

# Hope and Human Dignity: Exploring Religious Belief, Hope, and Transition out of Poverty in Oaxaca, Mexico

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**Abstract:** How do religious beliefs influence a person's capacity to aspire, to conceptualize pathways out of poverty, and to grasp the role of personal agency in this process? We examine these dynamics within the human dignity framework, focusing on results from an experiment among indigenous microfinance borrowers in Oaxaca, Mexico. Leveraging the hope framework developed in Snyder (1994), we discuss the relationship between different types of hope, religious belief, and human dignity. We then present one-month follow-up results from an experimental study based on a hope intervention in Oaxaca, Mexico among 601 indigenous women with access to microfinance loans. Our intervention in this study is a biblically-based curriculum to develop different components of hope: aspirations, agency, and conceptualization of pathways out of poverty. We find that evangelical Protestant women had higher levels of aspirations, agency, and optimism at baseline, but that the intervention had a much stronger impact on Catholic women, where it significantly narrowed the differences in these variables across subjects.

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# 1. Introduction

How is a person's capacity to aspire and sense of agency related to human dignity and human flourishing? How does religious belief influence a person's hope for the future and the nature of hope? In this chapter we explore these questions by exploring and unpacking the basic components of hope: the capacity to aspire, a healthy conceptualization of personal agency and responsibility, and the ability to conceptualize pathways to a better state. Using the framework of the economic model developed in Lybbert and Wydick (forthcoming), we then apply this conceptualization of hope to a field experiment we carried out among 601 women who were part of a faith-based microfinance lending program in Oaxaca, Mexico. We argue that hope is fundamental to human flourishing and dignity, and a better understanding of hope as a motivational and inspirational force of the soul can inform our understanding of poverty as well as the design of effective programs to alleviate poverty.

In his classic work on the psychology of hope, Snyder (1994) decomposes hope into *goals*, *agency*, and *pathways*. Snyder's characterization of hope gives us a framework to think about the relationship between hope and human dignity and, in turn, how spiritual belief may influence both of these. While Snyder's work is of a secular nature, it is possible to find evidence of a relationship between human flourishing and Snyder's components of hope in the earliest biblical writings of the Hebrew Scriptures and the New Testament. Different Christian traditions have, however, emphasized different facets of scripture and offered different interpretations of scriptural references to hope. As a result, Christian understanding of the nature of hope, its manifestation religious practice, and its influence on individual behavior vary widely across Christian denominations and faith communities.

In this chapter, we compare and contrast the theological roots of hope within the context of Snyder's (1994) hope framework. We also share results from a field experiment built on Snyder's framework, which interface strongly with themes of religious belief and human dignity. We designed and implemented this experiment with a microfinance lender in order to test whether a spiritually-based intervention designed to elevate levels of hope is able to (a) increase hopefulness as measured by psychological indicators and (b) generate significant impacts on key economic variables such as microenterprise expansion and business income. In this study of indigenous women in Oaxaca, which we later describe in detail, we find that baseline values of hope, optimism, and agency display strong religious correlations. However, our results also

demonstrate that it is possible to bridge these differences through a hope intervention. We use these results to explore the relationship between religious belief, hope, and human flourishing and dignity: If a spiritually-based intervention nurtures greater hope and hope is integral to human flourishing and human dignity, then such an intervention we may be able to conceptualize a relationship between human dignity and spiritual beliefs as mediated by hope.

## 2. Hope, Agency and Human Dignity

Our main purpose in this section is to explore hope in Judeo-Christian theology of hope, but we begin with the understanding of hope by the ancient Greeks. This progression from the Greek to the Judeo-Christian conceptualization of hope is particularly noteworthy because of the stark contrast between the two. Indeed, in the vast span of human history, our collective understanding of hope as part of the human experience has never been so radically altered as it was in the transition from Greek mythology and philosophy to Judeo-Christian theology and practice.

Greek mythology largely framed human existence as driven inexorably by fate. The Greek understanding of hope is understood in the story of Pandora's Box. In this story, which provides an explanation for the presence of evil and trial in the world, Zeus seeks to torment mankind by giving Pandora a box filled with all the evils of this world. Although he forbids her from opening the box, he also knew that curiosity would ultimately prompt her to open the box. When she does, all of the evils in the box escape and begin tormenting the world – all the evils, that is, except hope, which remains trapped inside. To the modern reader, the logical interpretation of this final outcome is that hope remains to help mankind confront and conquer evil and trial. Yet this interpretation imposes too much of our contemporary worldview on the ancient myth. The only interpretation that is consistent with the Greek philosophy is that if fate controls our destiny then hope is worse than foolish, it is the ultimate and most enduring evil because any sense of human agency was fundamentally illusory (Moltmann 1968, Elliott 2005, Miceli and Castelfranchi 2010). Thus in the juxtaposition of hope and fate, hope was seen as a human weakness, if not a human vice. Indeed it would be inconceivable in the Greek culture to view hope as many view it today, as good, perhaps even virtuous.

This radical shift in the Western world in our view of hope traces back to the emergence and growth of Judeo-Christianity, which articulates a worldview in which human agency plays a central role in tandem with the guidance, will and grace of God. In this worldview, hope quickly became a force for good and a source of inspiration, motivation and even salvation. A positive

conceptualization of hope and related future-oriented traits is apparent throughout the Hebrew scriptures. The book of Proverbs, for example, admonishes that “Where there is no vision, the people perish...” (Proverbs 28:19, KJV). Proverbs contains other counsel regarding the importance of planning and purposefulness (15:22, 16:23) that are balanced with the value of submitting individual plans to the greater will of God and to wise human counsel. The Judeo-Christian tradition sees goals, aspirations, and planning as virtues that can enable human flourishing, though human plans should be inspired and influenced by the will of God (e.g. Proverbs 16:3, 16:9).

In sharp contrast to the Greeks, this Judeo-Christian worldview conceptualizes human agency as fundamental to this set of virtues that are central to human flourishing and dignity. Early in Genesis God speaks to humankind, saying: “Be fruitful, and multiply, and replenish the earth, and subdue it: and have dominion over the fish of the sea, and over the fowl of the air, and over every living thing that moveth upon the earth” (Genesis 1:28, KJV). Such declaration of human agency runs freely through both the Hebrew and Christian scriptures, often paired with accountability to the natural consequences of choices within this agency. In other instances, human agency is subject to divine accountability (e.g. Genesis 3:17-19, 1 Sam. 15:11, Matt. 12:36-37, Romans 14:12).

The ability to think outside of historical patterns, to question established norms and conceptualize different paths to achieve an objective is arguably less overt in the Judeo-Christian scriptures and tradition, but is implicit in many of the admonitions of scripture, where creativity, skill, and individual giftedness are consistently praised (e.g. Exodus 35:35, Colossians 3:23, Romans 12:6). One of many examples in the Hebrew Scriptures is seen in Nehemiah’s organization of the Jewish people during the rebuilding of the wall after the return of the Jews from the Babylonian exile, particularly in Nehemiah’s ingenuity in overcoming obstacle and opposition (Nehemiah 6:1-7:3). There is also a sense in the New Testament, in particular, that one component of human and even spiritual flourishing involves the choice of creative, even divinely inspired, pathways in the context of human agency. The Apostle Paul emphasizes in Ephesians that “We are his workmanship, created in Christ Jesus for good works” (Eph 2:10) and to “Work out your salvation with fear and trembling...” (Philippians 2:12). We also see examples of creativity and innovation in Jesus’ own admonition over putting new wine into *new* wineskins (Matt 9:17), support for the free, creative, and productive use of resources (Matt 25:14-30), and in the creative pathways forged by Paul in bringing the Christian gospel to the Roman world (Acts 20-28) as led by the Holy Spirit.

In the faith of biblical Christianity, hope originates from multiple sources: hope of eternal heaven "...in hope of eternal life, which God...promised before the ages began. (Titus 1:2), and hope of God living within the believer "And hope does not put us to shame, because God's love has been poured out into our hearts through the Holy Spirit, who has been given to us (Romans 5:5). To the extent that the latter forms a vital component of hope for the believer, human agency is not a contradiction to the sovereign will of God, but rather the will of God is summoned to act within human beings in the context of their human agency. As such it breeds a capacity to aspire, a belief and even acceptance of one's "locus of control" (Bandura, 1977) as divinely appointed. In the context of this human agency, it allows for creativity, thinking "outside-the-box", new pathways around obstacles, and inspiration and direction from the Spirit when making choices and taking action. The submission then of individual aspirations, agency, and pathways to divine wisdom, guidance, and influence, indeed the submission of one's own recognized agency to *divine* agency is a vital component to a biblical view of human flourishing. The recognition of all human beings and their human agency, their capacity for moral choices, their capacity for creativity, their capacity to be smaller imitators of the Divine, and for the indwelling of his Spirit is an affirmation of human dignity.

### 3. Agency and Hope in Protestant and Catholic Christianity

The most well-known (and more recent) elucidation of Christian perspectives on human agency is Weber's *The Protestant Ethic and the Spirit of Capitalism* (1904), which argues that the personal conservatism, thrift and work ethic characteristic of Calvinist northern Europe fostered the emergence of modern capitalism and the region's relative economic prosperity. Implicit in Weber's work is the observation that a sense of human agency, at least during a crucial point in the history of the European industrial revolution, was generally greater among Protestants than among Catholics, who he viewed as distinctly proactive and passive, respectively, in their relationship to Divine will. The Protestant ethic viewed human choices as a principle source of human flourishing based on scriptural evidence: "Diligent hands will rule, but laziness ends in slave labor" (Proverbs 12:24); "Whoever watches the wind will not plant--whoever looks at the clouds will not reap" (Ecclesiastes 11:4); "For the Spirit God gave us does not make us timid, but gives us power, love and self-discipline" (1 Tim 1:7). "I can do all things through him who gives me strength" (Philippians 4:13). A more submissive posture toward the Divine can also be supported with scripture, but the dominant Protestant interpretation of the scriptural canon as

a whole tended to emphasize the centrality of human agency.<sup>1</sup> This emphasis on agency comes with equal emphasis on principles of love of God and neighbor and submission to the Divine will.

As we have noted, Christian scriptures include many passages that may be used to encourage human initiative and hope for a better life in this world (and not just in the next). However, there are also passages that seem to discourage human initiative and encourage people to focus exclusively on a better life in “the world to come” (i.e., heaven). In this sense, Christianity is multi-vocal, and Christian leaders, as well as members of the churches they lead, have a choice as to which of these voices in their scriptures and traditions they choose to emphasize (Stepan 2000). They may choose to give greater weight to those voices in scripture and tradition that encourage attitudes and behaviors that call upon human agency to improve the well-being of their families and communities, or to encourage more passive approaches that de-emphasize human agency and more strongly emphasize the sovereignty of God over human events.

Although there are many exceptions, there is evidence to suggest that relative to Catholic leaders, Protestant leaders and members of their communities have given greater weight those voices in Christian scripture and tradition that emphasize human choice and initiative in carrying out those choices. Indeed, since *The Protestant Ethic*, other studies have found Protestant Christianity to in many contexts to place greater emphasis on human choices and agency than Catholic Christianity (Woodberry 2012; Spenkuch 2010; Woodberry 2008). Protestantism has been thought to place more emphasis on human freedom within the religious hierarchy, privileging the unmediated authority of scripture over the authority of church leaders. The structure of Protestant churches is more conducive to human agency as church organization tends to be more horizontally than vertically organized. Because Protestant churches are typically less hierarchical than the Catholic Church, they provide more leadership opportunities for their ordinary members, including women (Putnam 2000). Along with an emphasis on the importance of individual choices, the leadership opportunities that many Protestant churches allow their members may give Protestants the chance to build the self-confidence and social skills that serve them well in economic activities and civic affairs outside of church (Verba, Schlozman, and Brady 1995).

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<sup>1</sup> The distinction in human agency in Spanish is sometimes described as the difference between “Si Dios quiere.” (If God wills it.) versus “Sí, Dios quiere.” (Yes, God wills it.) Where the former implies a submission to and acceptance of the (unknown) will of God (who is perceived to control all events), the latter implies human agency in carrying out what is perceived to be the will of God.

Without dismissing the basic theological and organizational differences between Catholicism and Protestantism and the findings of previous studies, it is important to recognize the diversity within Protestantism and Catholicism and refrain from making overly sweeping generalizations about the effects of Protestantism and Catholicism on human agency.

The relationship between religious faith and human agency is complex. Catholicism does not always and everywhere discourage human agency and Protestantism does not always and everywhere encourage such agency. The relative passivity of evangelicals in Latin American revolutionary movements in the face of Catholics who were motivated to action by different strains of liberation theology provides merely one counterexample. Indeed, there is evidence of variation across time and place in how Catholicism as well as Protestantism may be applied to social, economic, and political life (Toft, Philpott, and Shah 2011; Dowd 2015; Dowd and Sarkissian 2016). Since there is evidence of variation across time and place in how both Catholicism and Protestantism are applied to social, economic and political life, there is reason to think that there is something about time and place that explains why Protestantism or Catholicism is lived out in ways that are more or less encouraging of human agency. In other words, context and not just denomination itself is likely to matter greatly, but there have been historical patterns that appear to favor the role of human agency within Protestant Christianity.

#### 4. Hope and Poverty

For the vast majority of people throughout human history, poverty – often crushing, desperate poverty by modern, western standards – has defined daily life. Given the trivial rates of improvements in material conditions that prevailed until the last few centuries (Madison, 2001), this was as true for the average citizen of the city-states of ancient Greece as it was for the disciples of Jesus or commoners of the Middle Ages.

In the sweeping history of the mythology and theology of hope we provided above, the reality of grinding poverty amidst concentrations of relative wealth and power among the elite must have fundamentally shaped conceptualizations of hope and human dignity. In this section, we briefly explore modern perspectives on hope and poverty – through the eyes of the poor. We consider this contemporary view of hope, as seen from the poor, not to approximate the historical relationship between hope and poverty. Indeed, poverty today exists amidst unprecedented inequality between rich and poor, which surely affects how the poor understand and experience

hope. Our aim, instead, is simply to explore the modern view of hope and poverty for its own sake and to segue to the study described in the next section.

In the 1990s and inspired by the work of Amartya Sen, the World Bank undertook an ambitious project to document how the poor themselves view poverty. This “Voices of the Poor” project provides a nuanced and qualitative complement to the standard objective and quantitative measures and definitions of poverty that development economists typically use. We mined all of the dictated text collected in this project for references to the word “hope” and its derivatives. By analyzing all of the terms the poor used in conjunction with these hope references, we get some idea of how the poor today think about and experience hope and its counterweight, hopelessness. Figure A depicts the content of hopeful statements made by the poor as a word cloud in which the size of the word is proportional to the number of hope references linked to it. While there are several patterns that could be plumbed in these statements, there is one dominant pattern we wish to highlight: The common targets or sources of hopefulness of these desperately poor individuals from around the world are remarkably similar to those who are comfortable or even wealthy. Moreover, this cloud makes clear how multi-dimensional the hope experience is for the poor. When viewed from a position of relative material comfort, it is easy to let the material plight of the poor blind us to all the social, spiritual and emotional dimensions of life and relationships that bring meaning and purpose to them – just as they do to us all. This seems to be corroborated by a recent survey of World Bank researchers that concluded that “development professionals assume that poor individuals are less autonomous, less responsible, less hopeful, and less knowledgeable than they in fact are.” When we focus our attention on the material needs of the poor, we can ignore the deeper dimensions that provide them meaning and purpose – and hope.

Evidence from the Voices of the Poor project also helps to underscore important differences in the specific manifestations of hope and especially hopelessness among the poor. Powerlessness is often cited by the poor as a primary source of hopelessness. This is particularly true among those who are or have been victimized. Many poor describe living only for today due to a perceived lack of anticipated opportunities tomorrow or even a lack of imagination about the future generally. The observation that the poor derive hope from similar sources as the rich, but suffer many different forms of hopelessness suggests a hope version of Tolstoy’s famous opening line in *Anna Karenina* (Tolstoy and Magarshack 1961) that referred to happiness: *Hopeful* families are all alike; every *hopeless* family is *hopeless* in its own way.

## 5. The Oaxaca Hope Project: Understanding Differential Impacts Between Catholic and Protestant Microfinance Borrowers

In this next section, we describe a randomized controlled trial that seeks to leverage hope among indigenous women in Oaxaca, Mexico. Our intervention sought to tap into the deeply meaningful yet, in many ways, less tangible forms of hope in order to encourage entrepreneurship among these women as they manage various microenterprises. We find significant differences in our baseline measures of hope between Catholic and Protestant women, but the intervention was, at least in the short term, able to narrow these differences.

### *Description of Project*

In May 2015 we launched a randomized controlled trial among 601 indigenous women taking microfinance loans with *Fuentes Libres*, a faith-based microfinance institution based in Oaxaca, Mexico. Oaxaca is one of the poorest states in Mexico and, while known for a rich culture of art, cuisine, and architecture, is also beset by numerous social and political problems. *Fuentes Libres* carries out microlending among its borrowers through a network of over 50 community banks. Women both save and borrow within the banks, and there is joint liability for loans at the community-bank level: If a woman fails to repay a loan, other members of the bank are liable for the loan via their deposits with the community bank. Loans from *Fuentes Libres* are typically in the \$200 to \$1000 range, and loans are used to augment investment in microenterprises. The kinds of enterprises women operate within the bank vary, but common activities include selling food on the street or in small eateries, producing or retailing children's and women's clothing, and operating small convenience stores. *Fuentes* engages in other interventions as well, working with abused women, and other kinds of spiritual formation and counseling, and uses a holistic approach to economic development that is oriented around the idea of human dignity and human flourishing.

Our randomization was carried out in the two main centers of *Fuentes*' program activity, Oaxaca City and Salina Cruz. (For an expanded description of the research design, please see Wydick and Lybbert, 2016). Fifty-two community banks were included in the study and banks were put into matched pairs based on having a common loan officer, the size of the group, the age of the group, the ages of women in the group, and business activities. Each bank in the matched pair was then assigned to the letters A and B, and a coin was flipped to determine which 26 banks, the A's or B's would be selected into treatment or control, where the coin flip

determined that the B-banks were selected for treatment. A-banks would receive treatment 12 months after the beginning of the intervention.

The intervention consisted of a “hope treatment” based on Snyder’s (1994) three components of hope, goals, agency, and pathways. First, a film crew from California State University at Sacramento produced a documentary featuring four of the most successful women in the *Fuentes* microlending program. In the 35 minute-long film, women told their stories of being lifted out of poverty in part through the help of the community bank loans. Women in the community banks selected for the treatment group viewed the documentary at the time of the baseline survey and found the film to be inspirational and uplifting.

After the film, women were given a 3x8-inch refrigerator magnet showing the three components of hope (*Aspiraciones, Abilidades, y Avenidas*) with three corresponding verses related to aspirations, agency, and pathways (Psalms 37:4, Philippians 4:13, and Proverbs 3:6). Below these verses were spaces for women to write goals for community bank saving, sales for their enterprise, and a long-term goal such as a major business expansion or sending a child to high school or the university.

During the five weeks after the screening of the documentary and the baseline survey, women in the treatment group were engaged with a biblically-based curriculum centered around the three components of hope: first, the importance of having goals and aspirations, second, recognition of gifts and abilities (agency) and, third, training on conceptualizing new avenues for their business, or thinking “outside of the box.” The fourth week involved case study exercises, and a preliminary one-month follow-up survey was taken on the fifth week after the baseline survey and screening of the documentary. Taken as a whole the intervention was designed to provide a biblical basis for the creation of aspirations, agency, and the ability to conceptualize pathways out of poverty that was designed to appeal to both Catholic and evangelical women in the community banks.

### *Results*

In Wydick and Lybbert (2016) we present results from the 5-week follow-up survey that show the impact of the hope intervention. We estimate impacts using an ANCOVA estimator that controls for baseline values of the impact variable as well as other characteristics of women in the study. We have two major sets of results, one on psychological impacts related to the components of hope, the second on microenterprise variables that include reported savings, and sales and profits of enterprises.

As reported in Wydick and Lybbert (2016), we find that the intervention increased aspirations by 24.4% among women in the treatment group based on an index of questions created to capture differences in the capacity for women to aspire. Point estimates also increased in happiness, optimism, agency, pathways, and future orientation, although unlike the increase found in aspirations, these estimations were not significant at the 95% level of confidence. Indices created of seven measures of hope, including all of the above and of the basic three components of hope were statistically significant at the 90% and 95% levels, but most of this is driven by the very large increase in aspirations.

The impact of the hope intervention on business performance shows some interesting effects. While we find no impact at 5 weeks on hours spent in the enterprise, employees, or plans for new employees, we do find that sales increased by 17.7% in the treatment group and profits increased by 19.1%, although both of these point estimates have confidence intervals that contain zero at the 90% level. A business performance index shows point estimates of a positive effect of about 0.1 standard deviations, but is statistically insignificant.

What is perhaps most interesting about our results, however, are differences in baseline levels of our psychological variables between Catholic (74%) and Protestant evangelical (26%) women in the sample, and the impact of the intervention on these differences. Protestant evangelical women at baseline showed levels of optimism that were 0.29 standard deviations higher than the Catholic women ( $p < 0.01$ ). Their level of aspirations was far higher than the Catholic women, a difference of 0.21 standard deviations ( $p < 0.05$ ). They were also reported to be happier (based on a happiness index) by 0.16 standard deviations ( $p < 0.10$ ), had a greater sense of agency by 0.14 standard deviations (though not significant). Our 3-variable hope index shows a baseline difference in favor of the Protestant evangelical women of about 0.15 standard deviations and our 7-variable hope index shows a difference of about 0.17 standard deviations. In other respects, they two groups of women were similar in risk aversion, future orientation, and business variables.

The most stunning result of our experiment, nevertheless, was that impact of the intervention was exceptionally strong for the Catholic women, and had essentially zero impact on the Protestant evangelical women. The differences in impacts on psychological can be seen in Figure 1. Note that point estimates for the impact of the hope intervention on Protestant evangelical women are very close to zero, and confidence intervals at every level contain zero. However, impact estimates for Catholic women are much more positive, impacts of about 0.30 standard deviations in the area of aspirations, 0.12 standard deviations in agency, 0.23 standard

deviations in future orientation, 0.17 standard deviations in optimism, and a 0.21 standard deviation increase our Hope3 index, and 0.27 standard deviation increase in our Hope7 index.

Figure 2 shows that our hope intervention had virtually zero impact on business variables on the Protestant evangelical women; a business performance index is even slightly negative. In contrast, the figure shows a 0.28 percent increase in sales and 0.26 percent increase in profits for Catholic women. Other variables such as savings and employees (but not hours devoted to business) are positive but insignificant.

## 6. Concluding Reflections

The increasingly influential field of behavioral economics – a blend of economics and psychology – will shape policies and programs aimed at alleviating poverty in both developed and developing countries for decades to come. This field has begun to generate insights into how people form aspirations and how these aspirations affect livelihoods and wellbeing. Building on “hope theory” in psychology, we take the triad of aspirations, pathways and agency as the conceptual basis of hope and explore the relationship between religious belief, hope and poverty. We find that baseline differences between Catholic and Protestant indigenous women in Oaxaca largely reflect differences in hope and agency that are consistent with the patterns described by Weber and others. We also find that a biblically-based curriculum structured around developing aspirations, agency, and pathways out of poverty significantly reduced these differences.

Our study raises important questions about how the nature of spiritual beliefs and how these beliefs affect one’s conceptualization of hope, and how this conceptualization of hope influences human flourishing and human dignity. At first glance, the lower levels of aspirational hope found among Catholic women relative to Protestant women at baseline in our study would seem to indicate that Catholicism causes lower levels of hope than evangelical Protestantism. But this may be a misleading interpretation. Can we be sure that the Protestant women did not choose to become Protestants because they were more hopeful or wanted to exhibit greater agency in the first place? In other words, there may be a self-selection phenomenon at work that prevents us from concluding that Protestantism is more hope-inducing than Catholicism.

While further study is necessary, the findings we present in this chapter also suggest that hopefulness and human agency can be induced through the use of religious messages, especially among people for whom such messages are new. The religious messages we designed to induce hope were likely familiar to many Protestant women but less so for Catholic women in the study.

This novelty of the hope intervention may partly explain the relatively large impact such messages had on hopefulness among these women. Although meant to appeal to both Catholic and Protestant women, the intervention would be viewed by many as “Protestant” in nature and was implemented by Protestant evangelicals working for an evangelical faith-based organization. Thus, what we appear to see, at least in the very short term, is a group of Catholic women who were strongly impacted by a Protestant-leaning intervention that emphasized human agency within a generally biblical worldview.

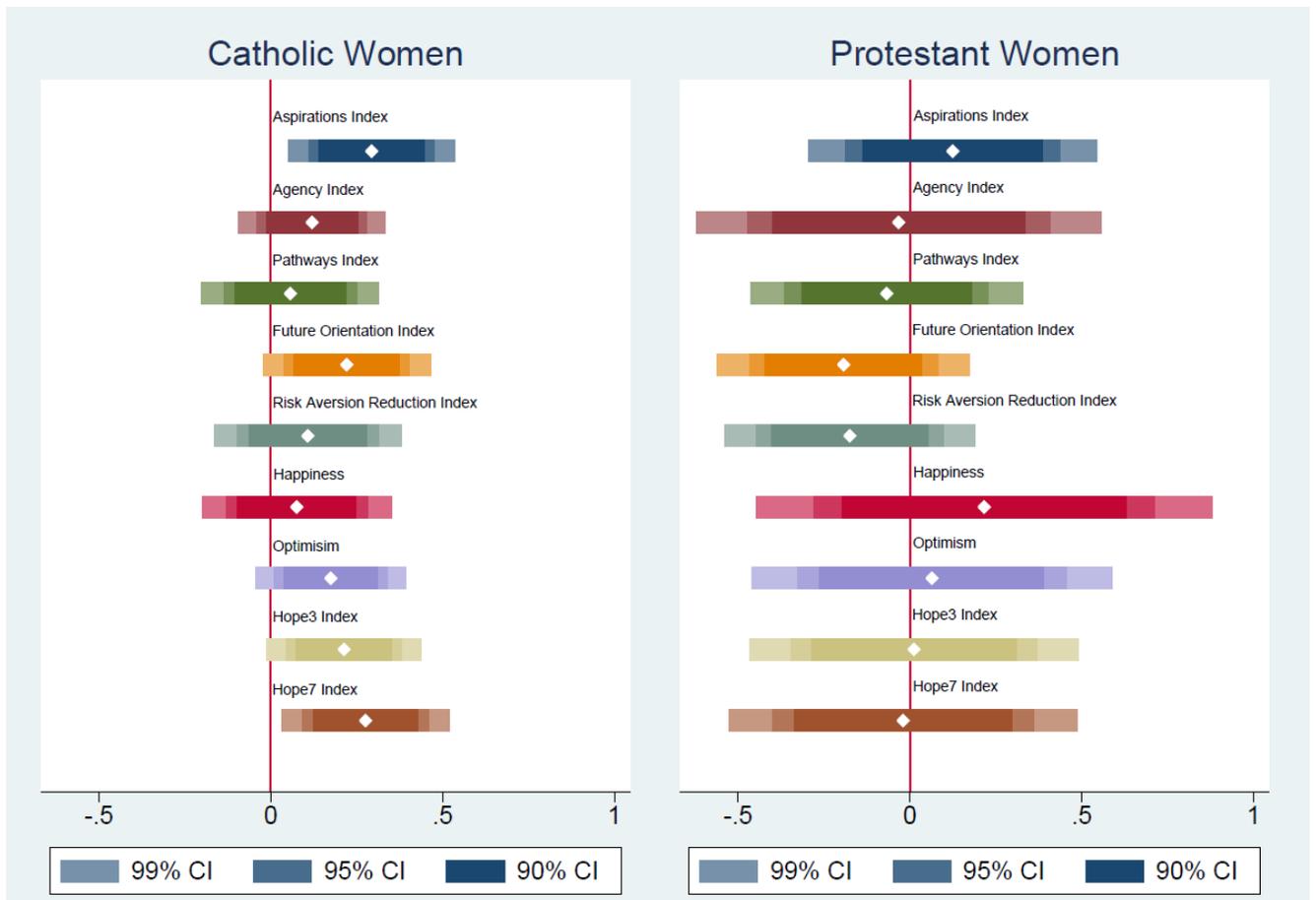
Christian orthodoxy teaches the virtue of an aspirational hope that encourages human agency with a fidelity to the principles of love for God and neighbor, as well as the virtue of a wishful hope that places faith in beneficent agency of God. While different traditions have emphasized the former and the latter, particularly in different contexts, nearly all denominational leaders are likely to advocate for some degree of balance between the two. A better understanding of this balance will be of benefit to faith-based development practitioners who favor a holistic approach to poverty intervention that emphasizes not only the release of material constraints but the addressing of internal and spiritual concerns both as ends unto themselves and as a means to poverty reduction.

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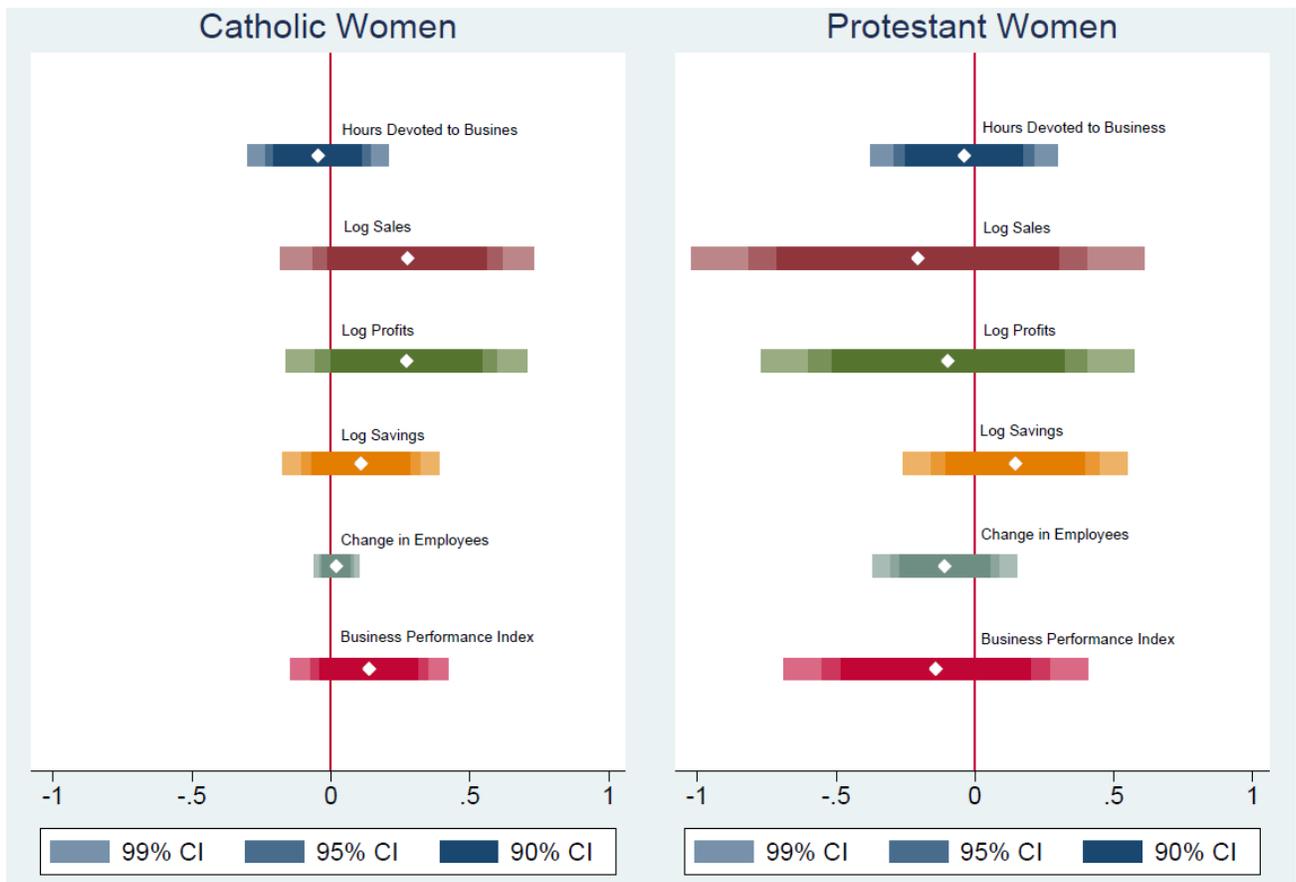
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**Figure 1** Estimated effects of hope intervention on psychological measures after one month for Catholic and Protestant women in the microfinance groups



**Figure 2** Estimated effects of hope intervention on microenterprise performance measures after one month for Catholic and Protestant women in the microfinance groups