

Calvin and the spirit of modern capitalism

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In his essay *Protestant Ethic and the Spirit of Capitalism*, Max Weber describes the spirit of modern capitalism in this way:

The peculiarity of this philosophy of avarice appears to be the ideal of the honest man of recognized credit, and above all the idea of a duty of the individual toward the increase of his capital, which is assumed as an end in itself. Truly what is here preached is not simply a means of making one's way in the world, but a peculiar ethic. The infraction of its rules is treated not as foolishness but as forgetfulness of duty. That is the essence of the matter. It is not mere business astuteness, that sort of thing is common enough, it is an ethos.

For Weber, writing in 1930, capitalism is an ethical system in which the supreme good is the gaining of wealth, where wealth is made only to be reinvested to produce more wealth. As he continues:

Man is dominated by the making of money, by acquisition as the ultimate purpose of his life. Economic acquisition is no longer subordinated to man as the means for the satisfaction of his material needs ... The capitalistic economy of the present day is an immense cosmos into which the individual is born, and which presents itself to him, at least as an individual, as an unalterable order of things in which he must live. It forces the individual, in so far as he is involved in the system of market relationships, to conform to capitalistic rules of action.

It is a world we recognise even today, a world in which those with capital continue to gain more, while those with little or none are oppressed and exploited. Weber's assertion, however, is that this ethical framework was profoundly shaped by the writings and influence of Jean Calvin in the mid-16th Century, and by those of his followers after his death. According to Weber, Calvin's rehabilitation of the work-place as a sphere for glorifying God through his theological treatises and biblical commentaries, his insistence on engagement with the world as a means of assurance of salvation, and his teaching on asceticism and sober living all combine to create the conditions necessary for the proliferation of the spirit of capitalism, Weber suggests. Indeed, by the mid-17th Century, wherever in Europe Calvinism was to be found, there also was capitalism hot on its heels.

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Our purpose is to examine Weber's thesis and see to what extent his assertions about Calvin can be traced back to Calvin's own theology. This is an important task. If an inherent link really can be established between Calvin's writings and the flourishing of capitalism, then the basis of

Reformed theology over the past 450 years may be said to favour the proliferation of a system in which the poor seem always to be oppressed while the rich grow richer.

We will begin by looking at Weber's argument, and then proceed to analyse it in the light of Calvin's own writings and the contemporary situation in 16th Century Geneva.

The Weber Story

Weber's thesis is not so crude as to suggest that 'the spirit of capitalism ... could only have arisen as a result of the Reformation', and he is quick to point out that 'certain important forms of capitalistic business organisations are known to be considerably older than the Reformation.' Rather, he notes a sea-change over the period of the Reformation in the prevailing attitude towards capitalism. Before the Reformation:

it was tolerated, but was still, even if only on account of the continual danger of collision with the Church's doctrine on usury, somewhat dangerous to salvation. Quite considerable sums, as the sources show, went at the death of rich people to religious institutions as conscience money, at times even back to former debtors as usury which had been unjustly taken from them.

While capitalism existed, it did so only in tension with the prevailing Catholic attitude towards capital. However, as the Reformation progressed across 16th Century Europe, Weber notes that those affected by it ceased to view capital with such suspicion or feelings of guilt. On the contrary, the gaining of capital became a means of glorifying God. Where religion had once been best practised away from the world, and those involved in the secular world viewed as at best second-class Christians, now:

the valuation of the fulfilment of duty in worldly affairs [was] the highest form which the moral activity of the individual could assume.

This Weber traces back to Calvin's theology, and particularly to Calvin's development of Luther's doctrine of justification by faith. There are two main ways in which Weber sees this doctrine as affecting the prevailing view of the acquisition of capital.

in commerce, in trade and in manufacturing, hard work and the acquisition of capital became the highest good and the most worthy way of serving one's maker ... to refuse to take opportunities in this realm was to deny God.

First, justification by faith meant that a Christian's purpose was no longer to gain salvation for himself through religious acts and works. Rather, it was to glorify God. This he was to do not by holing himself up in monastery but through active engagement with the world through fulfilling his own particular 'calling'. As Weber writes:

The only way of living acceptably to God was not to surpass worldly morality in monastic asceticism, but solely through the fulfilment of the obligations imposed upon the individual by his position in the world. That was his calling.

However, while Luther saw this engagement with the world purely in terms of a means of serving those around him, Weber argues that for Calvin this engagement with the world through one's calling became a central plank of his ethical system:

What for [Luther] remained an uncertain, purely intellectual suggestion became for the Calvinists a characteristic element in their ethical system... For the purposeful organization and arrangement of this cosmos is, according both to the revelation of the Bible and to natural intuition, evidently designed by God to serve the utility of the human race. This makes labour in the service of impersonal social usefulness appear to promote the glory of God and hence to be willed by Him.

Thus diligence in one's worldly calling became in the followers of Calvin the highest form of service to God. Those who had espoused the Calvinian Reformation were thus freed from the guilt which had surrounded pre-Reformation engagement with the world and were liberated to serve God with all their heart in their worldly occupation. Therefore in commerce, in trade and in manufacturing, hard work and the acquisition of capital became the highest good and the most worthy way of serving one's Maker. In fact, to refuse to take opportunities in this realm was to deny God.

For if that God, whose hand the Puritan sees in all the occurrences of life, shows one of His elect a chance of profit, he must do it with a purpose. Hence the faithful Christian must follow the call by taking advantage of the opportunity.

The first building-block of modern-day capitalism, the supreme good of diligence in a worldly calling, was thus set in place.

The second way in which the doctrine of justification by faith paved the way for this capitalist spirit was in its redefinition of the place of a believer's good works in the process of salvation. Good works were no longer a means of gaining salvation. Rather, for Calvin, they were a means of assuring salvation. While Luther, Weber asserts, viewed a subjective feeling as being the grounds for assurance of salvation, for Calvin 'faith had to be proved by its objective results in order to provide a firm foundation for the certainty of salvation.' Good works were the only grounds on which a believer could assure himself that he really was one of the elect.

Thus, however useless good works might be as a means of attaining salvation, for even the elect remain beings of the flesh, and everything they do falls infinitely short of divine standards, nevertheless, they are indispensable as a sign of election. They are the technical means, not of purchasing salvation, but of getting rid of the fear of damnation.

Therefore, because the highest form of service to God was engagement with the world, the reordering of the cosmos for the glory of its creator, this engagement became the means of assuring one's salvation. 'In order to attain that self-confidence intense worldly activity is recommended as the most suitable means. It and it alone disperses religious doubts and gives the certainty of grace.'

Thus hard work and diligence in one's worldly calling became not only a means of serving God, but also of assuring one's salvation. This combination of a revaluation of work in a worldly calling, and its becoming the means of assuring salvation, was a potent force in shaping modern-day capitalism. As Weber writes:

The religious valuation of restless, continuous, systematic work in a worldly calling, as the highest means to asceticism, and at the same time the surest and most evident proof of rebirth and genuine faith, must have been the most powerful conceivable lever for the expansion of that attitude toward life which we have here called the spirit of capitalism.

Weber suggests two further ways in which Calvinism provided the context for the capitalist phenomenon. First, the importance of frugality was stressed. Thus the devaluation of a sumptuous lifestyle and the

supreme good of diligence within one's calling meant that labourers were encouraged to remain within their position on relatively low wages. Weber does admit that the 'literature of almost all denominations is saturated with the idea that faithful labour, even at low wages, on the part of those whom life offers no other opportunities, is highly pleasing to God.' However, Calvin's theology served only to deepen this idea. This allowed a more easy acquisition of capital for traders and owners of industry.

The power of religious asceticism provided him in addition with sober, conscientious, and unusually industrious workmen, who clung to their work as to a life purpose willed by God.

What is more, while the acquisition of capital was approved, the use of it as a means to lavish living was to be avoided. Wealth thus became an end in itself, easily attainable because of low wages for workers, and a commodity which could not be used on oneself but only reinvested in industry.

Second, the concept of oneself as one of God's 'chosen people' led to a kind of self-confident arrogance. Again taking his evidence from 17th Century English Puritanism, Weber writes:

The exhortation of the apostle to make fast one's own call is ... interpreted as a duty to attain certainty of one's own election and justification in the daily struggle of life. In the place of the humble sinners to whom Luther promises grace if they trust themselves to God in penitent faith are bred those self-confident saints whom we can rediscover in the hard Puritan merchants of the heroic age of capitalism and in isolated instances down to the present.

Likening the significance of Calvin's doctrine of predestination for the bourgeoisie to that of Marx's historical materialism for the working classes, Weber paints a picture of the Calvinist as a man for whom the

waste of time is thus the first and in principle the deadliest of sins. The span of human life is infinitely short and precious to make sure of one's own election. Loss of time through sociability, idle talk, luxury, even more sleep than is necessary for health, six to at most eight hours, is worthy of absolute moral condemnation.

He goes about his business diligently endeavouring to make sure of his salvation through his engagement with the world, with the self-confidence of one who is demonstrating in his actions that he is a member of God's chosen people.

This, Weber argues, provided the ideal context in which the spirit of capitalism could grow and develop into the 'modern economic order' of his day. As he writes:

Since asceticism undertook to remodel the world and to work out its ideals in the world, material goods have gained an increasing and finally an inexorable power over the lives of men as at no previous period in history. Today the spirit of religious asceticism – whether finally, who knows? – has escaped from the cage. But victorious capitalism, since it rests on mechanical foundations, needs its support no longer. The rosy blush of its laughing heir, the Enlightenment, seems also to be irretrievably fading, and the idea of duty in one's calling prowls about in our lives like the ghost of dead religious beliefs.

To what extent this context can be traced back to the influence and writings of Calvin himself will now be examined.

The Calvin file

As stated above, it is a fact that, by the middle of the 17th Century, Calvinism and capitalism were virtually co-extensive across Europe. We

might therefore be forgiven for assuming an implicit link between the writings and influence of Calvin and the capitalist phenomenon. Weber's witnesses to Calvinism and to the effects of it across Europe are the 17th Century English Puritans Richard Baxter and John Bunyan, committed Calvinists and yet removed from Calvin himself by over one hundred years and a good deal of cultural difference. While Weber may read in the writings of these two figures both the influences of Calvin's thinking and the principles of modern-day capitalism, we must go back to the writings of Calvin himself and to the contemporary situation of mid-16th Century Geneva if we are to get the root of the question.

Calvin the capitalist?

We will begin by outlining those ways in which Weber's account of Calvinism does indeed reflect the convictions of its founder. First, Calvin's theology clearly is one which takes spirituality out of the monastery and onto the street. As McGrath writes: 'Calvin's theology is itself radically orientated towards worldly action.'¹

Calvin's understanding of the doctrine of justification by faith alone does indeed lead to engagement with the world. So in his commentary on 2 Thessalonians, Calvin states that 'those live holily who procure for themselves the necessaries of life by honourable and useful labour.' Because salvation is not found in rituals or in religious duties, holiness is not to be found in the contemplative life but in worldly action. Furthermore:

it is only when we live according to the rule prescribed to us by God that this life is duly regulated. Let this order be set aside, and there is nothing but confusion in human life. This, also, is worthy to be noticed, lest any one should take pleasure in exercising himself apart from a legitimate call from God: for God has distinguished in such a manner the life of men, in order that every one may lay himself out for the advantage of others. He, therefore, who lives to himself alone, so as to be profitable in no way to the human race, nay more, is a burden to others, giving help to no one, is on good grounds reckoned to be disorderly.

Thus Calvin gives value and meaning to everyday work: 'Something that is neither blessed nor desirable in itself can become something good for the devout' he writes.² Work in the world, within one's worldly calling, becomes a way of bringing glory to God through living in a profitable way for society at large. Hard work, not idleness, is to be espoused. Possessions and wealth are not things to be despised in themselves ('All things that are connected with the enjoyment of the present life are sacred gifts of God'), but only in so far as they distract us from worshipping our creator. As Calvin wrote in a letter to a correspondent, 'What reason is there why the income from a business should not be larger than that from land-owning? Whence do the merchant's profits come except from his own diligence and industry?'³ Not only this, but in refusing to proscribe the charging of interest on loans and seeing it instead as a hire-charge on property, Calvin overturned the age-old Catholic prohibition against usury and showed his willingness for believers to engage with the world they were living in and to rehabilitate activity in the business world as a legitimate way of serving God. Calvin's teaching, rather than closing off activity within the secular world, made it possible for people to engage whole-heartedly with it to the glory of God.

Second, Calvin does indeed allow that a believer may see his good works as evidence of his election. As he writes:

¹ Alister McGrath, *A Life of John Calvin*, Blackwell, 221.

² Calvin, *Institutes*. III.xi.4.

³ Quoted in Tawney, *Religion and the Rise of Capitalism*, John Murray, 105.

The Christian mind may not be turned back to the merit of works as to a help towards salvation but should rely wholly on the free promise of righteousness. But we do not forbid him from under-girding and strengthening this faith by signs of the divine benevolence towards him ... The grace of good works ... shows that the Spirit of adoption has been given to us.⁴

Works are a fruit of a person's regeneration and a proof of the indwelling of the Holy Spirit. We can see, therefore, how Weber might conclude that a person would see his work within the world as a means of giving himself assurance about salvation, and therefore pursue it all the more determinedly.

Furthermore, Calvin's attitude towards the use of wealth does indeed commend frugality. He writes:

Surely ivory and gold and riches are good creations of God, permitted, indeed appointed, for men's use by God's providence. And we have never been forbidden to laugh, or to be filled, or to join new possessions to old or ancestral ones, or to delight in musical harmony, or to drink wine. True indeed. But where there is plenty, to wallow in delights, to gorge oneself, to intoxicate heart and mind with present pleasures and be always panting after new ones – such are very far removed from a lawful use of God's gifts.⁵

He sees ostentation, sumptuousness in clothing, gorging oneself and so on as a denial of the purpose of the gifts God gives us – namely, to bring him glory and thanks. Calvin therefore prescribes the 'cutting off of all show of superfluous wealth, not to mention licentiousness, and diligently [guarding] against turning helps into hindrances.'⁶

Finally, his condemnation of idleness and begging are a further spur to hard work. These were seen as a denial of the goodness of creation and a refusal to live for God's glory. As he writes: 'It is certain that indolence and idleness are accursed of God. Besides, we know that man was created with this view, that he might do something.'⁷ Indeed, those who refuse to work should not be given food, in order not to encourage their idleness⁸.

The lifestyle commended by Calvin is thus one of enjoyment with modesty, coupled with a hard-working diligence, and it would indeed tend towards the gaining of capital, as Weber suggests. Yet can the roots of capitalism really be traced back to Calvin?

Calvin the catalyst?

It is by placing Calvin in his context in mid-16th Century that the strongest argument appears for Calvin's influence in bringing into being the spirit of modern capitalism. When Calvin arrived in Geneva in 1536 at the behest of Guillaume Farel, the Reformed theologian who had been instrumental in pressing Geneva to accept the Reformation, the city had been going through a period of depression for the past decade, along with many other Swiss cities.⁹ Yet, unlike other cities in the region, between the years of 1535 and 1540 Geneva saw a remarkable recovery, which was further consolidated from 1540-59 as Geneva emerged as 'a major centre of the form of economic dynamism which Weber terms modern capitalism.'¹⁰

That this period of economic growth and transformation should coincide with Calvin's arrival and presence in Geneva adds support to the suggestion that Calvin was instrumental in fostering this capitalist spirit, as

⁴ *Institutes*, III.xiv.18.

⁵ *Ibid.*, III.xiv.9.

⁶ *Ibid.*, III.x.4.

⁷ *Ibid.*

⁸ *Ibid.*

⁹ McGrath, 226-227.

¹⁰ *Ibid.*, 229.

Weber suggests. McGrath sees two ways in which Calvin contributed to this growth and transformation. First, the influence of Calvin's theology impacted Geneva indirectly in that many economically active immigrants from France in the 1540s and 1550s were persuaded to leave their homeland because of Calvin's ideas and to settle in Geneva because of his presence there.¹¹ These immigrants became a major driving-force in the transformation of Geneva's economy and in the promotion of European capitalism.¹² Thus, unwittingly, Calvin became the cause of a demographic shift which created conditions ideal for the growth and development of this new economy.

Second, Calvin's ideas were directly responsible for the fostering of an environment within which capitalism could flourish. By removing the disincentives for involvement in business affairs and the generation of capital, and by creating incentives for such involvement through the revaluation of engagement with the world, Calvin created a context in which this economic and social transformation could take place.¹³ His recognition of the realities of contemporary life – interest, injecting capital into emerging industries, the possession of property and the division of labour – were all conducive to the growth of capitalism.

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It would appear, therefore, that Calvin's theology and thinking were indeed a major contributing factor in the genesis of what Weber calls the spirit of modern-day capitalism. As Calvinism and capitalism spread hand-in-hand across Europe over the next century, Calvin might be said to be quite clearly the catalyst of this world-wide phenomenon. As Weber reports, John Wesley wrote (one of Calvin's illegitimate theological sons): 'We ought not to prevent people from being diligent and frugal; we must exhort all Christians to gain all they can, and to save all they can; that is, in effect, to grow rich.'

It would seem from what we have seen thus far that Calvin really was instrumental in bringing into being the spirit of capitalism. However, a closer inspection shows the issue in a somewhat different light.

Calvin the contemporary

To begin with we must look in more detail at the contemporary historical situation in Geneva. Two factors bear our attention. First, many of the economic organisations and structures so conducive to the growth of capitalism and the concentration of capital in Geneva were already in place before Calvin's arrival in the city.¹⁴ Calvin seems to have appeared on a stage already gearing itself up for economical transformation.

Second, the impetus to develop a capitalist economy in Geneva was primarily the result of a perceived need to maintain independence from the neighbouring cities of Savoy and Berne, and not the result of accepting the Reformation. It was the desire to maintain economic and political autonomy which led to the adoption of overtly capitalist strategies. Although it is impossible to separate the influence of religious ideas from the political and economic climate, it is nonetheless significant that

¹¹ *Ibid.*, 229.

¹² *Ibid.*, 230.

¹³ *Ibid.*, 233-234.

¹⁴ *Ibid.*, 230.

capitalism was primarily the solution to an issue of dependency which had existed since 1519¹⁵. When, in the year before Calvin's arrival, Geneva finally achieved independence from Savoy, economic self-sufficiency was a pressing necessity. Thus Geneva's economic and political situation may be seen to be the principal driving-force in the development of capitalism. Capitalism was primarily Genevan in origin, not Calvinian.

Therefore, while Calvin's presence in Geneva may have led to a more conducive environment for the growth of capitalism, it was the pre-existing political and economic climate in Geneva and her desire for economic independence which provided the core impetus for the development of a new economic strategy. It was not principally Calvin's theology that provided the necessary conditions for capitalism to thrive. Calvin's theology did not evolve in a vacuum with a predisposition for fostering capitalist principles. Rather, it was in response to this contemporary context in Geneva and to the need for a robust theology dealing with the realities of everyday life that Calvin worked out and expounded his theological position, striving to maintain a dialectic between the Scriptures and his hearers' experience of everyday life.

Calvin the Christian

Once again, Weber's selection of theologians living in a different country a century after Calvin to give evidence for his case shows its weaknesses as we consider Calvin's theology on its own terms. A closer look at Calvin's understanding of the doctrine of justification by faith reveals that the issue is more problematic than Weber allows.

Weber's assertion that it is primarily in one's engagement with the world in terms of business that one's good works are performed must be called into question.

First, Weber's assertion that it is primarily in one's engagement with the world in terms of business that one's good works are performed must be called into question. For Calvin, no such direct link can be made. Thus, where Calvin talks about the way a Christian is to live in the world, it is primarily in terms of self-denial, of love for one's neighbour, of devotion to God and of a willingness to give up all for the sake of the needy that Calvin writes. Such a passage is exemplary:

Each man will so consider with himself that in all his greatness he is a debtor to his neighbours, and that he ought in exercising kindness towards them to set no other limit than the end of his resources; these, as widely as they are extended, ought to have their limits set according to the rule of love.¹⁶

Thus, while worldly activity is a necessary part of living out one's life with Christ, to equate seeking the glory of God with worldly business activity, as Weber seems to do, is to misrepresent Calvin's theology. That Calvin's theology provides the context for a whole-hearted engagement with the world cannot be doubted, but to suggest that one's service of God in that sphere is *the heart* of what it means to be a Christian is to give an unbalanced view of Calvin's thought. It is love which remains, as in Luther, the driving-force behind how a Christian behaves, even to the detriment of gaining wealth – 'to neglect of ourselves and of our possessions in order to look after another's good.'¹⁷

¹⁵ Ibid., 227.

¹⁶ *Institutes*, III.vii.7.

¹⁷ *Institutes*, III.vii.5.

This may be seen in the different ways in which such a principle is worked out. For Calvin, a calling takes many different forms:

It is also to be observed that there are different ways of labouring. For whoever aids the society of men by his industry, either by ruling his family, or by administering public or private affairs, or by counselling, or by teaching, or in any other way, is not to be reckoned among the idle.

As McGrath points out, even the Puritans who Weber uses as an example of the intertwining of capitalism and Calvinism, were before the restoration of Charles II in 1660 engaged with the world not in a money-making but in a political capacity. Thus Weber's equation of calling and good works with involvement in business and industry is to misrepresent the thrust of Calvin's thought, and to overplay the significance of this strand of his theology.

Second, Weber's understanding of the place of good works in Calvin's thinking is seriously flawed. While he correctly notes that for Calvin good works were a fruit of salvation and could be seen by the Christian as an assurance of God's grace to them, Weber's suggestion that the Calvinist was bound to pursue good works in order to gain the assurance of salvation is a profound misreading of Calvin. For Calvin, good works could be looked upon retrospectively as assurance of salvation, but were not to be pursued in order to ease one's conscience and give one self-confidence, as Weber asserts. For Calvin, these works themselves are the gift of God, the result of God's grace working in the believer.¹⁸ God desires to be worshipped freely and joyfully, the result of God placing the love of righteousness in our hearts. Good works were to be done in order to seek God's glory, not to gain assurance. Thus Weber's picture of the Calvinist desperately trying to win assurance of his salvation is a picture unrelated to Calvin himself. Even where engagement with the world through business and industry is in view, to pursue works in this way is to make them once again the ground of one's salvation and to make God into a means of soothing one's own conscience.

Third, Weber's contention that the pursuit of wealth was good only provided it does not lead to moral abuse and excess is to misrepresent Calvin once again. For Calvin, wealth, as we have seen, is no bad thing in itself. But Weber seems to suggest that Calvin's position is that the Christian may do whatever he likes in relation to the gaining of wealth so long as it does not result in or spring out of immorality.

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Calvin, however, never engages in this kind of 'bottom-line' thinking. Rather, for Calvin, wealth must be used for the glory of God. Thus in the passage quoted above in relation to wealth, Calvin says that the limit of one's generosity can only be the end of one's resources. Wealth is not merely to be used to reinvest, as Weber suggests, rather it is a means of blessing and loving one's neighbour. If the end of one's resources is the limit of one's generosity then the capitalist ethic of perpetual reinvestment is dealt a somewhat deadly blow! Furthermore, wealth is no longer an end in itself, as Weber suggests. Rather, for Calvin, it is a means of service to others. As he writes in his commentary on Acts 2:42-27:

No man had his own privately to himself, that he alone might enjoy the same, neglecting others; but as need required, they were ready to bestow upon all

¹⁸ *Ibid.*, III.xiv.20.

men. And now we must needs have more than iron bowels, seeing that we are no more moved with the reading of this history. The faithful did at that day give abundantly even of that which was their own, but we are not only content at this day wickedly to suppress that which we have in our hands, but do also rob others. They did and faithfully bring forth their own; we invent a thousand subtle shifts to draw all things unto us by hook or by crook. They laid it down at the apostles' feet, we fear not with sacrilegious boldness to convert that to our own use which was offered to God. They sold in times past their possessions, there reigneth at this day an insatiable desire to buy. Love made that common to the poor and needy which was proper to every man; such is the unnaturalness of some men now, that they cannot abide that the poor should dwell upon the earth, that they should have the use of water, air, and heaven.

Fourth, it is hard to see how the doctrine of predestination relates to Marx's historical materialism, as Weber suggests. For Weber, predestination and election are a source of self-confidence for the believer, believing he is one of the chosen few as he strides out into the arena of business to conquer the world. For Calvin, however, election serves precisely the opposite function: it serves to humble the believer into seeing his desperate need for God's grace. He cannot rely on himself even for the faith needed to take hold of what Christ has achieved.

Indeed it is interesting to note from McGrath's writing that in many of the places where capitalism flourished by the mid-17th Century it was not those who held to the Calvinian doctrine of predestination who were leading the way, but other Protestant groupings such as Arminians, Mennonites, Quakers and others.¹⁹ The link between predestination and progress appears not to be as strong as Weber suggests.

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In fact, Calvin's theology provides a radical and extremely balanced approach to wealth to help the 16th Century Christian engage with his culture while retaining a critical distance from it. His refusal to prohibit and censure those things that the Bible itself did not censure – money, wealth, possession, involvement in the world, enjoyment of God's good gifts – allowed the Christian to live to the glory of God in his world, to be involved in society, and to use the helps and means that God had given him to his benefit. Yet, at the same time, Calvin's realism as to the temptations of wealth, his insistence upon the role of wealth in terms of serving others, his assertion that all things must be used to their proper ends, and his focus on love as the central controlling ethic in the Christian life all serve to keep the Christian from making anything but God's glory the goal of his life. As he writes: 'Paul rightly persuades us to use this world as if not using it; and to buy goods with same attitude as one sells them.'²⁰

Thus we see that Calvin's theology, while perhaps serving to continue a context in which the growth of private industry might flourish, does not allow the believer the freedom to pursue capital as an end in itself or to use his capital simply to gain more capital.

Calvin: the conclusion

¹⁹ McGrath, 243.

²⁰ *Institutes*, III.x.1.

We have seen, therefore, that Calvin's theology is entirely at odds with modern-day capitalism and the exploitation of poor. Although, historically, his presence in Geneva and the proliferation of his thought may have helped to foster and perpetuate an environment within which modern-day capitalism could develop in Geneva, the primary cause of this was the economic and political situation in that city.

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We may suggest, however, in conclusion that it is as Calvin's ideas are translated into the secular sphere that they inevitably become open to abuse. The gospel calls Christians to live radical lives for the sake of their Lord in every sphere of existence. Calvin's recognition of this, and his emphasis on the utter goodness of God but the utter fallenness of creation, leads to a work ethic for the believer in which he works diligently for the glory of his King, while maintaining a critical detachment from the world around him, critiquing its attitude towards wealth and seeking to use everything to glorify God and to love his neighbour. However, where church and state are mixed up together, as in Geneva, one inevitably ends up calling unbelievers to adopt this same work ethic. Thus Calvin's theology inevitably becomes twisted, because, for the unregenerate person, whole-hearted commitment to the world means whole-hearted enslavement to the world. Where Calvin calls Christians to engage with the world and to live out their worldly calling to the glory of God, the unregenerate person hears a call to pursue wealth at all costs. In Geneva the most stringent efforts were made by the Consistories, groups of laymen and clergy who regulated business affairs, to foster the growth of Christian values within the world of trade and finance. However, the hearts of those who do not belong to Christ cannot be controlled by the gospel. Whereas Weber suggests that capitalism no longer needs its religious basis and so has shed it, we might suggest that it is only as gospel values are translated into the secular realm that they create the environment necessary for the growth of a benign capitalism.

Calvin's work ethic is truly radical and world-changing ... as it is applied by the Spirit of God, to bring about a church ... able to engage with the world in every sphere yet without ceding to the values of the world.

Calvin's work ethic is truly radical and world-changing in that it has the capacity, as it is applied by the Spirit of God, to bring about a church which functions as an alternative society, able to engage with the world in every sphere yet without ceding to the values of the world, using wealth and work to glorify God and to alleviate the suffering of the poor. It is when it is translated into the secular sphere itself, and combined with the pre-existent economic and political contingencies of its day, that it provides an environment so favourable for the growth of the modern capitalist spirit.

Christopher de la Hoyde co-leads a new church plant which is part of The Crowded House network in Sheffield. He is currently a third year student with the Northern Training Institute.

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