

From the pulpit to the shop: Geneva practice

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Doctrine does not tell the whole story. To understand the place of credit in Calvin's Geneva, one must examine practice, as it appears in the judicial and consistorial archives. That is the object of the 2025 study, which analyses all the recorded cases of usurious practice in Geneva over three years, from 1555 to 1557, a period that marks the beginning of a more rigorous control of usurious loans and the beginning of a great wave of immigration.¹

According to the summary of this study, women were more severely punished, as were gamblers.² This observation invites several reflections. It suggests that the repression of usury was aimed at economic behaviour and, beyond that, at persons whose conduct was regarded as suspect from the standpoint of the moral and social order. It also reveals that small-scale credit, often practised by women in the domestic and artisanal economy, was the object of particular surveillance. And it reminds us that the fight against gambling and the fight against usury were linked: the indebted gambler was prey for lenders, and the lender who financed gambling contributed to the ruin of families.

The author of the study sets out to understand the gaps between theological reflection and business, "from the pulpit to the shop".³ Such gaps are inevitable. Doctrine formulates principles, whereas practice has to decide concrete cases, under difficult conditions of proof, when faced with contracts that often conceal the real nature of the transactions. The Geneva magistrates had to characterise sales with a right of repurchase, pledge loans, inflated acknowledgements of debt or fictitious partnerships. Their task resembled that of contemporary authorities seeking to identify the economic reality behind the legal form of a transaction.

The registers of the Consistory contain numerous cases connected with money: unpaid debts, commercial disputes, loans considered excessive, fraud in goods, gambling.⁴ The Consistory did not itself impose civil

penalties: it admonished, exhorted, could exclude from the Lord's Supper and referred serious cases to the Council. This articulation between ecclesiastical discipline and civil justice created a double level of control, moral and penal, which reinforced the deterrent effect of the rules.

Key point. Geneva credit practice in Calvin's time remains to be studied in detail. Recent work shows a more rigorous control from 1555 onwards, a repression that fell more heavily on women and gamblers, and a gap between doctrine and practice which the magistrates had to bridge by characterising the reality of the transactions.

1 Notes

1. Revue européenne des sciences sociales, 2025/1, p. 155 et seq., summary cited above. ↩
2. Revue européenne des sciences sociales, 2025/1, p. 155 et seq., summary cited above. ↩
3. Revue européenne des sciences sociales, 2025/1, p. 155 et seq., summary cited above. ↩
4. Archives d'État de Genève (Geneva State Archives), online exhibition "Côté chaire, côté rue. La Réforme à Genève, 1517-1617" (archives-etat-ge.ch): the Consistory established by the Ordonnances ecclésiastiques of 1541 brings together the pastors and twelve elders representing the districts; between 1559 and 1569, around 6% of adults are summoned before it each year; after doctrinal questions, it judges above all matters of morals (premarital relations, drunkenness, gambling, dancing, disobedience) and its registers record interrogations and sanctions. Edition: Registres du Consistoire de Genève au temps de Calvin, vol. I (1542-1544), published by Thomas A. Lambert and Isabella M. Watt under the direction of Robert M. Kingdon, Geneva, Droz, 1996; vol. IX (1554-1555), Geneva, Droz, 2015. ↩

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