends upon) “policy peace” (which we can think of as the quality of cultivation processes in which peace grows, or fails). Peaceful societies do not only require the existence of systems to restrain violence and give people a voice in the decisions that affect their lives; peaceful societies also require the cultivation of *policies*: ways to implement the voice of people to prevent violence and to promote human flourishing. “Policy peace”, then, has two dimensions: the absence of gross inequity and the presence of opportunity. Together, Steven Pinker, again, calls these dynamics “gentle commerce”.²⁸ Policy peace is cultivated when a society allocates resources and organizes power in practices designed to promote relative equity and opportunities for fulfillment among its people. Here are included laws and procedures not directly connected to security and force that promote coexistence and collaboration. When a society through its laws equitably distributes food, water, shelter, energy, education, and healthcare, for example, peace emerges as the expressed consent of people to live together, or as the articulation of people’s capacity to act in concert in support of their own needs and interests. Put differently, policy peace results when governments act in ways that take into account the needs and interests of others, not just the wealthy or elites. Crucial at this level of operation is what has come to be called environmental sustainability—or care for those basic resources that people must share in common—and over which conflict often occurs. Crucial also is what

Muhammad Yunus has taken to called “social business” or “social enterprise”—about which much more shortly.²⁹ Social entrepreneurs use market economics and business practices not only to promote short-term profits, but also to promote the common good by solving social problems. This level of cultivation, like the one above it, is again often taken to be the chief criterion for peace: if everyone just had “enough” there would be peace. Alternatively, economic and social policies are often seen to be the chief obstacle to peace; wars are supposed to be fought “over” this or that resource, or the way some policy prevents some from access to it. Yet, I contend that even this layer of cultivating peace is less crucial than some matters that are both slipperier to assess and yet closer to the lived experience of people in their everyday interactions—and therefore more volatile and more fertile at one and the same time.³⁰

We return once again, then, to culture—the domain of what I call “deep peace”. That is, I am persuaded finally that peace among humans is at its deepest level constituted of cultural causes. These causes include (of course) religions. Deep peace we might think of as the “seeds” from which everything grows, *and* the interactions between seeds and soil, water, climate and cultivator; in short, the entire ecosystem of the garden. At their best, and for the billions of people around the globe who choose to participate in them, religions are the fundamental “ecosystems” that promote trust.³¹ Peace exists when people engage the most powerful and distinctive of all human behaviors—symbol-making, to resolve conflict, to ameliorate suffering, to set terms for cooperation, and to imagine new futures. Religions do all of these. They promote trust—not merely as an individual or private phenomenon, but as the fiber of lived relationships woven through

quotidian social interactions, from the local to the international, through face-to-face dialogue, and through social media.

Here is where many analysts fail to recognize the potential of religions to build peace. Since Immanuel Kant's 1795 essay "Perpetual Peace", a three-fold foundation for peace—sometimes called the "Kantian triad", has been evident: when people participate in democratic governments, when they engage in "gentle commerce", and when they participate in international cooperation, violence declines".³² Put differently, nations that are democratic, that trade together, and that participate in international cooperatives would not be inclined to go to war with each other, Kant accurately foresaw. What a few theorists, such as David Cortright and Marc Gopin have begun to recognize, is that *by far* the most effective (durable, sustainable, and proactive) international institutions are not governments, but religions.³³ Judaism, Christianity, and Islam—to mention only the three monotheisms, are truly *international movements* that engage well more than half of the people on the planet.³⁴ They have endured for millennia. Even more—the reason these international mass movements exist, I contend; the reason they have grown and outlived countless nations and empires, is because they exist to eliminate violence, insofar as possible. They cultivate deep peace.

In more detail, I believe religions (along with other cultural sources such as art, literature, music, and even sports) cultivate deep peace in five broad ways. They do so through what I call five "seeds of peace" that I will, very briefly, summarize. The first is **literacy**, not in the narrow sense of epistemological conformity to Western scientific (or any other) knowing. Plenty of damage has been done in the name of that ideal. Rather, literacy as symbolic facility—oral as well as textual, practical as well as scientific, ethical

as well as material—is what promotes peace.³⁵ Second is what I call **nonviolent practices**.³⁶ Deep peace is cultivated through repeated practices that use non-violent means. Religions of course share with other cultural forms (like art) in depending upon disciplined, learned behavior that also acquaints persons with joy and that opens to them paths to fulfillment. But rituals—prayer, pilgrimage, fasting, and so forth cultivate embodied habits of non-violence in people, engaging symbolic means in communal interactions marked (again) by trust. A third way to cultivate deep peace is through what I call **engaged empathy**.³⁷ Peace is learned in social interactions, by recognizing suffering and then doing something about it. Empathy is to abhor another's suffering—to feel it as if it is one's own. Engaged empathy means being motivated and undertaking efforts to end that suffering, insofar as possible. The love ethic at the root of many traditions is a good example. A fourth aspect of deep peace is **principled pluralism**.³⁸ That is, deep peace presumes the kind of robust arguments and debates necessary to forge policy peace and basic peace. Deep peace requires people to recognize unity-in-diversity. There may be a shared ground or horizon to cultural activity, but that activity is also premised on working together across differences. Finally, deep peace depends upon **organizing for social enterprises**. It is here we have reached—finally, you might say, the root of our argument. Nothing happens without institutional capacity; without leaders, followers, and structures to implement the ways a culture promotes human flourishing.³⁹ Beyond capitalism and socialism lies a way of economic organization that generates wealth, but does so with the common good in mind, not just to maximize the quarterly profit of shareholders, or to expand the comforts of political elites. Growing profits consistent with the prophets is the fifth seed of deep peace.

Now, seen in light of the violence iceberg and the peace-building garden, it can become apparent how human religious traditions are both the greatest obstacles to peace, and the greatest potential sources of peace. Religious communities are potent sources of social cohesion and social change. They hold up high ideals for human aspiration (including happiness, joy, compassion, and mercy). They provide grounds to hold power accountable, and they mandate practices that consistently contribute to enhancing the common good. In short, they are sources of cultural power, and they are agencies that generate social (and spiritual) capital.⁴⁰ It is time to explore a couple examples of how spiritual capital can also generate material rewards through social enterprise, and thereby contribute to a more just, peaceful world.

Spiritually-Grounded Social Enterprise as a Long-Term Solution to Economic Crises

The historical relationship between business and religions is complex and fraught. Scholars as far back as Max Weber and R. H. Tawney have noted a symbiotic relationship between capitalism and Christianity. Weber's famous argument in *The Protestant Ethic and the Spirit of Capitalism* found the acquisition of capital a way to assuage a new anxiety unleashed by the Protestant Reformation. As the institutional and sacramental comfort of the Catholic penitential system became an option, for some Europeans "salvation" became more about the individual accumulation and display of capital and status than about heaven.⁴¹ Tawney, in *Religion and the Rise of Capitalism*, was less sanguine, and saw more damage than benefit resulting from the translation of Christian teaching and ethics to business norms, but still recognized the dynamism of the

relationship.⁴² Even less sanguine, of course, was Karl Marx. Perceiving precisely the synergy between religion and capitalism, Marx made the critique of religion the foundation of his political philosophy. Marx and those inspired by him thought it crucial to assert that “the abolition of religion as the illusory happiness of the people is the demand for their real happiness”.⁴³ How this worked out in history, as opposed to in theory, is open to debate.

Matters become even more complex, of course, when religious traditions beyond Christianity are considered. Research is barely underway on the relationships between Hinduism, Buddhism, Sikhism, Taoism, Islam, and indigenous traditions—to mention only a few, with business and economics.⁴⁴ What is becoming clear, however, is that relationships of religion and economics hardly occur in a vacuum, but interact with dynamics of secularization and modernity, political sovereignty and nationalism, and ethnicity and gender, among others.⁴⁵ Globalization and the supposed “end of history” in “neoliberal” hegemony has even further complicated the terms of debate.⁴⁶ As Tuomas Martikainen and Francois Gauthier suggest, “What . . . is globalization without the planetary expansion of ‘the market’, of consumerism, of management techniques, and the infectious dissemination of neoliberal thinking as the ‘only alternative’?”⁴⁷ Yet, most recently, the global “resurgence” of religion has raised the question anew, as Martikainen and Gauthier put it, of whether Marx’s (and neoliberalism’s) “reduction to the economic” continues to hold sway, or whether we are witnessing the emergence of a new paradigm.⁴⁸

I believe the latter to be the case. On the one hand, it is unmistakable that a new authoritarian, anti-democratic ethos that has emerged that borders on, if it doesn’t

manifest as, kleptocracy--in Russia, Turkey, Hungary, and with significant presences in the United States, China, and other European nations. On the other hand, and challenging the authoritarians, is the emerging of “social business” or “social entrepreneurship”, weaving together capitalism’s profit motive with a commitment to the planet and to the common good drawn from the best of socialism.⁴⁹ This new way to ground the practice of business engages criteria for collective well-being that work along with economic terms to determine the success of ventures. To put it boldly: we may be witnessing the end of the most devastating war of the twentieth-century: the warfare between business and religion.⁵⁰ On the one hand, this warfare was fought at the expense of religion. As Marx imagined, and as many secularists continue to contend, materialism renders religions irrelevant at best, impediments to progress, at worst.⁵¹ Yet, on the other hand, this warfare also produced casualties in business. The trajectories of European imperialism no doubt contain their own ruthless histories, but in the context whose contours I know best—namely the history of the United States, ruthless business practices unchecked by ethical norms or clear government regulation marked two eras, from roughly 1890-1929 and from 1980-the present. These eras evidenced what we might call “the Barbarian Captivity of Business”, on the one hand, and the “Temptation to Self-Righteous Spiritual Purity”, on the other.⁵²

In these two periods—the original “gilded age” and what is, in effect, a new gilded age, a narrow understanding of business that aligned corporations (and their leaders) with short-term, reactive greed (evidenced by quarterly profits for shareholders and built on the backs of workers) coincided with a failure on the part of religious leaders to attend responsibly to the material relations that constitute everyday life. Instead,

religious leaders wandered off into what Martin Luther called “cloud cuckoo lands” that opposed the spirit to matter, imagining a private and pure enclave where religion would (supposedly) be untainted by the temptations of filthy lucre.⁵³ Whether leftist or rightist, then, inspired by Karl Marx or by Adam Smith, this warfare between business and religion cut off the sustaining grounds (in several senses) of the household of religion from society, this side of eternity

In the emergence of “social enterprise” we see a new paradigm emerging—with religion re-oriented beyond mere private matters to public concerns, and with business engaged not only with parochial profits but with concern for social (and environmental) sustainability. Many definitions of “social business” exist, but a working definition developed by Professor T. L. Hill of the Fox School of Business at Temple University will suffice for starters. A social enterprise, then, is the “*disciplined, innovative, risk-tolerant entrepreneurial process of opportunity recognition and resource assembly directed toward creating social value by changing underlying social and economic structures*”.⁵⁴ More succinctly, *Ashoka*—one of the earliest and most enduring foundations to support social enterprises, defines social entrepreneurs as “individuals with innovative solutions to society’s most pressing social problems”.⁵⁵ Various organizational models are found among social enterprises. Many are not-for-profit; some seek profits but in ways consistent with the social purpose or mission of the agency. Primary fidelity to stakeholders—all those impacted by an enterprise, rather than merely to shareholders or investors—marks most social enterprises, although return on investment is also often sought (and secured) by social entrepreneurs, but in a way that places profit in the service of social mission.

One aspect of social entrepreneurship that has not been widely studied is the role of religion.⁵⁶ Problems in beginning these studies are ample. It is difficult to identify the boundaries of a “social enterprise” (as opposed, say, to a charity, on one end of a continuum, or to a profit-making venture that may have a social mission, on the other). It is also difficult to identify the boundaries of a “religion”. I will leave for others more skilled in sociological or business analysis to define the contours of a social enterprise beyond the general suggestions above. And on the matter of defining “religion” suffice it to say that too wooden a definition of that term, beholden to Western, Christian notions that equate “religion” with “voluntary membership” in a congregation, denomination, or institution may miss the dynamic features of historic traditions that are most salient for social enterprises. That is, for a scholar to master understanding of the discourses and practices of a tradition—for instance the *meanings* ascribed to sacred texts (down to the level of discrete metaphors), is an overwhelming body of knowledge to comprehend. And that doesn’t include, necessarily, the social and historical *significance* of participation in rites such as prayer, pilgrimage, fasting, and others. These matters cannot easily be measured scientifically, and yet knowing how to employ those discourses and practice may be of profound significance both individually and socially in promoting social enterprises. How this may be so can be engaged in two case studies of recent social enterprises—Habitat for Humanity, International—founded in 1976 by Millard and Linda Fuller, and the international Hizmet movement inspired by M. Fethullah Gülen, which began in the 1960’s in Turkey. Once again, I am less interested in the business aspects of these enterprises than in their cultural significance as long-term responses to economic crises and as ways to build peace.

Habitat for Humanity is a social enterprise whose vision imagines “a world where everyone has a decent place to live”.⁵⁷ More prosaically, Habitat engages volunteer workers in local affiliates to solicit donations of land, material, and labor to build and to rehabilitate simple, decent homes with partner families. The partner family then purchases the home through a no-profit, no-interest mortgage arranged through Habitat, or through other creative financing. Habitat’s mission statement clearly identifies the religious source of the enterprise: “Seeking to put God’s love into action, Habitat for Humanity brings people together to build homes, community and hope”. Habitat’s five mission principles also ground the enterprise in spiritual soil: “1. Demonstrate the love of Jesus Christ. 2. Focus on shelter. 3. Advocate for Affordable Housing. 4. Promote dignity and hope. 5. Support sustainable and transformational development”.⁵⁸ And, it works: By 2022, Habitat for Humanity had partnered with over 7.1 million people worldwide on construction and repair projects; over 700,000 people participated as volunteers annually. Since local affiliates keep track of their own revenue and expenses (as registered nonprofits), the U.S. office (located in Americus, Georgia) estimates annual revenue for these affiliated social businesses at roughly \$2.1 billion, with assets over \$3.2 billion.⁵⁹ Habitat is a registered 501C3, tax-exempt non-profit organization in the United States, which means that all revenues connected with the agency must be channeled back into program and mission.

Now, these numbers may hide the dynamic and even subversive elements of this spiritually-grounded social enterprise. If inequality, concentration, and sacrifice constitute the chief cultural marks of recent economic crises, then Habitat for Humanity clearly intends to remedy these causes proactively, rather than reactively. The founders

of Habitat for Humanity, Millard and Linda Fuller, turned a personal crisis in the mid-1960s into the opportunity to start a new agency. Millard had become a millionaire by the age of 29, but his wife, Linda, was unhappy and had left him and their two children. The Fullers reconciled by agreeing to change their lifestyle, give away their money, and join an intentional Christian community—Koinonia Farms near Atlanta, Georgia.⁶⁰ The Fullers' commitment to end inequality is simply summarized by what Millard came to call a "theology of enough". He wrote:

too few talented and wealthy people have a developed 'theology of enough.' They keep striving, struggling, and scrambling for more and more things for themselves and are too short-sighted and immature spiritually to see the futility of that type of grasping lifestyle. . . . True riches come from a life of service. There are sufficient resources in the world for the needs of everybody, but not enough for the greed of even a significant minority.⁶¹

Fuller came to believe that the poor do not need charity; they need capital. Hence, Habitat now works extensively with micro-finance industries around the globe, along with other civil society and pro-democracy initiatives. Here in the U.S., to reiterate and bring home the point, individuals purchase their houses from Habitat through a no-profit, no-interest loan that subverts the usury and derivative speculation that drove the worst of the most recent global economic crisis.

If Habitat for Humanity seeks to address inequality by working with the poor to build with them "simple decent homes", Habitat also encourages partnerships that move beyond the concentration of resources associated with financialization. A recent work by geographer Jason Hackworth identifies Habitat with the broader neoliberal trend that

stresses smaller government and privatization as a path to solve social problems.⁶² Hackworth contends that agencies such as Habitat can never build enough houses to eliminate poverty housing, compared (say) to government projects, and argues (perversely, in my opinion) that some social enterprises might, in fact, undermine support for truly public projects. There is some truth to Hackworth's argument if one imagines a sharp dualism between public-private ventures, similar (say) to the dualism between religious-secular, or spiritual-political agencies.⁶³ But in fact Habitat explicitly partners not only with churches and other voluntary agencies, but also with governments and corporations, through what Fuller identified as a "theology of partnerships". In effect taking from the rich to assist the working poor, Habitat for Humanity challenges conventional dualisms of private-public, spiritual-secular, theological-political in the interest of promoting societies where people have decent housing as a long-term way to build a more just, peaceful world. There is nothing preventing Habitat affiliates or volunteers from also advocating for robust public housing projects and policies—and in fact Habitat, International explicitly does so: "While building homes is central to Habitat's mission", the homepage reads, "changing the systems, policies, attitudes and behaviors that lead to inadequate housing and homelessness are just as important".⁶⁴ This is the classic approach of a social enterprise.

Finally, if "sacrifice" and "austerity" is the mainstream solution proposed by many economists and politicians to recent crises, Habitat focuses instead on sustainability and "deep peace". It is easy to suppose, mistakenly, that Habitat (and other spiritually-grounded social enterprises) exist at the level of "policy peace", and thereby (as Hackworth contends) *compete* with public policies that promote justice. In fact, Habitat

operates at the level of deep peace. The primary product is not only housing, but Habitat also builds *trust*—the heart of deep peace. I was fortunate to participate in the startup and operation of a local campus chapter of Habitat for Humanity (at Valparaiso University) between 1996 and 2000, and thereby observed how the enterprise operates on the grassroots level. This experience, combined with the study I have done of how the agency operates more broadly since, has led me to see how each of the five seeds of deep peace came into play. I do not have time here to profile them extensively, but I can at least allude to how each operated in my experience, and how deep peace continues to be cultivated in the operations of this social enterprise.

The first seed of deep peace, then, literacy or symbolic facility—was fostered in daily practice. Teaching was constant—both about building houses and about building relationships. It helped that the campus chapter was connected to a course I taught, so occasions for reflective dialogue were built into a curriculum. But learning also marked interactions in meetings and at worksites. In these contexts, however, learning had a spiritual as well as a material component. For instance, we prayed before every meeting, and at worksites. Prayers were based, of course, on sacred scripture, which was also drawn on freely in readings and devotions. Learning how to pray dovetailed with how to handle a circular saw. This integration of spiritual and secular literacy also characterized Millard Fuller’s *The Theology of the Hammer*, which is replete with scriptural discourses, not as parochial proof-texts but to support the mission of eliminating poverty housing. Fuller quotes the prophets Amos, Moses, and (of course) Jesus to build his case for the “theology of the hammer”.⁶⁵ The “literacy” promoted by Habitat for Humanity, in short,

is symbolic facility with the discourses of Christianity (and, increasingly, of other faiths) on behalf of a more just housing stock around the globe.

The second seed of deep peace, nonviolent practices, focuses on the way corporate practices (rituals) of faith communities contribute to growing peace. Fuller quotes his mentor, Clarence Jordan, to the effect that “words alone were never enough”. He also quotes Saint Francis of Assisi—widely known as the friar of the poor, to the effect that one should “preach the gospel at all times. If necessary, use words!” Finally, Fuller quotes the Lutheran Albert Schweitzer who gave up an academic career to become a medical doctor and missionary. Schweitzer, according to Fuller, was motivated to become a doctor because “this new form of activity would consist not in preaching the religion of love, but in practicing it”.⁶⁶ On the grassroots level, the rituals of Habitat for Humanity appeared remarkably like those of many other businesses: meetings, strategic plans, fund-raising, and so forth. Yet worksites engaged volunteers who participated from an ethical foundation and spiritual commitment to service. That is, activity was oriented not only by self-interest (there is some in even the most altruistic acts), but in light of a transcendent horizon. Consequently, I often experienced work sites as places of rare joy—even in difficult times. We always had music (usually gospel) playing on a radio, we always shared meals (provided by volunteers), and we always (again) prayed—usually holding hands in a circle, no matter our faith commitments (or lack thereof).

The third seed of deep peace—engaged empathy, points to the capacity religious traditions foster to love God and neighbors, and even (as Jesus mandated) to love enemies. Social enterprises by their definition seek to organize market forces to solve social problems and lessen suffering. Habitat is clearly in this vein. I recall very vividly

how students from the campus chapter who were involved in the process of selecting the “partner family” for each of the three homes we built agonized over that process.

Habitat requires—in addition to documented need for decent housing, that partner families commit to “sweat equity” by helping on the building project, and that partner families purchase their home for the market cost of the supplies (for the first home we built, for instance, that was roughly \$35,000 on a home that appraised for \$104,000).

Usually, this means that at least one family member must be working full time (and some worked several jobs). Even after these requirements were met, however, for our first housing project seven different families had to be turned down because we only had land and supplies to build one home. Students lamented how difficult it was to see the squalid conditions families were living in, to see how hard they were working, and still to have to say “no” to their application to partner with us. Students—myself among them, who were engaged in those kinds of organizational dynamics learned lessons of engaged empathy that are not easily forgotten. We saw suffering, and we tried to do something to alleviate it a little.

The fourth seed of deep peace is principled pluralism, or the ability to identify with and practice a distinct tradition while also recognizing what Rabbi Jonathan Sacks has dubbed “the dignity of difference”.⁶⁷ Most of the students who participated in the Habitat for Humanity campus chapter were Christians—and there was no apology for an explicitly Christian orientation to the Habitat meetings and worksites. Yet some of the participants were Jewish, others were Muslims, and some had no apparent religious affiliation. Two of our most significant contractor partners—both of them now dead, alas, were very different individuals. The late Bill Domke was a devoutly conservative

Lutheran. The late Rick Blossom had no apparent religious commitments. But both appreciated the efforts of the students and the partner families and wanted to support them. Both donated hundreds of hours of time and expertise without cost to the cause. Similar stories of principled pluralism could be multiplied in connection with Habitat projects all over the globe.

Finally, the fifth seed of deep peace is organizing for social enterprise—and Habitat for Humanity only works when face-to-face meetings happen, and when community is built along with a home. I will never forget the first time I took a group of students with me to a meeting of the local Habitat affiliate which would officially “sponsor” us (although in effect students secured the donations and did all the work.) The affiliate Board was beset by partisan bickering, and one student’s comment afterwards summed up the difficulty before us: “That was awful! How do they get anything done when they act like that?!” What students brought in contrast to small-minded, small-town bickering was a willingness to work—and that included refusing to take “no” from stone-walling bureaucrats and officials, and included maintaining hope despite obstacles, delays, and difficulties. With persistence (weekly meetings of the campus chapter, with more frequent meetings of Executive Officers), we built three homes in four years, primarily with eighteen-to-twenty-one-year-old college students, and with retired contractors aged sixty-five to eighty-five. It was a remarkable local example of effective intergenerational community organizing on behalf of justice and peace. Although I completed my work with Habitat over two decades ago, I still remember with profound fondness and clarity the experiences I had and the lessons I learned about how a social enterprise operates. I learned the importance of building trust.

If Habitat for Humanity provides an example of a spiritually-grounded social enterprise that grew primarily in Christian soil, the Hizmet (service) movement associated with M. Fethullah Gülen can document how a spiritually-grounded social movement grew in Muslim soil—and how it can be perceived as a threat by an authoritarian regime. In full disclosure, I completed the first critical biography of Gülen, in 2019, and it profiles in detail the contribution of Gülen and Hizmet community to deep peace.⁶⁸ M. Fethullah Gülen was born in Eastern Turkey in 1941, became an imam in 1958, and eventually served communities in Edirne, Izmir, and Istanbul. He has inspired a network of Turkish-initiated agencies organized around education, interreligious dialogue, and social enterprise. Unlike with Habitat for Humanity, no one social business marks the Hizmet movement's footprint. Instead,

In his writings, Gülen speaks of “living so that others may live” (“yaşatmak için yaşamak” in Turkish) and of sharing the suffering of humans in every corner of the world. His ideal of service and insistence on education has inspired millions of volunteers to take responsibility for the well-being of their world by engaging in public life. In Turkey, the influx of civic institutions inspired by Gülen's message has been referred to as the Gulen Movement (or Hizmet/Service Movement). These volunteers now run tutoring centers, schools, colleges, hospitals, relief organizations, publishing houses, and media institutions in over one hundred countries around the world.⁶⁹

Not all of the aspects of the Hizmet movement can strictly be described as “social enterprises”, but the general direction of the movement and some of its particular agencies clearly reveal a social agenda that engages market forces.

Perhaps the broadest characterizations of the movement, apart from my biography, have come from sociologists Muhammad Çetin, *The Gülen Movement: Civic Service without Borders* and Helen Rose Ebaugh, *The Gülen Movement: A Sociological Analysis of a Civic Movement Rooted in Moderate Islam*.⁷⁰ According to Ebaugh, the central organizing dynamic of the Hizmet movement is “local circles” that

consist of businessmen, professionals and workers in Turkish cities, towns and rural areas who meet regularly to read Qur’anic commentary and Muslim scholars, especially Mr. Gülen, to pray together, to share ideas and needs of people in the group and to determine service projects (e.g., schools, hospitals, student dorms, disaster relief, etc.) that the group chooses to support financially...The Gülen movement has no formally organized, hierarchical structure but is, rather, a loosely coordinated network.⁷¹

Among these networks, as we shall see, are non-profit and for-profit enterprises, but all of them carry a social mission.

Çetin stresses how difficult it can be for scholars (and citizens) to understand the dynamism of the movement precisely because of its origins in religion. He writes:

In the case of the Gülen Movement, because it originated as a faith-inspired civil society movement, motivations for participation include spiritual resources and moral values drawn from the Islamic tradition, like altruism and other non-material incentives. Faith is indeed a motivating force and helps to constitute social capital for peaceful civil society movements—not only conflictual ones—and it cannot always be discounted or analyzed in terms of something other than itself. Faith and empowerment by it are not a dependent variable, determined and

structured by the social, economic, and political conditions; religious experience cannot be dismissed as a proxy or substitute for something else like, for instance, direct or contentious political action.

Current social movement theories are unable to describe the Gülen Movement adequately because of their political and social reductionism in dealing with faith-inspired movements generally and Islamic movements in particular.⁷²

The sway of reductionism (and Islamophobia) in preventing understanding of this movement is significant on a general level, but it is also true on the level of business and economics. It is also the case, as I will discuss in more detail shortly, that the movement has been disrupted and persecuted since 2013 by the Turkish government, with escalating measures such as imprisonments, passport and asset seizure, and blacklisting from employment—among others.

Nevertheless, Hizmet endures, growing through emigration to Australia, Canada, several European nations, and the U.S., among others. And individuals engaged in Hizmet seek to redress inequality, concentration, and short-sighted reactions to contemporary economic crises through various initiatives. Historian Hakan Yavuz has interpreted the Hizmet movement's economic aims in light of Weberian categories. Yavuz contends that Muslims participating in Hizmet find an “elective affinity” between “material and ideal interests” that allows the engaging of market forces on behalf of social problems. “Turkish Islam”, Yavuz writes, “has been successfully harmonized with the exigencies of capitalist development”, while also “reconciling successful socioeconomic development and social justice”.⁷³ More pointedly, “Gülen's ideas”, Yavuz suggests, “provide the necessary Islamic ethics for taming and enhancing the spirit

of capitalism”.⁷⁴ What this has meant, practically, is that, as Ebaugh puts it, “the usual pattern in Gülen inspired institutions is that they rely on sponsor support for the original buildings and operation of the institution. However, within a few years these projects become self-supporting” and sponsors then move on to another project, in another area of need.⁷⁵ Within agencies, in varying degrees depending upon local conditions, individuals are encouraged to channel profits back into the social causes, consistent with practices in other social enterprises. Estimates of the total assets connected in some way to the Hizmet movement vary widely, and are probably impossible to determine with precision. Ebaugh suggested a figure in 2009 of nearly \$25 billion, which may in fact be low.⁷⁶ The government has seized at least \$11 billion of assets related to Hizmet ventures or individuals since 2013.

Despite their impressive abilities to generate wealth, the movement’s agencies are committed to ending inequality and poverty. Gülen writes, in an apt summation of what he has inspired individuals to do: “Our three greatest enemies are ignorance, poverty, and [violence.] . . . Ignorance can be defeated through education, poverty through work and the possession of capital, and [violence] through unity, dialogue, and tolerance”.⁷⁷ Of the various enterprises begun within Hizmet—including prominently schools, media outlets, and think-tanks, *Kimse Yok Mu* (“Is Anybody There?”) was a disaster relief and solidarity agency based in Istanbul that sought “to fight against poverty and help building a more prosperous world for everyone”.⁷⁸ The organization was closed by the Turkish government in 2016. It continues, however, with a New Jersey headquarters, as *Embrace Relief*. The agency is a charitable non-profit, which means it seeks donations, but it also redistributes wealth more systematically. One of the creative initiatives of *Kimse Yok Mu*

was called a “Sister Family Project”, which paired a middle-class or wealthy family with a family in need. Among the partnerships across Turkey, which were coordinated by at least thirty-seven local offices in Turkey and forty-two offices in other countries, were pairings of Turkish families with Syrian refugee families fleeing the civil war.⁷⁹ Again—although *Kimse Yok Mu* was not, strictly speaking, a social enterprise, it was clearly a charity with a social purpose that contributed to the reduction of poverty and inequality in tangible ways, especially in response to natural disasters—a mission that continues in Embrace Relief.

In relationship to the role of concentration and financialization in the contemporary economic crises, the existence of Bank Asya—a Hizmet-inspired “participation bank” founded in 1996, might have seemed to contribute to the problem rather than to its solution. By 2009 the bank listed total assets of 14 billion Turkish Lira, managed at 182 branches—making it one of the largest “participation banks” in Turkey.⁸⁰ It grew rapidly until it, too, was closed by the Turkish government in 2016. And, while the bank followed a standard corporate organization, with shareholders and publicly traded stock, it also, according to Ebaugh, followed “Islamic principles”, and “invest[ed] in real transactions that involve actual products rather than compounded interest on money alone”.⁸¹ Many of the problems in recent economic crises, recall, stemmed from speculation on derivatives and other securitized financial instruments based on interest.

But banking is hardly the primary kind of enterprise initiated by individuals associated with Mr. Gülen. The movement also has a media wing—including magazines, newspapers, television, and a foundation. Many of the media companies were closed by the Turkish—all of them in Turkey, but some continue with new locations around the

globe. *Sizinti* magazine published articles and poetry at the intersection of Gülen's interest in science and spirituality since 1979 (it was closed in 2016; an English language version, *The Fountain*, has been published since 1993—and continues).⁸² *Zaman* newspaper (*Today's Zaman* in English) began in 1986, and grew to have the largest circulation of any newspaper in Turkey.⁸³ Both are now closed. Samanyolu television station (*Ebru TV* in English, now operating in Kenya), began in 1989, operated on a budget of about \$36 million in 2010.⁸⁴ Finally, the Journalists and Writers Foundation—founded in 1994, publishes books on a wide variety of topics—not only in support of Mr. Gülen and Hizmet, and organized occasional Abant Platform Meetings in Turkey to stimulate civil dialogue on contemporary issues by journalists and intellectuals across ideological and religious communities. The JWF continues its work from a location in New York City.⁸⁵ Before being shut-down in Turkey in 2016, twenty-eight meetings were organized on topics such as Islam and secularism, the “Kurdish” problem, and Turkey's application for European Union membership. Hizmet, in short, is a diversified social movement with a range of business interests. Although neither the bank nor the media operations were, technically, social enterprises, they all indirectly engaged the social mission of Hizmet and through market means continue to promote, despite great obstacles, a robust and healthy civil society wherever they reside.

Finally, does the Hizmet movement have an alternative to the “shared sacrifice” and “austerity” proposed as the solution to the contemporary economic crises by leading economists? In fact, the movement has been a victim of sacrifice—at the hands of the government, since 2013. Beginning in 2013, a corruption inquiry found evidence that individuals very close to then President Erdoğan had illegally traded gold with Iran, who

was under international sanctions. Other evidence of money laundering and nepotism emerged—including with Erdoğan’s son, Bilal. Rather than allow an inquiry to proceed, however, Erdoğan arbitrarily fired the police and judges involved—many of whom were inspired by Gülen. Over the next few years, Erdoğan regime began uniting the country against a scapegoat: Gülen and the movement he inspired.

On the night of July 15th, 2016, then, some kind of military action in Istanbul and Ankara killed several hundred civilians. Within hours, Erdoğan called it “a gift from God”, and blamed Gülen, even though Gülen had himself been *harmed* in prior coups, had never instituted any violence in his life, and had never commanded a military unit. In a *New York Times* op-ed, Gülen “condemned in the strongest possible terms” the violence, along with what he saw as “threats to democracy” from the regime itself.⁸⁶ Within weeks, the scope of the persecution of people close to Gülen became (and continues) unprecedented, in the words of the *New York Times*.⁸⁷ Within a month of the failed coup on July 15, 2016, over 9,000 police officers had been fired, and over 2,700 judges cut. Over 1,000 schools were closed, and over 21,000 teachers suspended (they were never rehired). 21,000 Ministry of Education officials, and over 10,000 soldiers had their jobs cut. More than one-hundred media outlets were shut down. The rationale for this purge was, ostensibly, the coup attempt. But the scope suggests that the plan may well have been in place prior to the coup, and emerging evidence has led more than one observer to wonder whether the violence was staged by the government—given that the regime clearly benefitted from it.⁸⁸

Now, for our purposes, what “really” happened on July 15th does not much matter, other than that the after-effects show how authoritarians can do real harm to their

own country, including its economy, by in effect exiling talented civil servants, scientists, journalists, and more through political persecution. As we've stated repeatedly—the key to any vital economy is its people. Turkey has suffered a severe brain drain since 2016. The economy, which had boomed between 2000 and 2016, has slowed, giving rise to “soaring” inflation, high unemployment, and a slipping Lira.⁸⁹

Amazingly, given the thousands of refugees who have had to flee Turkey, and the number of assets seized by the Turkish government, the movement continues, in much the same way as before, just in different contexts. I recently visited fourteen cities in Germany, where my biography of Gülen was translated into German. I spoke to overflowing houses in almost every destination. The movement has demonstrated a resilience that reinforces my perception that something more than political or economic is underway. The foundation of the movement is the spiritual commitment of Gülen himself and participants in Hizmet to what I call “deep peace”.⁹⁰

Undoubtedly schools have been the agencies most directly inspired by Gülen. No one knows the total number of schools that have been begun by individuals committed to Hizmet; Ebaugh estimated (in 2010) “over 1,000” in Turkey alone, and I would estimate at least several hundred more exist in various locations around the globe.⁹¹ I have personally visited Gülen-inspired schools in Turkey, Albania, Australia, Indonesia, Kenya, Malaysia, Nigeria, Uganda and the United States. Schools, needless to say, do not require “shared sacrifice” or “austerity” as short-term solutions to economic woes, but instead schools engage children, youth, parents and teachers to plan for the long-term amelioration of society through education. Fethullah Gülen aptly describes why he encourages people to build schools: “Education through learning . . . is a sublime duty

that is the manifestation of the Divine Name Rabb (Educator and Sustainer) . . .

Educating people is the most sacred, but also the most difficult, task in life”.⁹² While grounded in Islam, then, the philosophy of education embraced across schools connected to the Hizmet movement does not limit learning to religion, but instead embraces secular, scientific, and business education as a long-term strategy to strengthen civil societies.⁹³ In a few countries, the Turkish government has forced the closure of schools begun by people inspired by Gülen. But in most contexts, they continue, and in some contexts, new schools are being started. Promoting literacy—the first seed of deep peace, endures.

Gülen-inspired schools are run in accord with the secular curriculum of their home nation. Many are academies of science and mathematics, but business is also a popular subject.⁹⁴ Bekim Agai helpfully connects the Hizmet movement’s “Islamic ethic” of education to Putnam’s conception of “social capital”. Education, Agai explains, quoting Putnam,

“Is one of the most important predictors—usually, in fact, the most important predictor of political and social engagement—from voting to chairing a local committee to hosting a dinner party to trusting others”. Education thus can create social capital that is very important in the process of building a civil society and participating in it.⁹⁵

Agai studied in particular the schools in Albania, and contends that the Hizmet-related schools there succeed by “Islamizing secular knowledge”, with teachers committed to their work “as Islamic because it promotes moral guidance (*irşad*), serves religion (*hizmet*), and fights ignorance (*cehalet*).⁹⁶ Here, Islam and the type of education fostered in the humanities and social sciences come together on the common ground of ethics.

Similarly, the Hizmet movement encourages the seed of deep peace I have called nonviolent practices, where spirituality connects to non-violent solidarity. Hizmet participants regularly pray, but in a way that invites rather than closes out the participation of others (as a Christian I have prayed with individuals engaged in Hizmet in *masjids* all over the world). As is common in the humanities and especially in the fields of religious studies and theology, the Enlightenment or modern dichotomy between “fact” and “value” is not so much overthrown as transcended. Gülen consistently advocates for non-violence. “The Prophet defined true Muslims as those who harm no one with their words and actions, and who are the most trustworthy representatives of universal peace. Contrary to inflicting torment and suffering, they are remembered as symbols of safety and security”.⁹⁷ Clearly, this is thoughtful rather than rote practice. On *hajj*, for instance, the pilgrimage that is one of the five pillars of Islam, Gülen writes: “going on pilgrimage while unaware of its essence is only an effort to comfort oneself with the title of pilgrim and some anecdotes of the journey. How can one make sense of acts of worship performed in that way?”⁹⁸ Quality trumps quantity, in short, or substance supplants mere formality, which means, practically, that “those who use brute force to reach their goals are intellectually bankrupt”.⁹⁹ To reject force is also to reject greed, and to accept limits on the profit motive as a way to organize business and solve the contemporary crises of inequality (without eliminating profit altogether in some kind of imagined utopia).

Obviously, the Hizmet movement also fosters the seed of peace of engaged empathy. Consequently, along with explicitly encouraging democracy, women’s equality, human rights, racial justice, and other aspects of civil society, Gülen claims that

the practice of “mutual consultation” (*shura*) is “an absolute essential”.¹⁰⁰ Comparing the practice to “prayer”, and finding it mandated in both the Qur’an and the example of the prophet Muhammad (pbuh), Gülen claims that “to consultation belongs the most important mission and duty of resolving affairs concerning the individual and the community, the people and the state, science and knowledge, and economics and sociology”. Gülen then compares the consultative process to what goes on in a “supreme court”, only broader.¹⁰¹ Just as social enterprises value not only narrow profits for shareholders, but consider the voice and interest of all stakeholders impacted by an enterprise, so does Hizmet seek to engage the broad range of humanity’s concerns, as articulated (of course) through Islam, in the day-to-day ordering of society, including economics. Out of consultations come practical actions—recognizing suffering of some kind, and trying to alleviate it.

Commitment to Islam, then, is not a way parochially to limit one’s engagement with human concerns for Gülen and those inspired by him, but the practice of Islam constitutes a prime motive to *engage* in dialogue. This is the essence of the seed of deep peace we call principled pluralism”.¹⁰² Differences are not a threat to identity, but a challenge to develop understanding. “The peace of this (global) village lies in respecting . . . differences, considering these differences to be part of our nature and in insuring that people appreciate these differences”.¹⁰³ This is what Gülen describes as a “tolerance . . . inherent in the spirit of Islam”, by which he means not the weak attitude of merely putting up with someone, but a more robust notion that affirms that “even though we may not have common grounds on some matters, we all live in this world and we are passengers on the same ship. In this respect, there are many common points that can be

discussed and shared with people from every segment of society”.¹⁰⁴ For instance, Gülen rightly challenges any attempt to depict jihad as “holy war”, much less as a ground to justify terrorism. Instead, “the greater jihad . . . is confronted on the spiritual front, for it is our struggle with our inner world and ego (*nafs*) . . . [against, (e.g.,] malice, hatred, envy, selfishness, pride, arrogance and pomp).¹⁰⁵ Again, consistent with the practices of social business and social enterprise, the challenge in facing any crisis is not to seek defensive security against challenges, much less to seek scapegoats to sacrifice, but rather to practice internal self-criticism. Confidence in Islam—in one’s own tradition, opens one up to dialogue and respect for difference, and to active attempts to remedy problems rather than reactive retreats into closed ideologies.

Finally, then, Hizmet obviously fosters the seed of peace whereby people organize. More study is needed about how, exactly, the various “voluntary services” of Hizmet connect to other social businesses, and how they differ. But the central agency of the movement, if it can be put in those terms, is to build community—not as a mechanistic operation, but as a spiritual dynamic. The Hizmet movement here draws on the Sufi tradition, according to Mehmet Enes Ergene, who writes:

Sufism is present in the Gülen movement, not in the form of a *tariqa* [lodge], but in individual practices, and their emphasis is more on the collective personality, or *şahs-ı manevi*. This emphasis acknowledges the community to be a corporate body that shares spiritual unity and personality. . . . Communal principles emerge as concrete forms of these unifying wills and efforts.¹⁰⁶

This is not to subsume individuals under the collective, as in communism, but it does change the relation in ways that differentiates Hizmet’s organizational dynamic from the

classical libertarian and liberal emphasis on individualism. Notably, individuals within Hizmet often refer to each with the honorary title of *ağabey* (brother) and *abla* (sister), pointing to bonds beyond pragmatic.

And perhaps the most promising way to study this difference at the intersection of business and spirituality is to use the resources and tools of the humanities—the arts and sciences, including religious studies and theology. If the “warfare” between business and religion has also been a warfare between “facts” and “values”, then it is only when the study of values comes together with the study of facts that we might see a way toward a less war-riddled future. Spiritually-grounded social enterprises like Habitat for Humanity and the Hizmet movement provide fascinating cases for discovering how long-standing shibboleths of parochial traditions, left to themselves, and the Enlightenment projects of modernity, left to themselves, are beginning to fall. If the hatreds of the parochial past, the violent aspects of nationalism, and the destructive capacities unleashed by technology are to be transformed into more just, peaceful, and sustainable societies it will take the wisdom of our ancestors as translated into the discourses and practices of the contemporary world, including especially economics and business. In other words, to conclude where I began, contemporary global crises certainly have economic components. But economics alone is an inadequate theology to address the deep roots of poverty, deprivation, and suffering in human societies. It will take the humanities, and the wisdom of our spiritual traditions, to foster the potential humans have not only to wage war, but to grow peace.

ENDNOTES

¹ See A. M. C. Waterman, "Economics as Theology: Adam Smith's *Wealth of Nations*", in *Southern Economic Journal* 68(April, 2002): 907-921. See also David Loy, "The Religion of the Market", *Journal of the American Academy of Religion* 65(1997): 275-90.

² See, for instance, the Institute for New Economic Thinking, online at <http://ineteconomics.org/about>, and the statement from the Caux Round Table on Moral Capitalism, "Repairing our Stewardship of Creation: Abrahamic Social Thought and the Global Economic Crisis", September 24, 2010, online at <https://www-dept-edit.princeton.edu/faithandwork/research/mountain-house-statement/>. Among the scholars in the forefront of this interdisciplinary thinking, see Kamran Mofid, "Ideals into Practice: Reuniting Economics and Theology", Chapter 6 in *Promoting the Common Good: Reuniting Economics and Theology Together Again*, ed. Marcus Braybrooke & Kamran Mofid (London: Shephard-Walwyn, Ltd, 2005), and online at: <http://www.religion-online.org/showarticle.asp?title=3144>

³ Robert D. Putnam and David E. Campbell identified how American congregations of people organized by faith provide "social capital" to communities in *American Grace: How Religion Divides and Unites Us* (NY: Simon and Schuster, 2012). Practically, Muhammad Yunus has pioneered with microfinance, and set this initiative in a larger economic context. See, among others, *A World without Poverty: Social Business and the Future of Capitalism* (NY: Public Affairs, 2007).

⁴ For this way of defining violence, see my *Empire of Sacrifice: The Religious Origins of American Violence* (NY: New York University Press, 2010).

⁵ Johan Galtung, "Violence, Peace, and Peace Research", *Journal of Peace Research*, 6(1969): 167-191.

⁶ See again *Empire of Sacrifice*. I adapted this metaphor from a video produced by Ted Yaple, *Christian Faith in a Violent World: Study Guide* (Cincinnati: Friendship Press, 1997), 5. Yaple credits Vera K. White, *A Call to Hope: Living as Christians in a Violent Society* (NY: Friendship Press, 1997), for originating the metaphor.

⁷ Johan Galtung, "Cultural Violence", *Journal of Peace Research*, 27(1990): 291-305.

⁸ See here R. Scott Appleby, *The Ambivalence of the Sacred: Religion, Violence, and Reconciliation* (Lanham, MD: Rowman and Littlefield, 2000). On the notion of a "just peace", see Pierre Allan and Alexis Keller, *What is a Just Peace?* (NY/London: Oxford University Press, 2006).

⁹ John Paul Lederach, *The Moral Imagination: The Art and Soul of Peacebuilding* (NY: Oxford University Press, 2010).

¹⁰ See Jacob Kornbluth's film, *Inequality for All* (NY: 72 Productions, 2013). Narrated by Robert Reich, an economist who has written and spoken widely about the social costs of inequality, the film dates the increase in inequality in the U.S. from 1979. The film also directly links rising inequality with financial collapses in 1928 and 2008.

¹¹ For an early study, see Edward N. Wolff, *Top Heavy: The Increasing Inequality of Wealth in America and What Can Be Done About It*. 2nd ed (NY: New Press, 2009). For most recent data, see World Inequality Database, at <https://wid.world/news-article/2023-wid-update-north-america-and-oceania/#:~:text=The%202023%20update%20of%20the,to%20the%20top%2010%25>).

¹² Kevin Philips, *Wealth and Democracy: A Political History of the American Rich* (NY: Broadway Books, 2002).

¹³ Joseph Magnusson, “Why the Rich Keep Getting Richer”, *Business Week*, June 9, 2002, online at <http://www.businessweek.com/stories/2002-06-09/why-the-rich-keep-getting-richer>

¹⁴Paul Solman, “Interview with Kevin Phillips: Wealth and Democracy”, PBS Newshour, July 17, 2002, online at http://www.pbs.org/newshour/bb/business/july-dec02/democracy_07-17.html

¹⁵ Thomas B. Edsall, “Separate and Unequal: *The Price of Inequality* by Joseph E. Stiglitz”, in *The New York Times Review of Books*, August 3, 2012, online at <http://www.nytimes.com/2012/08/05/books/review/the-price-of-inequality-by-joseph-e-stiglitz.html?pagewanted=all&r=0> See also Jacob S. Hacker and Paul Pierson, *Winner-Take-All Politics: How Washington Made the Rich Richer—And Turned its Back on the Middle Class* (NY: Simon and Schuster, 2011).

¹⁶ Michael Hardt and Antonio Negri, *Empire* (Cambridge, MA: Harvard University Press, 2000), pp. xiv-xv.

¹⁷ See Greta R. Kripner, “The Financialization of the American Economy”, in *Socio-Economic Review* 3(2005): 173-208.

¹⁸See Paul Kedrosky and Dane Stangler, “Financialization and its Entrepreneurial Consequences”, Kaufmann Foundation Research Series: Firm Formation and Economic Growth (March 2011), online at: http://www.kauffman.org/uploadedfiles/financialization_report_3-23-11.pdf

¹⁹ Nassim Taleb, *The Black Swan: The Impact of the Highly Improbable* (NY: Random House, 2007). One of the most improbable developments (in light of theories of secularization and modernity) of recent decades is the global resurgence of religion, and especially Islam, which has largely been associated by Western media with the rise of “terrorism”. See Mark Juergensmeyer, *Terror in the Mind of God: The Global Rise of Religious Violence*, 3rd ed (Berkeley: The University of California Press, 2003). Interestingly, however, the connections between the economic crisis and the violent “return” of religion have not received much critical scrutiny. To date, the leading empirical studies focus on the role of military “occupation”. See Robert A. Pape, “It’s the Occupation, Stupid”, *Foreign Policy*, October 18, 2010, online at: http://www.foreignpolicy.com/articles/2010/10/18/it_s_the_occupation_stupid

²⁰ See here the trenchant analysis of Kate Pickett and Richard Wilkinson, *The Spirit Level: Why Greater Equality Makes Societies Stronger* (NY: Penguin, 2009). If consolidation along the lines of “fiscalization” is the problem in the U.S., across the Eurozone the problem has been slightly different but not unrelated. Inequality (by nation) that accompanied financialization led several nations (notably Ireland, Greece, Portugal, Italy, and Spain) to unsustainable levels of national debt owed to a few other European banks (notably in Britain, Germany and France). But the proposed remedies—whether austerity or shared sacrifice, strike surprisingly similar cultural notes between the U.S. and Europe. See Nelson D. Schwartz, “In and Out of Each Others’ European Wallets”, in *The New York Times*, May 1, 2010, online at <http://www.nytimes.com/2010/05/02/weekinreview/02schwartz.html>

²¹See, for somewhat competing narratives, Mark Blyth, *Austerity: The History of a Dangerous Idea. Reprint Edition* (NY/London: Oxford University Press, 2015) and Alberto Alesina, Carlo Favero, and Francesco Giavazzi, *Austerity: When It Works and When It Doesn’t* (Princeton: Princeton University Press, 2019) During the European financial crisis, The Financial Times had an ongoing section, running through 2016, “In Depth—Austerity Europe”, at <http://www.ft.com/indepth/austerity-in-europe> For a stunning rhetorical (and theological!) exposition of the logic of “shared sacrifice”, see Brian Hamilton, “Can Shared Sacrifice Really Save the Economy”, in *The Washington Post*, January 23, 2012, online at: http://www.washingtonpost.com/business/can-shared-sacrifice-really-save-the-economy/2012/01/09/gIQAuZrkKQ_story.html Of course, Hamilton uses the metaphors of “sacrifice” and “salvation” without awareness of their theological significance.

²² Rene Girard, *Violence and the Sacred*, tr. Patrick Gregory (Baltimore/London: The Johns Hopkins University Press, 1977), pp. 79, 78.

²³For a provocative recent take that reinforces the logic here, see Clara E. Mattei, *The Capital Order: How Economists Invented Austerity, and Paved the Way to Fascism* (Chicago: The University of Chicago Press, 2022).

²⁴Ibid., p. 23.

²⁵ “Peace”, like “violence”, is not as simple as it seems. In focusing on the cultural side of peace-building, I follow among others Elise Boulding, *Cultures of Peace: The Hidden Side of History* (Syracuse, NY: Syracuse University Press, 2000).

²⁶ See Steven Pinker, *The Better Angels of our Nature: Why Violence Has Declined* (NY: Viking, 2011). In addition to the massive argument in *The Better Angels of Our Nature*, see an interview with Pinker by John Naughton, in *The Observer*, October 15, 2012, online at <http://www.guardian.co.uk/science/2011/oct/15/steven-pinker-better-angels-violence-interview>.

²⁷See on these themes, and especially on the distinction between force and power, Hannah Arendt *On Violence* (NY: Harvest Books, 1970).

²⁸ On this point, see another interview with Pinker, “The Decline of Violence”, by Ronald Bailey in *Reason.com*, February 2012, at <http://reason.com/archives/2012/01/11/the-decline-of-violence>

²⁹ See among many resources, Muhammad Yunus, *Creating a World without Poverty: Social Business and the Future of Capitalism* (NY: Public Affairs, 2009). The broadest agency studying and encouraging social enterprise is Ashoka, online at <https://www.ashoka.org/>

³⁰See *Austerity across Europe: Lived Experiences of Economic Crises*, ed. Sarah M. Hall and others (NY/London: Routledge, 2020). Sadly, the book’s fine articles say next to nothing about religion.

³¹See on this theme Martin E. Marty, *Building Cultures of Trust. Emory University Studies in Law and Religion*. (Grand Rapids, MI: Eerdmans Publishing, 2010).

³² See Immanuel Kant, “Perpetual Peace: A Philosophical Sketch”. Tr. Kevin Paul Geiman. Online at <https://www.mtholyoke.edu/acad/intrel/kant/kant1.htm>

³³David Cortright, *Peace: A History of Movements and Ideas* (NY: Columbia University Press, 2010) and Marc Gopin, *Holy War, Holy Peace: How Religion Can Bring Peace to the Middle East* (NY/London: Oxford University Press, 2002). I disagree with Gopin’s specific suggestion for how religion ought to engage in the Middle East (through a generic “Abrahamic monotheism”, but agree with his general prescription.

³⁴The consensus document *A Common Word* makes this point clearly. See <http://www.acommonword.com/>

³⁵ See along these lines especially R. Scott Appleby, *The Ambivalence of the Sacred: Religion, Violence, and Reconciliation* (London: Rowman and Littlefield, 2000).

³⁶ Satyagraha, “truth-force”, is perhaps the best example, but the entire range of non-violent engagement associated with Gandhi and many movements since, is what I have in mind here. See Barry L. Gan and Robert L. Holmes, eds., *Nonviolence in Theory and Practice*, 2nd ed. (NY: Waveland Press, 2004).

³⁷ See again Boulding, *Cultures of Peace*, along with John Paul Lederach, *The Moral Imagination: The Art and Soul of Building Peace* (NY/London: Oxford University Press, 2010).

³⁸ See again Appleby, and Eboo Patel, *Acts of Faith: The Story of an American Muslim, and the Struggle for the Soul of a Generation* (Boston: Beacon Press, 2010) and Patel, *Sacred Ground: Pluralism, Prejudice and the Promise of America* (Boston: Beacon Press, 2012). See also Diana Eck's Pluralism Project at Harvard: <http://www.pluralism.org/>

³⁹ See again Putnam, and Jeffrey Stout, *Blessed are the Organized: Grassroots Democracy in America* (Princeton: Princeton University Press, 2010).

⁴⁰ On the notion of social capital in religions, with a focus on the United States, see Robert D. Putnam and David Campbell, *American Grace: How Religion Divides and Unites Us* (NY: Simon and Schuster, 2012).

⁴¹ Max Weber, *The Protestant Ethic and the Spirit of Capitalism*, tr. Peter Baehr and Gordon C. Wells (NY: Penguin, 2002 [1905]). See also the illuminating thesis of Carl Becker, who traces the "secularization" of heaven into notions of progress (including prosperity), in *The Heavenly City of the Eighteenth-Century* (New Haven: Yale University Press, 1932).

⁴² R. H. Tawney, *Religion and the Rise of Capitalism* (NY: Transaction Books, 1998[1926]).

⁴³ Karl Marx, "A Contribution to the Critique of Hegel's Philosophy of Right", [1843], "Introduction", online at <http://www.marxists.org/archive/marx/works/1843/critique-hpr/intro.htm>

⁴⁴ See for one initial foray Léo-Paul Dana, ed., *Entrepreneurship and Religion* (Cheltenham, UK: Edward Elgar, 2010).

⁴⁵ See, for instance, Talal Asad, *Formations of the Secular: Christianity, Modernity, Islam. Cultural Memory in the Present*. (Palo Alto, CA: Stanford University Press, 2003).

⁴⁶ Francis Fukuyama, *The End of History and the Last Man* (NY: Free Press, 1992).

⁴⁷ *Religion in the Neoliberal Age: Political Economy and Modes of Governance*, ed. Tuomas Martikainen and François Gauthier (London: Ashgate, 2013), p. 1.

⁴⁸ Ibid., p. 9.

⁴⁹ The ambiguity is intentional. Although Muhammad Yunus narrowly defines a "social business" apart from non-profits and other NGO's, I believe the lines are not as clear. See again *A World without Poverty: Social Business and the Future of Capitalism* (NY: Public Affairs, 2007).

⁵⁰ See my "Ending the Warfare between Business and Religion: Toward a New Social Gospel", Peter Paul and Elizabeth Hagan Professorial Lecture, The Lutheran Theological Seminary at Philadelphia, November 27, 2012, online at <http://ltsp.edu/dr-jon-pahl-receives-hagan-chair-history-christianity> Dead Link. I will happily send the talk to any reader interested.

⁵¹ See, for example, Richard Dawkins, *The God Delusion* (NY: Bantam Books, 2006).

⁵² For the general contours of American religious history during these eras, see Robert Jewett, *Mission and Menace: Four Centuries of American Religious Zeal* (Minneapolis: Fortress Press, 2008).

⁵³ See for Luther's notion of the church as incarnate in human relationships, Gordon W. Lathrop and Timothy J. Wengert, *Christian Assembly: Marks of the Church in a Pluralistic Age* (Minneapolis: Augsburg Fortress Press, 2004), p. 25. For the business side of things see again Gauthier and Martikainen, who propose a helpful typology of relations between religions and business, from pessimistic cultural critics on one extreme (both left and right) to neoliberal advocates and prosperity preachers on the other, pp. 8-9.

⁵⁴T. L. Hill and Jon Pahl, “Social Entrepreneurship as a Catalyst for Practical Social Justice”, in *A Just World: Multi-Disciplinary Perspectives on Social Justice*, ed. Heon Kim ([Dokumen.pub](#), 2013), pp. 39-51.

⁵⁵“What is a Social Entrepreneur”, online at https://www.ashoka.org/social_entrepreneur

⁵⁶ Two books demonstrate at least a beginning: Mark Sampson, with John M.G. Barclay, *The Promise of Social Enterprise: A Theological Exploration of Faithful Economic Practice* (Atlanta: Cascade Books, 2022) and Keith McNichols, *Planting Mangoes in the Church: Economic Development, Social Enterprise, and the Global Christian Church* (Bloomington, IN: Westbow Books, 2022).

⁵⁷ “About Habitat for Humanity”, online at http://www.habitat.org/how/about_us.aspx

⁵⁸ *Habitat for Humanity International Annual Report, FY 2012*, online at <http://www.habitat.org/sites/default/files/annual-report-2012.pdf>

⁵⁹ *Habitat for Humanity International’s annual reports and 990 forms*, online at <http://www.habitat.org/support/report>. For the 2022 report, see: <https://www.habitat.org/multimedia/global-impact-2022/>

⁶⁰See for the story Frye Gaillard, *If I Were a Carpenter: Twenty Years of Habitat for Humanity* (Winston-Salem, NC: John F. Blair Publisher, 1996).

⁶¹Millard Fuller, *The Theology of the Hammer* (Macon, GA: Smyth & Helwys, 1994), pp. 30-8.

⁶²Jason Hackworth, *Faith Based: Religious Neoliberalism and the Politics of Welfare in the United States* (Athens, GA: The University of Georgia Press, 2012).

⁶³As a geographer, Hackworth can perhaps be forgiven for a hackneyed understanding of religion that associates Habitat with “evangelical” Protestantism. In fact, Fuller was a member of the United Church of Christ (perhaps the most “liberal” Protestant denomination in America), and Habitat has been insistently ecumenical and is increasingly interfaith. Hackworth is to be credited for directing scrutiny to the way Habitat can be depicted in opposition to public programs, yet the opposition is as much the construction of the scholar’s desk as the actual operation of the enterprise. See again *The Theology of the Hammer*, pp. 69-85, and the *Annual Report*, which clearly identify the partnerships at the heart of the social business.

⁶⁴“Take Action: Advocate—use your voice for change and help us end poverty housing worldwide”, online at <http://www.habitat.org/gov>

⁶⁵ Fuller, *The Theology of the Hammer*, pp. 22-6.

⁶⁶ Ibid., p. 24.

⁶⁷Jonathan Sacks, *The Dignity of Difference: How to Avoid the Clash of Civilizations* (NY: Continuum, 2002).

⁶⁸ Jon Pahl, *Fethullah Gülen: A Life of Hizmet--Why a Muslim Scholar in Pennsylvania Matters to the World* (Clifton, NJ: BlueDome Press, 2019)

⁶⁹“Fethullah Gulen”, online at <http://www.guleninstitute.org/about-us/about-gulen>

⁷⁰ Muhammad Çetin, *The Gülen Movement: Civic Service without Borders* (Clifton, NJ: Blue Dome Press, 2010) and Helen Rose Ebaugh, *The Gülen Movement: A Sociological Analysis of a Civic Movement Rooted in Moderate Islam* (NY: Springer, 2009). See also Paul Weller, *Fethullah Gülen’s Teaching and Practice: Inheritance, Context, and Interactive Development* (London: Palgrave/Macmillan, 2022); Weller, *Hizmet in Transitions: European Developments of a Turkish Muslim-Inspired Movement* (London:

Palgrave/Macmillan, 2022); Ori Soltes, *Between Thought and Action: An Intellectual Biography of Fethullah Gülen* (Clifton, NJ: Blue Dome Press, 2022).

⁷¹Ebaugh, p. 111.

⁷²Çetin, pp. xxii-xxiii.

⁷³Hakan Yavuz, *Toward an Islamic Enlightenment: The Gülen Movement* (NY/London: Oxford University Press, 2012), p. 17.

⁷⁴Ibid., p. 118.

⁷⁵Ebaugh, p. 113.

⁷⁶Ibid., p. 5. Ebaugh bases this figure on a U.S. State Department estimate of 2007, prior to the establishment of some schools, and the flourishing of other agencies.

⁷⁷M. Fethullah Gülen, *Toward a Global Civilization of Love and Tolerance* (Somerset, NJ: The Light, 2006), pp. 198-99.

⁷⁸ *Kimse Yok Mu*, online at <http://global.kimseyokmu.org.tr/?lang=en>. Embrace Relief can be found at <https://www.embracerelief.org/>

⁷⁹ See Thomas Michel, SJ, “Fighting Poverty with *Kimse Yok Mu*”, Gülen Conference in Washington, DC, November 19, 2008, online at <http://en.fgulen.com/conference-papers/gulen-conference-in-washington-dc/3090-fighting-poverty-with-kimse-yok-mu>. On the Syrian refugee project, see Cihan Acar, “Needs of Turkey’s Syrian refugees met by sister families”, in *Today’s Zaman*, 30 December 2012, online at <http://www.todayszaman.com/news-302589-needs-of-turkeys-syrian-refugees-met-by-sister-families.html>

⁸⁰“Bank Asya”, http://en.wikipedia.org/wiki/Bank_Asyia. At the time, the exchange rate was roughly 1.5 Turkish Lira per \$1; in 2024 it is over 30:1.

⁸¹ Ebaugh, p. 85.

⁸²See *Sizinti*, online at <http://www.sizinti.com.tr/> and *The Fountain*, online at <https://www.fountainmagazine.com/>

⁸³Ebaugh, p. 87.

⁸⁴See Samanyolu TV, online at <http://www.samanyolu.tv/>, and Ebru TV, online at <http://www.ebru.tv/en> Ebru TV continues operations in a studio in Nairobi, Kenya.

⁸⁵ Find them at: <https://jwf.org/>

⁸⁶ Fethullah Gülen, “I Condemn All Threats to Turkey’s Democracy”, *The New York Times*, July 25, 2016, at: <https://www.nytimes.com/2016/07/26/opinion/fethullah-gulen-i-condemn-all-threats-to-turkeys-democracy.html>

⁸⁷ By Josh Keller, Iaryna Mykhyalshyn, and Safak Timur, “The Scale of Turkey’s Purge is Nearly Unprecedented”, *The New York Times*, August 2, 2016, at: <https://www.nytimes.com/interactive/2016/08/02/world/europe/turkey-purge-erdogan-scale.html>

⁸⁸ Not surprisingly, this is Gülen’s perspective, since it did so much damage to people inspired by him. See his comments on the day after the violence: “Fethullah Gülen: Turkey coup may have been ‘staged’ by Erdoğan regime”, *The Guardian*, July 16, 2016, at <https://www.theguardian.com/world/2016/jul/16/fethullah-gulen-turkey-coup-erdogan>

See also Michael Rubin, policy analyst at American Enterprise Institute, “Did Erdogan Stage the Coup?”, *AE Ideas*, April 14, 2017, at: <https://www.aei.org/foreign-and-defense-policy/middle-east/did-erdogan-stage-the-coup/>. As evidence continues to leak out, the prospect that Erdogan knew about the plot, or planned it himself, is growing. See Selcuk Gultasli and Andrew Rettman, “Leaked Document Sheds Light on Turkey’s ‘Controlled Coup’”, *EU Observer*, March 11, 2019, at: <https://euobserver.com/world/144366>

⁸⁹ “The World Bank in Turkey: Overview”, at <https://www.worldbank.org/en/country/turkey/overview>

⁹⁰ I document this commitment in much greater detail in the biography, *Fethullah Gülen: A Life of Hizmet—Why a Muslim Scholar in Pennsylvania Matters to the World* (Clifton, NJ: Blue Dome Press, 2019). The five seeds of deep peace help organize the structure of the chapters, along with the region where Gülen lived and developments in his life and thought.

⁹¹ Ebaugh, p. 97.

⁹² Gülen, pp. 205, 208.

⁹³ The literature profiling various schools is growing both in breadth and depth. See, for example, Philipp Bruckmayr, “Phnom Penh’s Fethulla Gülen School as an Alternative to Prevalent Forms of Education for Cambodia’s Muslim Minority”, in *Islam and Peacebuilding: Gülen Movement Initiatives*, ed John L. Esposito and Ihsan Yilmaz (NY: Blue Dome Press, 2010): 225-248. Other essays in the same volume also highlight this long-range contribution to peacebuilding, especially Mehmet Kalyoncu, “Building Civil Society in Ethno-religiously Fractured Communities: The Gülen Movement in Turkey and Abroad”, pp. 273-290, and Harun Akyol, “The Role of Turkish Schools in Building Trusting Cross-ethnic Relationships in Northern Iraq”, pp. 311-342. See also Ebaugh, pp. 90-2, 95-101.

⁹⁴ See for example, Epoka University in Tirana, Albania, online at <http://www.epoka.edu.al/?lang=EN&pid=2&catid=2&menuid=77>, and for a U.S. example, Truebright Science Academy, online at <http://www.truebright.org/>. The schools have become somewhat controversial, for complex reasons. See for instance Damon C. Williams, “Truebright School Fights to Keep Charter”, *Philadelphia Tribune*, May 10, 2013, online at <http://www.phillytrib.com/cityandregionarticles/item/9105-truebright-school-fights-to-keep-charter.html>. More study is needed of the business model in selected schools. Rumors of “kick-backs” by charter school employees have plagued several, which may reflect instead practices common to a social enterprise motivated by religious concerns, where faculty accept lower salaries and/or donate a high percentage of their salary to the social cause. See, for instance, Bruce D. Baker, “The Gulen Charter School Salary Problem”, in *School Finance 101*, August 10, 2012, online at <http://schoolfinance101.wordpress.com/2012/08/10/the-gulen-charter-school-teacher-supply-problem/>

⁹⁵ Bekim Agai, “The Gülen Movement’s Islamic Ethic of Education”, in *Turkish Islam and the Secular State*, ed. M. Hakan Yavuz and John L. Esposito (Syracuse, NY: Syracuse University Press, 2003), p. 49.

⁹⁶ Ibid., p. 67.

⁹⁷ M. Fethullah Gülen, *Essays, Perspectives, Opinions* (Somerset, NJ: The Light, 2006), p. 42.

⁹⁸ M. Fethullah Gülen, *The Statue of Our Souls*, tr. Muhammad Çetin (Somerset, NJ: The Light, 2007), p. 22.

⁹⁹ Ibid., p. x.

¹⁰⁰ Gülen’s writings on democracy are most succinctly available in *Toward a Global Civilization of Love and Tolerance*, pp. 219-224.

¹⁰¹ *The Statue of Our Souls*, pp. 43-5.

¹⁰²One of the most notable aspects of the Hizmet movement around the globe is its sponsorship of dialogue dinners, often as Iftar feasts, but also to recognize and honor civil servants in fields closely identified with the movement's goals, including politics, media, law enforcement, and education. See again *Islam and Peacebuilding*, esp. Part 2, "Globalization and Gülen as Border Transgressor", and Part 3, "Theology of Dialogue in Comparative Perspective", pp. 65-224 .

¹⁰³*Toward a Global Civilization of Love and Tolerance*, p. 250.

¹⁰⁴*Ibid.*, pp. 47, 45.

¹⁰⁵*Essays, Perspectives, Opinions*, p. 63.

¹⁰⁶Mehmet Enes Ergene, *Tradition Witnessing the Modern Age: An Analysis of the Gülen Movement* (Somerset, NJ: Tughra Books, 2008), p. 162.

GENERAL NOTE: The bulk of the research for this article was conducted in 2011-2012, and delivered at a Conference at Beder University in Tirana, Albania. The author has updated it in 2024 to reflect developments.