Chapter 13

An Ontology of Human Flourishing: Economic Development and Epistemologies of Faith, Hope, and Love

Jan van Vliet

Abstract This chapter demonstrates that the presence of poverty, and its associated pathologies, is of concern to all humankind whose innate desire is to seek the flourishing of fellow humanity. The traditional, often unsuccessful, methods of poverty alleviation have been challenged in creative, bold, and refreshing ways that are superior in both identifying poverty and moving agencies and pathways toward greater success. This involves a technical application of quantitative micro-economics which is paired with expertise and insights on human behavior gleaned from the behavioral sciences. It turns out that human behavior is often better explained by behavioral categories such as hope than by traditional assumptions of rationality. Drawing from the western philosophical and Christian theistic traditions (between which there is considerable overlap), this innate desire to hope is explained as part of that triad of virtues—faith, hope, and love—that comprise the epicenter of the human condition. The Christian-theistic tradition postulates that this condition of hope for a physically and metaphysically-redeemed humanity requires certain lived behaviors in the present, even as we approach, ultimately, the very telos of our existence. Paramount among these behaviors is the pursuit of socio-economic justice. Much use is made of narratives to illustrate the lived reality of those living in desperation but buoyed by hope.

13.1 Introduction

The reservoir of the poor is inexhaustible. In a world dominated by fractious public discourse in every arena—political, intellectual, social, religious, and economic—concern for the poor seems to be innate to the human spirit. But while poverty alleviation is ostensibly the one totalizing metanarrative of a fragmented humanity, upon poverty interventionist methodologies, policies, and practices, there is vast disagreement. We all have a common identifiable goal; we need to agree on agencies

J. van Vliet (✉)
Dordt University in Sioux Center, Sioux Center, IA, USA
e-mail: jan.vanvliet@dordt.edu

and pathways to achieve this. This chapter is written in that spirit and suggests a preliminary sketch of a holistic understanding of poverty en route to effectively engaging in successful poverty alleviation through measurable and successful policy interventions. Central philosophical considerations bearing on human flourishing are reviewed before turning to a study of some promising technical methodologies employed in current poverty alleviation studies. The interrelationship between poverty and the human virtue of “hope” is then explored. Armed with a workable anthropology grounded in, primarily, the historic western intellectual and religious tradition, the chapter concludes on a note of sanguinity, recognizing that the brokenness of our world is no match for our enduring desire for human flourishing. The better angels of our nature will win the day.

13.2 Poverty

Mahatma Gandhi asserted that “Poverty is the worst form of violence.” Even a superficial understanding of the multi-dimensional nature of poverty makes this statement indisputable. The violence of poverty affects all areas of human health and to fail in one vector of human flourishing is to fail in all. Economic deprivation, whether measured by relative or absolute standards of economic well-being, leads to a host of associated pathologies—breakdown in other facets of the human condition. Think only of a collapse in social health often evidenced in cultures with low levels of education. “Real poverty,” said French author and educator Sidonie-Gabrielle Colette, “is lack of books.” The United Nations, convinced “that people and their capabilities should be the ultimate criteria for assessing the development of a country, not economic growth alone,”¹ seeks to account for these aspects of well-being through its Human Development Index (HDI) using indicators in three categories—economics, health, and education—to establish a more holistic measure of true human poverty (United Nations *n.d.*).

But poverty is much broader than even this, in categories largely unmeasurable. As an example, consider only the social poverty evidenced in separation and estrangement between a subjugated group and the dominant culture and the institutions that give that culture its meaning. Yet these groups inhabit common space. This is particularly true of First Nations and aboriginal cultures in North America who, during the Age of Exploration, found themselves face-to-face with European settlers often armed with firearms, alcohol, and the Doctrine of Discovery. Since this usurpation of historic geo-political, economic, and social space, these cultures have experienced widespread poverty, addictions and patterns of abuse. Ultimately, social identities were lost with the concomitant loss of social mores. Today many native cultures are characterized by a disconnectedness, a lack of normative social bonds, and anomie. Or consider the emotional poverty associated with psychological

¹<http://hdr.undp.org/en/content/human-development-index-hdi>; accessed 28 September 2019.

and mental breakdown, evidencing itself in a host of mental health issues. In this connection, think of the plight of those suffering from dementia, particularly Alzheimer's disease and the associated loss of mental capacity and memory. This condition is particularly impoverishing since it disconnects one from loved ones who give life meaning, usually through many years of shared history and common experiences. Personhood is social at its core; relationships give life value and infuse self-worth. Finally, spiritual poverty often typifies those with no perception of life's purpose or telos—meaning often furnished by metaphysical constructs such as religion. The HDI is not fashioned to account for these types of lived realities and the associated degradation of life.

My use of the designation “poverty” in this essay codifies this foregoing multidimensional dynamic and, as such, underscores its self-reinforcing character and the resulting suppression of the human spirit. Identifying and encouraging the innate human drive to hope is crucial, therefore, in our promotion of human flourishing.

13.3 Human and Economic Development: Philosophical Considerations

Much of our disambiguation of “poverty” is inspired by Nobel laureate Amartya Sen's momentous contribution to development ontology. As one deeply immersed in moral philosophy, social choice theory, and economic and social justice, Sen developed his “capabilities” approach to economic and human development at the heart of which lies “freedom” (Sen 2000). Authentic human flourishing, argues Sen, is not possible in the absence of true freedom. “Development can be seen . . . as a process of expanding the real freedoms that people enjoy” (Sen 2000, p. 3) and this involves at the very least the areas identified and measured by the HDI.

We've seen that good performance on the HDI brings us only part way to genuine happiness with the satisfaction of primal and second order needs. Material goods, argues Sen, are only instrumentally important in pursuit of human flourishing. Drawing on the Sanskrit tradition in Indian religious philosophy and equally on Aristotle's *Nicomachean Ethics*, Sen emphasizes the instrumental nature of material well-being (Sen 2019).² The demand for material wealth is a form of derived demand—derived from its utility in pursuing and obtaining those things that are central to human development. The telos of all human endeavor—a flourishing not only of economic well-being but also of a spiritual and emotional kind—includes a sense of dignity, self-respect, happiness. Even Adam Smith opined that, at life's end, the materially rich and famous—at least those of the more reflective kind—will finally come to recognize “. . . that wealth and greatness are mere trinkets of frivolous

²<https://www.nobelprize.org/prizes/economic-sciences/1998/sen/biographical/>; accessed 2 November 2019.

utility, no more adapted for procuring ease of body or tranquility of mind, than the tweezer-cases of the lover of toys” (Smith 1759, book IV, ch. 1) even while this very pursuit of wealth drives markets and advances the material wellbeing of all, even the poor.

Humanity’s ultimate end—to enjoy a happiness reflective of human flourishing—would mean reversing all those aspects—“unfreedoms” Sen would call them—of human development identified in the complex taxonomy of poverty we constructed earlier. Flourishing must carry broad ranges of understanding so as not to be subject to the “terrible burden of narrowly-defined identities” such as are currently popular in contemporary discourse. The earlier-mentioned self-perpetuating destruction caused by unfreedoms can be seen in the economic realm: “Economic unfreedom, in the form of extreme [material] poverty can make a person a helpless prey in the violation of other kinds of freedom. . . . Economic unfreedom can breed social unfreedom, just as social or political unfreedom can also foster economic unfreedom” (Sen 2000, p. 8). The mutually reinforcing nature of freedoms means that economic and human development involves the redemption of social systems and structures, cultural gatekeepers, national institutions, and even a culture’s popular opinion and attitudes.

For Sen, human well-being includes, not only food and drink, for example, but also complex personal states such as basic civil rights, social inclusion, and self-respect. These degrees of wellbeing can only be achieved through what Sen calls “functionings,” an integral component of the capability approach to human development. Functionings is a term designating the freedom people have to freely use commodities to which they have access. For example, consider the difference between the functions of starving and fasting, the ultimate end of which is identical in both cases if of long enough duration. Yet the capabilities of those in the former category differ considerably from those in the latter. The former are free to exercise a functioning in relation to food that they can readily access—they just choose not to use it. The latter are denied this freedom, they have no choice. They experience the imposition of limited functioning and are thus denied freedom. Freedom of choice—control over one’s own life—is central to well-being, a state of human flourishing that very much includes, indeed presupposes, true happiness (Sen 2000, pp. 3–34).

“Utility in the sense of happiness may well be included in the list of some important functionings relevant to a person’s well-being,” argues Sen. It is logical, then, that more happiness may in itself provide the scope to expand an individual’s capacity to function (Sen 1985, pp. 25–26). Empirical findings have, generally speaking, demonstrated a positive correlation between people’s level of income and happiness (Layard 2005, pp. 32–35 and 62–70).³ But empirical evidence also demonstrates that the utility of happiness exhibits significant diminishing marginal

³In fact, Layard provides evidence to show that increased levels of national happiness are positively correlated with family relationships, financial situation, work, community and friends, health, personal freedom, and personal values (summarized and cited in Todaro and Smith 2015, pp. 22–23).

returns at progressively higher levels of income. Indeed, further study of this correlation through quantitative analysis may well demonstrate the claim that the very rich are sometimes the most impoverished. From this logic we can conclude at least two things: the misguidedness of the singular objective of economic growth in high income economies, and the absolute necessity of substantive, measurable material improvement in developing countries, recognizing that economic growth alone is a necessary, but not sufficient, condition for human flourishing. It has been found that such un-quantifiables as employment, stable marriages, high levels of social capital (such as moral values and trust in others), democratic governments that work well, and religious faith contribute much to high levels of happiness (Todaro and Smith 2015, pp. 21–22 and 38).

Finally, and this was also identified by Adam Smith almost a quarter of a millennium ago, the “necessaries” in one culture may be vastly different from those in another. “Under necessities, therefore, I comprehend not only those things which nature, but those things which the established rules of decency, have rendered necessary to the lowest rank of people” (Smith 1759, Book IV, ch. 1). And the “established rules of decency”—cultural norms, we might call them—vary between cultures. What constitutes “survival” in one context could be vastly different in another. Physical survival in Niger is threatened when food and water, both highly valued, are in short supply. Starving Nigeriens have limited functionings, lacking control over their own lives. A Norwegian, well-fed but unable to afford a cellphone also has limited functionings but for an entirely different reason: social survival is at risk. Both Nigerien and Norwegian experience poverty, even though the Norwegian experience is entirely outside the social imaginary of the person from Niger. Both cases experience lack of those functionings—whether physical or social—that bring them happiness, human dignity, and flourishing in their contexts.⁴

The foregoing has given us the commonly-accepted three core values of economic development—sustenance, self-esteem, and freedom—that is now mainstream within the academic fraternity of economic development.

13.4 Human and Economic Development: Technically Considered

Amartya Sen’s work has received strong technically-driven endorsement through the microeconomic analysis of three well-known development economists Michael R. Kremer, Abhijit V. Banerjee and Esther Duflo (The Nobel Prize 2019).⁵ These forensic scientists have blazed a bold, creative, and highly unconventional trail of

⁴In this regard Milton Friedman’s suggestion that the impoverished in the U.S. are still “much better off” than those in developing countries is misguided; see Friedman (2001).

⁵As I am writing this it was just announced that Kremer, Banerjee, and Duflo were declared the 2019 winners of the Nobel Prize in Economic Science “for their experimental approach to

technical behavioral analysis applied to development economics, that heretofore had been dominated by the traditional large aid, top-down philosophy of Jeffrey D. Sachs (2005, 2008) and the more bottom-up approach recommended by William R. Easterly (2006, 2014). To Sachs, who has been working on poverty-alleviation efforts in Africa since 1995, large amounts of aid from developing countries are absolutely essential to the successful economic development of regions in extreme poverty that is almost always self-perpetuating and entrapping. Easterly, arguing that Sachs' "large-spectrum theory" approach has neo-colonial overtones and neglects the freedom of the impoverished, maintains that successful aid must begin with bottom-up solutions to specific needs identified by the poor themselves whose rights are explicitly recognized.⁶

Banerjee and Duflo apply rigorous technical and quantitative analysis to the issue of poverty alleviation by identifying impoverished regions, closely examining the degree to which human behavior responds to economic and non-economic stimuli, and then measuring the extent to which human conduct may or may not have changed. The point of these "randomized controlled trials" (RCTs) in exploring cause-effect relationships is to reduce bias and to determine the direction and degree of intervention and outcome. The results of fifteen years of such testing are documented in highly readable form in their 2011 landmark volume *Poor economics: A radical rethinking of the way to fight global poverty* (Banerjee and Duflo 2011a). Critical reception of the book was highly positive; Robert Solow was "fascinated and convinced" by the volume (Solow n.d.).⁷

One gets a sense of their originality by observing their examination of education in India which will have the world's largest working-age population in the first half of the twenty-first century. This is often referred to as the demographic dividend, which is threatened because the educational system in India, at the time the book was written, was failing miserably (Banerjee and Duflo 2011a, ch. 4 and 2011b).⁸ It was discovered that children with grade five education read at only a first-grade level. RCTs revealed problems on the supply side. For one, there was a mismatch between teaching material and students' level of comprehension. Duflo asserted that "children should learn to read before they are taught nuclear physics." Moreover, high student enrollment did not guarantee literacy. High rates of teacher absence were in part to blame—at one school a 50% teacher absentee rate was noted. And teachers'

alleviating global poverty;" see *The Nobel Prize* at <https://www.nobelprize.org/prizes/economic-sciences/2019/press-release/>; accessed 14 October 2019.

⁶The two differing philosophies underlying their respective approaches to poverty alleviation are typically, if somewhat unhelpfully, designated "left-wing liberal" (Sachs) and "right wing conservative" (Easterly).

⁷Fellow Nobel Laureate and economic growth theorist Robert Solow at <https://www.amazon.com/Poor-Economics-Radical-Rethinking-Poverty-ebook/dp/B007CI81HQ>; accessed 29 September 2019.

⁸"Why Indian Schools are Failing our Children" at <http://www.youtube.com/watch?v=qBBCn02LeU8>; accessed 8 Oct 2019.

school presence did not guarantee classroom presence: apparently tea-drinking was prioritized over face-to-face classroom contact. Researching more deeply, the authors identified systemic reasons why teachers' behavior might be as observed. On the demand side of the education market things were found to be equally grim. For example, the social practice of parental selection of academically more-promising children at young ages reinforced the self-perpetuating notion that those at the bottom of the caste system are less likely to succeed than those nearer the top, all but guaranteeing lives of perpetual poverty among the lower social classes (Banerjee and Duflo 2011a, ch. 4).

The lesson here is that these many micro-oriented and often counter-intuitive findings in some areas of the Indian educational market were an excellent predictor of levels of success (and failure) in education—much more accurate than the traditional, broad-sweeping generalizations on educational failure in India had indicated, and upon which large amounts of foreign aid were disbursed in pursuit of, ultimately, wrong policy prescriptions and interventions.

That matters of human dignity, self-worth, and identity are central in incentivizing human behavior and thus promoting the improvement of both the individual and the collective was demonstrated in an experiment involving young, sexually active teenage girls in Kenya. RCTs were employed to discover what would keep these girls in school and what attendant policy recommendation could then be made with some confidence of success. Traditional means were tried in one group, such as encouraging abstinence and teaching about the likely results of risky sexual behavior. No behavioral differences were detected when the test sampling was compared to the control. But in a school district where no sex education was provided but the girls were given free school uniforms, teen pregnancies were reduced (Banerjee and Duflo 2011a, 113–115). It turned out that girls in Kenya are much more informed than they are given credit for and they have reasons to avoid school and have babies. But the free uniforms are excellent motivators to stay in school. Uniforms perform a levelling and norming function. “One of the most universal and powerful of human traits,” asserts Herbert A. Simon, “is the urge to form strong attachments to groups” (Simon 2002, p. 607).⁹ Uniforms signify membership of something larger than oneself, where the whole is so much greater than the sum of the parts.

13.5 Introducing Hope

The norming and levelling dynamic of group attachment is demonstrated in all its visceral power in the highly acclaimed and award-winning ESPN documentary *The Two Escobars* (2011). It is the story of the rapid rise of the Colombian national soccer team in the early 1990s, from obscurity to legitimate World Cup contender, financed by earnings from international cocaine trafficking. In an interview given for

⁹Simon was an economist, political scientist and cognitive psychologist.

the filmmakers, a player spoke of the need for this desperately impoverished country to be given hope. In reference to the disparate masses of spectators inside the stadium—criminals, law enforcement, drug lords, politicians, rich and poor—he explained vehemently: “inside the stadium, we’re all the same. . . soccer unites. You need to sell our people hope!”¹⁰

Just as the Colombian team and its compatriots yearned for a better future, knowing well that the current cultural climate was unsustainable, the one final prescription was the instillation of hope. As one’s reach for that elusive last straw falls short, there is always hope. Banerjee and Duflo discovered this in their study of human behavior in health- and care-seeking instances in Asia and Africa, where hope played a significant role. After describing the illogical pattern of health-care seeking behaviors, and the determinative role played by a simple lack of basic information (principles learned in high school biology, for example, in the treatment of disease), they conclude that uninformed people generally find themselves operating within the mutually exclusive categories of faith (“a combination of beliefs and theories”) and science. Misleading beliefs about effective health care—what might work and what does not—and the erosion of trust due to sporadic healing success lead to these behaviors. Thus the poor imbibe both means of health care inconsistently and spuriously in the treatment of disease and other health issues (Banerjee and Duflo 2011a, pp. 58–62).

But it is in the midst of this ignorance that hope finds a place, for “there is potentially another reason the poor may hold on to beliefs that might seem indefensible: When there is little else they can do, hope becomes essential” (Banerjee and Duflo 2011a, p. 60). People seek care for minor ailments like fevers and diarrhea but potentially life-threatening conditions are ignored. The latter are taken to the traditional (faith) healer (the *bhopa*) because ghosts are responsible for the disease in question and therefore must exclusively be consulted for reprieve. Doctors are visited for the more minor ailments. That treatment for more serious health conditions costs much more than that for minor ailments surely has much to do with this pattern. Sufferers of certain kinds of ailments cycle between hope and disappointment as new cures for diseases prove ultimately ineffective. Banerjee and Duflo are left to conclude that “beliefs that are held for convenience and comfort” and therefore ultimately within the area of science, “may well be more flexible than beliefs that are held out of pure conviction” and within the purview of the traditional healer; the ultimate irony is that most people employing both systems (science and faith) fail to see the inherent and mutual inconsistency of these belief systems. For these people, weak beliefs (science) give rise to the necessity of hope (consulting the *bhopas*) for a better future (Banerjee and Duflo 2011a, p. 60). For the national soccer team of early 1990s Columbia, and for different reasons, hope was essential to navigate the incomprehensibly tangled social narratives of the day. For both

¹⁰<https://www.amazon.com/ESPN-Films-30-Two-Escobars/dp/B003BEE292>; accessed 15 October 2019.

occasions of a deeply hurting humanity, the exigencies differed vastly; but the solution was the same—hope.

The inchoate introduction of hope in *Poor economics* as a significant psychological category of study in human and economic development receives exhaustive analysis in Duflo's delivery of the Tanner Lectures in 2012. She assigns "hope" its own independent and consequential category and locates it squarely within the taxonomy of Amartya Sen's capability approach (Duflo 2012). Indeed, despite its bare mention there, she asserts that this conception of hope is a thematic undercurrent in *Poor economics*. If we commit to the principle that the ability to realize one's own potential is central to freedom, it is but a logical next step to recognize that one is not truly free if denied access to central capabilities such as "life, good physical health, and some sense of control over one's destiny." The self-perpetuation of capability denial is seen in the dynamic of hopelessness in the poverty trap: low wages lead to calorie deprivation resulting in poor productivity that returns low wages. But RCTs have uncovered even more: that mental health, depression, view of the future, optimism—these invisible and unquantifiable aspects of human character—are determinative of behaviors that cannot be explained by low levels of income, states of physical health, and even degrees of education. It appears that the rational expectations paradigm (Tardi 2019)¹¹ in received economic theory is no guarantee that people behave perfectly rationally. Evidence unearthed through the use of psychology and neuroscience indicates that compromised states of mental health reveal a contradictory premise: people with rational expectations can behave highly irrationally (Duflo 2012, pp. 28–32).

Field experimentation has demonstrated that just as an optimistic and hopeful nature tend to lead to success, a pessimistic spirit, fear of failure, and lack of self-confidence often result in failure. These behavioral media Duflo labels "rational expectations" channels. Lack of enthusiasm trumps lack of knowledge which explains why training programs, such as those offered by microfinance organizations, cannot consistently claim resounding and guaranteed success. Lack of hope short-circuits even the slightest degree of risk-taking behavior. Potential goes unrealized and future prospects dim, or disappear entirely, in the mire of "hopelessness-based" poverty traps. Expectations are a powerful (de)motivator. This is particularly the case with education and children; lack of parental positive reinforcement in many areas relevant to a child's education (particularly emotional

¹¹The rational expectations theory is a standard way of representing macroeconomic behavior. It is typically quantitatively modelled and is based on the premise that individuals' decisions are driven by three primary factors: their human rationality, the information available to them, and their past experience; see

and psychological support), lack of a role model, poor teacher attentiveness, can all combine to degrade a child's sense of self-esteem; any potential potency from the educational endeavor is heavily compromised. When faced with "a step that is too high to climb," efforts at achieving latent potential are further damaged; often tender and already compromised capabilities are entirely extinguished (Duflo 2012, pp. 33–41).

Moreover, "biological" channels demonstrate that the self-perpetuating and mutually reinforcing nature of mental health issues such as depression and stress engender similar results. Compromised psychological well-being can be prompted by simply living in a high-poverty and burdensome, and thus stressful, environment. Duflo relates studies showing the anxiety associated with lack of basic infrastructure (as elementary as in-home piped water and cement floors). Prospects for poor future harvests, based on poor weather in the present, are similarly stress-inducing. These stress factors lead to gloom and despondency, exacerbating an already compromised hope for the future. Further depression sets in, mental health issues grow, resilience drops, cognitive resources degrade, chemical balances in the brain are disturbed and these physiological results of stress blunt decision-making ability. Emotional and psychological resources deplete even further, and the impoverished are further victimized by deepening entanglements in the hopelessness-based poverty trap (Duflo 2012, pp. 41–46).

Mechanisms linking hopelessness to discouragement about the future—even simple considerations about future possibilities—are found in the field of psychology. Lack of hope also encourages avoidance-behavior which results in choices that ultimately have harmful effects, including on possibilities of future success. These behaviors are also driven by the self-fulfilling nature of low expectations. In addition, compulsive spending behavior on cheaper-priced "visceral" survival needs preempts strategic saving for, typically, higher-priced personal "investment" needs such as education and household goods. For if the future is so bleak in any event, why save (Duflo 2012, pp. 46–51)? These lectures have creatively opened new avenues for further research into what this could mean for successful policy intervention.

The self-reinforcing nature of this hopelessness-based poverty trap as articulated by Duflo in these lectures, and the vast amount of field data she discloses from various RCTs in very untraditional areas of study, make for an exhilarating read. But more than that; ultimately, we must introduce policy intervention with meaningful results. The micro-oriented framing of the discussion, and the multi-disciplinary analysis executed in RCTs of the sort introduced here should give us pause to reflect deeply on what is being addressed. The wise and, unquestionably very late, identification of human development with economic development as articulated by, particularly, Amartya Sen, should focus our attention on what it means to be human. And what must be done to restore the brokenness of humanity as we see that in the violence of poverty.

13.6 Hope and Theological Anthropology

What does it mean to be human? In economic and human development efforts, this very question diverts our attention from singular focus on—some would say obsession with—material well-being, to something much more significant, yet still connected. If humanity is body and spirit, material and immaterial, physical and metaphysical, an appropriate—perhaps only appropriate—study of human and economic development must account for this metaphysical aspect of humanity, the spiritual nature of created beings. Moving the discussion into the spiritual realm necessarily places us within the domain of theological anthropology; all world views and religions provide some account of humanity’s metaphysical constitution. Although differing vastly in the details, these accounts do share commonality regarding the existence of a higher power, that power’s relation to humanity, humanity’s flourishing, and humanity’s ultimate destiny. In this regard, the narrative of Christian theism is particularly rich. This intellectual tradition represents the conflation of Greek (primarily Aristotelian) virtue ethics with the theological virtues of faith, hope, and love as articulated by St. Paul of the Christian scriptures (c. first century CE) by late-medieval thinker Thomas Aquinas. The following demonstrates just how fertile this tradition is in identifying “hope” as a central principle in what Aristotle called *eudaimonia*—happiness, prosperity, human flourishing (“Eudaimonia,” n.d.).

What are the relative roles of faith, hope, and love? St. Paul maintained that the greatest of the divine virtues enumerated was love, a divinely infused habit, inclining the human will to cherish God for his own sake above all things, and, secondly, to cherish humanity for the sake of God. Notice that a crucial dimension to this traditional understanding of the act of love is its reciprocity, also a notion articulated in the Christian scriptures by, particularly, St. John. This imputes a dimension to the designation “love” that is extraordinarily deep and rich. The Hebrew counterpart is *hesed*, a central principle in the Hebrew scriptures. Particularly germane to our current theme is St. Paul’s assertion that “if I give all I possess to the poor . . . but have not love, I gain nothing. . . . Love always trusts, always hopes And now these three remain: faith, hope and love. But the greatest of these is love” (1 Cor 13: 3, 7, 13).

Faith is to believe what one does not see, while its reward is to see what is believed. This lends it an intertemporal dimension; it is oriented to the *present* and conveys the notion of trust and conviction in, typically, a metaphysical reality. Hope represents our optimistic and patient waiting for these promises, knowing they will obtain. One who has faith cannot distrust; one who has hope cannot be dissuaded. Therefore hope, too, is defined by a time dimension: but it is *forward* looking, pointing to something in the future. While faith goes before, hope follows after.

13.7 Hope and Inaugurated Eschatology

In the Christian tradition, both faith and hope demonstrate humanity's existential location—its eschatological reality—as inhabiting both the “already” and “not yet.” Women and men live in the present, exercising faith in the reality of living on this side of the cross and resurrection. Hope, on the other hand, locates us in the “not yet” of the parousia—the consummation of the kingdom at the return of Christ. The kingdom of God (or “heaven”) belongs to the age to come; the present age will never realize all that the kingdom of God means, for it is marred and inhabited by evil and a deeply flawed humanity upon whom the image of God continues to reside, if in deeply muted form. Perfected human flourishing in the consummated kingdom is the hope of humanity, and it is in faith and hope that humans live in a world broken by pain and suffering and the perpetration of unspeakable evil.

We have already mentioned the surfacing, however brief, of hope, in *Poor economics* and its much deeper subsequent, and primarily psychological, consideration, particularly in DuFlo's Tanner Lectures. The existence of love in the faith-hope-love triad must be generally presupposed, since without love there can be no concern for the poor. Humanity is predisposed to seek the welfare of fellow humanity. Both drawing from and elaborating on Aristotle's *Nicomachean ethics*, Thomas Aquinas held that the very love of self is a precondition for the love of others—these two loves are complementary, indeed better construed as a single love. One cannot properly love neighbor if lacking in self-love. One person's love for another is based on and derived from the love the lover has for him- or herself. Indeed, the love of self finds fulfillment precisely in the love of others.¹² In agreement, moral philosopher and political economist Adam Smith maintained that self-interest very much includes concern for neighbor.¹³

The foregoing convinces us that the Christian-theistic metaphysic provides a powerful philosophical toolkit, even social philosophy—for those subscribing to other religious paradigms as well—in explaining humanity's general concern for the poor. To the reflective Christian, when Jesus adjures his followers to attend “to the least of these” (Matt 25: 35–40), our minds are instructed, our hearts are stirred, and our volitions are motivated to faith-filled obedience in our active quest for human flourishing.

¹²*Nicomachean Ethics*, 1166a 1–2. Regularly cited by Aquinas in *Summa theologiae* (ST) II–II, q. 25, a. 4, c.; *Summa contra gentiles* (SCG) III, 153; *Scriptum super libros Sententiarum*, Bk. III (In III Sent.), d. 29, a. 3, ad 3. Cited by Gallagher (1999).

¹³Considering the complementary themes in Smith (1759) and Smith (1776).

13.8 Living in Hope in the Present

What does it mean to live in hope? It means to live in the consciousness of the immanence of the consummation of this kingdom as articulated in Christian-theistic thought. N.T. Wright, former Bishop of Durham and well-known scholar of the Christian Scriptures, in his highly acclaimed *Surprised By Hope* (Wright 2008) maintains that the post-Easter world has unveiled a new cosmology where heaven and earth are made for each other, where there are points of intersection and interlocking. This cosmological vision, this redemption of creation, is a three-dimensional renewal, not abandonment, of space, time, and matter (Wright 2008, p. 259). The bishop folds the proposition of “justice” within the design of humanity’s genuine hope and maintains this as part of the Christian task (Wright 2008, p. 216). And it is no different in Islam and the pillar of alms-giving. Or Judaism’s principle of *tzedakah*. Wright considers global socio-economic justice to be the specific nature of the task. Writing in 2008, he asserts that the “number one moral issue of our day” is the massive economic imbalance, the symptom of which is the “ridiculous and unpayable” Third World debt. “Glitzy and glossy Western capitalism” will stand under the condemnation of history, along with perpetrators of slavery and the holocaust (Wright 2008, pp. 216–217). Although many international agencies have launched successful programs of debt forgiveness, particularly in Africa (Monga and Lin 2015), current world economic realities indicate the continuing presence of the pain of human suffering and our unfinished work. At the self-acknowledged risk of sounding “neo-socialist,” Wright brings the traditional counter-arguments to a this-worldly concern for human justice in the historic context of, chiefly, slavery and capitalism and closes with this: “Reading the collected works of F. A. Hayek in a comfortable chair in North America simply doesn’t address the moral questions of the twenty-first century” (Wright 2008, p. 218). If your religion is “what’s good for America is good for God” and rising GDP at environmental cost can be dismissed on the grounds that Armageddon is imminent and the planet is slated for destruction anyway, you are supporting a kind of economic Darwinism—survival of the fittest in world markets and in military power (Wright 2008, p. 220).

For Wright, hope represents an anticipatory aspiration that, in the Christian-theistic tradition, involves obedience to the lordship of Jesus Christ and “insists” on an inaugurated eschatology. Life in the Spirit produces radical transformation of behavior in the present life—a behavior that has at center the desire to labor toward the flourishing of all humanity. Concern for the stranger—the “other”—requires the Augustinian notion of a rightly ordered love, the “mother and root of all virtues” (Aquinas n.d.). Commenting on 1 Cor 13, N. T. Wright’s emphasis is somewhat broader. He posits that because of the incompleteness inherent in our temporal state, to stress love as our duty would be mere moralism and subsequent failure in execution. Rather, “love is our destiny... this is at the very heart of the surprise of hope” (Wright 2008, p. 288). This does not mean that “love” is either/or which one may conclude from a surface reading of Aquinas and Wright. To one committed to inaugurated eschatology—inhabiting both the “now” and “not yet”—we exercise

love now, however imperfectly, recognizing that our future hope lies in experiencing love in all its perfections. This Wright refers to as the “epistemology of love” (Wright 2008, p. 72).¹⁴

13.9 Faith, Hope, and RCTs

Whether intentional or not, the work of economists such as, among others, Travis J. Lybbert and Bruce Wydick demonstrates that concerns of economic justice are being addressed employing the development apparatus summarized in this essay.¹⁵ Multiple studies have been conducted by these economists in which RCTs are utilized to determine the results of policy interventions in different facets of development economics across many regions throughout the world (for example Glewwe et al. 2018; Valdes et al. n.d.; Lybbert and Wydick 2016). Mining widely and deeply in the field of economic and human development, it turns out, unearths many rich and valuable deposits. Given the innate complexity of humanity and the human experience, it should not surprise us that imbibing a plethora of academic disciplines in this exercise, again proves more profitable than the limited field provided by overwhelming dependence on the singular and reductionistic assumption of rationality represented in traditional studies. The advantages offered by disciplines such as philosophy, psychology, and theology, when paired with the powerful analytical apparatus of microeconomic theory and quantitative methodology, have served to move the development agenda significantly forward, even from that of Banerjee and Duflo.

In a recent landmark publication, insights from these disciplines are employed to analyze the complex role played by aspirations and hope in development economics (Lybbert and Wydick 2018). “Hope” is assigned an “aspirational” and a “wishful” character, the former indebted to the field of psychology while the medical literature yields the latter. And not surprisingly, most individuals display a combination of both. Reviewing briefly the meaning of hope across the major world religions, the authors conclude that religious hope is primarily more patient and passive—a wishful hope outside one’s own agency. The field of psychology, on the other hand, engaged the study of hope much more recently, inaugurated, as it were, with the atrocities endured during the Second World War and the resulting renewed

¹⁴This brings completion to the theological virtues in the narrative of the Christian scriptures. For Wright, doubting Thomas points to the need for an epistemology of faith; St. Paul represents an epistemology of hope; and St. Peter an epistemology of love. “Where Thomas is called to a new kind of faith and Paul to a radically renewed hope, Peter is called to a new kind of love” (Wright 2008, p. 72).

¹⁵See for example, Bruce Wydick’s explicit Christian commitment come through in his most recent work, a highly-accessible and untechnical *Shrewd Samaritan: Faith, Economics, and the Road to Loving Our Global Neighbor* (2019) and see also his more standard textbook, *Games in Economic Development* (2008). See also Taylor and Lybbert (2015).

interest in hope as a valid category of study in human development (Lybbert and Wydick 2018, pp. 1–6). The field of positive psychology both widened the scope and provided greater nuance in determining to what degree an individual has self-determining capabilities—a “locus of control” with its companion concept, “self-efficacy.” But to complete this frame of reference, think of the counter-factual: to what degree does an individual feel his or her destiny to be determined by an “external” locus—a state or condition in which the subject is completely at the mercy of factors outside the individual’s control:

An individual’s locus of control is generally defined as a forward-looking assessment of the determinants of future outcomes, but this is clearly related to past experiences and lessons learned from these experiences. Specifically, the way an individual explains the causes of events in one’s life—his so-called “attributional style” shapes self-efficacy and the evolution of a perceived locus of control more generally (Lybbert and Wydick 2018, p. 8).

Drawing from the literature of positive psychology, particularly the insights of C. Snyder from the early 1990s on, these scholars present hope as a combination of three key elements: pro-active goal-orientation, visualization of pathways towards these goals, and agency to progress along these pathways. This is considered the “goals-agency-pathways” framework. Thus, while hope as “emotion” is *reactive*, the *proactive* framework just described—goal, path, agency—meets the definition of “aspirational” as opposed to “wishful” hope. The presence of agency limitations introduces an element of uncertainty which necessarily differentiates hope from expectation and “endows hope with a degree of built-in resilience and frames the achievement of goals as a gain rather than as a potential loss that was avoided” (Lybbert and Wydick 2018, p. 10). The authors anticipate further helpful discoveries related to the biology and neurology of hope.

How do these breakthroughs in positive psychology help us in human and economic development? When applied to developing economies and combined with Amartya Sen’s capability approach, it becomes most obvious that human dignity, functionings, and freedoms, if absent, constitute internalized constraints that are more binding than (external) economic constraints to economic development. This could result in poverty traps of “low-agency hopelessness” (Lybbert and Wydick 2018, p. 13), or “psychological poverty traps” where people’s dim view of their future economic prospects stifles proactive behavior like saving and investing (Taylor and Lybbert 2015, p. 35). At this point, the research of Lybbert and Wydick conflate nicely with the theme of Esther Duflo’s Tanner Lectures; there is unanimity on the question of the significance of hope as an essential category within Sen’s capability taxonomy (Taylor and Lybbert 2015, p. 35).

Moving yet broader and deeper, recent literature from the field of anthropology is gleaned for yet more insights into human behavior that fall outside the area of rationality. An individual’s “capacity to aspire” is community-determined and dependent. Any given community provides the larger frame of reference—dominant worldviews and ideologies—within which individuals understand their own lived reality and their place in it—the “network.” Things like the meaning of life, importance of material goods, or social relations, family, etc., affect the aspirations

to a “good life” that itself has different meanings in contexts where systems of ideas differ substantially. The resources of a subject’s situatedness may limit or bound the capacity to aspire or the “navigational capacity.” In developing countries, limited navigational capacity can represent significant navigational constraints to economic and material improvement and social mobility. It is the task of development economists and policy interventionists, then, to determine whether aspirations can be changed through careful and contextual interventions; an RCT with this goal in view found that modest, context-specific interventions resulted in “measurable and persistent” impacts on aspirations and human behavior (Lybbert and Wydick 2018, pp. 13–16).

Casting the terms within the framework, the language, and the sophisticated tools of neoclassical economics—technical equations and graphics, utility functions, problems of constrained optimization—yields an economic model of hope from a variety of cases in which changing exogenous variables led to helpful endogenous responses. A further step involved lifting certain *ceteris paribus* assumptions to more accurately enter the authentic experience of the destitute. The authors conclude with clear affirmations of the helpfulness of the concept of hope in understanding poverty and development: “There appears to be great scope for greater collaboration between psychologists and economists, who each bring strength and their respective skills of psychological measurement, research design, and rigorous identification of the effects of interventions” (Lybbert and Wydick 2018, pp. 17–34). Misperceptions of those in poverty that result in an attenuated and restricted view of the poor can be corrected through studying interdisciplinary perspectives on hope with attendant fruitful interventionist prescriptions. Wydick, in particular, has uncovered fruitful ground in the study of poverty identification and alleviation in non-traditional places (Wydick 2008, 2019).¹⁶

¹⁶Interestingly, this innovative system of research pioneered by Kremer, Banerjee, and Duflo and further developed by Lybbert, Wydick, and others, follows closely the model outlined in a recent business journal. Nestled somewhere between “A Tattoo Won’t Hurt Your Job Prospects” (*Idea Watch*) and “Africa: A Crucible for Creativity” (*International Business*) one finds a highly inventive series of propositions by Cyril Bouquet, et al. (2018) entitled “Bring Your Breakthrough Ideas to Life” (*Innovation*), 105. RCTs conform very well to the recommended framework in combining social, philosophical, economic, and political philosophies with associated multidisciplinary technical methodologies to determine data-driven results. These observations then constitute the basis for efficacious policy-intervention recommendations. It is an interesting sidebar that this article is centered on the discoveries of an Indian environmental researcher in Hyderabad, India, in examining the mystery of falling groundwater levels when rainfall records were unchanged. See this very luminous story in *Harvard Business Review*, November–December, 2018: 104–13. Economic development enthusiasts will also benefit from the article on African creativity (pp. 116–25), cited above, and authored by Cameroon native Acha Leke, currently the chair of the African practice of McKinsey and Company.

13.10 Africa in America

How do we create a better world in the midst of abject pain and suffering in the here and now? What do we say to Mariama Bâ (1981), whose semi-autobiographical epistolary cries out for justice in the midst of the entrapments of a social philosophy ruled by the principles of fundamentalist religion, androcentrism, and polygyny.¹⁷ Although she personally found a measure of escape through a “liberal” father who emphasized education, her voice speaks for the masses of women for whom escape is not an option. Central to such situatedness is emotional and psychological bankruptcy where an aspirational hope is pre-empted entirely through lack of goals, non-existent pathways, and resistant counter-agencies. Or consider the narrative of Ayaan Hirsi Ali, the strident anti-fundamentalist from Somalia, who became one of Europe’s most controversial political figures, emerging from a nomadic existence, experiencing religiously-driven female mutilation, drifting through four countries, escaping arranged marriages and more, before eventually claiming refugee status, situating in the Netherlands, and forcefully advocating for secularism as a social philosophy in Dutch society (see Kaemingk 2018, as well as my review of this work: van Vliet 2019). With the aid of friends, and against all odds, she created her own goals, pathways, and agencies in the educational, social and political realms (narrated in Ali 2007). But it required escape from her situatedness in time and space, an option also open to Mariama Bâ of an earlier generation, even if she chose not to exercise it.¹⁸ We are given two inspiring stories of two sub-Saharan African woman who surmounted their circumstances, who created their own goals, pathways and agencies, and whose respective ends were remarkably dissimilar. I provide these two illustrations because the most vulnerable of all humanity are women in sub-Saharan African countries, whose lives are predetermined, as it were, by censures associated with fundamentalist religion, inhospitable locale, personal and psychological abandonment, caste, and some measure of economic deprivation.

But we don’t have to go to Africa to see similar destitution. Yes, our orientation for restorative economic development has historically been the far east and sub-Saharan Africa. But within the growing membership in the “country club” of the rich west—the OECD—one also discovers pockets of destitution.¹⁹ And even closer to home for many, we find the United States of America, still the richest

¹⁷It is a visceral account of the disempowered and abused African woman during the period of late colonialism, seeking justice—if not deliverance—from an Africa hamstrung between the claims of primitive culture and those of modernity and the many counternarratives that ensue. I wish to credit Jolanda J. van Vliet-Sandy for introducing me to this riveting collection of literature, a poignant depiction of the simultaneous cries of pain and hope of the African woman.

¹⁸Kenneth W. Harrow, in closing his “Introduction,” notes that despite options open to Bâ on account of her success in career and finances, she “embraces her fate as the woman of her times . . . who reminds us of the importance of values grounded in Senegalese ways, which account for the strength of this enduring figure” (Bâ 1981, vi).

¹⁹Label used by Swedish physician and academic Hans Rosling, an expert in issues of international health and co-founder and chairman of the Gapminder Foundation which developed the

country in the world, yet populated with pockets of deep poverty, deprivation, and absence of human capabilities and freedoms. In an informative, even entertaining, and at times passionate lecture delivered in 2005 at the University of California—Berkeley, former U.S. Secretary of Labor Robert Reich demonstrated the worsening loss of social mobility in the U.S. with the familiar metaphor of the ladder. In his opinion, the U.S. was at a momentous crossroads in history: the ladder of economic and social mobility was under such tension that it was being stretched, elastic-like, to the breaking point. There were only two options for U.S. society: repair and re-establish social cohesion—“snap-back”—or unravel further with the inevitable result of widespread social disintegration—“snap-break.” The latter would issue in a “politics of resentment” and “invite class warfare,” the political philosophy utilized by demagogues to further their own agenda. Reich was optimistic that the U.S. would snap-back, an optimism “based on faith and a political courage of conviction.” Recovery of the “habits of the heart, the ability to empathize and understand others, to be able to say ‘there but for the grace of God go I’” Reich hoped, would prevail in this “high-stakes” game (Reich 2005). He sees democracy itself at stake.

The economist magazine (2019) recently ran a special report entitled “Poverty in America.”²⁰ Its gloomy content may help answer Reich’s question of this broken ladder posed fourteen years ago. The account was comprehensive in scope and among many shocking statistics and narratives noted that life expectancy is lower in one county in South Dakota, U.S., than in Sudan. That county is populated by native Americans whose plight is desperate. The author of the report concludes that efforts to recalibrate a society characterized by such tremendous social and economic injustice must be focused on future generations. Today’s interventions must focus on the children.

13.11 In Closing

I wonder if our spotty success in the promotion of human flourishing and economic development can be attributed to the very nature of the human condition proposed by John Kenneth Galbraith? Commonly considered the most celebrated public economist of twentieth-century America and advisor to many presidents, this Canadian-American economist warrants a hearing. Writing thirteen years prior to Reich’s talk, he gave a sweeping indictment of western culture—his eye on the U.S. in particular—in his volume *The culture of contentment* (1992). He begins:

Trendalyzer software system. This highly creative and entertaining statistical genius gained a world-wide following; among many other TEDS talks, see Rosling 2009.

²⁰“Special Report: Poverty in America,” *The Economist*, 28 September, 2019. 3–12.

I have lived nearly all my life in the world of self-approving contentment. As to the rewards accruing to that community, I am, in a personal way, without complaint. . . . Were I not personally aware of, even experienced in, the ethos of contentment and its highly motivated resistance to change and reform, there would be valid doubt as to my qualification for writing this book (Galbraith 1992, p. 12).

Galbraith's central conviction is that contentment resists change and does so vigorously and "frequently with strongly-voiced indignation" (Galbraith 1992, p. 12). The contented and complacent majority are driven by a sense of entitlement. He explained the economic doctrine of the day—Reaganomics, or supply side economics—like this: "broadly the doctrine that if the horse is fed amply with oats, some will pass through to the road for the sparrows" (Galbraith 1992, pp. 18–27).

Galbraith unpacks these premises by demonstrating the perceived need, in America, of a "functional underclass," a tax and public service system that favors the rich, a multi-layered system of bureaucracy (especially the U.S. military), and the pursuit of an untrammelled doctrine of *laissez faire* (for which they appeal to, even while entirely misunderstanding, Adam Smith). With a nod to Robert Reich as an exception to this conventional wisdom (Galbraith 1992, p. 154, n. 1), Galbraith concludes that without a changing leadership committed to righting this social and economic imbalance a scenario much like that outlined in Reich's snap-break illustration of thirteen years later is in the offing: "The present and devastated position of the socially-assisted underclass has been identified as the most serious social problem of the time, as it is also the greatest threat to long-run peace and civility" (Galbraith 1992, p. 180).

An entrenched social norm as Galbraith describes above can only be countered by a radically new social philosophy that offers hope and a future to those entrenched in poverty. It is not enough to move the goalposts; we must relocate the pitch. Our poverty-alleviation discourse must focus on human development by bringing to bear the love and care that are central to our built-in sense of moral obligation to our neighbor. Speaking at a TEDS talk in Monterey, California, development economist Paul Collier (2008) presented a "fundamental challenge" to those concerned about economic and human development for the one billion or so people living in economies that had been stagnant for 40 years and diverging from the rest of humanity²¹: We should be optimistic in our ability to offer "credible hope" to these billion, and he proceeded to offer a "recipe," a combination of the two forces that will change the world for the good: "the alliance of compassion and enlightened self-interest":

²¹He describes this as the thesis of his well-known and highly-celebrated book that articulates the tragedy of the bottom billion, identifies four poverty traps, discusses the impact of globalization, and closes with an agenda for action. See Collier (2007).

Compassion, because a billion people are living in societies that have not offered credible hope. That is a human tragedy. Enlightened self-interest, because if that economic divergence continues for another forty years, combined with social integration globally, it will build a nightmare for our children. We need compassion to get ourselves started, and enlightened self-interest to get ourselves serious. That's the alliance that changes the world. So, what does it mean to get serious about providing hope for the bottom billion? (Collier 2008)

Continuing his channeling of Adam Smith, but fitted for the twenty-first century, Collier's answer lay in four areas of political economy and social philosophy: encouraging international free trade (vs protectionism); establishing internationally coordinated security policies (vs isolationism), forging international economic agreements through systems of mutual government support (vs introspective focus on national sovereignty, the "eleventh commandment") and international aid. He used the post-World War II experience of the United States' bailout of Europe as his case study. And while the "waterfront of effective policies" remained—aid, trade, security, and governments—he emphasized that the details of policy would be different and directed specifically to the peculiar exigencies of the bottom billion. If for no other reason, said Collier, we must do this for the sake of our children (Collier 2008).

The habits of the heart—oriented to agape love for fellow humanity—are infused in each of the over seven billion of us, even in the diversity of our religious and civic commitments. Although these habits may at times appear muted, even opaque in their expression, they will ultimately bear fruit. Early twentieth-century philosopher, theologian, and statesman, Abraham Kuyper, knew well how to navigate the obstructions that rose in the way of those seeking social and economic justice. Committed to living life *coram deo*, he prescribed a social philosophy in which compassion and enlightened self-interest could be harmoniously exercised by those who differed on many fundamental levels, but whose inner drive—compelled by *amicitia dei*—sought the telos of human flourishing and strove for policies that brought this about. Today we call his social philosophy a "principled pluralism."²²

²²Abraham Kuyper and his thought and work have spawned a vast body of literature. Concerning his views on poverty, see particularly *Het Sociale Vraagstuk en De Christelijke Religie* (Kuyper 1891), translated into English numerous times and under various titles and represents Kuyper's theological, philosophical, and ideological opposition to the late nineteenth-century social conditions and the political ideologies reigning in Europe and the U.S. at the time, underneath all of which lay the Enlightenment ideologies of the forces that gave rise to the French revolution. This talk will be available in fresh translation in the twelve volume *Collected Works in Public Theology* (Kuyper 2016–2020). Coming later in the twentieth century, Bob Goudzwaard, well-known and like-minded Dutch intellectual, emeritus professor of economics and social philosophy at the Free University of Amsterdam, and former cabinet minister in the Dutch parliament during the 1970s, authored numerous volumes along the same theme. See for example, Goudzwaard (1984, 1997), Goudzwaard and de Lange (1994), and Goudzwaard et al. (2007). Goudzwaard was always involved in international development issues, even chairing a two-year consultation between the World Council of Churches, the International Monetary Fund and the World Bank; see (<https://www.ivpress.com/bob-goudzwaard>; accessed 16 November, 2019).

We have seen creative alternatives already being explored, nurtured, and reified in the area of human brokenness, healing, and flourishing. For the Columbian soccer team, for the African woman, for the native Americans populating Oglala County in southwestern South Dakota, for the First Nations peoples inhabiting the Canadian sub-Arctic, these breakthroughs constitute hope. Rays of hope penetrate the darkness of poverty, their luminosity growing even as the blackness deepens. That is the existential reality of the human condition and the irrepressible human spirit with its innate perception that “there is a crack in everything—that’s how the light gets in” (Cohen 2008). Mariama Bâ recognized this crack as she closed her epistle: . . . I have not given up wanting to refashion my life. Despite everything—disappointments and humiliations—hope still lives within me. It is from the dirty and nauseating humus that the green plant sprouts into life, and I can feel new buds springing up in me. . . . The word “happiness” does indeed have meaning doesn’t it? (Bâ 1981, p. 94.)

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Jan van Vliet (Ph.D.) is Professor of Economics at Dordt University in Sioux Center, Iowa, USA. He has advanced degrees in economics and Christian theology from educational institutions in Canada and the U.S. with his Ph.D. from Westminster Theological Seminary. He has spent many years in these two fields in both countries in private sector consulting, in the public service, and in the academy. His scholarly contributions and competencies focus on Christian theology and philosophy, postmodern and Reformational thought, and shifting economic paradigms in the areas of political and philosophical economics, social philosophy, quantitative analysis, and poverty recognition and alleviation. Among other works, he authored *The Rise of Reformed System* (Paternoster/Wipf and Stock 2013) and was the Dutch-to-English translator of the *On Islam* volume in Abraham Kuyper, "Collected Works in Public Theology" (Bellingham, Washington: Lexham Press 2017). His work on Scottish intellectual, moral theorist and political economist Adam Smith is scheduled for release later this year. Van Vliet has spoken at conferences in North America and Europe and his work has been translated into Dutch and Korean. In 2018, Dordt University honored van Vliet's scholarly contributions to these different fields by conferring on him the Dordt University Faculty Award for Noteworthy Scholarship.

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