

John Calvin: The Unknown Economist

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ABSTRACT

John Calvin (1509–64), the most influential economist of his time, was a reformer and a novel economist, in line with Erasmo. He postulated economic dynamics prior to those of the Scottish philosophers David Hume and Adam Smith. Among his many writings, we can infer a set of conjectures about an individual that we can term the Calvinian economic individual. This individual, whom he describes with impeccable French logic, emerges with his theological outlook after 1533. Human life encompasses different spheres, with the economy being one of them. Satisfying needs and wants requires labour and effective time management in the Garden of Eden, as in the world today. Nevertheless, the key difference now is the fallen nature. Adam and Eve's disobedience triggers scarcity and a distorted mindset in all human beings. While the former is relevant in the economy, the latter is a problem in all spheres of life. Furthermore, this is the heart of Calvin's economic outlook. Hence, it is important to disentangle the very nature of the individual from the theological dimension. It is impossible to comprehend the spirit of his economic thought without describing the genesis of this problem. Thus, the objective of this paper is to describe the Calvinian economic individual, seeing Calvin as a scientific movement, as Kuyper does. This lawyer, humanist, and investigator, with his French mind, has to say many interesting things that have remained hidden.

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I. INTRODUCTION

Historically and politically, Calvinism is regarded by scholars as a key factor in the prosperity and political freedom of Switzerland, the Netherlands, England, and the American colonies.

With a democratic interpretation of life, its adherents rest assured that every individual, regardless of their political or social status, is recognised and treated as a creature made in the image of God. Likewise, its consideration of human vocations leads to the development of commerce,

the dignity of all work, the need for science, and Puritan sobriety (Kuyper, 1930).

Therefore, Jean Calvin (1509–64), the most learned and influential man of his time, in line with Erasmo, was also an unknown economist. His theological outlook encompasses a set of ideas that economists have overlooked. He postulated economic dynamics before those of the Scottish philosophers David Hume (1711–1776) and Adam Smith (1723–1790). Among his many writings, we can infer a set of conjectures about an individual that we can term the Calvinian economic individual. This individual, whom he describes with impeccable French logic, emerges after 1533. So, it would be unjust if the benefit of his work were to be invisible.

As a result, it is interesting to see Calvin as a scientific movement, as Kuyper does. Calvin, with an impeccable French logic mind, could explore the investigative side to enhance his humanist side alongside biblical notions. Then, this notion of Calvin's seems to be the foundation of the true individualism upheld by the Scots, of Presbyterian roots, as defined by Edmund Burke (1729–1797), a friend of Adam Smith, and further developed by Tocqueville (1805–1851) in *Democracy in America* (1835, 1840).

For Tocqueville, individualism is a calm and mature sentiment that allows each member of the community to separate themselves from the rest, forming their small circle with family and friends. It is on this notion that he builds a theory of society that analyses "the forces that determine the social life of man," from which "political maxims" are derived. Hayek, in *Individualism and Communitarianism* (1948), draws on the English classics and Tocqueville, arguing that individuals are not isolated and self-contained, but rather men whose nature and character necessitate living in society (Hayek, 1948, pp. 5–6).

Human life encompasses different spheres, with the economy being one of them. Satisfying needs and wants requires labour and effective time management in the Garden of Eden, as in the world today. Nevertheless, the key difference now is the fallen nature. Adam and Eve's disobedience triggers scarcity and a distorted mindset in all human beings. While the former is relevant in the economy, the latter is a problem in all spheres of life.

This is another, little-explored dimension to the Picard reformer's thought: economics. Calvin, with a complex outlook as a humanist, jurist, and theologian, and deeply concerned with the prosperity of Geneva, advocated liberal ideas. "Individual property, freedom of action, and the love of free labour are doctrines that developed from Calvin's work in Geneva" (Porras, 2009, p. 397). Considering labour, its division and specialisation, without underestimating savings and investments as the source of wealth, he considered freedom of trade necessary. As an intellectual and a keen observer of society, he managed to strip usury interest of its Aristotelian and Thomistic roots, thereby stripping away ideas about loans and free transactions. Christians began to establish more flexible contracts about the "fair price."

Furthermore, this is the heart of Calvin's economic outlook. Hence, it is essential to disentangle the very nature of the individual from the theological dimension. It is impossible to comprehend the spirit of his economic thought without describing the genesis of this problem. Thus, the objective of this paper is to tell the Calvinian economic individual, seeing Calvin as a scientific movement, as Kuyper does. This lawyer, humanist, and investigator, with his French mind, has to say many interesting things that have remained hidden.

II. IN THE BEGINNING: THE FALL IN EDEN

Created in the image and likeness of God, for Calvin, the human being holds a unique and exalted position of lordship, causing admiration, awe, and reverence (Ávila Arteaga, 2009). Adam is an intelligent being who can make decisions based on his reason. Describing him, he notes that "he was endowed with sound judgment, his affections were in harmony with reason, his senses were healthy and well-regulated, and he truly excelled in all good things" (2022, p. 24).

Therefore, "man is, among other creatures, a certain preeminent exemplar of divine wisdom, justice, and goodness, so that the ancients deservedly called him *μικρίκοσμος*, 'a world in miniature'" (2022, p. 22) within which "perfect intelligence flourished and reigned, rectitude was its companion, and all the senses were prepared and molded for due obedience to reason" (2022, p. 24). Adam's affections were "subordinated to reason, all his senses duly regulated". His intellect

was clear, contributing to his integrity (1846, I, XV, 3, p. 164).

Adam possessed freedom of will, "by which, if he chose, he was able to obtain eternal life...it was only by his own will that he fell" because "his will was pliable in either direction and he had not received constancy to persevere" (1846, I, XVI, 8, p. 169). Enjoying the freedom to decide, and in line with Origen, Augustine, and Aquinas, Calvin indicates that using reason man discerns between good and evil, and using the will he chooses between the two, based on an "inner law" that "is written and as it were imprinted on the hearts of all men," conscience (1988, p. 61).

The malice that follows this choice corrupts in the first man "the good nature he had received from God, and by his fall, he brought ruin to all his posterity." Therefore, "the evident cause" of the Fall is individual responsibility, i.e., the human being's faults (1988, p. 755). Adam, "had he so desired, would have obtained eternal life" (1988, p. 61), nullifying all the deterministic thinking that weighs on human behaviour at this time.

The immediate and long-term effect of the Fall is the distortion, not the loss, of the image of God, i.e., the capacity for decision-making, leaving "some obscure features of that image" (2022, p. 24). The corruption of natural gifts means the withdrawal of soundness of mind and integrity of heart, the disintegration of cognition, i.e., the loss of "the integrity of the understanding and the uprightness of the heart" (1541, p. 187). The "depravity of will" is all too well known. Therefore, reason "could not be destroyed; but being partly weakened and partly corrupted, a shapeless ruin is all that remains" (1846, II, II, 12, p. 233).

Although the mind is neither sound nor whole, weak and immersed in darkness, there is still some residue of intelligence, judgment, and will. The individual remains worthy and valuable. The Calvinian individual can discover the truth regarding the elements of their world, for though he is not a god nor a demigod, "there has been implanted in the human mind a certain desire of investigating the truth". Whilst many other thinkers despise the body, Calvin considers that "to charge the intellect with perpetual blindness to leave it no intelligence of any description whatever, is repugnant not only to the Word of God, but to common experience" (1846, II, II, 12, p. 234).

One of the striking features at this point is the tension between individualism and communitarian views. Individualism versus communitarianism is a perennial topic in the methodological debate of economics. In a kind of travel to the future, Calvin precedes the Scottish Enlightenment and the English Classical economists by accounting for the necessary feedback between the individual and society, shedding light on the negative visions surrounding selfish behaviours. Calvin adds that "it is true that some understanding and judgment, as well as will, remain in us; however, we cannot say that our understanding is sound and perfect when it is so weak and shrouded in darkness." Reason, by which a person judges and understands, "has been partly weakened and partly damaged, so that what we see of it is nothing but a disfigured ruin" (1988, p. 183). Moreover, this aligns with the notion that individuals are responsible for their own decisions.

III. AFTER THE FALL: THE ECONOMIC PROBLEM, THE INDIVIDUAL AND THE COMMUNITY

The disobedience triggers the economic shortage problem. Precisely, economics is the science of making choices between options, which implies opportunity costs. The decision-making problem now is for individuals with limited rationality, in line with North (1993). The Calvinian individuals have limited rationality but an active one, i.e., they cannot act consistently at all times and in all circumstances.

Although the mind is neither sound nor whole, weak and immersed in darkness, there is still some residue of intelligence, judgment, and will. The Calvinian individual remains worthy and valuable; he can discover the truth regarding the elements of their world, for though he is not a god nor a demigod, "there has been implanted in the human mind a certain desire of investigating the truth". Whilst many other thinkers despise the body, Calvin considers that "to charge the intellect with perpetual blindness to leave it no intelligence of any description whatever, is repugnant not only to the Word of God, but to common experience" (1846, II, II, 12, p. 234).

Humans are intelligent. Each individual possesses one type of intelligence related to earthly matters that "have some connection with present life and are, in a manner, confined within its

boundaries". Then, with his impeccable logic, he establishes the economy's platform. In doing this, he sets apart the private sphere of the relationship with God, "earthly things...those which relate not to God and his kingdom" are the "matters of policy and economy, all mechanical arts and liberal studies" (Calvino, 1846, II, II, 13, p. 234).

One of the striking features at this point is the tension between individualism and communitarian views. Individualism versus communitarianism is a perennial topic in the methodological debate of economics. In a kind of travel to the future, Calvin precedes the Scottish Enlightenment and the English Classical economists by accounting for the necessary feedback between the individual and society, shedding light on the negative visions surrounding selfish behaviours.

The individual is the basis of society. Many have misinterpreted this idea, which is the opposite of nationalism and emphasises the preeminence of the group over its parts. Neither Calvin's ideas have to do with the dominant modern theory of free, equal and autonomous individuals. Individuals are not isolated entities; instead, they are part of their environment. They are not self-sufficient beings. They are not self-made man. They need the others for their realisation.

Human progress implies the individual and the community. The individual is neither designed to live in isolation nor to be self-sufficient. The social order arises naturally because human beings are inherently social. The incompleteness of each individual implies dependence on others. Since the individual is truly human insofar as he or she lives with others, Calvin is concerned both with the development of each individual's personal life and with ensuring solidarity and fraternity.

Society is necessary for the Calvinist individual because "he feels a natural inclination to establish and maintain the company of his fellow men." The high value of social order has as a corollary the existence of "general ideas of honesty and order in the understanding of all men" (Calvin, 1988, p. 184).

The human race has been created as a unit in which interdependence and reciprocity are fundamental by the second commandment, in which Jesus summarises the Old Testament rules of interpersonal relationships, "You shall love your

neighbor as yourself," in Matthew 22:39. Calvin deduces from his interpretation that each individual must be concerned for the well-being and preservation of themselves and others. In this sense, amid "universal corruption" the grace of God operates "to repress and contain it" which is why "human nature is not entirely vicious, since we see that some, by natural inclination, not only performed heroic works, but also conducted themselves most honestly their entire lives" (1988, pp. 184, 199).

An important idea that arises in the Smithian individual, the self-love, is innate for Calvin. "Owing to the innate self-love by which all are blinded, we most willingly persuade ourselves that we do not possess a single quality which is deserving of hatred", hence, "independent of any countenance from without general credit is given to the very foolish idea that man is perfectly sufficient of himself for all the purposes of a good and happy life" (1846, II, I, 2, p. 211).

God desires that we have a good and happy life, which, in turn, implies the necessity of satisfying our needs and wants. Rationality is then active and places itself at the service of humanity. For example, in his commentary on Genesis, he notes that Jabal, a descendant of Cain, invented the arts "and other things that serve the common use and convenience of life," which he considers "a gift from God not to be despised at all, and a faculty worthy of praise." It is "truly wonderful that this race, which had fallen deeply from integrity, should have surpassed the rest of Adam's posterity in rare endowments" (2022, p. 133).

Needs go beyond food, clothing, and shelter. Likewise, desires are not superfluous for this thinker, for whom man has a right to access the pleasures of life. For example, Calvin refers to several passages in the Bible, such as Galatians 4:4, "in which it is stated that Christ was subject to hunger, thirst, cold, and other needs to which human nature is subject." Furthermore, man cannot "even" abstain "from those things which seem more likely to provide satisfaction than to remedy a need" (1988 1988, p. 552).

In line with this, Calvin points out that Abraham, upon leaving Ur of the Chaldees, "had to leave his land and separate himself from his relatives and friends, who are, in the sense of men, what is most beloved in this world," adding that "...it was as if the Lord...knowingly wanted to strip him of

all the pleasures of life." Individuals living in the world must satisfy their needs and wants, making choices between options. This is economics.

IV. THE PROBLEM OF LIVING IN A FALLEN WORLD: THE ECONOMICS IN CALVIN

Economics is a decision-making problem because of scarcity. This sphere contemplates Calvin's production and consumption. There are many novel things in Calvin's outlook. It is a scientific outlook since he deeply analyses the individual and their life, which is not easy. The individual pursues his benefit, and "must prepare for a hard, laborious, troubled life, a life full of many and various kinds of evils" (1846, p. 16).

The economy is one of the spheres of life. In it, individuals make decisions about production and demand in order to satisfy their needs and desires. The social spheres of the economy, the family, science, the arts, etc., "do not owe their existence to the state...they do not derive the law of their life from the superiority of the state, but obey a higher authority within their bosom," an authority "that governs, by the grace of God, just as the sovereignty of the state does." The spheres are sovereign within themselves, a sovereignty that limits the sovereignty of government, since "government is always inclined to invade social life with its mechanical authority, to subjugate it and arrange it mechanically" (Kuyper, 2003, pp. 73-74, 76).

The reason is a key variable behind the decision-making problem. "The sum of the whole is this: from a general survey of the human race, it appears that one of the essential properties of our nature is reason" (1846, p. 237). The world in miniature, think about how to make life great. It is interesting to note a significant difference in the views of the Greeks and others.

Greeks sought to manage scarcity by restricting demand. Also, they distinguish between necessities and wants. The former are natural, the latter are artificial. However, for Calvin, God's care for humanity does not end in the Garden of Eden because "if God took such great care of us before we existed, he will by no means leave us deprived of food and other necessities of life now that we are placed in the world" (2022, p. 25).

Calvin, from an exegetical analysis of the first chapters of Genesis, and based on the use of

Hebrew words regarding the authority delegated to man over all animals, infers "that none of the comforts and necessities of life can be lacking to men" because this authority "was not given only to Adam, but to all posterity," adding that, "God's paternal concern for man is conspicuous, for he provided the world with all necessary things, and even an immense profusion of riches, before forming man. Thus, man was rich before he was born" (2022, pp. 24-25).

Earthly things are gifts from God to benefit human beings; therefore, they oppose the idea of a demand restricted to essential goods and services. Beliefs about the need to limit consumption to the most necessary goods, tinged with an inexorable dogmatism, dangerously impose "on the consciences of others stricter rules than those expressed in the Word of the Lord." The extreme severity of those who preach that one may "eat or drink nothing but bread and water," or of others who "follow a more absolute rigidity, like Crates of Thebes, who is said to have thrown his treasures into the sea for fear that, if they were not destroyed, he would be ruined with them," is an error that arises from the mistaken belief that in this way one can correct "intemperance and lustful living" (Calvin, 2003, pp. 84, 85), a consequence of original sin.

For the reformer, it is unfair to "bind the conscience of others with such harsh rules," arguing that this way of thinking is an "inhuman philosophy" that does not allow "using creation"; it is a notion "so malignant" that it "deprives us of the legitimate enjoyment of God's goodness." Furthermore, he believes that "it is truly impossible to accept such a thought, for we would be deprived of all our senses and reduced to an insensible mass of granite." Supporting his idea with the Bible, he states that "if this were not true, the psalmist would not have listed among divine blessings '...the wine that gladdens the heart of man, the oil that makes the face shine, and the bread that sustains man's life'" (Calvin, 2003, pp. 85, 87, 88).

Calvin is not an unconditional hedonist. He insists on the "right use of earthly blessings." Moderation is the key to the essence of his entire thought. Since it is impossible for human beings to "not even avoid those things which serve" "pleasures rather than" "needs," they must be used "with a pure conscience and in observance of moderation." Hedonism corresponds to abuse;

people "become slaves" to pleasures, which in modern terms is considered an addiction; "some are so delighted with marble, gold, and paintings that they become like statues. They seem paralysed among the rich metals" (Calvin, 2003, pp. 83, 89). Throughout his writings, one glimpses that, underlying this moderation, there is an internal spring that guides individual behaviour, although clearly, it is a matter of gradation among human beings.

To access life's pleasures and satisfy needs and desires, every individual must first work. His outlook is a supply-side one. Production is the mother of wealth, and exchange is its father. Production involves labour and "the mechanical arts," which are later called capital. Labour is not an end in itself, nor does it consist of any slavery. Human beings were created "to be engaged in some work, not to lie down in inactivity and idleness," with God condemning "all lazy rest" (2022a, p. 48) because "God, indeed, does not want us to remain idle" (2022a, p. 2172). In his commentary on Paul's warning to the Thessalonians that he who does not work should not eat, he indicates that "indolence and idleness are cursed by God" because "man was created...so that he might be able to do something," a matter that "nature itself taught to the pagans."

Since food is the reward for labour, Paul "forbade the Thessalonians to encourage their indolence by supplying them with food." Calvin recalls a "memorable phrase from an old monk, which Socrates records in the eighth book of the Tripartite History: that he who does not work with his hands is a plunderer." Therefore, people who do not work "are dissolute, and in a certain sense unlawful." For Calvin, they are like "blocks of wood" (1843, p. 354).

Each individual must specialize in what he or she does best because, according to God's will, it is a duty to apply "all the talents and advantages that He has conferred upon us" (2022a, p. 4310), since "God inspires particular activities in each person, according to their vocation" (1988, p. 187). There are different kinds of work, "there are different ways of working," such as managing "public and private affairs," advising, teaching, among others. What matters is that individuals "be attentive to their vocation and dedicate themselves to lawful and honourable employments, without which human life is naturally errant" (1843, pp. 354, 358).

Likewise, those who have "humble jobs are taught that they have no reason to be ashamed of their lot. It should be enough, and more than enough, for them that the way of life they pursue is lawful and acceptable to God" (2022a, p. 798). Labour is complemented by capital. "Hard work, full of fatigue and weariness, which, because of its difficulty, produces sweat," does not in any way mean that one should only produce with labour. "Under this passage, certain ignorant people would imprudently drive all men to manual labor... indeed, if a law had been prescribed here... no place would be given to the mechanical arts"; but "we must go out into the world in search of clothing and other necessary comforts of life" (2022a, p. 95).

The Picard reformer's moderation indicates that both idleness and excessive work are harmful. "It is not surprising to find those who become rich in a short time, who spare no effort, but consume day and night in the exercise of their occupations, and allow themselves only a scanty meal of the product of their labor," but "neither living at a small expense nor diligence in business for its own sake will profit anything." When a person "hurries anxiously, he will ruin himself by his too precipitate course" (2022a, p. 4313). He comments that "Ezekiel calls by the name תאנים, the unim, those fatigues by which men destroy and overwhelm themselves by undertaking too much work" (2022a, p. 1642).

Working and accumulating wealth is a right as long as it does not harm others. Therefore, one should be careful not to crave "more profit than is legitimate and honest," which means not yearning to enrich oneself "to the detriment of others" or trying to "deprive one's neighbour of his property, so that it may increase" one's own. To achieve this, one cannot strive "to accumulate wealth with the blood, labour, and sweat of others," nor to seek riches "by all possible means," regardless of their origin. The goal must always be "to help one's neighbour as much as we can and faithfully, whether with our advice, or through action, or by helping them keep what they have" (1988, p. 339).

The pursuit of profit is natural to human beings, and riches per se are not evil; however, as they are seldom obtained without deceit, violence, or some other illegal expedient, they distort the social order (2022a, p. 1086). In essence, human nature is the root of the problem, since "although men have a general notion of justice from their mother's womb, yet as soon as their advantage

comes into view, they become unjust, unless the Lord reforms them by his Spirit" (2022a, p. 570). It is the covetous who seek dishonest gain and do not "guard themselves against fraud and all unscrupulous dealings," which is why it is appropriate to condemn "those tricks by which our neighbours are defrauded" (2022a, p. 1513). For this reason, "the cause of evils...is not riches, but a vehement desire for them, even if the person is poor" (2022b, p. 4635).

Production generates goods to be bought and sold, a consequence of the specialisation of the individuals that make up a society. "Those who profitably employ what God has entrusted to them are said to be engaged in commerce" (2022b, p. 633). In contrast, "it would be very improper for them to sit in idleness and not do good, because each one has been entrusted with a certain trade, in which he must be employed, and, therefore, they must be diligent in commerce" (2022b, p. 1126). Exchanges naturally follow from specialization. People "must exchange and barter with each other in order to maintain relationship" (p. 633). These are established and regulated "by God's purpose," something "that very few know." He argues that "some think that God plays with the affairs of men, and others, that the blind violence of fortune directs everything, as profane history sufficiently attests" (2022a, p. 4864). Commerce is an asset because he describes Tyre's riches as "consisting of merchandise and trade" (2022a, p. 5096).

Trade maintains interpersonal relationships and is beneficial to society and countries because it is a source of profit. "The inhabitants of Venice say their harvest is at sea, because they have nothing to grow at home, but everything they need for food is brought to them by trade" (2022a, p. 5089). The wealth of Tyre and Sidon, as well as "the extraordinary wealth of individuals that made the 'merchants of Tyre, princes, and their traders the honourable of the land'" is due to trade between Tyre and India, Calvin notes, in line with "a skilful historian." For trade to occur, ports and infrastructure are needed, "for when a port or merchant city has been ruined, the merchants often go in search of another" (2022a, pp. 5087, 5091).

Without trade, there is desolation, famine, sedition, riots, and no profit. The desolation and oblivion that Isaiah prophesies about Tyre mean, Calvin points out, "that there will be no merchandise, because it will not have the normal

course of trade" (2022a, p. 5100). In his analysis of the exodus of the Hebrew people, he comments that when they reach the desert, "all their provisions" begin to fail because they have "no more trade with the inhabitants," which generates sedition. After all, hunger presses them more than usual." Despite having experienced previous disturbances, for Calvin, hunger is the primary source of problems "because in these miserable and uncultivated regions, sterility on all sides" alarms them, giving "strength to their murmurings and impatience" (2022a, p. 1115).

In short, production is the result of the specialisation of labour, a consequence of the different individual talents and abilities that manifest, according to Kuyper (2003), the existence of an infinite multiformity among individuals in Calvin's thought. Ergo, although "perfection can never exist in any human society," this social being needs others to progress in all spheres of life (Calvin, 1988, p. 1214), progress that is only effective in complementarity and interdependence with others. The essence of his thought is reflected in his commentary on Paul's reasoning about the design of the church's construction that emerges in relation to Jesus Christ. In his words, "the symmetry of the church consists, so to speak, in a multiple unity, that is, when the variety of gifts is directed toward the same object," as in music when the sounds, although different, are "suited to one another with such adaptation as to produce concord." Therefore, "it is fitting that there be a distinction of gifts and offices and yet all harmonise into one" (2022b, p. 3543). A corollary of this dynamic of unity in diversity, diversity in unity, and diversity in diversity is the unequal distribution of income and wealth.

V. CONCLUSION

The ideas in this paper are a subset of the whole of Calvin's economic thought, which is as vast as his erudition. He is a child of his time but a father of the new Calvinian individual, an economic one. His starting point is the notion of individualism that harmonises self-interest, where he links love with self-responsibility, with the needs of others.

Within each social sphere, it is the individual, that "thinking reed," who adds value while simultaneously adding his imperfection, and the economy is no exception. The individual, plagued by needs and desires, seeks to satisfy them in a world

of scarcity. He presents this reality by embracing both the spiritual and the secular. It unites heaven and earth, universals with particulars, unity with diversity, with work, production, markets, and trade being both natural and necessary, and the unnatural state, though necessary, not to achieve cooperation in the wake of chaos, but rather as a guardian of cooperation, that is, to achieve a "chaotically correct" state of affairs. Freedom of choice, freedom of decision, and individual responsibility are combined in all spheres.

Calvin represents a turning point in politics and economics. He deals a mortal blow to the determinism that pervades the thinking of the time, to state interventionism, which he considers an "octopus" whose tendency is to subsume all social spheres within its tentacles, to paganism, which he associates with the division between secular and holy professions and between earthly and spiritual work, to poverty, which he considers everyone has the right to enjoy earthly goods that are for their use and enjoyment, to communal property, as postulated by some Church Fathers, and to the Thomism and Aristotelianism of Scholasticism. Moderation permeates his entire thought, considering pleasure but without being hedonistic; he praises work but does not deify it; he is concerned with prosperity and wealth but condemns avarice, theft in all its forms, and covetousness; he considers money a necessary good but does not endorse the love of money; human beings are not perfect, but they are worthy.

Thus, starting from human nature, he proposes an economic dynamic in which work and production are the main drivers, without neglecting the mechanical arts for which scientific progress is indispensable, a topic that is outside the scope of this investigation but is no less relevant. Consumption responds to needs and desires; it must be austere, as must luxury, although each person is free to decide. Savings invested in production allow for the charging of interest, overriding considerations of usury, which limits loans to aid people experiencing poverty, and in this sense, he understands the Scriptures. Similarly, since everyone has different talents, specialisation results in jobs with varying pay, leading to an unequal distribution of income and wealth.

Currently, new research is committed to uncovering a new Calvin, and at the same time, all of his texts, even his unpublished works, are being published (Busch, 2019, p. 18). Understanding his

economic thought is a task that cannot be contained in so few pages, which is why this research is presented as an introduction to his economic dynamics. It should also be noted that his disciples have distorted him, giving rise to dogmas that disfigure his actual thought. Therefore, his original writings are presented throughout these pages, allowing the voice of this intellectual and scholar to speak for itself.

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