International Journal of Humanities and Social Science Invention (IJHSSI)
ISSN (Online): 2319 – 7722, ISSN (Print): 2319 – 7714
www.ijhssi.org ||Volume 15 Issue 8 || August 2026 || PP. 79-88

Emmanuel Mounier's communitarian economy: its feasibility and effectiveness. An alternative path to development and prosperity for all

Alonso Ignacio Salinas García
Pontifical Catholic University of Chile
Corresponding Author: alonso.salinas@uc.cl

ABSTRACT: *This article analyses Emmanuel Mounier's economic proposal by contrasting it with communitarian, reciprocal and cooperative forms of economy, as well as so-called circular economies, which were put into practice amidst the consolidation of capitalism following the end of the Cold War. It therefore examines whether an economy guided and organised around the dignity of the human person and the common good as central criteria can go beyond local assistance and contribute to transforming structural poverty in countries. In this regard, various studies and research show that Community-based organisations and cooperatives can effectively promote employment, income, skills, social capital, local services, resilience, innovation and environmental practices. However, it is also established that these outcomes depend on scale, governance, member training, funding, market access, networks and public institutions. Consequently, it is ultimately determined that Mounier's project has significant normative relevance and conditional institutional applicability, which can serve to overcome structural poverty in the service of human dignity and the common good of nations.*

KEYWORDS: *Emmanuel Mounier; communitarian personalism; cooperatives; community economy; social and solidarity economy; structural poverty; territorial development; circular economy.*

Date of Submission: 05-08-2026 Date of acceptance: 17-08-2026

I. INTRODUCTION

The central problem of this article is whether an economy centred on the person, the community and the common good can be translated into institutional arrangements capable of addressing poverty as a structural phenomenon. This is more demanding than asking whether a communitarian project provides relief, creates employment or improves access to a service. Structural poverty concerns the durable relations through which people gain or lose access to productive resources, secure work, knowledge, finance, markets, social protection and political influence. An institution can produce a real local benefit without changing those wider relations.

The article therefore examines the relationship between a normative economic proposal and the institutional conditions required for its practical realisation. Its principal point of departure is the analysis that i previously carried out on the validity and relevance of Mounier's economic thought in the present day, published in "REDHES: Journal of Human Rights and Social Studies" of Mexico (Salinas García, 2025). In that regard, economic activity is not judged solely by productive capacity or financial return. Property, work, production, exchange and profit must be assessed according to their relation to the person, social responsibility and the common good. This is because the just title to property is not to be found in a contract, inheritance or the law, but rather in its just use for what is necessary and the distribution of what is superfluous; in short, in the social function of property.

Along these lines, a systematic comparison is carried out through specialist literature on communitarian economy, reciprocity, cooperatives, social and solidarity economy, territorial development, sustainability and local institutionalisation (Alvarez Quispe, 2012; Artis & N'Goran, 2025; Chiroque Solano, 2014; Chiroque Solano & Mutuberría Lazarini, 2009; Córdova et al., 2021; Deux Marzi, 2025; Fakhri & Selvaratnam, 2025; Moncayo Chávez, 2025; Pérez Sáinz, 1996 Furthermore, it includes a detailed examination of the effects of these forms of alternative economies to the utilitarian liberal paradigm, through comparative studies and research specifically aimed at observing the impact of these economic models on their growth and scale, cooperative ecosystems, value co-creation, employment and innovation, dynamic growth, and governance and financial constraints (Alessandrini & Messori, 2016; Brzustowski & Caselli, 2025; Friedel et al., 2025; Garcia Jan, 2024; Lee & Lee, 2022; Smith, 2013).

The article does not claim that these contemporary models were historically derived from Mounier exclusively, because there are customary traditions in the cultures where the research and studies were carried out – ancient legacies stemming from Christianity or Islam, as well as influences from 'third position' corporatism, anarchism and various socialist traditions. Nor does it treat a cooperative, community or circular-economy initiative as evidence of structural transformation merely because it uses the language of solidarity. Mounier provides principles by which institutions can be evaluated; the empirical and analytical sources indicate mechanisms through which those principles may be pursued, as well as the conditions under which they may fail.

II. METHOD, SCOPE AND EVIDENCE

The analysis draws on a comparison of various scientific studies and informative research concerning forms of economy that offer an alternative to the traditional economies characterised by the capital-labour relationship of the contemporary production model; that is to say, solidarity-based, circular, community-based and social economies, in the light of Emmanuel Mounier's normative thought as set out in his personalist proposal in various texts such as "Manifesto in the Service of Personalism", "Capitalist Property to Human Property" and "Personalist and Comunitarian Revolution"—which have been summarised and systematised in the previous research carried out in published in "REDHES: Journal of Human Rights and Social Studies of Mexico" (Salinas García, 2025).

The sources perform different scholarly functions. The previous research carried in REDHES is used principally for philosophical and conceptual reconstruction (Salinas García, 2025). Whilst, the community-economy sources provide historical, sociological and conceptual discussion of reciprocity, collective work, community organisation and social reproduction (Alvarez Quispe, 2012; Chiroque Solano, 2014; Chiroque Solano & Mutuberría Lazarini, 2009; Córdova et al., 2021; Pérez Sáinz, 1996). On the other hand, the cooperative sources include case studies, reviews, theoretical analysis and an ecosystem report (Artis & N'Goran, 2025; Fakhri & Selvaratnam, 2025; Friedel et al., 2025; Smith, 2013).

The analytical distinction is fourfold. Normative effectiveness concerns whether the principles offer a coherent account of economic justice. Institutional effectiveness concerns whether ownership, governance, law and policy can embody those principles. Socio-economic effectiveness concerns reported outcomes such as employment, income, skills, services, resilience and environmental practice. Structural effectiveness concerns whether deeper relations of ownership, power, dependency and exclusion are altered. The evidence is strongest at the normative level, conditional at the institutional and socio-economic levels, and insufficient to establish structural effectiveness in general without a clear institutional commitment on the part of government policy.

This distinction also determines the argumentative sequence. The article first reconstructs the personalist proposal, then compares it with communitarian economy and cooperative organisation. It next examines growth, networks, participation, governance and finance, before considering local development and circular practice. The final result is neither an endorsement nor a rejection of cooperatives, but a qualified assessment of the conditions under which they may contribute to a more human-centred economy in a personalist perspective.

III. MOUNIER'S ECONOMIC PROPOSAL

In the preliminary research I carried out at REDHES, I proceeded to reconstruct Mounier's criticism of an economic order in which production, money and profit acquire primacy over the person and become detached from social purposes (Salinas García, 2025). The point is not that production or exchange are unnecessary. Rather, they are instruments whose legitimacy depends upon what they enable and whom they serve. An economic system may increase output while leaving people exposed to insecurity, dependency or exclusion. A personalist evaluation consequently asks whether economic institutions support human development, meaningful work, social responsibility and communal life.

This approach changes the question of property. Property is not treated as an absolute power independent of social responsibility. Its purpose and use must be related to the person and to the common good (Salinas García, 2025). In the same vein, the community-economy sources offer a comparative institutional vocabulary: communal or collective control of resources, collective work, participatory decision-making and distribution of socially produced surplus (Chiroque Solano, 2014; Chiroque Solano & Mutuberría Lazarini, 2009). These concepts, which are clearly influenced by communitarian personalism, are not limited to that alone; rather, as indicated above, they draw on a variety of sources, ranging from the Social Doctrine of the Catholic Church, the tradition of the Islamic ummah, third-position corporatism, anarcho-communist theory and various socialist traditions.

These concepts, which are clearly influenced by communitarian personalism, are not limited to that alone; rather, as indicated above, they draw on a variety of sources, ranging from the Social Doctrine of the

Catholic Church, the tradition of the Islamic ummah, third-position corporatism, anarcho-communist theory and various socialist traditions.

However, work is similarly treated as more than a cost of production. In REDHES´s investigation it is presents it as capable of moving from subordination and dependence towards participation and collaboration, with attention to fair and sufficient remuneration (2025). In this regard, worker cooperatives provide one possible institutional setting for examining this proposition. Artis and N'Goran discuss worker participation and peer oversight, while Fakhri and Selvaratnam associate cooperatives with collective agency, training, social protection and community service (2025).

Furthermore Alessandrini and Messori provide a theoretical explanation for why participation might matter: in their model, worker-owners have incentives for peer monitoring and solidarity, so a cooperative may require less managerial monitoring to obtain an efficient level of worker effort (2016). This finding is conditional on the model's assumptions. It does not establish that all cooperatives monitor more effectively than capitalist firms. It does show that ownership and governance may influence the organisation of effort.

Additionally, personalist economics also requires attention to the intergenerational dimension of institutions. A decision that benefits current members may impose costs on future members, local residents or the wider environment. Brzustowski and Caselli make investment horizons central to their analysis of cooperative growth, including how present workers consider the claims of former and future workers (2025). This is not a direct interpretation of Mounier, but it illustrates a concern relevant to the personalist framework: economic decisions should not be assessed only by their immediate distributional effect.

Mounier's proposal should not be treated as a complete operational blueprint. Its value lies in the criteria it supplies: economic institutions should be assessed by their relationship to persons, work, ownership, participation, solidarity and the common good.

IV. COMMUNITARIAN ECONOMY AND RECIPROCITY

Communitarian economy is not reducible to charity, barter or non-monetary exchange. Chiroque Solano describes it through collective work, reciprocal relations, community organisation, production and distribution directed towards the reproduction of life (2014). Alvarez Quispe treats reciprocity as involving production, redistribution and social obligations whose effects may extend beyond a strictly bilateral exchange (2012). Reciprocity therefore has an economic and institutional dimension: it organises access to labour, resources, support and social recognition.

Córdova and colleagues report mutual aid, reciprocity, barter and related collective practices during a period of sanitary and political crisis in Bolivia (2021). Such practices may protect households when ordinary arrangements are disrupted. They should not be interpreted as proof that communiarian organisation can replace public institutions, but the evidence supports that practical resilience in particular context is an effective solution, even if not a general opportunity eliminates poverty.

In that regard Pérez Sáinz demonstrates the ambivalence of community-based productive relations. Community identity, networks, skills and social relationships can support productive activity, but subcontracting may generate asymmetry and dependence, and cooperation may coexist with competition, imitation and market saturation (1996). In this way the community is a source of capacity, not a guarantee against unequal power. A personalist economy must therefore evaluate who controls resources, who bears risk and who receives the resulting benefits. By placing the individual at the centre and focusing on their responsibilities towards the whole of which they form a part, that is to say, society. Mounier´s personalism is a way of addressing this ambivalence show by Pérez Sáinz and others.

V. COOPERATIVES AS INSTITUTIONAL TRANSLATION

Cooperatives provide a formal organisational structure through which some personalist principles may be translated into practice. The supplied literature associates them with joint ownership, democratic member control, mutual assistance, collective agency, reinvestment, training and concern for the community (Artis & N'Goran, 2025; Fakhri & Selvaratnam, 2025; Friedel et al., 2025). They operate in markets and must remain economically viable while pursuing member and community purposes.

Two analytical accounts clarify why this form can carry personalist commitments rather than merely echo their vocabulary. Alessandrini and Messori (2016) model the cooperative in its 'purest' mutualistic form — an organisation of production and work in which all workers are, pro quota, owners who collectively share responsibility for their activity. Its governance rests on a mutuality principle whose core elements are one member, one vote; limits on the remuneration of any capital contributed by non-worker members; the allocation of a significant share of profits to an indivisible reserve; and the distribution of the remaining net profits as drawbacks tied to each member's participation rather than to the capital held (Alessandrini & Messori, 2016). This structure gives institutional substance to the personalist claim, reconstructed in my previous research at

REDHES (2025), that work should move from subordination towards participation and that property should be ordered to the person and the common good.

Brzustowski and Caselli (2025) isolate two features that most clearly distinguish this mode of organisation from externally owned corporations: collective decision-making by workers, or labour management, and the non-tradability of productive assets, so that capital is owned by the cooperative rather than by individuals. In their formalisation the cooperative's objective is the maximisation of the present value of the lifetime utility of its current workers (Brzustowski & Caselli, 2025). Both elements express, in institutional terms, the subordination of economic instruments to the persons who work — the reordering that the personalist proposal requires.

Moreover Fakhri and Selvaratnam report that cooperatives may expand access to credit, education, health services, employment, markets and social protection (2025). In addition, Artis and N'Goran report improvements in income and job security, together with training, local infrastructure, social cohesion, collective action, savings and credit associations and environmentally oriented agricultural practices in the cases they examine (2025). These findings support socio-economic effectiveness in particular cases, but not universal structural transformation, particularly because of the number of variables involved, which we cannot ignore as classical or neoclassical liberal economics does – an approach that tends to rely on artificial scenarios involving two or three variables whilst all other phenomena are held constant.

That the form is not merely aspirational is suggested by the empirical surveys discussed by Brzustowski and Caselli (2025), which report that worker cooperatives tend to be somewhat more productive than conventional firms, to afford their workers greater income stability and job satisfaction, and to display comparable exit and investment rates, even if such findings are rarely immune from concerns about selection. The same authors observe that shirking is virtually never reported as a concern in studies of real-world producer cooperatives (Brzustowski & Caselli, 2025). These observations reinforce, without proving in general, the claim that ownership and participation can alter the organisation of work, effectively bringing real and tangible prosperity to workers and their communities through greater circulation of capital in relation to production that tends to remain constant, owing to the intangible benefits—which are difficult to quantify—associated with this form of work organisation.

The cooperative literature supplies reasons for caution. The poorest households may benefit least from membership, unequal representation may produce unequal benefits, and governance may require improvement according to the evidence (Artis & N'Goran, 2025; Fakhri & Selvaratnam, 2025). Formal membership is therefore insufficient: inclusion requires practical access, meaningful participation, influence over decisions and a fair share of benefits. Otherwise, cooperative language can coexist with internal hierarchy.

VI. GROWTH, SCALE AND INTER-COOPERATION

Furthermore, Garcia Jan distinguishes the growth of the social and solidarity economy as a wider movement from the internal growth of every individual organisation (2024). The first may require many more cooperative entities and cooperative workers; the second may be unnecessary or harmful when it weakens participation, increases bureaucracy, widens wage differences or produces institutional isomorphism. Organisational size must not become a substitute for social evaluation.

Internal expansion can nevertheless be necessary where very small organisations face precarity, lack capacity, require management functions or cannot obtain economies of scale (Garcia Jan, 2024). The appropriate question is not simply whether a cooperative grows, but what grows, for whose benefit, at what scale and through what governance arrangements. Large-scale growth may require semi-autonomous groups, distributed authority, improved communication and a combination of direct and representative democracy (Garcia Jan, 2024).

Garcia Jan identifies inter-cooperation, replication and division as alternative forms of expansion (2024). These may extend social reach without concentrating every asset and decision in one enlarged institution, although they also create risks of imbalance and loss of member control. Inter-cooperation therefore requires its own accountability arrangements and cannot be assumed to be democratic merely because it occurs between cooperatives.

Whereas Smith's discussion of cooperative leagues provides an economic rationale for wider structures. Smaller cooperatives may not individually be able to bear the fixed costs of marketing, research, infrastructure, technology or financial services; leagues can provide shared capacities while primary organisations remain relatively small (2013). This complements the ecosystem report's emphasis on networks, federations and partnerships (Friedel et al., 2025).

Following this line of thought, Brzustowski and Caselli (2025) give this scale question a precise dynamic form. In their overlapping-generations model the cooperative economy follows a growth path qualitatively similar to that of a capitalist economy, converging gradually to a steady state, yet it exhibits a static inefficiency: for a given aggregate capital stock, worker cooperatives are inefficiently small, or equivalently there are too many firms. Two mechanisms produce this result. First, cooperatives take their current capital stock as given and perceive only the effect of an additional worker on the average product of labour, whereas a social planner — and a capitalist firm renting capital — also reallocates capital to offset diminishing returns. Second, the rule that shares income with former workers makes each additional member an additional claimant on future distributions (Brzustowski & Caselli, 2025). Both mechanisms bear directly on Garcia Jan's caution: they explain why internal enlargement need not raise welfare, and why the appropriate response may lie in inter-cooperation rather than in the growth of any single firm.

Social welfare aspects cannot be left as a sunk cost that remains a permanent burden over time for these economic structures, not because they are irrelevant, since it is equally a central concern for a personalist thinker who seeks human dignity regardless of circumstances beyond one's control, such as illness or old age; rather, within the productive framework, as these structures do not have the same scale of production and profitability as a typical capitalist enterprise, imposing such an economic burden is unsustainable in the long term unless there is exponential growth in the cooperatively associated workforce, and, clearly, continuously rising productivity and income, which are subject to variables that lie beyond the control of cooperatively organised workers for obvious reasons.

However, despite this comment and scientifically substantiated warnings, this alternative model to the contemporary economy offers astonishing benefits that defy the rules governing production lines in capitalist enterprises. Unlike the capitalist economy, the cooperative economy cannot be dynamically inefficient: young members internalise the effect of their accumulation on the marginal product of capital and therefore do not over-accumulate, whereas the capitalist economy may over-save through a pecuniary externality (Brzustowski & Caselli, 2025). Steady-state income can accordingly be higher or lower in the cooperative economy depending on parameters; if cooperatives save considerably more than capitalist firms, this can more than compensate for their lesser static efficiency.

Although Brzustowski and Caselli's baseline calibration yields lower cooperative output and welfare, they show that parameter configurations exist under which steady-state output in the cooperative economy exceeds that of the capitalist economy, and they stress that their model omits market power, monopsony, externalities and inequality — features whose inclusion would render the comparison less unfavourable to cooperatives (Brzustowski & Caselli, 2025).

A further implication supports the case for federated structures. Because the inefficiently small size of cooperatives stems partly from their taking capital as given, Brzustowski and Caselli (2025) suggest that a market allowing cooperatives to rent capital from one another might alter these decisions, although they leave the construction of such a market to future work. This mechanism gives an economic rationale, complementary to Smith's leagues (2013) and to the networks and federations of Friedel et al. (2025), for pursuing scale through inter-cooperation and shared capital rather than through internal expansion alone.

On a different margin, Alessandrini and Messori (2016) show that scale can operate in favour of the cooperative firm. In their model an exogenous increase in employment reduces the managerial monitoring required to secure optimal worker effort, because a larger membership strengthens the utility interdependence and the peer monitoring on which the cooperative relies; in the capitalist firm, by contrast, a larger workforce raises the monitoring effort demanded of the entrepreneur and typically increases organisational complexity, worsening the trade-off between monitoring and organisation (Alessandrini & Messori, 2016). Growth therefore has opposing effects on the two margins the literature identifies: it can ease the governance of the cooperative while aggravating its static disadvantage in the allocation of capital, which is precisely why judgements about scale must attend to what grows and through which arrangements.

Taken together, the sources suggest that cooperative growth should be assessed by its effect on participation, resilience, productive capacity, equality, community accountability and dependence. The answer may support internal growth in one case, inter-cooperation in another, and replication or division in a third. No universal answer is established according to the sources, so once again, without falling into the liberal reductionism of "ceteris paribus", given the enormous diversity of factors that may particularly affect this form of work – as it involves intangible elements arising from the personal responsibility of those involved in these forms of work – we cannot assert a single answer. Each specific proposal for implementation must, of course, take into account the various specific factors of the location where it is to be applied.

VII. THE COOPERATIVE ECOSYSTEM

From a different perspective and with a different aim, Friedel, Beishenaly and Dufays identify five interconnected components: policy and regulatory frameworks, education and skills, the market environment, culture and networks (2025). Cooperative effectiveness cannot therefore be attributed to internal organisation alone. Legal recognition without knowledgeable implementation, education without finance, finance without markets, or networks without adequate governance may leave the model formally supported but practically fragile.

The policy component concerns legal recognition, regulation, procurement, taxation and proportionate oversight. Education concerns members, workers, managers, professional advisers, regulators and the public. The market environment includes access to customers, finance and support services. These components interact: legal clarity may improve visibility and statistics; visibility may support education and policy; training may improve governance and make finance more accessible; networks may provide services that individual cooperatives cannot supply alone (Friedel et al., 2025).

The finance component acquires particular weight once the cooperative's capital position is examined analytically. Alessandrini and Messori (2016) show that, whereas the entrepreneur of a capitalist firm is assumed to hold the required capital, every worker of the cooperative must purchase a share of capital on the market and bears the opportunity cost of forgoing a riskless return on that sum. These financial constraints affect the cooperative more severely than the capitalist firm, and members' loans — although a stable and low-cost source of funds for some cooperatives — remain a form of debt that cannot by itself resolve the undercapitalisation typical of the sector (Alessandrini & Messori, 2016). A cooperative ecosystem must therefore supply specialised finance that is compatible with member ownership, since a fuller comparison of the two forms would require reconciling the mutuality principle with access to new financial assets, a problem the authors identify as still open (Alessandrini & Messori, 2016).

Two qualifications keep this observation from becoming a verdict against cooperatives. First, financial fragility is not exclusive to them: Alessandrini and Messori (2016) note that small capitalist firms may also be severely constrained by family wealth and by dependence on the banking sector — an operational mode they describe as 'capitalism without capital' — so the market and finance conditions of the ecosystem matter for both forms. Second, Brzustowski and Caselli (2025) show that the ecosystem's policy and cultural components extend to the constitutional design of the cooperative itself: conferring on former workers a durable claim on distributions lengthens the planning horizon of current members and encourages investment, an arrangement that can be sustained as an equilibrium through trigger strategies among successive generations. Where such rights are absent, the anti-investment bias of traditional cooperatives tends to keep them small (Brzustowski & Caselli, 2025). Institutional design, education and finance are thus not external supports but constitutive conditions of cooperative viability.

Autonomy is therefore not isolation from public institutions. It is the capacity to receive support without surrendering democratic control. The ecosystem report identifies legal recognition, suitable policy, specialised finance, training and cooperative networks as relevant conditions, not guarantees of success (Friedel et al., 2025).

Thus, the sources examined show that it is very difficult, if not impossible, to implement these alternative forms of economy widely and efficiently without differentiated and favourable treatment from the State in tax, regulatory and legal terms. The vast disparity in access to financial leverage, initial capital and original accumulation enjoyed by large capitalist enterprises, as well as the points mentioned above regarding their internal and external growth, necessarily imply that, without differentiated and favourable treatment, these models depend on collective resilience and, therefore, on criteria that cannot be quantified, making their widespread establishment within the rules of the capitalist market difficult, particularly in countries with a high concentration of wealth and those lacking sustainable financing alternatives within the conventional banking system.

VIII. VALUE CO-CREATION, GOVERNANCE AND FINANCE

Furthermore Lee and Lee conceptualise cooperative activity through stakeholder-centred value co-creation, using operant resources, voluntary participation and horizontal governance as analytical elements (2022). Their three Korean cases are presented as an instrumental case study. The authors report that members combined knowledge, experience and skills through participation and relatively equal governance, but recognise limits to generalisation and the possibility that value co-creation may have negative outcomes.

This framework specifies how participation may affect performance. Members are not merely recipients of a service or surplus; they are owners, users and contributors whose knowledge can be integrated with the knowledge of others (Lee & Lee, 2022). Participation can nevertheless be unequal or conflictual. The framework identifies a mechanism, not proof that cooperative relations are necessarily harmonious.

Along those lines, Alessandrini and Messori (2016) supply a formal counterpart to this account of participation. In their principal-agents model the manager disposes of a fixed amount of effort, normalised to unity, which must be divided between organising the firm and monitoring workers; because effort is private information and wages are exogenously fixed, some monitoring is unavoidable and it is drawn from the effort that would otherwise raise output. Taking these information asymmetries into account, the cooperative firm requires less monitoring than the capitalist firm to obtain the same efficient level of worker effort, so that its manager can devote more effort to organisation. In this respect the governance of the cooperative firm dominates that of the capitalist firm (Alessandrini & Messori, 2016).

Two mechanisms account for this advantage, and both are congenial to the personalist reading. The first is what the authors, following the earlier cooperative literature, term "social consciousness": the utility of each member is positively influenced by the utility of the other members, so that in the cooperative the optimal amount of monitoring depends inversely on this solidarity parameter rather than, as in the capitalist firm, directly on the wage (Alessandrini & Messori, 2016). Solidarity among workers is thus not sentimental decoration but a determinant of how much oversight the organisation needs — an economic expression of the communal life that the personalist proposal places at the centre of work.

The second mechanism is peer monitoring. Because each worker holds an ownership share, it becomes worthwhile for members to encourage and check one another's effort; this informal and decentralised control minimises the firm's monitoring costs without impairing efficiency, and gives each owner-worker an incentive to discourage shirking and to develop solidarity with colleagues (Alessandrini & Messori, 2016). Value co-creation, in the vocabulary of Lee and Lee (2022), and peer monitoring, in that of Alessandrini and Messori (2016), describe the same underlying fact from two angles: in a cooperative the member is at once owner, user and monitor, and participation performs real organisational work.

These governance advantages are counterbalanced on the financial side. The cooperative's owner-workers face a trade-off between the efficiency of the current production process and the maximisation of long-term growth, expressed in the division of profits between an indivisible reserve and the drawbacks distributed to members; and the opportunity cost each worker bears in purchasing a capital share limits long-term growth and weakens the virtuous circle between rising employment and rising output (Alessandrini & Messori, 2016). The authors' overall conclusion is deliberately inconclusive: because monitoring advantages and financial disadvantages pull in opposite directions, no general ranking of the relative efficiency of the two forms follows from the model, and the outcome depends on whether monitoring costs or financial costs prevail in a given case (Alessandrini & Messori, 2016).

The personalist perspective adds an evaluative question: does finance support or weaken the purposes of the organisation? The supplied sources establish that access to finance is a recurring condition and constraint, but do not establish a universal financing instrument suitable for every cooperative or territory.

IX. LOCAL DEVELOPMENT AND CIRCULAR PRACTICE

In addition, Moncayo Chávez links local economic development with sustainability, equity, participation, governance and local resources (2025). On the other hand Deux Marzi considers connections among local government, cooperatives, federations and territorial development, including local credit, public-service co-production, procurement, recycling, energy and care (2025). These connections do not automatically establish structural transformation, but they do have an impact on the viability of alternative economic models and their transformative influence within local structures through their internal dynamics, productivity and the remuneration paid to their members, who are, at the same time –and we must not forget this– consumers within the wider market of their own productive environment.

In this regard, the financial analysis of the cooperative firm gives an economic rationale for the territorial arrangements Deux Marzi (2025) describes. Because individual cooperatives face more severe capital constraints than capitalist firms and cannot easily resolve their undercapitalisation through members' loans alone (Alessandrini & Messori, 2016), the local credit, federated finance and inter-cooperative capital that a territorial network can provide address a real structural weakness rather than a merely organisational preference. Brzustowski and Caselli (2025) point in the same direction when they suggest that a market allowing cooperatives to rent capital from one another might relax the constraint that keeps them inefficiently small —a mechanism naturally situated at the level of federations and territorial partnerships.

Two further findings qualify the developmental promise of these arrangements without diminishing it. On the one hand, the risk literature discussed by Brzustowski and Caselli (2025) indicates that cooperatives tend to insulate workers from labour-income volatility and, through more egalitarian pay, to provide better insurance against idiosyncratic shocks, with correspondingly more stable employment —properties that support the resilience dimension of local development. On the other hand, the same authors show that, where population grows, new cooperatives enter without capital and accumulate it only slowly, generating persistent heterogeneity across firms and inequality within generations (Brzustowski & Caselli, 2025). Applied to a territory, this implies that newer or peripheral cooperatives may face durable capital disadvantages, a form of within-territory inequality that public policy and federated support would need to address.

Community provision may reduce dependence on markets, but it may also transfer welfare responsibilities to families or groups without creating enforceable rights (Deux Marzi, 2025). Solidarity must not be used to justify the withdrawal of public responsibility or the unpaid transfer of socially necessary work to vulnerable groups.

X. FOUR LEVELS OF EFFECTIVENESS

Normative effectiveness concerns the coherence of the principles; institutional effectiveness concerns their embodiment in ownership, governance, law and policy; socio-economic effectiveness concerns reported benefits; and structural effectiveness concerns changes in ownership, power, dependency and exclusion. The evidence is strongest at the normative level, conditional at the institutional and socio-economic levels, and insufficient to establish structural effectiveness in general (Brzustowski & Caselli, 2025; Fakhri & Selvaratnam, 2025; Smith, 2013).

At the normative level, Mounier's proposal places the person above economic instruments and subjects property, work, production, exchange and profit to human and social purposes (Salinas García, 2025). At the institutional level, cooperatives, communitarian economies and territorial networks provide forms through which collective agency, social ownership, reciprocal exchange and mutual assistance may be pursued. At the socio-economic level, the sources report employment, income, training, services, social cohesion, innovation and resilience in particular contexts. However, in the structural level, the evidence remains insufficient.

The two economic models sharpen this graded assessment. At the institutional level, Alessandrini and Messori (2016) give the personalist ordering of work a formal counterpart: through social consciousness and peer monitoring, the governance of the cooperative firm can dominate that of the capitalist firm on the margin of monitoring and organisation. Institutional effectiveness is thus more than a normative aspiration — it has an analytical basis — yet it remains conditional, since the same model shows that this governance advantage coexists with a disadvantage in acquiring capital (Alessandrini & Messori, 2016).

At the socio-economic and structural levels, Brzustowski and Caselli (2025) explain why no universal verdict follows from theory. In their model steady-state income may be higher or lower in the cooperative economy according to parameter values, a static-efficiency disadvantage being potentially offset by a higher saving rate; and their calibrated output gap must be read in the light of their own caveat that the model omits market power, monopsony, externalities and inequality, so that the comparison is deliberately weighted against cooperatives (Brzustowski & Caselli, 2025).

Read together, the two analyses locate the conditionality precisely. The governance margin examined by Alessandrini and Messori (2016) and the capital-allocation and accumulation margin examined by Brzustowski and Caselli (2025) pull in opposite directions, so that the effectiveness of the cooperative form depends on institutional design —on finance compatible with member ownership, on sharing rules that lengthen planning horizons, on inter-cooperation and on public support— rather than on the form as such. This is the conclusion the personalist framework reaches from the side of principle: institutions are to be judged by their relation to persons, work, participation, solidarity and the common good, and the evidence supports that judgement most strongly at the normative level, conditionally at the institutional and socio-economic levels, and not at all, in general, at the structural level (Alessandrini & Messori, 2016; Brzustowski & Caselli, 2025; Salinas García, 2025).

XI. PRINCIPAL LIMITATIONS

The first limitation concerns the difference between principles and mechanisms. A commitment to dignity, solidarity or the common good does not specify how capital will be raised, risks distributed, members trained, disputes resolved or decisions made in a large organisation. The ecosystem report demonstrates that cooperative development depends upon law, education, finance, markets, culture and networks (Friedel et al., 2025).

The second limitation concerns scale. Internal growth may increase capacity but may also weaken participation, intensify hierarchy and generate institutional isomorphism (Garcia Jan, 2024). Networks and leagues can provide economies of scale, but their formation and maintenance also present organisational problems (Smith, 2013). Scale is therefore a variable with governance and distributive consequences.

The third limitation concerns participation. Lee and Lee show how members may combine knowledge and skills through voluntary participation and horizontal governance, but they also identify limits to generalisation (2022). Participation can be superficial, unequal or captured by more experienced members. A cooperative's legal structure does not prove that all members possess equal practical influence.

The fourth limitation concerns finance and investment. Alessandrini and Messori identify lower monitoring requirements in the cooperative firm but also stronger financial constraints in acquiring capital (2016). Brzustowski and Caselli show that investment horizons and firm size affect the dynamic comparison between cooperative and capitalist economies (2025). Cooperative ownership may improve some organisational relations while facing difficulties in capital formation, investment or scale.

The fifth limitation concerns outcomes. The supplied studies report improvements in income, employment security, training, services, social cohesion, innovation, crisis response and environmental practice in particular contexts (Artis & N'Goran, 2025; Córdova et al., 2021; Fakhri & Selvaratnam, 2025; Smith, 2013). These findings are important but do not establish universal effects. Positive outcomes may coexist with exclusion, dependency, unequal representation or market vulnerability.

The final limitation concerns structural transformation. A project can improve household income without changing land ownership, create cooperative employment without changing access to finance, or strengthen local solidarity without altering national political power. It is therefore clear that communitarian solidarity must not be used to withdraw public responsibility. Deux Marzi distinguishes public decommodification from community-based provision and warns that local provision can transfer welfare responsibilities to families or groups without creating enforceable rights (2025). Consequently, a personalist project should combine community participation with public guarantees, autonomy with appropriate support, and democratic accountability with technical competence.

XII. CONCLUSION

The research into alternative economic models to the capitalist enterprise in the contemporary market supports an interpretation of Mounier's communitarian personalism as a normative framework for evaluating economic institutions by their effects on persons, work, property, participation, solidarity and the common good (Salinas García, 2025). Cooperative and community-based institutions may embody some of these principles, but only under conditions of inclusion, education, appropriate governance, finance, market access, inter-cooperation and public responsibility.

The sources support socio-economic benefits in particular cases, including employment, income, training, innovation, social capital, local services, resilience and environmental practice. They also establish qualifications concerning scale, financial constraints, unequal participation, market dependence, institutional weakness and the danger of treating organisational growth as equivalent to social transformation (Alessandrini & Messori, 2016; Brzustowski & Caselli, 2025; Garcia Jan, 2024; Friedel et al., 2025).

Therefore, the strongest defensible conclusion is conditional. Mounier's proposal is normatively strong and institutionally relevant, but its practical and structural effectiveness depends on the design and operation of economic institutions. Only through collaboration and proper planning of public policy, together with appropriate and favourable legislation, can these models become effective mechanisms for overcoming structural poverty. The application of Mounier's economic thinking is not exempt from the planning inherent in any modern market system, whether through large capital interests with a distributionalist agenda or through the State itself as a regulator, supervisor, economic actor and guarantor of industrial, financial and trade operations.

REFERENCES

[1]. Alessandrini, M., & Messori, M. (2016). Workers' effort: A comparison between capitalist and cooperative firms. Theoretical Economics Letters, 6, 601–620. https://doi.org/10.4236/tel.2016.63066

[2]. Alvarez Quispe, J. (2012). La economía comunitaria de reciprocidad en el nuevo contexto de la Economía Social y Solidaria: Una mirada desde Bolivia. Otra Economía, 6(11), 159–170.

[3]. Artis, A., & N'Goran, K. (2025). Understanding the socio-economic effects of co-operatives: An Ivorian case. Journal of Co-operative Studies, 58(3), 12–25.

[4]. Brzustowski, T., & Caselli, F. (2025). Economic growth in a cooperative economy. Journal of the European Economic Association. https://doi.org/10.1093/jeea/jvae050

[5]. Chiroque Solano, H. A. (2014). Instituciones y principios de la economía comunitaria en el desarrollo sociohistórico de la economía popular y social en América Latina. [Conference paper supplied in PDF].

[6]. Chiroque Solano, H., & Mutuberría Lazarini, V. (2009). Procesos de construcción de otras alternativas: Desarrollo y planteamiento de la Economía Social Comunitaria en América Latina. CIRIEC-España, Revista de Economía Pública, Social y Cooperativa, (66), 147–163.

[7]. Córdova, E., Alvarado Choque, O., Pontejo Claros, R., & Choque Valencia, J. (2021). Yanapanakuna: Economía comunitaria en tiempos de crisis sanitaria y política en Bolivia. Revista Sudamérica, (15), 70–108.

[8]. Deux Marzi, M. V. (2025). Procesos de institucionalización de la economía popular, social y solidaria a escala local: Una experiencia con potencia innovadora. Revista de Sociología, 40(1).

[9]. Fakhri, M. A., & Selvaratnam, D. P. (2025). Cooperatives as tools for poverty alleviation and welfare enhancement: A case study of developing countries. International Journal of Research and Innovation in Social Science, 9(6), 3139–3154.

[10]. Friedel, S., Beishenaly, N., & Dufays, F. (2025). Cooperatives and their ecosystems: The why, who and how in supporting the sector to grow. Centre of Expertise for Cooperative Entrepreneurship, KU Leuven.

[11]. Garcia Jan, J. (2024, February 29). Should cooperatives aim for growth? Green European Journal.

[12]. Lee, Y., & Lee, S. (2022). The study on the VCC process for consumer co-operative: Focusing on SDL (Service-Dominant Logic). The Korean Journal of Cooperative Studies, 40(1), 13–38.

[13]. Moncayo Chávez, K. L. (2025). Estrategias para el desarrollo económico local, perspectivas desde la sostenibilidad y la participación comunitaria. Universidad, Ciencia y Tecnología, 30(130), 119–124.

[14]. Pérez Sáinz, J. P. (1996). Economía comunitaria y capital social: La cara oculta de la globalización en Centroamérica. Estudios Sociológicos, 14(41), 453–472.

[15]. Salinas García, A. I. (2025). Vigencia del proyecto económico del personalismo comunitario. REDHES: Journal of Human Rights and Social Studies, XVII, 34, julio-diciembre, San Luis Potosí México, pp. 87-104. ISSN 1889-8068.
[16]. Smith, S. C. (2013). Cooperatives in a global economy: Key economic issues, recent trends, and potential for development (IZA Policy Paper No. 68). Institute for the Study of Labor.