Article
The Entrepreneur’s Prayer and the Scholastic Inspirations of Free-Market Economics
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Abstract: The paper explores the historical and philosophical roots of economic thought, drawing connections between the entrepreneurial mindset and the scholastic traditions that have shaped the conceptual landscape of free markets. Through a multidisciplinary approach, the paper examines how religious and scholastic influences have contributed to the development of economic ideas, providing a nuanced understanding of the ethical dimensions inherent in entrepreneurial endeavors. By unraveling the threads that connect entrepreneurship, prayer, and scholasticism, this paper also seeks to illuminate the symbiotic relationship between faith, intellectual heritage, and the principles that underpin free-market economies.

Keywords: biblical foundations of prayer; the rich man’s prayer; free market economics; economic freedom; property; history of economic thought; history of ideas; scholasticism; scholastic thought; rational inquiry; pragmatic inquiry

1. Introduction
Economics, in its most fundamental essence, has historically been intricately intertwined with material considerations. Economic thought, as a comprehensive domain, encompasses the multifaceted aspects of material resources, goods, and the foundational principles that exert influence upon their production, acquisition, consumption, and distribution. Consequently, economic relations assume a quasi-social character, subject to regulation by norms that mirror the moral fabric of the society in question. In the late medieval period, specifically within the confines of Latin Western Europe, the public sphere bore witness to the preeminence of the Roman Catholic Church. An institutional manifestation of the societal structure during this epoch, spanning from the early 12th to the late 14th century, was scholasticism. This intellectual framework found its locus in the activities and impact of contemporaneous monasteries, schools, and nascent universities. During the 13th century, scholasticism developed as a system of knowledge (scientia) within the Aristotelian philosophical framework, which became incorporated into Christian cultural discourse. The methodological origins of scholasticism can be attributed to Anselm of Canterbury (1033/4-1109). Anselm’s undertaking focused on systematically reconciling the Augustinian principle of “faith seeking understanding” (fides quaerens intellectum) through the application of a rational approach, namely, “by reason alone” (sola ratione). Medieval scholasticism, at its core, constituted a social structure unequivocally demarcated by the rules governing social relationships (Dufal 2020, p. 54).

Scholastic thinkers perceived the society in which they were embedded as synonymous with the Roman Catholic Church. The morality that dictated economic relationships, and by extension, all human interactions, was thus construed as an extension of the Church’s morality. This conceptualization posited the Church, theoretically at least, as the universal Christian society (Wood 2002). The paramount concern of scholastic authors in relation to economics revolved around elucidating the compatibility of individual economic actions – encompassing transactions such as buying, selling, exchange, and lending – with prevailing
ethical principles. These ethical precepts also encompassed conditions delimiting the permissibility of profit accumulation. Both biblical and Aristotelian texts adopted by medieval orders proffered prohibitions against profit-seeking under various circumstances. For numerous authors, the pursuit of profit was deemed morally reprehensible (Rosner 2012). Human cognitive proclivities include an adeptness at recognizing patterns and employing metaphors to facilitate comprehension and interpretation of the surrounding world (Beinhocker 2007). In the medieval scholastic era, deep engagement with economic issues went hand in hand with attention to political issues. Scholarly discourse in both fields shared a common emphasis on moral considerations and questions of justice, covering aspects of power dynamics and price ethics (Langholm 1998; Emmett 2020). In the context of this late medieval society, the existence of entrepreneurs is attested, although the nomenclature itself only emerged centuries later (Blaug 1985; Hébert and Link 2006). Nevertheless, these economic actors exhibited characteristics contemporarily ascribed to entrepreneurs. While Baumol (1968) expresses dissatisfaction with the limited ability of economic theory to thoroughly examine entrepreneurial behavior, subsequent scholars concur on conceptualizing the entrepreneur as an entity catalyzing economic change, a harbinger of imbalance. It is underscored that the entrepreneur’s very existence emanates from a state of imbalance, entailing a certain cognitive opacity (Boutillier and Uzunidis 2014, p. 14). The entrepreneur, it appears, possesses an acumen to identify or create opportunities that elude others or are more amenable to exploitation (Earl 1990, p. 738). The economic sphere, both in the medieval milieu and contemporarily, assumes a pivotal role in human existence. Its indispensability to human survival imbues control over the economy with direct influence over the lives of individuals (Earle 2004, p. 70). This control, however, is subject to selectivity and can be exerted by shaping and enforcing societal norms governing conduct deemed appropriate and desirable.

The economic ramifications of a community are significantly impacted by the permeation of attitudes stemming from religious practices that, in turn, influence individual traits such as honesty and work ethic (Barro and McCleary 2003, p. 771). Wuthnow (1996, p. 306) observes that economic commitments of individuals are entrenched within moral frameworks. Some individuals consciously endeavor to reconcile these two spheres – the spiritual and the economic. The views of an individual are characterized as “highly idiosyncratic” (Lowrey and Xie 2019). Griebel et al. (2014) posit that entrepreneurial activity is shaped by the entrepreneurs’ need to reinterpret their work in religious terms, thereby mitigating potential psychological tension between faith and the daily pursuit of material goods. One religious practice with potential psychological tension-reducing effects is prayer. Prayer, as a fundamental and accessible form of religious practice in both individual and communal life, is a ubiquitous phenomenon, with the vast majority of individuals worldwide engaging in daily prayer (Froese and Jones 2021). Irrespective of religious affiliation, prayer assumes significance. On the one hand, prayer manifests in the concrete lives of ordinary individuals, expressing their needs and desires. On the other hand, it constitutes a highly specific religious act, as the act of prayer entails the individual or community addressing a divine entity (Immink 2016). An analysis of prayer necessitates an examination of the divine power to which the supplicant turns. Prayer, in itself, is regarded as an expression of human religiosity. Consequently, prayer emerges as a distinctive emanation and signifier encapsulating the sacred domain within the individual’s conceptualization of reality (Kochel 2020). As a direct act, prayer can be construed as a reflection of an individual’s stance toward transcendence. In this manner, prayer serves to reflect the divine presence in the world, situating the individual before the divine and telling the narrative of the divine–human interaction (Hiller 2000, p. 325).

How, then, did entrepreneurs of the scholastic period engage in prayer? How was their reality configured, necessitating the formulation of a self-image, a conception of themselves within the societal milieu, and an understanding of themselves vis-à-vis the divine, in whose existence they presumably believed?¹
Economics, as the art of managing a household, has been known to humanity since antiquity (Galbraith [1987] 2017a, pp. 10–34; Roncaglia 2005, pp. 18–31). However, its emancipation into autonomous scientific disciplines is linked to Adam Smith’s formulation in 1776 of the inquiry into “the nature and causes of the wealth” (Smith [1776] 2008). Motivated, in part, by religious considerations (Boer and Petterson 2014), the interest in profit and wealth accumulation, prominently elevated in Smith’s literature as inherently respectable motivations aligning with human nature, initiated the doctrinal reflection of the classical school in economics. This reflection, at least in its initial phase, focused on explaining the market mechanism shaping prices in the economy.

The term “free-market economics”, at times synonymous with economic liberalism, designates the assumptions of an economic system aligned with this concept of socio-economic order. It considers the unrestricted exchange of goods and services as constitutive, assuming that prices are determined by a market mechanism wherein the only reference is the interaction of supply and demand. For such a system to function in practice, additional assumptions are evident, including the freedom of choice for entities participating in the exchange, the reliance of productive efficiency on the division of labor, and the private ownership of means of production and goods acquired during the exchange. The proposal is in line with the principles of the classical school (Smith [1776] 2008, pp. 7–25, 34–52; Kennedy 2008, pp. 29–43) and the foundations of the free market system in the interpretation of one of the most prominent twentieth-century theorists from the Austrian school, Ludwig von Mises (von Mises [1963] 1998, pp. 258–60). It also accommodates state interventionist trends associated with the Keynesian revolution (Mini 1996; Cardim de Carvalho 2008).

Thus, the proposed conception of free market economics transcends the doctrinal entanglements associated with different views of state interventionism. Moreover, it follows the traditional dictionary convention of avoiding one-sided controversies (Foldvary 1998; Rutherford 2002).

Intriguingly, similar propositions regarding economic order had been formulated over two hundred years earlier by late scholastic researchers, who had derived them from the analysis of natural law. Their constant reference points were religious inspirations, particularly biblical narratives and the written tradition of the Church’s saints.

The task of this work is to present these inspirations in connection to the historical development of selected economic and social theories and doctrines. These theories and doctrines consistently refer to the evolution of prayerful relations between humanity and the divine.

The attempt to reconstruct specific trajectories, emergence, modification of meanings and development of economic thought, and then to create a coherent conceptual apparatus constituting an ‘economic concept’ or ‘economic doctrine’ is an extremely meticulous task. Roncaglia (2005, p. 1) notes that a knowledge of the history of economic thought appears to be essential for anyone interested in understanding the functioning of economies. The obvious method for such a reconstruction is to try to grasp, document, and, consequently, explain how an element of secular economic thought, or rather, given the conditions prevailing at that time, mercantilist thought, could emerge in the society of Latin Western Europe, subordinated at the turn of the 10th and 11th centuries to ecclesiastical-papal doctrine. Earlier, but also contemporary, numerous scholarly developments in this area have produced interesting results. The following works should be mentioned in this context, among others Capitani (1974), Nuccio (1984), Wood (2002), Greci et al. (2005), Alford (2013), Alves and Moreira (2013), Dierksmeier (2013), Schlag (2013), Niewdana (2015), and Patriarca (2021). Particularly noteworthy in this compilation is the work of Oskar Nucci, who entitled the first part of his planned multi-volume publication on Italian economic thought ‘The Sources (1050–1450). Secular Ethics and the Formation of Economic Thought’ (Nuccio 1984). This work was written from the perspective of a scholar who, drawing on the experience of the present, makes an interesting attempt to build a bridge between the present and the distant historical past. The absence of such a bridge would mean sanctioning a kind of historiographical void, but in a broader sense also an epistemic void.
Where in the depths of history should one look for the verifiable origins of secular economic thought? It is highly probable that the turn of the 10th and 11th centuries, considered as the beginning of the Italian economic revival in the 11th century, can be considered as the foundation of such secular economic thought (Capitani 1974). From this point, it is necessary to start “identifying certain lines along which the history of the market system or, if one prefers, ‘capitalism’ unfolds” (Nuccio 1984, p. 86).

From today’s perspective, scholars armed with the advanced conceptual tools of the humanities and social sciences would undoubtedly focus on the issue of the dominant culture in Latin Western Europe during the first centuries of the second millennium. The working definition of culture proposed by Goodenough (1964) implies its immaterial nature, suggesting that it serves as a way of “organizing” concepts in peoples’ minds. Sewell (1999) provides a variety of definitions of culture in anthropological and social terms, implicitly building on Goodenough’s concept. At the opposite end of the definition of culture is Bauman’s (1999) concept of culture as praxis. Despite these divergent approaches, they are united by the functional nature of cultural narratives, which are stories that are recurrent in a given culture (Maza 1996).

Through these stories, societies communicate their history, explain what they consider important and influence how people understand themselves and their place in society. From a sociological perspective, such narratives serve as a space for the construction of meaning, in which individuals interpret and give significance to their lives and experiences (Polletta 2006). Cultural narratives found in religious texts or folk tales have the power to deeply imprint our memories (Dehghani et al. 2009). As Lindemann Nelson (2001, pp. 20–23) points out an individual’s self-image is inevitably shaped by the attributes assigned by dominant cultural narratives to the groups to which they belong or with which they identify themselves. Yet, at the same time, this image is embedded in a social and cultural context that promotes certain stories and cultural images while suppressing others.

Cultural narratives have the potential to confine a particular subgroup to a socially limiting position, associating it with stereotypical characteristics. It is also worth referring to White (1980), an experienced historian, who highlights that narrative, in a historical context, often presents a world as complete and ‘finished,’ devoid of a sequel. However, the crucial point is that, since there exists a ‘today’ as a consequence of what ‘yesterday’ brought, there is a likelihood of a ‘tomorrow.’ If ‘tomorrow’ were to be even slightly different, perhaps better, then, guided by the inviolability of axiological categories, the narrative could change, providing inspiration for a yet unknown but somehow anticipated development.

2. Community of the Poor in Biblical Message

“Incline your ear, Lord, and answer me,
for I am poor and oppressed.
Preserve my life, for I am devoted;
save your servant who trusts in you.
You are my God; be gracious to me, Lord;
to you I call all the day.
Gladden the soul of your servant;
to you, Lord, I lift up my soul.
Lord, you are good and forgiving,
most merciful to all who call on you.
Lord, hear my prayer;
listen to my cry for help.
On the day of my distress I call to you,
for you will answer me.
(…)
Give me a sign of your favor:  
make my enemies see, to their confusion,  
that you, Lord, help and comfort me.” Ps 86:1–7.17 (NAB 2012)

A prayer for help in adversity, encapsulated in the biblical Psalm 86, effectively illustrates the Judeo-Christian orientation towards the protection of the poor and oppressed (Rylaarsdam 1968; Scheffler 2015; Hamilton 2020). In the Old Testament, this concern finds enduring normative affirmation in the Book of Deuteronomy, expressed as “the right of the poor” (Pontifical Council For Justice and Peace 2005, p. 12): “If there is among you a poor man, one of your brethren, . . . you shall not harden your heart or shut your hand against your poor brother, but you shall open your hand to him, and lend him sufficient for his need” (Dt 15, 7–8). Its societal implementation is evident in practices such as the inspiring forgiveness of debts during the seven-year Sabbath cycle and the equally cyclical (every fifty years) Jubilee year. The Jubilee provided an occasion for the cancellation of land sale transactions and the emancipation of slaves (Ex 23; Dt 15; Lv 25) (Hoenig 1969; Attali 2002, pp. 38–39; Ringe 1985; Lowery 2000).

In the New Testament, the priority of caring for the poor is deeply rooted in Christ’s teachings, emphatically highlighted in the moral program presented during the Sermon on the Mount in the form of the eight Beatitudes (Mt 5, 3–12). It is further underscored by Christ’s invitation: “Come to me, all you who labor and are burdened, and I will give you rest” (Mt 11, 28). The contemporary relevance of this concern is affirmed by the later social teachings of the Church, as corroborated by the Pontifical Council For Justice and Peace (2005). Additionally, the practice of charitable works (caritas) is considered a constitutive element of the Christian community (Benedict XVI 2005: 20; Müller 2014, pp. 22–24; Gerd-Rainer [1924] 2008). The extent of this concern is evident in the doctrinally controversial liberation theology, which, from the perspective of the Catholic Church, transfers the biblical message of prayerful supplication for the improvement of the poor’s condition into praxis (Hebblethwaite 2007). This praxis does not exclude the engagement of a full spectrum of political instruments to advance the goal of social inclusion for those marginalized due to their poverty (Nash 1984; Gutierrez 1988; Müller 2014). The prayer for justice, read in a social context, proved to be a catalyst for actions aspiring to a decisive transformation of reality under the dictate of a model fulfilling the principles of social justice, in relation to the dignity and aspirations of the poor (Casaldáliga and Vigil 1994; Büschges et al. 2021).

This perspective, driven by biblically motivated social activism, remains relevant today (Kristenson 2009; Choi and Cuéllar 2023; Zegarra 2023). It continues to inspire various forms of political and social engagement aimed at improving the human condition in the name of “an integral and solidary humanism.” These words, cited from the Compendium of The Social Doctrine of The Church (Pontifical Council For Justice and Peace 2005, p. 3), evoke a personalist conception of humanism developed by Jacques Maritain (Maritain 1973). This conception emerged in response to the atheistic-communist ideal of justice based on the rejection of transcendence and the focus on the compulsory elimination of private property and the widespread distribution of goods obtained in this manner.

However, if it is true that “economic conditions, like all conditions generally of the material order, are of basic importance in the destiny of spiritual activities among men, that they have a constant tendency to enfeoff them,” it is simultaneously crucial to avoid nonsensically taking material conditioning as the prime determining reason, even concerning its historical existence, for spiritual activity. This caution, articulated by Maritain, emphasizes that the dialectical absolutization of the material factor deepens human alienation, making individuals more unhappy by stripping them of the dignity of being children of God, created in the image and likeness of the Creator (Maritain 1973, p. 49). Therefore, the “poverty” of a person, rooted in adverse circumstances, their pain, and the search for life’s meaning, ultimately leading to a sense of loss in the sight of God, is shared by both the materially poor and the wealthy. This foundation establishes equality before God, contributing to the
universality of human calling and destiny, as echoed in the Book of Proverbs: “Rich and poor have a common bond: the Lord is the maker of them all” (Prov 22:3), and affirmed by the Psalmist: “You of lowly birth or high estate, rich and poor together” (Ps 49:3).

3. Excluding Universality

However, if it is indeed the case, why then is it in vain to seek in the biblical narrative something as moving as the prayer from Psalm 86, the “prayer of the wealthy”? Their situation – considering the multidimensionality of poverty – differs significantly from that of the materially poor. Therefore, it is difficult to imagine that without the charge of hypocrisy, they would cry out to God as “poor and oppressed”. Why, despite the universality of calling and destiny, does wealth in the biblical narrative seem to play the role of a negative character (González 1990; Royalty 1998; Moore 2011; Mathews 2013; Maynard-Reid 1987)? Indeed, in the promise given to Abraham in the Book of Genesis concerning the Egyptian bondage that the Jewish people would undergo, material wealth appears not only permissible but even as a sign of blessing: “Then the Lord said to Abram: Know for certain that your descendants will reside as aliens in a land not their own, where they shall be enslaved and oppressed for four hundred years. But I will bring judgment on the nation they must serve, and after this, they will go out with great wealth” (Gen 15:13–14).

Perhaps this promise should justify the fervent plea for gold and the increase in wealth. However, it would turn out unfortunate in that the wealth foretold to Abraham would become, in the days of the fulfillment of the prophecy after the Israelites’ exodus from Egypt, an instrument confirming sin and betrayal. When the people, impatient after a long journey through the desert, fashion a golden calf with Aaron’s approval (Ex 32), many of the idolaters are severely punished by the sons of Levi. At the same time, although the making of the golden calf is a grave offense against God, the guilt of sin lies with the person and his manifestation of unfaithfulness, not the goods accumulated by him (Fel and Zdun 2014, p. 86). Otherwise, the blessing bestowed upon Joshua, uttered to the Jordanian generations returning to their tents after taking over Canaan, would be impossible: “Now that you are returning to your own tents with great wealth, with abundant livestock, with silver, gold, bronze and iron, and with a very large supply of clothing, divide these spoils of your enemies with your allies there” (Josh 22:8; Grant 1984, pp. 49–63). It does not change the fact that “Better a little with fear of the Lord than great fortune with anxiety” (Prov 15:16), for “the wicked, always carefree, increasing their wealth” (Ps 73:12). This is why King Solomon was so generously rewarded when able to ask God for anything, he chose wisdom instead of wealth, enabling him to rule the Israelites justly (2 Chr 1:11–12). This choice will be summarized in the New Testament in the form of a warning: “no one can serve two masters” (Mt 6:24).

The term “mammon,” derived from the Aramaic language, is mentioned four times by Christ (Mt 6:24; Lk 16:9, 11, 13). It is sometimes translated as “money” (ESV 2014) or “wealth” (Coogan 2010) and directly refers to material goods (Wronka 2010). Each time, it identifies the danger of moral corruption, even appearing in combination with the term “dishonest” (ἀδίκος, Bauer et al. 2021, p. 18), forming a warning. Wealth can distort human goals (Mt 6:19–20), subordinating one’s activities to matters irrelevant to salvation. It can create pressure leading to the emergence of sin, such as the sin of greed (Lk 12:13–15), and sometimes, it is based on the exploitation of others (Jas 5:4). Ultimately, “it is easier for a camel to pass through the eye of a needle than for one who is rich to enter the kingdom of God” (Mt 19:23–24; also: Mk 10:25; Lk 18:25).

It is known that material wealth is created by God and, as such, is good (Gen 1:31). Man is called to “fill the earth and subdue it” (Gen 1:28), and although there is no guarantee that the outcome of his work will be good, there are no obstacles to it. However, the essence of the “goodness” of the products of labor does not lie in them alone but is derived from the use of material goods. Man’s calling is to perform good deeds that glorify God’s name and sustain the order established by the Creator (Mt 6:19–23; Lk 12:32–34; 1 Tim 5:17–19).
The ways in which these goods are used, in connection with the relationship with God, determine whether the good will be the portion of the wealthy or not. The problem does not lie in possession itself – God does not forbid man to possess goods and take care of them. Furthermore, for the one deserving blessings for his good deeds, they can be confirmed by the increase in his possessions, as the psalm foretells: “Blessed the man who fears the Lord (. . .) Wealth and riches shall be in his house; his righteousness shall endure forever” (Ps 112:1.3). Therefore, in the Sermon on the Mount, “blessed” are the people who are “the poor in spirit” (Mt 5:3), not just “the poor.” The lack of attachment to owned goods, a certain distance from what can be an instrument of doing good for others, is the essence of blessing. Poverty itself does not eliminate the risk of condemnation – poor people can be just as strongly attached to what they possess as rich people. Thus, wealth in itself – despite Christ’s caveat about the “needle’s eye” – is not condemned. This allows Jesus to look upon the rich young man with love (Mk 10:21), as well as on the tax collector Zaccheaus, who, even after his conversion, planned to leave half of his wealth in his possession (Lk 19:1–10). What matters is whether the possessed goods are our goal for their own sake (“You fool, this night your life will be demanded of you; and the things you have prepared, to whom will they belong?” (Lk 12:20)), or if they are rather instruments for acting on behalf of others (“Whoever has two tunics should share with the person who has none. And whoever has food should do likewise” (Lk 3:11)).

It turns out that one can “serve mammon”, which is unequivocally condemned by Christ, regardless of the state of possession – this threat applies equally to the wealthy and the materially poor, who focused on themselves and their lack, are closed to the suffering of others. Only the subordination of the use of goods to God’s will, in a spirit of obedience, leads to the construction of a hierarchy of values and goals consistent with the Creator’s planned order, which, without harm to man, can be rewarded (Deut 15:7–11; Ps 112:5–6.9). This path does not exclude heroism – abandoning goods or selling everything and dedicating oneself to teaching with Christ (e.g., Mt 10:8–10; Mt 19:21; Mk 6:8–10; Mk 10:21; Lk 9:3–4; Lk 18:22) – but this is not the norm. The question then returns: why, with regard to wealth, which is backed by human talents and effort, transforming a resistant reality into potential good, is the biblical distance so palpable? Why is there rather a warning associated with it: “on wealth that increases, do not set your heart” (Ps 62:11b), rather than permission for blessing?

One explanation for this ostracism may lie in the economic reality of humans in an exceptionally long pre-economy period. The cyclical confrontation of the effects of “creeping” technological progress, experienced by humanity until the industrial revolution, with the accompanying population growth, ended unfavorably for the widespread prosperity of the world’s population. The phenomenon, more widely known as the “Malthusian Trap” (Kögel and Prskawetz 2001), named after the British author of population law and the static theory of resources, effectively blocked opportunities for mass enrichment for centuries. As G. Clark rightly observes: “The lucky denizens of wealthy societies such as eighteenth-century England or the Netherlands managed a material lifestyle equivalent to that of the Stone Age” (Clark 2007, p. 1). The ancient hunter–gatherer economy allowed the population, on average, to have a more varied diet than the natural economy of feudalism, the later serfdom–farming system, or the developing capitalist trade from the 16th century. Until the solution of the post-Aristotelian corset restricting the development of a commodity–money economy, through the condemnation of interest on loans, the practical possibilities of enriching broader social strata were practically impossible (Cameron 1993, pp. 44–77, 95–99; Tracy 1997; Prak and Zanden 2023). In this context, the biblical aversion to wealth becomes understandable – until the emergence of a market economy, the possibility of getting rich without exploiting socially weaker neighbors and in a morally unobjectionable manner was not illusory, but effectively nonexistent. It is challenging to pray to God for profit in such conditions – there remains only a plea for improvement of one’s fate but also for just punishment for those who unjustly and with a violation of justice became rich. The Judeo-Christian view of man and – more broadly – the entire Creation, filled with the
awareness of God-Creator’s all-encompassing love, who is the only guarantor of justice and the source of hope for a better future, was different. The intention of God concerning the whole creation, but above all, man as an image of God Himself, was different, as the Book of Genesis teaches. The rejection of paradise happiness in a free act of choice, bringing unintended consequences not planned by God upon all people of all generations, did not separate the human community from the Creator. If a man brings eternal unhappiness upon himself, and his tendencies to disobey God’s will still accompany him, provoking him to sin – also against his neighbor – then God is the only Savior and authority for the justice planned from the beginning. In this plan, the rich could only understand their mistake and restore justice by giving back what they wrongly and unjustly took with a violation of justice. The idea of the paradise garden Eden, where everything was given to man for use, and the lack of ownership exposing to pride and selfishness was illustrated by the nudity of bodies, became a model of justice, in which “possession” could symbolize only sin – hence, by its nature, it had to be excluded.

4. The Tearing of the Judeo-Christian Curtain: The Separateness of the Diaspora

Paradoxically, for the first breach regarding the attitude towards shameful wealth, “the poverty of fate” is responsible. The history of the Jewish people necessitated actions ensuring the preservation of religious identity, which, especially after the destruction of the second Jerusalem temple and the ultimate loss of autonomy within the Roman Empire, resulted in the normative organization of laws. This, in turn, opened the era of rabbinic Judaism (Grant 1984, pp. 245–47; Strack and Stemberger 1992, pp. 2–7). The Talmud created as a result, constitutes the Torah in a broader sense – not limited to the Pentateuch of Moses or even the Hebrew Bible – connecting to the oral religious tradition (Alexander 2007; Pilarczyk 2009; Johnson 1988, pp. 152–55). It forms a kind of legal code based on commentaries on the Pentateuch and biblical books, detailing the principles of life in a world where, after the temple’s destruction, the observance of obligations outlined in Mosaic law became impossible (Fraade 2007). In a sense, life in the diaspora after the fall of the revolts against Rome in the 1st and 2nd centuries CE brought injustice upon the Jewish people – fate’s adversities depriving the nation of the land given to them by God created circumstances where the relevance of prayers for the oppressed and pleas for the restoration of justice was unquestionable. In such a scenario, the search for signs of blessings that restore strength and bring hope to overturning ill fortune, became essential. In the conditions of dispersion, carrying cultural diversity, where religious discourse was responsible for unity, the importance of the Talmud grew, extending beyond biblical books and creating conditions for a common interpretation of the message. It is in the accompanying commentaries that the perspective on wealth and the significance of affluence changed. Due to its potential as a tool for doing good, wealth became a visible sign of God’s blessing. When poverty primarily signifies a state of spirit resulting from exile, wealth becomes a desirable instrument for restoring justice. Therefore, the care for increasing possession becomes a challenge and an expression of responsibility for the nation. Wealth used for the good of the nation, especially to support those in need, becomes a force. This “New Economic Doctrine”, invoking J. Attali’s apt designation (Attali 2002, p. 103), not only negates the biblical focus on protecting the poor but, through a call to pragmatism, establishes the foundations for an interpretation where accepting wealth is a sign of obedience to God’s love. Simultaneously, it is an opportunity to show this love to others in need, in line with the biblical injunction to protect the poor. Therefore, wealth becomes a task – a sign of responsibility primarily for the nation, in a personal relationship with God, from whom this wealth ultimately comes. To fulfill this task, one must avoid the temptation of pride and not flaunt one’s possessions, which, in the conditions of the diaspora, breeds envy. Wealth should, therefore, be accumulated discreetly, naturally excluding its placement in a land where resources are widely visible. This collision – the need for discretion with the realities of the economy of agrarian relations and later feudalism based on natural economy – pushes the Israelites into a new area of activities
related to trade, monetary exchange, savings accumulation, and ultimately the co-creation of the banking foundations of institutions and financial markets (Sombart 2001, pp. 12–23; Galbraith [1975] 2017b; Ferguson 2008, pp. 17–52). Enrichment becomes a necessary task due to the needs not only of individuals but of the entire community, where protecting the poor is still a divine command. There is, indeed, a limitation, a clear warning from The Book of Deuteronomy: “You shall not demand interest from your kindred on a loan of money or of food or of anything else which is loaned” (Deut 23:20). However, the path to bypassing this restriction is indicated in the next verse: “From a foreigner, you may demand interest, but you may not demand interest from your kindred, so that the Lord, your God, may bless you in all”. In a climate of escalating trade and the establishment of an economic structure aligned with mercantilist principles, this potential presents the opportunity for an unparalleled growth in prosperity. It will, however, be blocked for Christian communities, which will interpret the prohibition of charging interest on loans (that is, usury – a term not limited to exorbitant, burdensome interest but encompassing interest on loans as such) much more broadly and rigorously.

5. The Tearing of the Judeo-Christian Curtain: The Universality of Expectation

Interestingly, the Christian tradition of the radical rejection of usury has its origins in the books of the Old Testament that are part of the Torah: The Book of Exodus: “If you lend money to my people, the poor among you, you must not be like a money lender; you must not demand interest from them” (Ex 22:24) and The Book of Leviticus: “Do not exact interest in advance or accrued interest, but out of fear of God let your kindred live with you. Do not give your money at interest or your food at a profit” (Lev 25:36–37; Le Goff 1990, p. 21). These prohibitions find a striking summary in The Gospel of Luke, in a kind of paraphrase of the commandment to love one’s neighbor: “love your enemies and do good to them, and lend expecting nothing back.” This leaves no room for making profit from loans. It recalls the words of Christ from the missionary discourse: “Without cost you have received; without cost you are to give” (Mt 10:8). The mentioned possibility in The Book of Deuteronomy of demanding interest on loans given to foreigners does not apply, of course, to Christians of other nations or to Jews, as they are not “foreign” in a religious dimension. Usury signifies injustice – and as such, it is condemnable for both Christians and Jews, an argument that can be demonstrated rationally even without invoking biblical reasoning.

In this context, scholastic philosophy referred to Aristotle who argued that money, by its nature, serves to facilitate trade and, as such, cannot justify charging interest – since money is unproductive as a means of exchange (Aristotle 2017: 1258b). Saint Thomas Aquinas develops this thought, stating that the injustice of usury essentially lies in demanding payment for the use of money. However, “use” itself does not exist because there is only money as a means of exchange, and therefore it cannot be separated from its use (STh II-IIae q. 78 a. 1co). The borrowed money, in its entirety, is transferred to the borrower, which means the possibility of its use as a means of exchange. Only what has been borrowed can be returned, but based on repayment, not the transfer of what has been purchased using the borrowed money. Money and its use form an inseparable whole that usury attempts to separate by demanding payment for its use.10

This opinion changed only under the pressure of the early modern, post-mercantilist economic reality and the ideological revolution initiated by the Reformation, especially in its Calvinist variant.11 Maritime trade expansion along with the colonization of the New World soon resulted in new problems stemming from inflation caused by the uncontrolled influx of precious metals (Murray Rothbard [1995] 2006, p. 99). Paradoxically, this strengthened the demand for money. The economic practice of antiquity did not know the concept of investment loans; loans were known, but they mainly covered consumption purposes and were associated with the insufficient amount of money in economic circulation (partially caused by hoarding, although mainly due to the durability of barter exchange). Additionally, there was a lack of institutional support for loans, systematically lowering their costs. Exploiting these gaps, usurers demanded very high interest rates for loans.
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(John Noonan points to a standard commission of 43.5% annually – Noonan 1957, p. 34 – although Bernard Skrzydlewska cites as much as 266% annually for Lombard usurers – Skrzydlewska 1965, p. 30). In practice, this meant the impossibility of repaying debts and led to the exploitation of the poor. Biblical warnings and commands for unwavering care for those in need directly address such situations. Only semantic shifts in the context of understanding and, consequently, accepting wealth as an expression of responsibility before God, also for the poor and those in need of help, led to questioning the scholastic interpretation and separating the use of money from the money itself (Taeusch 1942, pp. 301–303; Murray Rothbard [1995] 2006, pp. 143–45; Geisst 2013, pp. 90–93; Samellas 2017).

The confrontation with the growing demand for money, which turned out to be a necessary means for equipping a trade expedition promising desired profits, as well as for investments guaranteeing the development of trade and manufacturing, forced the justification of benefits for lenders (von Shael 1993). Pointing out lost opportunities resulting from the transfer of funds as a loan justified compensation in the form of interest, initiating the institutionalization and popularization of loans. Reduced costs, due to easier access to loans, in turn, fulfilled the expectations of biblical calls, reducing the pressure on debtors but also introducing protective mechanisms beneficial to them. In these conditions, the concept of usury was limited to the unjust pursuit of profit, fraud, and outright robbery against those whose life situations forced them to seek dishonest assistance. Borrowing as a form of investment support became widespread and was incorporated into the profit-generating system (de Roover 1974; Ferguson 2008; Decock 2020). Historically, it took time to rationalize the departure from previous arguments and to engage canon lawyers, who would take on this task. The prayer for help in adversity from Psalm 86 gained strength – and late scholastic researchers, especially the Dominican professors from Salamanca, decided to respond to it.

6. The Scholastic Worldview – Nature as Law

The application of the widespread method in medieval philosophical reflection, the scholastic method (Gilson 1955, pp. 246–50; Pieper 1964; Finnis 1998, pp. 20–55), to analyses related to economic issues was influenced by considerations concerning the essence of natural law and the foundation of legal norms. This is related to the methodological rigor of scholastic reflections in ethics, according to which the analysis of the permissibility or affirmation of the duty of certain actions should refer to the interpreted essence of human nature, which is rationality. Analyses were based on the experience of inclinations, logical reasoning, and subtle semantic distinctions, with a strong emphasis on biblical arguments and writings of authors recognized by the Church as saints (Vijgen 2018; Roszak and Vijgen 2021). Following Saint Thomas Aquinas, it can be said that “lex naturalis nihil aliud est quam participatio legis aeternae in rationali creatura” (STh I-IIae q.91 a.2co). A person in action decides on a particular course of action based on the good interpreted by oneself – norms of conduct must, therefore, be based on what is considered good for him or her and based on human nature.

Thus, natural law essentially denotes the rational inclination of human nature to actions interpreted as good for humanity. This inclination, if confirmed by compliance with nature, which requires detailed inquiries according to the scholastic method mandating consideration and evaluation of all possible resolutions of a given issue, can be recognized as part of natural law, later confirmed by the corresponding positive law (Finnis 1998, pp. 79–90). As Saint Thomas Aquinas summarized through de Vitoria, “the intention of law and legislators is to make the subjects good” (de Vitoria 1991a, p. 219).

Positive law is perhaps the most well-known form of law, as it affects every individual through its universal applicability. However, its value cannot rely on universality and the legislator’s will to enforce it. In a simplified sense, positive law requires legitimization by natural law – it serves as its foundation. The interpretation of natural law has a dual character – either it concerns nature necessarily and unconditionally (somewhat instinctive, although this mode of regulating actions is especially characteristic of irrational beings),
or it takes the form of specifying principles based on the analysis of the way principles of nature manifest themselves (through properties or relations). This group also includes “ius gentium”, the law common to all nations, forming the basis for norms expressing the specific nature of humanity. The problem is that since natural law as the actual interpretation of principles governing human actions, in light of human nature, is the foundation of the entire system of positive (enacted) law, it also requires some foundation. For Thomistic scholasticism, this foundation is eternal law, guaranteeing the immutability and rationality of nature, which allows it to be known. Thus, eternal law is the rationality of a super-individual – in this sense, it remains the foundation for the interpreted principles of natural law. However, as eternal law, it must have a reason for existence in God – and in this way, as divine law explaining the endurance of a rational order of things, the scholastics closed the complex system of law, for which positive law is only a specific operationalization of interpreted principles, not only consistent with human nature but expressing this nature in various contexts.14 Pointing to the foundation of a given provision in positive law in natural law meant its actual legitimation and confirmed enforceability, constituting the essence of scholastic reasoning in matters relevant to the economic behaviors of humans.

Late scholastics in the sixteenth and seventeenth centuries, Spanish theologians and canon lawyers (Brundage 2008; Giaro 2021) who referred to the work of Saint Thomas Aquinas and interpreted it concerning the conditions of their time, not only resulted in the renewal of Thomistic thought but also cognitively opened it to new areas. The need to reconsider the arguments used in various disputes – also related to issues now incorporated into economic sciences – was reinforced by the pressure from anti-scholastic Protestant thinkers but also practical problems resulting from the colonization of the New World, leading to various legal disputes. The renewal of arguments related to natural law proved to be doctrinally fruitful – both in the field of law and economics. Many opinions and theories formulated by this scientific community found their updating – often without invoking their predecessors – sometimes only after more than 250 years since their outline in the works of late scholastic scholars. However, what is most astonishing is the convergence of their views on issues contemporarily categorized as economic problems, with the perspectives of the classical school and the diverse currents of free-market economics – doctrines that emerged in incomparable cultural and social conditions, and even, owing to the onset of the industrial revolution, civilizational conditions (Joseph Schumpeter [1954] 1994, pp. 73–142; Murray Rothbard 1976; Murray Rothbard [1995] 2006, pp. 99–133; Alves and Moreira 2010, pp. 110–20; Alves and Moreira 2013)15.

Most of the researchers participated in the academic life of the University of Salamanca, even if temporarily, which is why this group is sometimes referred to as the School of Salamanca (Izbicki and Kaufmann 2023; Grice-Hutchinson 1952; Alves and Moreira 2010; Chafuen 2003). Regardless of whether this is accurate for all representatives of late scholastic Spanish scholars, due to the importance of representatives of the School in this group, the mentioned simplification is not a significant error (Grice-Hutchinson [1978] 2015). It should only be noted that the School of Salamanca is known as a Dominican environment – and the actual environment of late scholastic researchers grouped representatives of various orders, and for understanding their views, this does not matter much. In addition, it constituted a scholarly environment with active theologians and lawyer-practitioners who found important motivation in analytical engagement with the problems of everyday life. For them, the economic order was closely linked to the normative order, comprehended both in a systemic (legislative) and moral-individual context, defined in terms of sin and guilt.

7. Paradigmatization of Property – The Virtue of Poverty in Light of Nature

Illustrating the application of the scholastic method, for example, provides a rationale for affirming the right to private property in positive law. Its protection was by no means obvious to medieval thinkers, who used arguments from Scripture as equally valid as those not invoking religion. This was especially the case due to the mentioned opinion of Jesus Himself (Lk 18:25) and the communal life practices of the early Christians (Acts
Additionally, the evangelical poverty as a model of Christian life was renewed by the establishment of mendicant orders in the 13th century, especially the Franciscans and Dominicans. Interestingly, this aspect ultimately introduced new elements into the discussion on the justification of private property, thanks to the Avignon Pope John XXII (1244–1344). While combating the Spirituals who adhered to the idea of radical poverty, he engaged in a discussion on whether Christ and the Apostles owned anything or everything collectively. In the document Cum inter nonnullos from 1323, the Pope declared it heretical to believe that Christ or the Apostles owned nothing. He later reaffirmed and extensively justified this position in the bull Quia vir reprobus from 1329. This justification allowed for the explicit defense of private property in the writings of the Jesuit Leonhardus Lessius (1554–1623), especially in his work De iustitia et iure caeterisque virtutibus cardinalibus libri IV, probably from 1605. Lessius became known primarily for resolving disputes concerning sales agreements and accompanying security systems, including guarantees, pledges, and mortgages (Van Houdt 2021). However, he also argued that private property, according to the Scriptures, is not a sin (Chafuen 2003, p. 37), opening the door to detailed discussions. Dominican Domingo de Soto (1495–1560), addressing this thread, emphasized that property as such is not part of nature. In the case of humans, however, it is tainted by sin – people can be greedy but are also prone to wasting their time by avoiding work. This idea hinders the fulfillment of the divine call to “subdue the earth”. And because humans naturally strive more for what belongs to them, private property becomes a guarantee of both the effectiveness of the vocation and a means of doing good (one can only share what one possesses).

Denial of private property, according to de Soto, would therefore prevent acts of mercy, hindering the development of improvements in willpower to which humans are called. Thus, de Soto argued that the denial of private property deserves to be labeled as heresy. While not directly natural law in nature – hence not applicable to animals – the right to private property is interpreted from human nature as a reasonable guarantee for the fulfillment of human inclinations and vocation, linking it to “ius gentium”: “For the law of nations includes all that men have logically deduced from natural principles. (...) Considering also the premise that in a corrupted [i.e., fallen] state of nature, if men lived in common they would not live in peace, nor would the fields be fruitfully cultivated, men have deduced that it is more convenient to divide property” (de Soto, quoted in Alves and Moreira 2010, p. 67). It thus has a solid foundation for its affirmation in positive law.

Arguments presented by de Soto, of course, also appeared in the writings of other scholastics, although with a different emphasis. In addition to highlighting the virtues of private property, it was contrasted with public property, indicating that no one truly cares about common property, leading to wastefulness (Alves and Moreira 2010, p. 68–69). Private property was supposed to be helpful in personal development – again linking it to natural law, based on reasoning. It was meant to motivate work, allow better use of resources, protect against daily hardships, and ultimately contribute to maintaining social justice and peace.

Although private property did not have an absolute character, scholastics, emphasizing its source in natural law, highlighted the rights of the owner, even if exercising these rights contradicted community expectations. A relevant argument is presented by the late Franciscan Enrique de Villalobos in 1637, who notes in his work Suma de la Theologia Moral y Canonica: “Domain has to do with the substance of the thing; and so, the one who owns it can sell it, transfer it and if he wants, destroy it” (quoted in: Chafuen 2003, p. 41). The owner can transfer the right to possess to others – especially those in need – although he cannot be forced to do so, even in the name of noble goals. As de Soto justifies: “Princely authorities and the republic cannot make positive laws with regard to alms that are more burdensome for the citizens than the laws of nature and the gospel”. And because “the precept to give alms by virtue of divine and natural law is not binding under pain of mortal sin”, the authorities “cannot force his citizens to give alms by punishing them” (de Soto 2022, art.4). Thus, the obligation to help the poor is a voluntary work of mercy. An
exception is the higher necessity associated with protecting rights directly threatened by nature: life or freedom, when the use of a particular good is justified not only without the owner’s knowledge but also against his will.\textsuperscript{16} Justification for such a possibility was based on distinguishing rights arising from owning a particular thing from the independent right to use it. Martín de Azpilcueta (1492–1586), also known as Doctor Navarrus, summarized this issue in his work Manual de Confessores y Penitentes from 1556: “No one is obliged to donate anything to him who is in extreme need: because it suffices that he lends him what is necessary to liberate him from it, and the person in need has no right to take more of the neighbor’s estate than its owner (...)” (quoted in: Chafuen 2003, p. 44). However, this does not mean that one can feel exempt from responsibility for the poor – quite the opposite: if a poor person commits injustice in defending his right to life, not only will he be justified, but the actual guilt before God will be borne by the owner of the property who failed to help the needy, exposing them to criminal actions. Regardless of the assessment of the validity of this argumentation from today’s standards of evidence and analysis, it is difficult to imagine stronger arguments confirming the right to private property while simultaneously burdening the owner with responsibility for their neighbor.

This attitude had an educational value in this dimension as well, as it linked the realization of good for the needy with the state of possession. Thus, wealth growth could become an instrument for caring for the poor – wealth not only did not have to be associated with greed, but it should be an instrument of mercy: “As a matter of fact, the word alms, (...) means the same as misericordia, that is mercy. Corporal works of mercy have the misery and poverty of the poor as their material object” (de Soto 2022, art.10).

According to this perspective, the Dominican Cardinal Cajetan Thomas de Vio (1469–1534) even protested against the order established by the belief in the permanence of social position based on birth, accepting the possibility of advancement in the hierarchy precisely through wealth, for which hard, profitable work was the foundation. In practice, this meant especially enrichment through trade, which Cajetan undoubtedly promoted (Murray Rothbard [1995] 2006, pp. 99–101).

### 8. Subjective Rights (Entitlements) in Scholastic Interpretation

In the context of private property, it is worth mentioning a more general issue – the stance of late scholastic concepts on individual rights (subjective rights) in confrontation with the common good. This is a challenging issue because the principles of natural law apply as an inclination of man as such to the realization of the good arising from the needs of human nature. Therefore, the concept of the common good was not a theoretical concept for scholars oriented towards Thomism – it expressed the meaning of nature itself but also conveyed a certain harmonious interaction, guaranteeing social order and building bonds within the community. These were treated – due to the social nature of humans – as objective and natural wholes, certainly not reducible to the sum of individuals (Alves and Moreira 2010, pp. 39–45). Therefore, the category of the common good exerted pressure to limit competing rights concerning this category. However, Spanish scholastics drew attention to individual freedom – and it was individual freedom, along with the equality of individuals and their independence, that served as the basis for subjective rights. This conclusion can be illustrated by opinions expressed in the unprecedented ideological clash in Valladolid in the years 1550–51 when the conquistador practices of the New World were evaluated in terms of their legality. Essentially, the debate, where alternative views were mainly presented by Bartolomé de Las Casas (1484–1566) and Juan Ginés de Sepúlveda (1490–1573), collided universalistic concepts of subjective rights from the late scholastic school of Salamanca with the representative of the traditional school of thought, approving the Aristotelian category of “slavery by nature” regarding the Indians (Urbano 2020; de Las Casas et al. 2014).

According to the summary by Dominik de Soto, de Las Casas extensively argued against the opinion of the illegality of the power of the unbelievers and the resulting permissibility not only of armed resistance against them but also of applying all penalties,
including death. Traditionally, following the scholastic method, the argumentation focused on the interpretation of the Scriptures and the opinions of Church authorities, but it also pondered the subjectivity with which de Las Casas treated the Indians, confirming the recognition of their rights. This is most strongly echoed in labeling the thesis that “civil ownership was grounded in faith or grace” as heresy (de Las Casas et al. 2014, p. 138), which would justify depriving the Indians of their property and freedom. De Las Casas thus acknowledges that the right to freedom and property is inherent — hence, he considers it proven that “all conquests and wars carried out against the Indians from the time of the discovery of the Indies to the present day have always been and are in the highest degree unjust, tyrannical, hellish”, and those responsible for injustice must rectify all wrongs, especially by returning the seized property. “And there is no remedy for them, if they do not return it and pay for it, and do not spend their entire days weeping over their miserable lives, so great and so unheard-of are their sins” (de Las Casas et al. 2014, p. 139).

The essence of de Las Casas’s statement is consistent with the earlier opinion of the founder of the school in Salamanca, the Dominican Francisco de Vitoria (1483–1546), who also became known as a defender of individual rights — of course, not in the sense imposed by contemporary libertarianism: neither in terms of motivation nor in relation to final determinations. Regarding the Indians, he questioned the basis of colonization, pointing out the illegality not only of invoking the “law of the discoverer” (justifying the takeover of what was discovered), which did not apply to the inhabited land previously governed by its own laws, but also of dividing the New World among colonizers through the bull Inter caetera of Pope Alexander VI (“The pope is not the civil or temporal master of the whole world, in the proper meaning of ‘dominion’ and ‘civil power’”; de Vitoria 1991b, p. 260) — which, according to de Vitoria, due to the pope’s only spiritual authority over Christians, could not justify the acquisition of very earthly property (Sison and Redin 2021). In this way, the Spanish scholastic pointed to the Indians’ natural right to self-determination — the order they had established demonstrated the rationality of their intentions, and this, as deriving from God, could only be affirmed by other people. In response to questions about the property rights of the Indians, Vitoria is even more decisive than de Las Casas, granting the Indians individual rights: “The conclusion of all this is that the barbarians are not impeded from being true masters, publicly and privately, either by mortal sin in general or by the particular sin of unbelief” (de Vitoria 1991b, p. 246). To justly exercise the right to property on an individual level, it is sufficient to be created “in the image of God,” which means that even children incapable of independently using reason cannot be deprived of this right — a young age does not distort the formation as an image of God (de Vitoria 1991b, p. 249). This scholastic aesthetics of argumentation, from the perspective of contemporary standards, may be unacceptable to many researchers — however, it should be interpreted considering the realities in which de Vitoria lived. His formulated theses were revolutionary for his contemporaries, initiating the theory of individual rights and raising the issue of the inalienability of personal freedoms and property rights so uncompromisingly for the first time, granted to humans as humans, not by the dictates of human lawmakers. This is the tradition on which the free-market economy could emerge at the end of the 18th century.

De Vitoria referred to it many times, even in seemingly prosaic issues, such as the prohibition of hunting wild animals for the common people requested by landowners. The position of the respected jurist was unequivocal: he rejected prohibitions, as well as practical arguments confirming them. The justification for such a position is individual freedom, which, as a principle of natural law, demands confirmation by positive law. The right to freedom is a general principle, and the fact that individuals are free and, therefore, have the right to participate in hunting, is only a consequence of this general principle. The same applies to the right to move and reside in a chosen place or freedom of trade — as de Vitoria proves, they are present in the legal systems of all nations, regardless of their faith, and therefore are part of “ius gentium” and as such are either natural law directly or derived from it (de Vitoria 1991b, p. 278). In this way, regulations on international trade were subordinated to human rights, and — as rightly noted by Martin Ortega
9. From Freedom of Trade to Market Freedom

International trade freedom assumed the existence of a market that facilitated exchange, initiating the necessity to address the issue of value and price. It is irrelevant that due to the specific understanding of social obligations and constraints on the expression of individuals, the “market” of the time was subordinated to the needs focused on survival, with no reference to the automatism of price relations-based offer size and interest (Benton 2020; Chaplygina and Lapidus 2016). Yet, it should be mentioned that various things were emphasized in a systemic sense (in reference to a market so limited in its objectives). Roman law, in this context, emphasized the importance of the transactional agreement between parties, where the price was to reflect the “universality” of the conviction of justice (Grice-Hutchinson [1978] 2015, p. 86), somewhat enigmatically pointing to the role of the market, as a kind of “organizer” of transactions. In connection with this perspective, Thomistic reflection initially pointed to labor inputs and incurred costs as factors influencing the price, but over time, the role of the will of individuals in the price-setting process began to be emphasized more strongly (Langholm 1992; Langholm 2018; Wood 2002). Over time, this took on more and more characteristics of market forces as understood by the classical school. Market freedom in this regard was especially emphasized by Cajetan de Vio (1469–1534), noting even that the prices of goods depend on the demand presented and the market supply. This can be considered a preliminary description of the market mechanism that would become the theoretical core of classical economics. In addition to this issue, it should be emphasized that we owe to the Dominican representation of late scholastic scholars the initiation of a revision of the long-standing position on the fundamentals of the value of money, although it did not extend to explicit criticism of the prohibition of interest on loans. The environmental conditions changed, necessitating a reconsideration of the practice revealing the natural order of things. However, the conviction of the immorality of profits from loans was too entrenched, even if maintaining the ban was not feasible. The demand for investment loans, therefore, forced circumvention (Galbraith [1987] 2017a, pp. 31–45) or transferred profits to entities not obligated to observe the ban, to the obvious detriment of Christians upholding Aristotle’s archaic notion of the unproductiveness of monetary income. The confrontation of this thesis with the observed change in the value of money due to the influx of metals from the colonies could not go unnoticed by natural law theorists. Their proposed explanation for the observation was a new theory of value, also influencing the theory of prices. It is based on subjective categories, in the form of the buyer’s individual assessment – a proposal formulated nearly three hundred years before the marginalist revolution(!). Murray Rothbard, cited by Marjore Grice-Hutchinson, mentions in this context the disciple of Azpilcueta, Diego de Covarrubias y Leyva (1512–1577), who in Variarum Resolutionum, a work from 1554, linked the value of goods to their usefulness for the buyer and availability (scarcity): “The value of an article does not depend on its essential nature but on the estimation of men, even if that estimation is foolish. Thus, in the Indies wheat is dearer than in Spain because men esteem it more highly, though the nature of the wheat is the same in both places” (Murray Rothbard [1995] 2006, p. 110; Grice-Hutchinson [1978] 2015, p. 106). The theory of personal valuation explains all recorded facts, and attempts to generalize it to monetary issues additionally resulting in the formulation of a quantitative theory of money, dependent on the quantity available in the market (Alves and Moreira 2010, p. 79; Grice-Hutchinson 1952, pp. 24–35). This has practical consequences. It turns out that the value of the same metallic coins may differ depending on the country – this is due to the quantity of metal – and merchants conducting business on a larger scale than national trade must take these differences into account in their agreements.

These findings shed a completely different light on another issue – the problem of usury. Capital turns out to have a value that demands assessment before its use. Fur-
thermore, this value ultimately takes shape in the market and therefore does not have an objective character in the previous, substantial sense. This was a truly revolutionary thesis, and the scholastics who advocated it – especially Martín de Azpilcueta in its mature form – showed extraordinary courage in effectively challenging established truths, anticipating doctrines that would strengthen the theory of free-market economics by several centuries (Sobrino 2022). Consequently, with the issue of usury, maintaining that money has no value-creating potential was overly archaic. However, addressing this issue proved to be too difficult for late scholastic researchers due to doctrinal limitations – therefore, new theories only resulted in elaborate casuistry justifying the practice of interest in essentially loan agreements, despite facts, but treated legally as agreements of another type. Proposed solutions – historically significant, for example, for the contribution to the theory of interest (Joseph Schumpeter [1954] 1994, pp. 104–7) – did not lead to a fundamental change in the attitude towards the authority of St. Thomas Aquinas and established interpretations linking loan interest to harm to the needy. As de Soto (2022, art.10) emphasizes, “The greedy rich act cruelly toward the poor in two ways: first, it is their greed and tenacity which cause them to commit sins, and second, they, in turn, take occasion from these offenses to feed their greed, relentless as they are”. This position was also maintained in the works of Jesuit scholastics defending economic realism and summarizing this trend of analysis: Luis de Molina (1535–1600), the previously mentioned Leonhardus Lessius, and Juan de Lugo (1583–1660). Ultimately, the works of late scholastic thinkers, focused on elaborate casuistry based on extremely subtle semantic analyses, significantly contributed to strengthening the arguments for changing the position on loan interest, but this happened without acknowledgment of their work. Raymond de Roover’s opinion is correct, that the unresolved issue of loan interest throughout the existence of the scholastic school “involved the Schoolmen and their sixteenth-century and seventeenth-century successors in insuperable difficulties that contributed greatly to bringing their whole doctrine into disrepute” (de Roover 1968, pp. 434–35). Paradoxically, the likely obstacle could be seen as the limitations of the scholastic method, which turned out to be so inspiring in all other matters. The authority of tradition and the holy writings of the Church presented such a solid stance on usury that every attempt to examine this issue encountered incontrovertible arguments against taxing loans for the scholastics. Their dilemmas are accurately summed up by Christopher Franks (2009, p. 76): “the usury prohibition and the defense of deference”. In this way, the normativity of concern for others obscured the late scholastic thinkers from the benevolent effects of the widespread use of loans.

10. Conclusions – The Hope of Generosity

Concepts, especially in the social sciences – including economics – acquire content and meaning, develop to create their own history (Koselleck 2006). This is why it is so important to take them up, imbue them with new content resulting from the pressures of a changing environment, and transmit them through new works. The “cultural code” thus formed not only deepens the understanding of social reality, but has practical consequences even in the consumption behavior of entire communities, which perpetuates itself over time (Rapaille 2007). In this sense, the contribution of late Scholastic scholars to the development of the free-enterprise tradition in economic thought is indisputable – as Langholm rightly points out, using price theory as an example (Langholm 1998, p. 85): “It was only with the dissolution of the medieval paradigm, initiated by some of the late scholastics, that a freer play of market forces was permitted to influence the just price”. This has no clear implication for the recognition of the market mechanism, but precisely the inspiration – when, by extending the medieval understanding of the just price to include the condition of freedom of the parties to transact, the possibility of conceptualization towards a subjectivist theory of value opened up. The idea, of course, remained unknown to the scholastics as a general theory – the question of utility was not even formulated by them as a problem. But the linking of a just price, with the will of the parties, in the context of transactions in the market, opened up the possibility of further clarification of this issue also in the spirit of
later marginalism, which from the point of view of the doctrinal development of economics should be considered important.

Spanish scholastics directly or indirectly associated with the school in Salamanca are remembered in legal theory as representatives of the Spanish school of natural law. However, the scope of the issues they dealt with and their impressive contribution pertained to matters that transcended contemporary legal science frameworks. In the field of economics, we owe the restoration of their thoughts to Joseph Schumpeter ([1954] 1994), and the popularization of the recalled source of free-market economics to one of the most distinguished representatives of the Austrian school, Murray Rothbard (1976, [1995] 2006). He was fortunate to build on the meticulous research of Marjorie Grice-Hutchinson and Raymond de Roover, documenting the factual role of late scholastic researchers in promoting libertarian interpretations of the human phenomenon, explaining from the history of ideas the establishment of free-market economics.

The assessment of the actual influence of the analyses of the time on the constitution of free-market economics is not evident to everyone. This is an important caveat because, in the context of the scholastic inspiration of free-market economics, there may occur certain two-way overinterpretations. On the one hand, for the sake of perpetuating doctrines presented in their mature form as part of the development of economics, once it reached the status of an independent science, the discourse conducted may misuse historical anticipations in favor of external support for a given doctrine. Such accusations are sometimes made against representatives of the Austrian heterodoxy of free-market economics, including in particular Murray Rothbard, who is accused of selective treatment of sources. For some, this is a deliberate act (Matthews and Ortmann 2002), although there are also opinions suggesting that restrictions on reporting historical connotations are perhaps debatable but at the same time acceptable for the sake of presenting one’s own view more clearly (Trescott 1998; Pack 1998), especially if they are openly announced by the author. On the other hand, it is impossible to overestimate the incomparability of “images of the social world” that characterize temporally distant eras. The rejection of continuity in the development of concepts is discouraged, because of the arbitrariness, based on the imposed thesis of inadequacy between historical states of reality. Paying attention to environmental differences does not exclude the sense of searching for historical references. If, as Margaret Schabas points out, pre-classical conceptions of wealth ‘were a far cry from more recent conceptions of wealth in terms of maximizing utility’ (Schabas 2005, p. 2), then the later ‘denaturalization of the economic order’ was made possible precisely because of the earlier conceptualization. The maturity of economic thought was due to the discussion and questioning of earlier understandings (Jarrett 1926; Gordon 1975; Wood 2002). Therefore, the theses proclaimed in the past provide inspiration for the doctrinal development of economics, which, of course, does not exclude the direct dissipation of these inspirations.

As example may serve the problem of usury. While the efforts of the scholastic canonists focused on legitimizing the Church’s doctrinal position, the ongoing discussion professionalized the contract theory and drew attention to the complication of economic relations. Precisely one of its outcomes was the spread of reasoning, which Wim Decok reduces to a ‘paradigm of contextualization’ of economic reflection, summarized by the following three components: ‘(1) market relations are personal and morally ruled by the virtues of charity and justice; (2) intention matters, and one cannot account for a deed by appealing to impersonal market forces; and (3) merchants have a sense of duty toward other merchants and the community as a whole’ (Decock 2009, pp. 57–58). It is important to emphasize that trait two is not an assessment of the market pricing mechanism; instead, all the components define the basis of modern business ethics, which has not abandoned normative seriousness to this day. It presents the axiological basis of economics, pointing out that man is a rational subject capable of responsibility for the common good. This is the beginning of corporate social responsibility, including in its modern sense,
complemented by an economic challenge making good on the guarantee for ‘social justice’ (Mele 1999, 2013).

In the case of the School of Salamanca, its influence on the strengthening and perpetuation of individual rights and its attention to economic practice as the normative basis for the area is indisputable. However, the Scholastics, in general, did not have a problem identifying duties towards the community. The protection of individual property was not synonymous with the acceptance of social atomism, let alone egoism – as rightly noted by Alves and Moreira: “an important characteristic of the Salamanca School is the emphasis placed on universality” (2013, p. 221).

Not insignificant here is the reference to the scholastic interpretation of reality, which from today’s perspective we could call scholastic epistemology. It was not necessary to break away from predecessors to use methods of analysis resulting in the system of St. Thomas Aquinas to derive libertarian consequences that laid the modern foundations of economics. The Renaissance trap, closing the medieval period in “darkness”, was a clever marketing ploy, cutting off new “humanists” from scholastic competition – unfortunately, with a disregard for the truth about their achievements. The School of Salamanca and representatives of other late scholastic environments pursued predecessors, creatively continuing their work – invoking the words from The Gospel of Matthew, they did not come to discredit the scholastic method but to discover new content through it, to tackle new topics. Late scholastic researchers prevented the stigmatization of resourcefulness, measurable material success, and triumph. At the same time, they pointed out that protecting the poor and those struggling with adversity is our duty. They did not use arguments related to solidarity or the social responsibility of business – but they effectively justified them, not interrupting the continuation of the rooted historical reflection on the human condition.

While scholastic reasoning alone may not necessarily lead to the legal formalization of economic behavior, the considerable authority of theologians significantly influences the Christian tradition of economics. An illustrative example is evident in penance manuals, which, since the late 13th century, have sought to popularize theological teachings through confessions, aiming to convey the rules of Christian economic conduct to a broader audience (Langholm 2003). Of course, the lofty ideals presented by the Spanish Scholastics did not automatically translate into changes in everyday life practices. They are sometimes accused of being too minimalist in certain areas, casting a shadow over the achievements of the entire school. For instance, it is argued that the convoluted justification of colonialism by the influential Francisco de Vitoria aimed to perpetuate the injustice of exploitation, finding confirmation in international law (Bohrer 2017). A continuation of such views includes the charge of insufficient criticism of slavery, as manifested by the absence of an abolitionist stance. However, the perceived commitment to improve the condition of slaves justifies such an expectation (both the charge and the appreciation of the role of the Scholastics in changing the stance towards slaves are presented by Iborra Mallent and Valdés Guerrero 2020). Yet, it appears that such assessments are burdened by an ahistorical stance. Measured against the prevailing views of the time, the speeches of the Spanish Scholastics were truly revolutionary. While it might be possible to trace an intellectual path leading to the justification of abolitionism, for the assessment of the role the School of Salamanca had, it is worth mentioning that they initiated a discussion on the inherent rights of the individuals. Colonization practices were deemed as contrary to natural law, setting the stage for discussions on the ‘law of nations’ and the conceptualization of individual subjectivity and its consequences. This is emphasized, for example, by David Lantigua, who mentions the role of the discussions and arguments presented by the Scholastics in shaping the humanistic aspects of the Treaty of Westphalia of 1648, that effectively initiated international law (Lantigua 2020, pp. 10–11).

In order to examine the process of concept maturation initiated by the courage of the Spanish scholastics – processes that involve (from a semantic perspective) network references to specific ideas, their absorption and doctrinal transformation – it is necessary to delve into source-in-depth studies. It is believed that the key figures in the economic
reception of late scholastic thought were lawyers who referred to the concept of natural law. It is worth noting that the Dutch lawyer Hugo Grotius (who was mentored by the previously mentioned distinguished scholastic Leonhardus Lessius) and the German lawyer Samuel von Pufendorf (well acquainted with the work of Luis de Molina) continued and creatively developed Grotius’s analyses. Both lawyers used scholastic ideas to systematize them. In the cultural context of the Enlightenment, it is noteworthy for the propagation of scholastic ideas that these intermediaries were Protestants. From reflection on the analyzes of the scholastics, the concept of natural law emerged, refined by them and still valid today.

As J. Kelly rightly notes: “But it is not until the sixteenth century – and again, with the Spanish ‘late scholastics’ of their country’s ‘golden age’ – that something like a doctrine on the subject appears, which shortly afterwards, in the early seventeenth century, would be built by Grotius into a system” (Kelly 1992, p. 199–200).

It can be said that without the professionalization of the legal argumentation of the scholastics and the continuation of their considerations within the framework of Grotius’ school of natural law, there would historically be no basis for “social justice”, not only in the dimension of international law. In his works referring to the thought of the scholastics, Adam Smith particularly refers to their subtle findings regarding justice: “commutative justice” or “distributive justice” (Smith [1759] 2004, p. 318). Through his mentor, Francis Hutcheson, who understood the essence of natural law as interpreted by Grotius and Pufendorf, Smith had no doubt that: “the end of justice is to secure against harm” and “the origin of natural rights is quite obvious” (Smith [1762] 1978, pp. 399–400). This shaped his view of social reality and influenced the final shape of his doctrine (Haakonssen 1996, pp. 129–53). Although we cannot determine precisely the extent of the influence of the thought of the Spanish scholastics on the doctrinal evolution of classical economics, there are strong grounds for contemplating it. Moreover, some authors explicitly refer to them, a notable example being Joseph Schumpeter.

What is impressive when exploring their achievements is their remarkable consistency and cognitive humility. A detailed analysis of all possible solutions to contentious issues, without avoiding unwanted opinions from the perspective of the proposed solution, but always in confrontation with what is troublesome for it – amazes, and evokes respect, and hope... Also not insignificant is the inspiring – especially for those discovering the Word of God in the Bible – reading of the biblical message in the light of new challenges, and current problems. This also applies to the esteem with which late scholastics treat the statements of predecessors when attempting to initiate solutions – their interpretation in relation to new circumstances turns out to be extremely creative, without exposing recipients to the trauma of uprooting from the tradition in which they learned to understand the world. How extraordinary this is, let the words of the prayer for generosity testify, which, in juxtaposition with the words of Psalm 86 initiating the just-concluded analyses, not only do not shock but allow for a deeper understanding, precisely thanks to the Spanish scholastics. These are the words of a prayer attributed to St. Ignatius of Loyola – a claim that is questioned today (Mahoney 2012). Even if it is a later prayer, written by an anonymous Spanish author, it does not change its timeless beauty:

“Lord, teach me to be generous,
to serve you as you deserve,
to give and not to count the cost,
to fight and not to heed the wounds,
to toil and not to seek for rest,
to labour and not to look for any reward,
save that of knowing that I do your holy will.”

11. Materials and Methods

Critical and comparative analysis of source texts and extensive literature studies.
The attitude of the Reformation toward usury is quite complex. Its condemnation was upheld by Martin Luther (Luther 2014), 11 “To take usury for money lent is unjust in itself, because this is to sell what does not exist, and this evidently leads to inequality. ( . . .) Accordingly, if a man wanted to sell wine separately from the use of the wine, he would be selling the same thing twice, or he would be selling what does not exist, wherefore he would evidently commit a sin of injustice. ( . . .) Now money, according to the Philosopher (Ethic. v, 5; Polit. i, 3), was invented chiefly for the purpose of exchange: and consequently the proper and principal use of money is its consumption or alienation whereby it is sunk in exchange. Hence it is by its very nature unlawful to take payment for the use of money lent, which payment is known as usury ( . . .)”. Online: http://www.logicmuseum.com/wiki/Authors/Thomas_Aquinas/Summa_Theologiae/Part_IIb/Q78#q78a1co (accessed on 15 November 2023). (Aquinas [1268–1273; 1485] 2016–).
John Finnis, emphasizing that inference from facts to norms is illicit, rightly observes that in the system of St. Thomas Aquinas: “[the first principles of natural law] are not inferred from speculative principles. They are not inferred from facts. (…) They are not inferred or derived from anything. They are undervied (though not innate). (…) Rather, by a simple act of non-inferential understanding, one grasps that the object of the inclination which one experiences is an instance of a general form of good, for oneself (and others like one)” (Finnis 2011, pp. 33–34).

12 The “(…) natural law is nothing else than the rational creature’s participation of the eternal law”, online: http://www.logicmuseum.com/wiki/Authors/Thomas_Aquinas/Summa_Theologiae/Part_Ila/Q91#p91a2co (accessed on 15 November 2023). (Aquinas [1268–1273; 1485] 2016–).

13 John Berry points out that interpreted in terms of the realization of natural law, religion means rendering worship to God within the boundaries set by cult; however, “the service rendered is primarily directed towards God, but ultimately extends to one’s neighbour through acts of love” (Berry 2023, p. 8).

14 Annabel Brett, exploring the impact of late scholastic thought, emphasizes the harmonization of ‘the demands of the organic natural commonwealth with those of individual liberty’ (Brett 1997, p. 8). This significance is difficult to overemphasize in any context that invokes the issue of the relationship between the individual and the community. According to researchers from Goethe University and the Max Planck Institute for European Legal History and Legal Theory, currently conducting a project on Spanish Scholastics, its influence has been and remains immensely substantial across dimensions such as law, economics, social issues and politics. The works of the theologians and canonists who shaped this intellectual environment are considered unique to ‘Global Knowledge Production’ (Duve et al. 2021). The component related to economic issues was so cohesive that despite the School’s title encompassing legal and theological doctrine, it is legitimate to speak of ‘scholastic economic thought’ (Spiegel 2018).

15 This is consistent with the opinion of St. Thomas (STh II-IIae q.66 a.7co): “Nevertheless, if the need be so manifest and urgent, that it is evident that the present need must be remedied by whatever means be at hand (for instance when a person is in some imminent danger, and there is no other possible remedy), then it is lawful for a man to succor his own need by means of another’s property, by taking it either openly or secretly: nor is this properly speaking theft or robbery. Online: http://www.logicmuseum.com/wiki/Authors/Thomas_Aquinas/Summa_Theologiae/Part_Ilb/Q66#q66a7co (accessed on 15 November 2023). (Aquinas [1268–1273; 1485] 2016–).

16 Similar opinions to those of de Las Casas are presented in an account prepared for the heir to the Spanish throne, the future King Philip II, describing the actions of the conquistadors towards the indigenous population in the conquered lands. In it, he recounts numerous examples of the cruelties committed by the colonizers, concluding: “Such a notion is as absurd as it is stupid and should be treated with the disrespect, scorn and contempt it so amply deserves” (de Las Casas and Griffin 1992, p. 33).

17 It should be noted that not all obtained assertions of successive representatives of the School of Salamanca, based on the same analytical method, were shared even within their own environment – as an example of controversy, one can cite the justification of slavery by the Jesuit Luis de Molina (1535–1600). While de Vitoria inferred from “ius gentium” about inherent rights to freedom, property, or self-determination in relation to every human, including the indigenous tribes of the New World, de Molina, in reference to empiricism (e.g., social differences) and “ius gentium”, which he primarily associated with positive law, justified slavery (Alonso-Lasheras 2011, pp. 60–62).

18 Rothbard does just that, announcing in the title of his main work that he presents his analyzess from an “Austrian perspective”. This is not a sufficient objection for critics. The most serious allegations include the deliberate abandonment of the perspective of an objective analyst (Lowry 1996), including the position of an ideologist (Samuels 1998, p. 71). Such accusations have only journalistic value, which probably proves the enthusiasm of economists in defending their arguments. However, similar rhetorical measures do not solve the problem – their vector can justifiably be reversed and the authors of such opinions can be accused of ideologizing the message.

19 The connections between ethics and economics should be viewed as an exceedingly comprehensive issue, the characteristics of which extend beyond the confines of this article. However, it is worth noting that in the pre-scientific era, economics was regarded as a detailed branch of ethics. Even in the case of Adam Smith, ethical considerations (Smith [1759] 2004) preceded his seminal work (Smith [1776] 2008). Smith’s reflections center on rationality and focus on the method of studying human economic activity (utility and preferences), without presupposing the emancipation of economics from ethics. Unfortunately, this separation did not prevent the narrowing of the axiological dimension of economics to individual selfishness, thereby soon limiting the epistemic potential of the homo economicus model (Horodecka 2022). This exposed various cognitive deficits, ultimately leading to a renewed convergence of economics and ethics (Sison et al. 2017; Ronan and Zsolnai 2017; Rendtorff 2020) and the emergence of a new research area. Contemporary business ethics has already evolved into an independent discipline – diverse (Luegge 2013; Duska et al. 2022), yet simultaneously experiencing vigorous development (Palmer 2015; Conrad 2022; Dubbink and van der Deijl 2023). Business ethics, as a field of scholarly inquiry, is maturing in response to challenges prompted by changes in the business environment. The latest proposal related to the experienced dehumanization of the human environment involves an openness to spirituality (Zsolnai 2015a), understood as: “people’s multiform search for a deep meaning of life interconnecting them to all living beings and to ‘God’ or ‘Ultimate Reality’” (Bouckaert and Zsolnai 2011, p. 7). Although presented as an expansion of business ethics with a dimension of spirituality (Zsolnai et al. 2009; Zsolnai 2011; Zsolnai 2015b), it is, in fact, a proposal for a new paradigm of business economics, co-creating the individual in connection with deepening relationships with other people and God, if such a relationship is accessible to the individual. Spirituality, in this concept, is responsible for strengthening
individual identity – based on deepening relationships. It is open to the transcendental dimension, although its inaccessibility is not an obstacle to the development of the nontranscendent dimension of spirituality, enriching the person axiologically and communally.

This approach paves the way for an attitude summarized by a well-known European definition: “Corporate social responsibility refers to businesses taking responsibility for their behaviour and its impact on society. This can include employment conditions and labour standards, freedom of association, well-being at work, nondiscrimination and gender balance, stakeholder engagement, human rights, preventing environmental harm, including reducing emissions and pollution, and eliminating bribery and corruption” (https://eur-lex.europa.eu/EN/legal-content/glossary/corporate-social-responsibility-csr.html, accessed on 30 October 2023). It is precisely this attitude, exemplified by the evident efforts of employers to ensure above-standard safety standards, show concern for employees’ mental well-being, and embrace flexible forms of work, that has helped the world navigate through the COVID-19 pandemic from today’s perspective. (Kacprzak et al. 2021).

Regarding the contemporary understanding of these issues and current problems: (Marek and Jabło´ nski 2021; Alves and Booth 2022).

It is challenging to separate one from the other, despite claims in the literature suggesting that their contributions were, in fact, a rejection of the ideas they advocated as starting points for their analyses. Regarding Hugo Grotius, for instance, Lapidus ventures to assert that Grotius, in referring to earlier works by scholastic jurists, “has taken pains to find precursors, as if to diminish the originality of his argument” (Lapidus 2023).

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