

— The —
**MORAL
ARCHITECTURE**
— of —
**ECONOMIC
PARTICIPATION**

*Synthesizing prophetic biblical critique,
contemporary development economics, and
field intelligence from rural productive economies*



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Introduction

What kind of economic system allows people to remain fully human while participating in production, trade, and survival markets? This question lies at the intersection of moral philosophy, economic theory, and development practice, yet it remains insufficiently addressed in contemporary scholarship. Economic participation is often framed as a technical problem of market access, efficiency, or growth. However, participation in coercive or exploitative systems does not constitute genuine inclusion—it merely reproduces domination under the guise of opportunity.

This paper introduces and develops the concept of a **moral architecture of economic participation**: the structural conditions that enable individuals and communities to engage in economic systems without sacrificing dignity, agency, or full humanity. The concept responds to a critical gap in both development economics and economic ethics literature, which often treats markets as morally neutral mechanisms or assumes that economic inclusion alone guarantees human flourishing.

The inquiry is framed through three interdisciplinary lenses:

First, biblical and theological studies provide critical resources for understanding economic systems as sites of moral and spiritual formation. The Book of Revelation 13:17–18, which describes economic exclusion tied to the "mark of the beast," offers a powerful critique of coercive economic systems that demand allegiance at the cost of humanity. This reading is deepened by prophetic texts from Amos, Isaiah, Micah, and James, which condemn economic exploitation and articulate a vision of justice rooted in human dignity. [pmc.ncbi.nlm.nih](https://pubmed.ncbi.nlm.nih.gov/)

Second, development economics and political economy literature provides empirical grounding for understanding structural barriers to dignified economic participation. Research on inclusive growth, informal economies, rural value chains, and power asymmetries in agricultural and food systems reveals how information asymmetry, market access constraints, and corporate concentration systematically undermine producer agency. [sciencedirect](https://www.sciencedirect.com/)

Third, rural enterprise intelligence offers a practical conceptual framework for reimagining economic systems. Defined as a system of knowledge, data, and coordination that improves market participation for rural producers—especially women in food systems—rural enterprise intelligence addresses the informational, logistical, and power constraints that shape moral outcomes in markets.

This paper advances three central arguments. First, moral economic design requires **dismantling coercive exclusion mechanisms** that make survival dependent on surrendering dignity or allegiance. Second, it demands **ensuring visibility and pricing power for rural producers** through data systems, collective bargaining, and transparent market access. Third, it necessitates **embedding accountability in value chain intermediaries** to prevent exploitation and ensure fair returns to producers.

The paper is organized as follows: Section 2 examines theological interpretations of Revelation 13 and prophetic economic critique. Section 3 engages development economics literature on inclusive growth, informal economies, and dignity. Section 4 develops the rural enterprise intelligence framework. Section 5 draws parallels between ancient imperial economies and modern global supply chains. Section 6 synthesizes the three lenses into design principles for morally formative economic systems.

By integrating theological critique, empirical economics, and practical framework development, this paper contributes to emerging scholarship on ethical economics and offers concrete guidance for policymakers, development practitioners, and organizations seeking to build economic systems that honor the full humanity of all participants. repository.up.ac

Revelation 13: Empire Critique and Economic Coercion

Revelation 13:17 states that no one could "buy or sell" without the mark of the beast, linking economic participation to political-religious allegiance. Contemporary biblical scholars interpret this not primarily as a warning about future technology, but as a **critique of Roman imperial economy**, a system in which participation required worship of the emperor as divine. The mark functions as a mechanism of economic coercion: survival depends on surrendering ultimate allegiance to empire.

The historical context is significant. In first-century Asia Minor, trade guilds often required members to participate in emperor worship as a condition of commercial access. To refuse was to be excluded from the economic life of the city, unable to buy food, sell goods, or sustain a household. John's apocalyptic vision, read in this light, is not escapist prophecy but **structural economic critique**: it names the violence of systems that make survival conditional on ideological submission.

Three competing theological interpretations emerge from the scholarly literature, each carrying distinct implications for how we understand economic coercion today. The **futurist or pretribulation** reading treats the mark as a literal future technology, focusing attention on end-times identification systems while offering less emphasis on structural critique of present economic arrangements. The **preterist or historical** reading locates the mark in first-century Roman trade guilds requiring emperor worship, demonstrating that ancient imperial economies already deployed economic exclusion to enforce ideological conformity, a pattern with clear contemporary resonance. The **critical or empire-reading** interpretation holds that Revelation exposes how all empires coercively align economy with worship, suggesting that modern global supply chains replicate imperial patterns of coercion and exclusion in structurally analogous ways.

For development economics and rural enterprise design, the third interpretation proves most generative. It refuses to confine Revelation's critique to a distant past or an apocalyptic future, insisting instead that the text names a recurring structural logic: **economic systems become morally corrupt when survival depends on surrendering dignity or allegiance**. This is not a claim about the inherent evil of markets, but about the conditions under which markets cease to be spaces of free exchange and become instruments of domination. The prophetic voice does not reject commerce; it rejects commerce that demands worship.

Futurist / Pretribulation

Mark is literal future technology. Focus on end-times identification systems; less emphasis on structural critique of present economic arrangements.

Preterist / Historical

Mark reflects 1st-century Roman trade guilds requiring emperor worship. Ancient imperial economies already used economic exclusion to enforce ideological conformity.

Critical / Empire Readings

Revelation exposes how all empires coercively align economy with worship. Modern global supply chains replicate imperial patterns of coercion and exclusion.

❏ The critical empire-reading is most relevant for development economics: **economic systems become morally corrupt when survival depends on surrendering dignity or allegiance**.

Prophetic Texts on Economic Justice

The Hebrew prophets and the New Testament epistles offer a sustained critique of economic systems that exploit the poor, strip them of agency, and treat human beings as instruments of accumulation rather than bearers of divine image. Amos, Isaiah, Micah, and James each condemn specific economic practices — market manipulation, wage theft, inflated pricing, land consolidation — not as policy failures but as **moral and theological violations**. Their witness is unambiguous: economic justice is inseparable from human dignity, and markets that systematically exclude or exploit violate divine justice.

Amos 8:4–6 condemns those who "trample the needy," skimming measures and charging inflated prices — a direct critique of market manipulation that strips the poor of agency. The prophet names not merely individual greed but a **system of economic relations** in which the vulnerable are structurally disadvantaged by those who control weights, measures, and market access. Isaiah 3:15 asks with prophetic fury, "Why do you crush my people?" linking economic oppression directly to the loss of human dignity. The rhetorical question assumes an answer: there is no justification for crushing the people of God through economic arrangements that concentrate power and extract wealth from the powerless.

Micah 6:8 distills the prophetic ethic into a tripartite moral framework: "to act justly, love mercy, and walk humbly." This is not a private devotional formula but a **public economic ethic**, a call to structure social and commercial relationships in ways that reflect God's character of justice and covenantal care. James 5:1–6 condemns wealthy landholders who withhold wages from laborers, framing economic exploitation as a form of idolatry: the worship of wealth over God. The cries of the harvest workers, James insists, have reached the ears of the Lord of Sabaoth, a theological claim with profound economic implications.

Together, these texts constitute what biblical scholar Walter Brueggemann calls the prophetic "counter-imagination" — an alternative vision of economic life in which the market serves human flourishing rather than human subjugation. The theological consensus across these texts is clear: **economic justice is inseparable from human dignity**, and any system that systematically excludes, exploits, or dehumanizes participants stands under prophetic judgment. This is not a marginal concern within the biblical tradition; it is central to the prophetic witness and to the gospel's demand for righteousness in all spheres of life, including commerce.

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James 5:1–6

Condemns wealthy landholders who withhold wages, framing economic exploitation as worship of wealth over God — idolatry in commercial form.

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Development Economics: Inclusive Growth and Structural Exclusion

Inclusive growth is defined as economic growth that creates opportunities for all segments of the population, including job creation and reduced inequality. The concept emerged as a corrective to the assumption that aggregate growth automatically lifts all boats. However, the literature increasingly demonstrates that **growth alone does not guarantee inclusion** when structural barriers persist. A country may experience robust GDP expansion while rural women remain excluded from formal markets, smallholder farmers remain price-takers without bargaining power, and informal workers remain invisible to policy frameworks designed to protect labor.

The barriers are not accidental; they are structural. Market access constraints — distance, poor roads, insecurity — disproportionately affect rural women and smallholder producers. Information asymmetry prevents negotiation power: without access to real-time pricing data, producers accept whatever price intermediaries offer. Capital constraints tie working capital to exploitative intermediaries who extract surplus through predatory lending. And power asymmetries, driven by corporate concentration in food systems, systematically reduce producer agency, transforming farmers from economic agents into **passive recipients of terms set elsewhere**.

A critical study on agency in food systems by Wood et al. finds that power differentials directly impact how people interact with markets, often reducing them to price-takers without bargaining power. The concentration of corporate power in agri-food value chains — from seed suppliers to processors to retailers — creates a structural environment in which smallholder producers have little choice but to accept terms that extract value from them. This is not market failure; it is **market design** — and design can be changed.

The policy implications are significant. Traditional development interventions have often focused on increasing productivity without addressing the structural power relations that determine how the gains from productivity are distributed. A farmer who doubles her yield but remains dependent on a single intermediary for market access may see no improvement in her economic position. Inclusive growth, properly understood, requires not just more production but **more equitable market architecture** — systems that give producers visibility, information, and genuine bargaining power alongside the capacity to produce.

Structural Barriers to Inclusion

- **Market access constraints** — Rural women face distance, poor roads, and insecurity limiting participation
- **Information asymmetry** — Lack of pricing data prevents negotiation power
- **Capital constraints** — Working capital tied to exploitative intermediaries
- **Power asymmetries** — Corporate concentration in food systems reduces producer agency

The Agency Deficit

Wood et al. (2021) demonstrate that power differentials in food systems directly determine how people interact with markets. When corporate concentration is high, smallholder producers become **price-takers rather than price-makers** — they accept whatever terms are offered because they have no alternative market access.

This agency deficit is not a natural feature of markets; it is a structural outcome of how value chains are designed. Moral economic architecture must therefore address not just productivity but **power distribution** within market systems.

- ① Inclusive growth requires not just more production but more equitable market architecture — systems that give producers visibility, information, and genuine bargaining power.

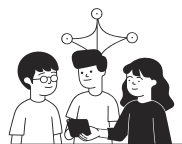
The Informal Economy as Moral Survival Strategy

Conventional development economics has often treated the informal economy as a problem to be solved — a sign of economic backwardness, regulatory failure, or insufficient modernization. The policy prescription has typically been formalization: bring informal workers into the regulated, taxed, documented economy. However, a growing body of scholarship challenges this assumption, arguing that **informality is often a rational response to exclusion**, not a symptom of underdevelopment. When formal markets are structured to extract rather than include, remaining informal can be an act of economic agency.

Informal producers in Africa and the Global South maintain dignity by avoiding exploitative formal market conditions. They exercise agency through flexible, self-organized networks that respond to local needs and social relationships rather than distant corporate mandates. They face invisibility that limits policy support and legal protection — but this invisibility is often the price of autonomy. Kate Social and Catherine Dolan's work on *Remaking Africa's Informal Economies* shows that informal workers are not "left behind" by development; they actively **remake economic systems** through survival strategies that constitute a form of resistance to exclusionary formal structures.

This reframing has profound implications for how development practitioners and theologians alike should view informal economic activity. If informality is a rational response to coercive formal structures, then the moral question shifts: not how to eliminate the informal economy, but how to **reduce the coercion that drives people into it** as a survival strategy. The goal is not to force informal workers into formal markets that will exploit them, but to redesign formal markets so that participation is genuinely voluntary and dignified.

Recent scholarship in development ethics argues that dignity must be central to development economics, not an afterthought. Coercive poverty alleviation programs that treat the poor as objects of expertise rather than agents of their own development undermine human dignity even as they claim to restore it. The critical theory perspective emphasizes that economic coercion often exists in a legal "grey hole" where international constraints are weak and accountability mechanisms are absent. **Dignity-centered development** requires not just material improvement but structural recognition of the poor as moral agents with the right to refuse participation in systems that demand their subjugation.



Dignity Through Autonomy

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Remaking Economic Systems

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Agency Over Objects

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Rural Enterprise Intelligence: Making the Invisible Visible

Rural enterprise intelligence is a system of knowledge, data, and coordination designed to improve market participation for rural producers — especially women in food systems. It addresses the structural constraints that keep rural producers invisible, powerless, and dependent on intermediaries who extract value without accountability. The framework is not merely technical; it is **moral infrastructure** — a set of design choices that determine whether markets enable or constrain human flourishing.

The logic is straightforward but transformative. Information asymmetry causes producers to accept unfair prices because they lack real-time pricing data. Logistics constraints create post-harvest losses and market exclusion because coordinated transport is absent. Insecurity disrupts value chains and forces migration because early warning systems and community protection mechanisms are missing. And the lack of pricing power creates dependence on intermediaries because collective bargaining platforms do not exist. Rural enterprise intelligence addresses each of these constraints with targeted, intelligence-based solutions that restore agency to producers.

Muazu Africa's system, for example, provides women with working capital tied to clear unit economics and visibility in value chains. Rather than offering charity or conditional aid, the system embeds producers in market relationships that are transparent, accountable, and structured to generate fair returns. This is the difference between **development as dependency** and development as agency: the former treats rural producers as recipients of external benevolence; the latter treats them as economic actors whose participation in markets should be structured to honor their dignity and reward their labor.

The broader implication for development economics is significant. If rural enterprise intelligence can provide the data, coordination, and visibility that rural producers need to participate in markets on fair terms, then the question is not whether markets can be moral but **how to design them so that they are**. The technology exists. The organizational models exist. What is required is the moral commitment to deploy them in service of inclusion rather than extraction — a commitment that draws on both prophetic theological vision and rigorous economic analysis.

Constraint	Moral Outcome Without Intelligence	Intelligence-Based Solution
Information asymmetry	Producers accept unfair prices	Real-time pricing data enables negotiation
Logistics constraints	Post-harvest losses, market exclusion	Coordinated transport reduces waste
Insecurity	Disrupted value chains, forced migration	Early warning systems and community protection
Lack of pricing power	Dependence on intermediaries	Collective bargaining platforms

✔ Muazu Africa's system provides women with access to **working capital tied to clear unit economics** and visibility in value chains — transforming market participation from dependency into agency.

Ancient Empires and Modern Supply Chains: Structural Parallels

The structural parallels between ancient imperial economies and modern global supply chains are not coincidental; they reflect a recurring logic of economic control that transcends historical period and technological context. Ancient Rome controlled food, grain, and military supplies through a logistics network of roads and maritime routes designed to move resources to the imperial center. Modern global supply chains control oil, food systems, and energy grids through a logistics network of shipping, digital platforms, and certification regimes designed to move resources to corporate centers. The technology has changed; the logic has not.

The coercion mechanism is particularly revealing. In ancient Rome, emperor worship was the condition of trade access — non-worshippers could not buy or sell. In modern supply chains, certification, standards, and digital identity serve a similar function: they are the conditions of market access that smallholder producers must meet, often at costs they cannot afford and on terms they cannot negotiate. The result is structurally analogous: **economic participation conditional on submission to external power**. The smallholder farmer who cannot afford certification is excluded from formal markets just as the first-century Christian who refused emperor worship was excluded from trade guilds.

This parallel is not meant to equate modern corporations with the Roman Empire in every respect, but to name a structural pattern that the prophetic tradition identifies and condemns: the alignment of economic access with ideological or institutional submission. Revelation 13's critique of empire applies with uncomfortable precision to modern supply chains where smallholder farmers must comply with corporate standards they cannot negotiate, where digital identity systems determine market access, and where the cost of compliance functions as a de facto exclusion mechanism for the poor.

The prophetic response to this pattern is not withdrawal from markets but **transformation of market architecture**. The prophets did not call Israel to abandon commerce; they called Israel to conduct commerce justly — to use honest weights and measures, to pay wages promptly, to leave the edges of the field for the poor. The call is not anti-market; it is pro-justice. And justice, in economic terms, means designing systems in which participation does not require the surrender of dignity, agency, or ultimate allegiance.

Feature	Ancient Roman Empire	Modern Global Supply Chains
Resource control	Food, grain, military supplies	Oil, food systems, energy grids
Logistics	Roads, maritime routes for legions	Global shipping, digital platforms
Coercion mechanism	Emperor worship for trade access	Certification, standards, digital ID for market access
Exclusion	Non-worshippers cannot buy or sell	Smallholders excluded by cost of compliance

Economic systems become coercive when survival depends on submission to external power. Revelation 13's critique of empire applies to modern supply chains where smallholder farmers must comply with corporate standards they cannot negotiate.

Competing Economic Perspectives on Markets and Morality

Not all economic traditions agree on whether markets can be morally formative institutions. The debate is ancient and ongoing, with significant implications for how we design economic systems and evaluate their moral character. Three broad perspectives emerge from the literature, each offering a different answer to the question of whether markets cultivate virtue or corrode it — and each implying a different approach to economic design.

The **neoliberal or Smithian** perspective, represented by thinkers such as Jagdish Bhagwati and Rainer Klump, holds that markets are morally neutral or even positive. Adam Smith's concept of the "impartial spectator" suggests that free exchange cultivates virtue through reciprocal relationships and mutual dependence. Bhagwati argues that markets do not undermine morality when institutions support ethical exchange, and Klump finds that free exchange can coexist with moral formation when private institutions cultivate virtue. On this view, the problem is not markets themselves but the absence of the institutional and cultural conditions that allow markets to function as spaces of virtuous exchange.

The **critical or Polanyian** perspective, drawing on Karl Polanyi's *Great Transformation*, holds that markets are embedded in power structures and that unfettered markets destroy the social fabric. Polanyi's central argument is that treating land, labor, and money as pure commodities — subject only to market logic — commodifies what should never be commodified: human beings and their relationships. On this view, markets require robust moral guardrails to prevent the commodification of humans, and the presumption should be against market expansion rather than for it. The burden of proof lies with those who would extend market logic into new domains of social life.

The **development-critical** perspective, represented by scholars working at the intersection of theology and development economics, holds that markets can be coercive when exclusion is structural, and that dignity requires agency. This view does not reject markets outright but insists that participation must be voluntary and non-coercive to be morally legitimate. It draws on both the prophetic tradition's critique of economic exploitation and the development economics literature on structural barriers to inclusion. On this view, **markets can be morally formative — but only when their architecture ensures that participation is voluntary, non-coercive, and dignified.**



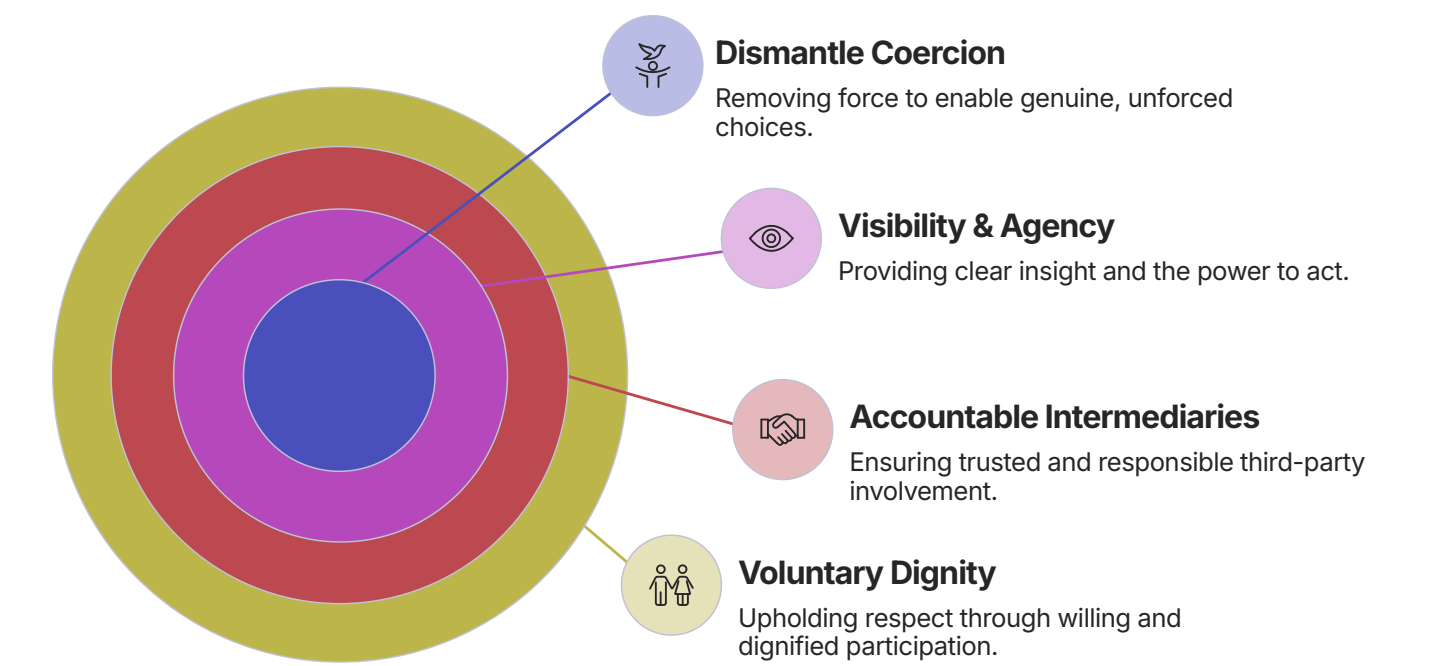
These three perspectives are not mutually exclusive in their policy implications. The neoliberal insight that institutions matter is compatible with the Polanyian insistence that markets require guardrails, and both are compatible with the development-critical demand that participation be voluntary and dignified. The synthesis that emerges is not a rejection of markets but a **call for moral architecture** — deliberate design choices that ensure markets serve human flourishing rather than human subjugation. Rural enterprise intelligence is one concrete expression of this architectural commitment.

Three Design Principles for Moral Economic Architecture

The synthesis of biblical-theological critique, development economics, and rural enterprise intelligence yields three concrete design principles for moral economic architecture. These are not abstract ideals but structural commitments that can be operationalized in policy, enterprise design, and development practice. Together, they constitute a framework for building markets that enable full human participation — markets in which people remain fully human while engaging in production, trade, and survival.

1	2	3
Dismantle Coercive Exclusion Economic systems must allow participation without demanding surrender of dignity or allegiance. This means no mandatory allegiance to specific ideologies, corporations, or technologies for market access. It means creating alternatives to coercion: informal economies, cooperative models, and community-based trade networks that give producers genuine choice. The goal is a market architecture in which participation is voluntary — not because producers have no other option, but because the market itself is structured to honor their agency.	Ensure Visibility and Agency Rural producers — especially women — must be visible in value chains with genuine pricing power. This requires data systems that provide real-time pricing and market information, collective bargaining platforms that counter power asymmetries, and digital platforms that give rural women visibility and access to markets on their own terms. Invisibility is not neutrality; it is vulnerability. A producer who cannot be seen by the market cannot be valued by it. Visibility is the precondition of agency, and agency is the precondition of dignity.	Embed Accountability in Intermediaries Value chain intermediaries must be accountable to producers, not just to profit. This requires transparent unit economics that tie capital to fair returns, ethical certification that does not exclude smallholders through prohibitive costs, and social market economy models that balance profit with moral formation. Intermediaries who extract value without accountability replicate the coercive logic of empire; intermediaries who are accountable to the producers they serve participate in the moral formation of markets.

These three principles are interlocking. Dismantling coercive exclusion without ensuring visibility and agency leaves producers free in name but powerless in practice. Ensuring visibility without embedding accountability in intermediaries creates transparency without justice — producers can see the terms that exploit them but cannot change them. And embedding accountability without dismantling coercive exclusion creates fairer terms within a system that still demands submission. All three must be pursued together, as dimensions of a single moral architecture.



Together, these principles transform markets from coercive systems into enabling environments — spaces in which rural producers can participate fully while remaining fully human. This is not utopian idealism; it is the practical implication of taking both prophetic theology and development economics seriously.

Final Synthesis: Markets as Morally Formative Institutions

Rural enterprise intelligence systems are not merely technical tools — they are **moral infrastructure**. By providing data, coordination, and visibility, they transform markets from coercive systems into enabling environments where rural producers can participate fully while remaining fully human. This aligns with the prophetic vision of economic justice in Amos, Isaiah, Micah, and James; with the empire-critique of Revelation 13; and with the development economics call for inclusive, dignified growth that treats the poor as agents rather than objects.

The argument of this paper can be summarized in three propositions. First, **economic systems become morally corrupt when survival depends on surrendering dignity or allegiance** — this is the central insight of Revelation 13's empire-critique, confirmed by the prophetic tradition and illuminated by contemporary development economics. Second, **informality is often a rational response to exclusion**, not economic backwardness — informal workers actively remake economic systems through survival strategies that constitute a form of resistance to coercive formal structures. Third, **markets can be morally formative institutions** — but only when their architecture ensures that participation is voluntary, non-coercive, and dignified.

The practical implication is clear: rural enterprise intelligence is one concrete pathway to moral economic design. By addressing information asymmetry, logistics constraints, insecurity, and lack of pricing power, such systems restore agency to rural producers and transform their relationship to markets from one of dependency to one of genuine participation. Muazu Africa's model — providing working capital tied to clear unit economics and visibility in value chains — demonstrates that this is not theoretical aspiration but **operational reality**.

The theological and economic traditions addressed in this paper converge on a single demand: that economic systems be designed to serve human flourishing rather than human subjugation. The prophets demanded honest weights and measures, prompt payment of wages, and justice for the poor. Development economists demand inclusive growth, agency, and dignity. Rural enterprise practitioners demand data, coordination, and visibility. These are not competing demands; they are **different languages for the same moral truth**: that people must remain fully human while participating in the economic systems on which their survival depends.

3

Design Principles

Dismantle coercive exclusion, ensure visibility and agency, embed accountability in intermediaries

4

Prophetic Voices

Amos, Isaiah, Micah, and James — each condemning economic exploitation as a violation of divine justice

1

Moral Architecture

A unified framework synthesizing theology, development economics, and rural enterprise intelligence

Markets can be morally formative institutions — but only when their architecture ensures that participation is voluntary, non-coercive, and dignified. Rural enterprise intelligence is one concrete pathway to this moral design.