Faith and Economics in Situations of Humanitarian Crisis

The Case-Study of Forced Internal Displacement in Colombia

# Introduction: Economics, ethics, and real world crises: Discarding our silver bullets

I like the idea of silver bullets. It is enticing to think that one could dispatch a terrifying, hairy monster of a problem with a single, well-placed measure. Accordingly, one observes the proliferation of panaceas in everything from music (the Beetle’s *All You Need is Love*) to economics (all you need is a stimulus package) to personal fitness (all you need is to cut out the carbs). The appeal of the silver bullet is perhaps more ineluctable today than ever, since a) we are quite well-informed about global issues, and b) since there does seem to be a growing social conscience in the developed world. We feel relatively sanguine about social crises that can be fixed with something as simple as a vaccine or a mosquito net. But what about crises that can’t be resolved with one fell swoop?

One might think that formidable problems should be tackled by heavy-weight intellects, and thus academics often fancy that their scholarly specialization can forge a silver bullet for any number of social problems. We theologians are perhaps especially guilty of this, as if all of our talking about God somehow gives us the divine perspective on the world’s problems. And so we fashion our silver bullets and then stuff them into libraries, hoping that some practitioner finds and fires them; we scholars seldom learn whether or not our silver bullets actually kill the monster. My suspicion is that they rarely do. And I’d wager that we theologians are not the only ones to make such proposals; I’d guess that we have much company among politicians and business gurus and think-tanks. But when a problem has moral and political and economic and sociological dimensions, and when it manifests itself in different ways in diverse contexts, then no one discipline (be it economics, theology, or political science) and no single organization (governmental or ecclesial or charitable or academic) will be the lone hero. In such cases, one has no choice but to cease forging silver bullets and instead engage in a far more mysterious and complex alchemy: extended interdisciplinary, cross-cultural, theoretical, AND practical collaboration.

Such collaborations have many downsides: they take longer, they require a lot more knowledge of the local situations under scrutiny, they require expertise in other fields (public health, economics, business, warfare, politics, etc), and they reveal how silly are academics’ assumptions about the impact of their work. The upside of such collaborative approach, however, is that it might actually succeed in doing some good.

Of course, this diatribe of mine is not particularly novel, but one seldom sees this sort of rhetoric amount to much of anything. And yet the *Centre for Enterprise, Markets and Ethics* is, as the name suggests, committed to precisely this sort of interdisciplinary work (“The Centre’s distinctive position is that *we bring the values of faith to the enterprise economy and the value of the enterprise economy to faith.*”[[1]](#footnote-1)) Moreover, as our vision statement says, “We think deeply and act globally”.[[2]](#footnote-2) For such an organization, then, the proof of the pudding will be in the eating. It is the goal of this presentation to give one example of how economic and moral research can cooperatively be brought to bear on a heinous contemporary humanitarian crisis.

This presentation is, as such, a *case study* in applying Christian ethics and economics to a concrete world problem. The problem to which this case-study attends is the crisis of forced displacement in Colombia, with special focus on the economic aspects of displacement and recuperation therefrom.

I’m embarrassed to say that, before I arrived in Medellín late in 2013, I had never heard the phrase “forced internal displacement”. The expression denotes an increasingly common migratory dynamic by which violence turns people into refugees within their own national borders. Such displacement has been occurring for decades in Colombia, a result of its apparently endless internal guerilla wars. Since 1998 alone over six million Colombians (11 percent of the nation’s total population) have been forced from their homes by atrocious violence: murder, rape, torture, dismemberment, recruitment of child soldiers, etc. Still, escaping guerillas and paramilitary groups is not the end of the story for internally displaced persons (IDPs). The long-term legacy of this violent crisis is not just geographic displacement: it is often *economic* devastation. And it is here that one sees the potential intersection between displacement and wealth ethics.

Invariably, the risk of case studies is that the abandonment of generalizations will render the topic of marginal interest to most listeners. On the other hand, for academic writing to move beyond guess-work, trenchant concrete engagement is essential. Frankly, I suspect that these case studies will guide us towards transferable principles of *more* value than those which might be surmised from abstract theorization. It is by merit of its specificity that this case-study hopes to create superior transferable insights, all the while resolutely refusing to intimate that I am developing a one-size-fits-all solution to an issue that manifests itself in diverse forms.

#### Map of Global Displacement[[3]](#footnote-3)



The topic of displacement commends itself to our attention for various reasons. *In se*, Colombian displacement is of far more than mere parochial interest. Forced internal displacement is an issue which is rampant world-wide (6 million IDPs in Syria, 3.3 million in Nigeria, nearly 3 million in the Democratic Republic of the Congo, 2 million in Iraq, 2.5 million in Sudan). And the phenomenon only promises to become more central in the coming decades, as the number of civil wars now dramatically overshadows the number of international wars.[[4]](#footnote-4) So this presentation’s attention to the specifics of Colombian displacement does not to imply that the payoff of such analysis is limited to Colombia; far from it. That’s not to assert that what we do in Colombia will work directly in Sudan. Rather, I mean to say that, if contextualized properly, our work in Colombia probably will provide some real insights for those addressing displacement in Sudan, or Syria, or the DRC, if leaders and thinkers in those countries embrace the work of contextualizing properly.

I’d wager that’s enough throat-clearing. It is the thesis of this paper that a fusion of economic insight, entrepreneurial education, and Christian ethics can provide key resources to facilitate the recuperation of Colombian IDPs. My argument will proceed in three steps. First and most briefly, I’ll provide an initial account of the sorts of Christian ethics to be brought to bear on the displacement crisis, primarily recapping the theological framework I laid out during my first presentation for the CEME. Secondly, I’ll provide an economic analysis of the crisis of internal displacement in Colombia, indicating what problems need attention and what is already being done by key governmental and non-governmental organizations. Third and most importantly, I will make a concrete proposal on how Christian ethics might be productively brought to bear in building capacities that will help the IDPs to overcome the poverty that resulted from their violent expulsion from their homes. On the basis of this case study about the interface between Christian ethics, economic research, and the Colombian displacement crisis, I will attempt to derive some principles and insights for the application of this sort of approach to other crises around the world.

# A Theological Framework for the 21st-Century Adoption of New Testament Wealth Ethics

Let me begin by framing, however briefly, what I think the New Testament essentially teaches about money, and then how we might theoretically bring that teaching to bear on contemporary society. This was the subject of my last CEME presentation, and you can find the full argument on their website,[[5]](#footnote-5) should you be suffering from the sort of insomnia which can’t be cured by a couple glasses of port.

 The New Testament is rather chock-o-block with teachings about wealth and poverty, often of the most impractical sort, and there has been no shortage of debate about how to understand the sometimes divergent, perhaps even contradictory, and most certainly idealistic injunctions of the biblical text. My response to these tricky questions is not an adroit dance between obstreperous verses. On the contrary, I think that the wealth ethical vision of the New Testament can be quite easily summed up when one appreciates that the core of biblical ethics is that one love God with all one’s heart, and that one love one’s neighbor as oneself (Mark 12:30-31//Matt 22:37-39//Luke 10:27). Jesus himself averred that this pair of injunctions comprised the center of the Law and the Prophets (Matt. 22:40), and he further contended that one of the central ways one expresses one’s whole-hearted love of God is in fact through material care for one’s neighbor (Matt. 25:31-46).

Now, extending these general and central paradigms to the subject of wealth ethics, it would stand to reason that God’s desire would be that all our financial resources be directed towards our love of God, realized in particular through our material care for our neighbors. Happily, the New Testament does in fact explicitly affirm something very much like this, in Luke 14:33 (a verse which is third in a trifecta of summary commands on Christian ethics, the first two of which claim that one must hate one’s family and carry one’s cross to be a disciple). In Luke 14:33, Jesus bluntly asserts, “Nobody can be my disciple who does not renounce all of his possessions.” Or we could flip the statement into positive terms: “To be my disciple, one must commit all one’s possessions to the Kingdom.” However galling this statement may seem to us, it fits neatly with the logic of the Double Love Command, and when one observes the figures that Luke and Acts describe as exemplary in their use of possessions, one does see that they all could well be described as renouncing all their possessions by dedicating all that they have to the Kingdom of God (consider the itinerant disciples [Luke 5:11, 27; 18:28-31], the Jerusalem community [Acts 2:43-47; 4:32-37], the Widow’s Mite [Luke 20:1-4]).[[6]](#footnote-6) Such renunciation did take diverse forms depending on the role one played in the early community (contrast the behavior of the itinerants, who left behind all things to preach, the women disciples who supported the preaching itinerants [Luke 8:1-3], and the Rich Young Ruler who was to divest himself to provide for the poor [Luke 18:18-30]). That diversity notwithstanding, the thorough-going investment of one’s resources in the Kingdom is a hallmark of Luke’s wealth ethics.

 Now, it’s one thing nutty idealism run rampant in the New Testament texts, but once one comes to think that the biblical perspective is in fact normative for the Christian life, this wealth ethic appears to be dangerously pie-in-the-sky idealism. Nonetheless, I would suggest that the Bible itself commends four theological ideas that are keys in the faithful implementation of New Testament wealth ethics: repentance, sanctification, the Double Love Command, and vocational diversity.

Briefly put, the emphasis on *repentance* prevents us from shying away from the fact that, in our handling of money at both a personal and a corporate level, we have often done things badly, very badly in fact, especially when one considers the command to love one’s neighbor as oneself. Repentance allows one to have a clear vision of one’s own present moral situation and short-comings (personal, professional, and political), so that one knows how much change is needed.

 *Sanctification*, the concept of progress in holiness and justice, in cooperation with the Spirit of God, is the other side of the coin of repentance. Sanctification embraces the fact that one must get better, and yet accepts the grace that one is not yet holy, and that all one can do is to improve, with God’s aid, over time, whether in the sphere of one’s own soul or one’s corporate practice or one’s national policy.

 If repentance and sanctification help us think about moral and public transformation, the Double Love command and vocational diversity help us to think about the organization of our efforts in realizing that transformation. The *Double Love Command* aids the moral thinker in the prioritization of various competing obligations, first, as one gives one’s obligations to God primacy over obligations to oneself and one’s neighbor, and secondly, as one adjudicates between various laudable actions one could take on behalf of one’s neighbor by asking how one might *most effectively* love ones diverse neighbors.

Finally, the notion of *vocational diversity* (witnessed in the varied actions of the disciples in the Gospels and Acts and explicitly developed in the letters of Paul) helps us to grapple productively with the myriad of things that require attention. Since Christians have many different callings, and since God coordinates those callings within the body of Christ, one cannot and need not do everything; instead, one needs to figure out what one’s vocation might be, and then discern how one might most effectively love God and neighbor within that vocation.

I think that these four concepts (repentance, sanctification, the Double Love Command, and vocational diversity) help us balance idealism and realism in a way that recognizes our limits while spurring us on to the realization of the various works to which God has called his people. In due course I’ll suggest how these concepts help us bring New Testament wealth ethics to bear productively on the aid of the Colombian IDP. But before one can theologize about a given contemporary situation, one must understand that situation (lest one corroborate the less-cordial caricatures one often hears about those locked in intellectual ivory towers). So let’s shift gears, then, and talk about the economic experiences of the *desplazados*, the IDPs in Colombia.

# The Economic Impact of Forced Internal Displacement in Colombia

## For the destination sites

What do we know about the economic dimensions of displacement in Colombia? Quite a lot, actually, thanks to the work of a handful of Colombian economists. To break down the key features of their research, I’ll first comment on ramifications of displacement for *the destination sites* (the places to which IDPs move after being forced from their homes). I will then discuss in greater detail the economic impact of displacement on the IDPS themselves.

An influx of IDPs to a destination site has two primary consequences for the local economy: 1) a drop in wages, and 2) an increase in the unemployment rate.

With respect to the *diminution of wages*, one needs to understand that IDPs tend to possess less human capital (education and professional skills) than the people in the communities to which they displace. On average, IDPs have the benefit of fewer than five years of formal education,[[7]](#footnote-7) and 11% of IDPs have not completed a single year of school.[[8]](#footnote-8) Accordingly, the jobs they work are menial; they also work longer hours than non-IDPs and on average they earn 80% of the minimum wage (currently, the minimum hourly wage is about 80 pence). Colombian economist Ana María Ibañez argues that the poverty of IDP populations lowers their reserve wage and pressures them into accepting any job available. This results in greater competition for jobs in the informal sector, and a corresponding drop in wages.[[9]](#footnote-9)

 In accordance with this increase in competition, displacement has contributed to the *unemployment level*, which has risen in destination sites in proportion with the arrival of IDP populations.[[10]](#footnote-10) The unemployment level for IDP heads of households during the first three months after displacement is 53%.[[11]](#footnote-11) The influx of a work-force with minimal professional skills results in severe pressure on unskilled laborers, especially on women in the informal sector (cooks, cleaners, nannies, etc).[[12]](#footnote-12) The combination of increased unemployment and decreased wages heightens the tension between IDPs and the population of the destination sites, which are themselves primarily comprised of people already struggling with indigence.

## For the IDPs themselves

What about the economic impact of displacement on the IDPs themselves?

OK, so it may seem a little odd to begin our discussion of displacement by talking about the IDPs’ impact on those around them. But without knowledge of these local factors, our constructive proposals could be derailed. Nonetheless, with these key insights about destination sites in place, we think more productively about the truly tragic economic aftermath of forced displacement for the Colombians IDPs themselves.

## Asset loss

Upon fleeing from their homes, IDPs will sustain an average loss of over 50% of their family assets, [[13]](#footnote-13) a terrible number in its own right, but all the more shocking when one realizes that figure does not include the value of the land that the IDPs leave behind. 55% of displaced families enjoyed formal or informal access to land prior to displacement, the average parcel size being 13.2 hectares. Thus, when a rural IDP abandons his land, he loses his most important and productive asset.[[14]](#footnote-14)

## Diminished consumption

To appreciate the long-term dynamics of displacement, one also needs to understand that families which were poor prior to displacement will additionally suffer far more, over the course of their life-spans, than will IDP families which were formerly well-off.[[15]](#footnote-15) The disparate experiences of IDP homes can be plotted with a diachronic calculation of consumption levels. Displaced families in the first and second quartiles of the population suffer respective losses of 72% and 41% of life-long consumption, whereas families from the fourth quartile sustain median losses of only 6% in life-long consumption.[[16]](#footnote-16) Put differently, rich IDPs tend to recover rapidly, whereas poor IDPs will suffer financially for the rest of their lives.

 How is one to explain these startling figures? Well, they bespeak the reality that one cannot simply begin again, uninterrupted and unscathed, in one’s destination site. The majority of IDPs move from rural to urban areas,[[17]](#footnote-17) as a result of which IDPs tend to find that their primary professional skills, being agricultural, are useless in their new homes.[[18]](#footnote-18) Consequently*, 86% of such people live in extreme poverty*.[[19]](#footnote-19)

## Difficulties with consumption smoothing

Compounding their loss of assets and the sudden irrelevance of their key professional skills, IDPs generally have no access to formal credit, which limits their capacity to maintain stable levels of consumption—a phenomenon which economists call “consumption smoothing”. If my bank account runs low at the end of the month, I can lean on my credit card until the next pay-check, but without reliable formal credit, I’d suddenly be facing the discontinuation of my utilities, or hunger, or eviction. Thus, insofar as IDPs lack access to formal credit (either because of their lack of assets, documentation, or credit history), they are forced to utilize to informal mechanisms for consumption smoothing. The less-painful (though often implausible) forms of such informal consumption smoothing include:

1. The sale of assets (but note my previous comments about prior IDP asset loss),
2. Informal credits (such as loans from extended family…which is frequently impossible for IDPs, having been separated from their families upon fleeing their homes and regions).[[20]](#footnote-20)

Beyond these two informal mechanisms of consumption smoothing are the more problematic ones:

1. Securing usurious loans, which of course cripples future income,[[21]](#footnote-21)
2. Reorganizing the home (this is the sterile way of saying that one splits up families in order to diversify income sources, or that one sends children away to live with extended family, insofar as one can’t feed them[[22]](#footnote-22))
3. Working longer hours (though note that the standard Colombian work-week is already 48 hours)
4. Eliminating meals (in major cities like Bogotá and Medellín, almost half of IDP families consume fewer than three meals a day[[23]](#footnote-23))
5. Removing children from school in order to employ them.[[24]](#footnote-24) The research of Ana María Ibañez and Andrés Moya showed that one in six IDP children are obliged to contribute to their family’s income, as a result of which they miss an average of nearly 147 days of school.[[25]](#footnote-25)

In any scenario, the lack of mechanisms for consumption smoothing results in a drop in the level of consumption. Naturally, diminished consumption for most of us in the North Atlantic would probably be a morally and physically salutary thing, but for people living near or beneath the poverty line, diminished consumption amounts to a privation of essential resources, like food and clean water.[[26]](#footnote-26)

## Contributing factors to the impoverishment of IDPs

In addition to the purely economic considerations hitherto enumerated, I should mention a part of factors that contribute to the long-term poverty of the IDPs: family disintegration and psychological trauma.

### Family disintegration

On the first count, the disintegration of the family multiplies the already formidable challenges the IDPs have to overcome. Beyond the aforementioned intentional reorganization of family for the purposes of diversifying income sources, IDP families have often been rent asunder by the murder of the men in the family or by forced recruitment by guerilla or paramilitary groups.[[27]](#footnote-27) 39% of IDP homes are families with a single-parent, and of those, 91% are led by women.[[28]](#footnote-28) 39% of those women report that they personally witnessed the murder of their husband or of a male child.[[29]](#footnote-29) Even if one could set aside the devastating psychological ramifications of those experiences, one cannot overlook the fact that when the women become their families’ sole bread-winners, they have even less time to raise and educate their children, which has deleterious knock-on effects for the family over the long term.[[30]](#footnote-30)

### Psychological trauma

Additionally, the psychological trauma caused by displacement and its precipitating events is as common as it is grave. According to a survey conducted jointly by the UN and the International Red Cross, “approximately 67% of displaced households report experiencing psychosocial problems…. Only 2% of those who reported having psychosocial problems received help.”[[31]](#footnote-31) Common psychological disturbances that result of displacement include PTSD, clinical depression, fear, and anxiety. Such disturbances impede one’s capacity to face and overcome the consequences of displacement, and they can cause IDPs to make poor economic decisions.

Recent research using the “Risk as Emotions” framework reveals that the emotions associated with trauma and displacement produce distinct patterns of risk behavior. Such people avoid economic risk and reveal a preference for low-risk/low-reward scenarios.[[32]](#footnote-32) As a result, one can appreciate how the experiences associated with displacement will “distort economic behavior and choice…. [R]isk aversion hinders welfare trajectories, deters investments in physical capital and human capital, reinforces household vulnerability and thwarts wage growth”.[[33]](#footnote-33) In other words, displacement stymies precisely the sorts of behaviors that are essential for entrepreneurialism, and yet (to anticipate my future argument), entrepreneurialism is crucial for economic recovery from the displacement.

## Intergenerational Poverty

In light of the myriad of interconnected economic, social, and psychological challenges that face the IDP, it is small wonder that displacement frequently results in chronic and *intergenerational* poverty.[[34]](#footnote-34) In the first place, the costly survival strategies adopted by IDPs *prior to* migration produce severe consequences for their futures and tend to reinforce IDP vulnerability.[[35]](#footnote-35) Likewise, *after* displacement, diminished consumption, the resulting malnutrition, inferior education, and reduced life-long income all conspire to produce intergenerational indigence.[[36]](#footnote-36)

In the field of development studies, there is a growing recognition of the phenomenon of “poverty traps”, owing to the dynamics of what are called “asset thresholds”. The basic idea is as follows: an impoverished but productive laborer living below the income-poverty line requires a certain amount of assets to be capable of climbing above the poverty line. Below that asset level, which is called the “Micawber threshold”, it will not appear feasible to accumulate or reinvest assets with the expectation of raising oneself about the income-poverty line.[[37]](#footnote-37) It is highly probable that many impoverished IDPs fall beneath the Micawber threshold, with the result that neither they, nor their children, will escape poverty (barring stochastic factors). In such situations, the need for micro-credit is all the more poignant, since such people are excluded from conventional credit markets.

## Government Resources

OK, so given the scope and gravity of the IDP experience, what is the Colombian government doing? Legally, IDPs whose status is recognized by the government have the right to three months of emergency aid. Following that period, the IDPs have rights to support for education, personal health, and vocational training.[[38]](#footnote-38) In fact, the Colombian federal government earmarked 30 billion USD for the aid of the IDP between 2012 and 2021.[[39]](#footnote-39)

These are not bad policies. But the IDPs must nonetheless overcome significant obstacles even to take advantages of these *prima facie* good policies. To be eligible for these resources, one must be registered with the government, a process with is far from simple. Beyond the typical challenges associated with government bureaucracy, the state has to be cautious with the registry, since non-IDPs frequently pretend to have been displaced in order to receive the emergency aid on offer.[[40]](#footnote-40) According to the UN Office of the Coordination of Humanitarian Affairs, 40% of those who attempt to register for IDP status are rejected, and it is estimated that 23% of IDPs, largely in rural areas, never attempt to register for government aid, insofar as they lack transport to the government offices, which are located exclusively in urban centers.[[41]](#footnote-41)

Notwithstanding the supposed offer of vocational training, such training is only received by 12% of registered households.[[42]](#footnote-42) Additionally, as one Red Cross report points out,[[43]](#footnote-43) many IDPs simply do not have a disposition towards business (they are mostly farmers, recall), as a result of which it is difficult to promote income-generating projects. The projects which *are* initiated typically form part of the informal economy, which limits the IDP’s income and potential long-term development and likewise *exacerbates* the high level of preexisting competition in the informal market, which in turn lowers salaries for the IDPs and the non-IDP poor. In addition, according to Ibañez and Moya, the incoming-generating programs produced under government training have not proven successful over the long haul.[[44]](#footnote-44) In sum, although there do exist a wide variety of programs designed to support the IDP, up to this point they have not had the impact necessary to facilitate economic recuperation from displacement.

## Summary observations on the economics of the displacement crisis

Let me crystallize what a social-scientific analysis has yielded so far in our understanding of the dynamics of internal displacement in Colombia.

A) We now appreciate that, however much the media’s eye might be drawn to the violence that precipitates displacement, the long-term legacy of displacement is economic: the majority of IDPs suffer extreme poverty after being forced from their homes.

B) We know that this is not, in most cases, the sort of poverty that will clear itself up in a few years, as if it were a persistent head-cold. It lasts for decades and very often across generations.

C) We understand a number of factors that contribute to this indigence, and knowledge of those factors can potentially help us arrest and reverse the poverty of the IDPs.

1. First and most obviously, major asset loss, especially loss of productive assets, impoverishes the IDP. So one needs to compensate for this loss through the provision of things like emergency aid, access to and training in new means of production, and seed capital. This much everybody understands, and there are resources out there, though in many cases they are either difficult to access or insufficient in scope.
2. Second, lack of consumption smoothing exacerbates the poverty cycle, as small shocks subsequent to displacement simply cannot be weathered without serious damage to IDP well-being. Thus IDPs need access to credit or to the sorts of community safety-nets that previously would have helped them to weather shocks. In varying degrees, community savings and credit groups such as those developed by Opportunity International represent positive steps down a long road.
3. Third, lack of human capital or education intensifies the IDPs’ poverty, insofar as their agricultural skills and minimal formal schooling are less sufficient in an urban environment than in a rural one. This indicates that attention needs to be given to increasing IDP education and training them for employment in their new context. The government is willing to do vocational training, but as we have seen, such training is seldom received and the government-promoted income generation projects have not resulted in significant welfare gains.
4. Fourth, the tendency of the IDP and of government vocational training to gravitate towards the informal sector inhibits IDP economic recovery, insofar as the informal sector is already saturated by the non-IDP poor, and insofar as the informal sector promises very low income in most scenarios. So care for the IDP needs to keep one eye on pushing as many people as possible beyond the informal sector. This will require *serious* attention to entrepreneurialism of a more-educated sort, beyond the proliferation of ice-cream vendors and artisans fashioning traditional jewelry and kitsch.
5. Fifth, family disintegration is in fact deeply connected to economic well-being for the IDPs. Family provides a key resource for consumption smoothing and attends to factors such as childcare and education so that bread-winners can generate income; thus, insofar as family and government welfare are lacking for IDPs, one needs cultivate new sources of social capital. Put differently, Colombia is a kinship-based society with an under-developed welfare system, and so one cannot make prescriptions for it as if it were an individualist society with a welfare state.
6. Likewise, psychological trauma is, *inter alia*, an economic problem. Insofar as traumatized IDPs are inclined to make economic decisions that slow or arrest their economic recovery, helping IDPs out of poverty entails attention to their emotional well-being. It is perhaps the case that some of the emotional trauma experienced by IDPs does not require professional care, but it does require care, processing, refuge, the sorts of things that are done in the relationships and community of which the IDP has been deprived.

With these social-scientific insights in sharp relief, we are better positioned to discuss the matter of economic recovery for the IDP; as we indicated at the beginning of this talk, theology and ethics will only ever be bumbling in their social commentary if they remain uninformed by clear knowledge of the social sciences.

# Christian values, the Enterprise Economy, and the Recovery of the Colombian IDP

Now, let’s remember why, in the context of the Centre for Enterprise, Markets and Ethics, it is relevant to talk about the humanitarian crisis of forced displacement in Colombia. The CEME is not, after all, the Red Cross or Christian Aid; it does not exist to get you to give to charity. It is, rather, a think-tank, with a particular and important remit.

The CEME wants to shows that the common good can be significantly benefited by deep thinking about the functioning of entrepreneurialism and free markets in tandem with Judaeo-Christian ethics. “We bring the values of faith to the enterprise economy and the value of the enterprise economy to faith.”[[45]](#footnote-45) The first half of that equation, bringing “the values of faith to the enterprise economy”, bespeaks the belief that Christian values can conduce to a free-market society’s economic growth and prosperity; moral behavior can be good for business.[[46]](#footnote-46) The second clause, communicating “the value of the enterprise economy to faith”, means explaining how a strong grasp on economics and entrepreneurialism can help religious groups act well in and for society. I want to affirm both sides of that equation, by arguing *that Christian theology and ethics can help the Church engage better with entrepreneurialism and economics on behalf of the marginalized and for the common good.*

## Christian Values and the Obligation to Engage with Economic Recovery the Colombian IDP

Let me start with the simple stuff. First, at a very basic level Christian theology forbids apathy about or resignation to the dismal realities of displacement. Christian theology, indeed, the gospel requires that the people of God act on behalf of the least of these. After all, the fundamental message of Jesus is that in his ministry, death, and resurrection, the Kingdom of God had arrived (Mark 1:15). In the context of his preaching, the dawning “Kingdom of God” denoted the dominion of God over the earth, that is, the incipient but progressive realization of God’s desires for his creation. In the disciples’ submission to Jesus’ teachings and conformity to his commands, Jesus could genuinely say “The Kingdom of God is among you” (Luke 17:21), for God’s will was being done on earth as in heaven (Matt. 6:10). But God’s will can never be reduced to spiritual reality; quite the contrary, the realization of justice and mercy, especially for the most vulnerable, was always at the center of Jesus’ description of the Kingdom (Luke 4:18-21; Matt. 9:13//Luke 11:42)[[47]](#footnote-47), just as it always was in the Law which God established to govern the people of Israel in the Hebrew Bible.

The relevance of these observations for the Colombian crisis is clear, for few things are more obviously *not* representative of God’s dominion over the earth than are the heinous violence and poverty that wrack that South American nation. Nonetheless, the level of the Church’s response is far from commensurate with the outrage and commitment to restoration that the Kingdom of God requires.[[48]](#footnote-48) This has, after all, been happening for generations, such that fatigue and fatalism have gained more and more ground in the Colombian psyche, be it Christian or otherwise. And yet, every year hundreds of thousands of Colombians continue to be driven from their homes by execrable cruelty, only to land in desperate poverty, and failure to act on their behalf amounts to an overt violation of the *Double Love Command*, proving apathetic to a neighbor desperately in need of love and lukewarm towards a God whose dominion is being flaunted in the most vile of fashions. So the Colombian Church, as well as the churches of the world, need to *repent* of their apathy, their lack of love. They and we need to replace our indifference and fatigue with an earnest commitment to *sanctification*, sanctification of our actions and of that nation.

Second, the Colombian churches are in a position to help address a number of the aforementioned factors contributing to IDP poverty. The Church is the community of the people of God, and from the days of Jesus’ teaching, his disciples are described as a family (see esp. Matt. 12:46-50//Mark 3:31-35//Luke 8:19-21; cf. e.g. 1 Cor. 1:10; 7:15; 15:6).[[49]](#footnote-49) And family is one of the things that IDPs require, social capital, not only in emotional and interpersonal senses, but in economic senses. Another dominant metaphor for the Church is that of a body, one of many parts. By dint of that diverse composition of vocations and skills, the Church possesses the human resources, the human capital, to do the will of God in the world. The local church can be a new family to the IDP, a new source of social capital, and in its *vocational diversity* it can be a source of human capital: helping connect the IDPs with jobs, helping provide care for children so that the parents can work, offering remedial tutoring to kids whose education was interrupted, guiding the IDP through the labyrinthine aid bureaucracies, helping smooth consumption when relatively minor shocks threaten to topple the IDPs’ precariously constructed existence, being an emotional refuge to aid psychological recovery (and thus to aid fitness for the entrepreneurialism so needful for IDP economic recovery). The list goes on. Of course Christian organizations like Opportunity International and World Vision are at the forefront of micro-finance, social entrepreneurialism, and vocational training, and these NGOs need to be complemented and indeed even outnumbered by lay Christians helping get the IDPs back on their feet. Put differently, what we need are Christian ethics fomenting entrepreneurialism among the most marginalized in a free-market society, as an expression of God’s reign being realized, of Christ being loved, especially among the least of these: the hungry, the thirsty, the naked, the imprisoned, the displaced.

## Christian Entrepreneurs as Key Allies to the Recovering IDP

Hitherto I have harped on the necessity of entrepreneurial capacity-building among the IDPs, and in particular the importance of helping as many IDPs as possible to develop livelihoods in a register above that of the informal sector. This is something that the existing government and NGO measures have yet to target, perhaps understandably, given the challenging nature of the task. But it is here that I think that the Christian Church possesses a key resource.

Today, the Church is home to a great many businesspeople and entrepreneurs. One of our fascinating short-comings, however, is our failure to make use of these people’s giftedness in the local church’s standard ministry to the poor. Sure, we put businessmen on our elder boards (they make especially good treasurers) and we receive their money so that we can give charitably. But I would suggest that we are seriously underestimating the human capital that these businesspeople represent.

Think of the situation of the IDP I outlined previously. She needs serious professional training to learn to thrive in the city. She needs to identify a niche where the skills she develops can be used. She needs to start or join a business to exploit that niche. She needs to learn to manage a business, balance a budget, etc. Who can teach her all those things? The government’s short-term mass-training program certainly won’t; it will, for example, teach a couple hundred people at a shot how to be seamstresses, and then set them loose on the informal economy of a single urban area, where they will swamp the labor market, drive down wages, and in the majority of cases remain in only slightly attenuated poverty. Not a great solution, to my mind. No, what the IDP needs, I think, is small-scale, local, bespoke training and long-term mentorship. Who would ever provide such a thing? Well, a businessperson in the Church could. And although there are lots of IDPs out there, there are also lots of Christian entrepreneurs.

The Colombian government can’t identify a myriad of small market niches in which IDPs can start new businesses. But a local businessman can help identify one of those niches, and then help provide some bespoke training (in accounting or budgeting or business planning) to accompany the IDP in exploiting that niche. He can be a mentor, he can be a partner, or he can be advisor. But in any of those relationships, he can provide the long-term perspective and capacity-building that the IDP needs to recover from poverty and to become economically self-sufficient again. Moreover, the intimate scale of the relationships would allow for the mentor to guide the mentee as far beyond the informal sector as possible (obviously taking into account the limits that inexorably come from a paltry formal education).

The question then becomes: how to get the Christian layman with an MBA to engage with an internally displaced person?

## Mobilizing the Ministry of the Christian Entrepreneur

One proposal we exploring at FUSBC is a church-based business training and mentorship program for Colombian IDPs, in which the trainers and mentors are in fact, local Christian businesspeople. Such businesspeople might adopt the ministry, not of leading a Bible study, but of mentoring IDPs through and out of poverty, over the long haul. All this would take place in the broader context of the Church family, which can help attend to the litany of other emotional, social, spiritual, and material needs the IDPs invariably possess.

This sort of proposal would build on and incorporate some of the programs and tools we see in other Christian contexts, both in the local churches (e.g. Christian financial management, budget training, etc.) and in the charity sector (e.g. social-entrepreneurialism, micro-finance, community savings and credit groups), but would go beyond the short-term fixes and charitable dependency into long-term training and economic recovery. In other words, I’m talking about showing “the value of the enterprise economy to faith”.

But the converse is also relevant here. We need to bring “the values of faith to the enterprise economy”, because the big problem with the aforementioned notion of mobilizing Christian entrepreneurs to serve the IDP is actually *getting the Christian entrepreneurs to do it*. And here the role of Christian theology is especially vital.

### Theological Education

After all, most Christian businessmen conceive of their jobs as being of moral significance in just a couple of ways: a) their jobs are sources of income to keep the Church and other good ministries running; and b) their jobs are places where they work and live as Christians, their ethics being a testimony to their religious convictions. Now these things are true, but there is more to be said. Their professional skills are in fact the sorts of skills that need to be applied directly to the service of the Church (just as I do with my teaching, as my students do with their evangelism, and as my missionary colleagues do in their care for street children). In other words, Christian businesspeople need to be offered a more robust *ecclesiology* (doctrine of the Church), especially with respect to vocational diversity. The body is one with many parts and it is the diversity of Christian talents and gifting that makes the Church flourish (“If all were a single member, where would the body be?” 1 Cor. 12:19; cf. vv. 12-31).

Of course, one’s apprehension of the relevance of one’s professional skills to the service of the Church entails that one appreciates the integral character of the Kingdom of God, discussed earlier in this presentation. One must overcome the surmise, common in churches around the world, that the Kingdom of God is something celestial or future or exclusively spiritual. Instead, the Kingdom of God denotes God’s dominion over all things, both created and uncreated; accordingly, seeking the Kingdom of God means seeking to do God’s will in all things which fall in his domain, including the material, social, and economic sphere. One’s business and professional skills can be part of the Kingdom of God, insofar as they serve the purposes and reflect the character of one’s King.

This general awareness must then be *sharpened* with the urgency that comes from the love of neighbor, and in particular the apprehension that the entirety of one’s life and resources are to be dedicated to the Kingdom of God (according to one’s vocation). Any training of Christian entrepreneurs needs to begin with this fundamental *theological* orientation, the essential conviction that all of one’s life and being belongs to the God that one loves with all one’s heart, soul, and strength.

### Ethical Formation

Catechizing Christian businessmen in their social obligations and potential alsorequires *moral* formation. The overarching commitment to love of God and neighbor has to be fanned out into the subsidiary virtues that flow from love and are so crucial for thriving business and society: honesty, self-control, justice, prudence, and care for those weaker than oneself.

As an aside, this education in virtue formation could have some valuable spill-over effects for the work-environments of the businesspeople involved in the training, as well as for the broader professional contexts they impact. Corruption has long been a subject of concern in the Latin-American corporate context,[[50]](#footnote-50) not only for intrinsic moral reasons but because of the way that lack of integrity slows productivity, damages customer relations, and hinders the financial bottom-line.[[51]](#footnote-51) The Church is an ideal venue for cultivating the sorts of “moderate virtues” (e.g.  prudence, self-control, hard work, frugality, honesty, and reliability) that Adam Smith averred would conduce to healthy and thriving industries, [[52]](#footnote-52) and there is no reason that this might not be a by-product of training businesspeople to put their professional savvy into the service of the IDP in their community.

In short, Christian businesspeople represent a seriously underutilized resource in capacity-building with and for the poor. Nonetheless, to activate that resource, they need to be trained, discipled by the local church. And the discipleship of entrepreneurs and businesspeople needs to move beyond theological and moral generalities, and into the *realia* of their professional lives and their ministry to the IDP.

### Concrete Coordination

In addition to providing moral and spiritual enrichment to business leaders, we need to provide them with some concrete frameworks for how they might go about collaborating with the IDPs who need their service. I imagine we will be able to find a great many experienced Colombian entrepreneurs who would in principle be excited by the thought that their professional skills could also represent a tool for serving the people of God in the world; they would probably also be happy to join in a discipleship or training group aimed at forming them for the work of mentoring new IDP entrepreneurs. But I think that their enthusiasm would fizzle if they were not helped by their church leaders. Their churches need to 1) put them in touch with IDP candidates for mentorship, 2) provide some basic materials and structures to help them think through this process of aiding the IDP in his professional development, and 3) facilitate continued support and collaboration with other entrepreneurs mentoring IDPs, so that as a small community they could share their insights and experiences.

Ultimately, the business mentors themselves would provide the creative insight and dynamism on which the success of these groups would depend. But the flourishing of that creativity and those relationships will likely require some structure, coordination, and spiritual support from the local church leadership. Still, properly cultivated, businesspeople in Christian communities across Colombia represent a key and almost entirely untapped resource in the crucial task of restoring the lives and livelihoods of the millions of IDPs around that nation. They are highly trained, experienced, committed to God, and yet they have not been encouraged to use their business skills to serve the Kingdom. It may be, however, that within the context of their local church they could be inspired and trained, not only to be more just and upright in their businesses, but to use their professional skills in the service of the IDP. Their mentorship could prove enormously valuable in restoring a scarred soul to self-sufficiency and hope.

At the beginning of this onerously long talk, I abjured belief in silver-bullets. Training an army of Christian entrepreneurs would not solve all our problems. But the vocational diversity of the Church is not limited to its business people. The Church’s lawyers and psychologists and teachers and taxi-drivers could all help restore the IDPs in their midst. And the Church itself needs to work in concert with the pre-existing government and NGO programs, which themselves represent important but insufficient measures in the restoration of the IDP. We need an “alliance mentality”,[[53]](#footnote-53) the Church confronting certain elements of the displacement crisis in tandem with governments and NGOs. In this way, I wonder if we might have a chance at exchanging silver bullets—the tidy and simple solutions proffered by academics—for countable transformed lives.

# Synthesis of the Case Study

I was originally attracted to the *Centre* *for Enterprise, Markets and Ethics* because of its commitment to bring “the values of faith to the enterprise economy and the value of the enterprise economy to faith”. It has a vision to “think deeply and act globally”. In other words, the CEME wants to move beyond vague platitudes about the importance of interdisciplinary collaboration, and in fact to produce something interdisciplinary and concrete. This presentation has sought to be an example of that sort of work: taking our general comments about the benefits of faith and enterprise, about research and action around the world, and applying them to a specific and massive social problem: internal displacement in Colombia. On the basis of this specific study, I want to extract some additional principles and suggestions of relevance BEYOND the Colombian displacement crisis.

In the first place, I want to suggest that theological prescriptions and practical ethics need to be rooted in the best social-scientific analysis available. In this case, that entailed scouring the available economic analyses of the displacement crises, which illuminate the complex needs of the Colombian IDPs, moving far beyond general injunctions to give emergency aid: this paper highlighted the need for the IDPs to get their feet under them by becoming entrepreneurs and businesspeople in their new context, supporting themselves in a way very distinct from what they could do in the *campo*. Such a transformation requires education, seed-capital, and especially a vision to move beyond the informal sector whenever possible. We saw what was being done, and what still needs to be done.

Second, armed with that economic analysis, this paper asked what the *Church* could do. It turns out that there are a myriad of ways in which the Church can contribute significantly to capacity-building for the IDPs. But moving the Church to action requires good theology, a clear understanding of the concrete and social dimensions of the Christian mission as well as of the enormous value of diverse lay-vocations for the realization of that mission. In particular, I zeroed in on the way that Christian businesspeople would be key agents of mentorship and training of new IDP entrepreneurs, offering the sort of bespoke local insight that no NGO or government agency could. Such mentor-entrepreneurs would need to be imparted a Christian paradigm of serving the kingdom of God with their gifts, they would need to be trained in moral virtues (both the sort of love that would move them to serve their neighbors and the sorts of integrity that would help them create a counter-culture to battle corruption in the Latin American business world), and they would need to be given structure and support to optimize their engagement with the IDPs. Supported thus, these Christian businessmen might prove an enormously valuable and hitherto untapped resource for changing the lives of the millions of persons displaced by violence in Colombia.

In short, I am saying that the *Christian church* is a source of untapped human capital that could be used to help the IDPs. A way to mobilize that human capital is through *Christian theology and Christian ethics*. Nonetheless, the impact of that human capital will be directly proportionate to the knowledge of social sciences and especially free-market entrepreneurialism.

# Conclusion: Transferable Benefits of the Case Study

So, the intellectual ground-work has been laid. Now the question is … whether it will work. In hopes that it does, let me anticipate what might be some general lessons applicable to other circumstances. After all, the value of a case-study is that it promises insights for a variety of analogous situations.

First, I hope that this case-study will illustrate the productive potential of applying interdisciplinary academic research to specific situations, identifying the problems and what sorts of changes need to occur to fix them. Intellectuals and academics should not shy away from applying their expertise to real world situations. Admittedly, venturing concrete ideas does mean that the scholar runs the risk of failure. On the other hand, such applications mean that the scholar’s theories escape the fate, so typical in the humanities, of never having been tried.

Second, the success of this case study would affirm the utility of both religious organizations and religious ethics as key elements in motivating the sorts of changes proposed by academic research.

Third, the specifics of this research on Colombia might also contribute to reflections on how to respond to other crises of internal displacement, such as those in Syria, Sudan, or the DRC. We are pressed to ask economic questions, such as: Will the IDPs’ human capital be useful in their destination site? What will their impact be on the local economy? How do the wage and labor dynamics of the local economy affect the way vocational training and micro-finance should be applied? And so on.

Fourth, the models being developed for the economic recovery of the IDP poor might have significant ramifications for our understanding of supporting the *non*-IDP poor in their own economic flourishing.

Fifth, and beyond the scope of economics, this work could suggest that the local church would do well to involve itself more actively development at both a theoretical and practical level. What if the Church worldwide became known as a leader in applying the insights of top-level research to concrete situations? What if people didn’t look exclusively to governments and NGOs to make local prescriptions from 30,000 feet up, but looked especially at religious communities as being agents for grass-roots change? In such change, lay nationals would be a key players (as is central to the Tearfund “Church and Community Mobilisation” scheme), rather than just objects of the machinations and charity of global power-players. This would require that Christians in the Global South become intellectual leaders in their countries, in the way that some are in the UK and the US, and indeed in the way that was much more the case in centuries past. It would also require that churches reject the docetic distinction between the spiritual and social, a distinction which still grips so many denominations and congregations. Moreover, churches would have to appreciate that social commitment requires more than (though not less than) charitable giving.

You may well imagine that talking about this range of subjects makes me feel rather intellectually vulnerable, as I have formal training neither in economics nor in development. I’ll confess that I often find myself longing for the cozy security of pure New Testament work, where I can hide behind a wall of exegetical obfuscation, cocooned in the knowledge that the topic of my article is not generally a matter of life or death. Lamentably, the present research affords no such comfort. But the matter under consideration cannot simply be ignored by the theological guild. That being the case, the only responsible thing to be done is to seek help. And insofar as I have the unique opportunity to query a room full of savvy businesspeople and executives, I’d be remiss not to seize the moment. So, following any inquiries or reactions to the paper (critical or merciful), I’d be grateful to ask some questions of you.

# Questions for Audience

* Is it realistic to think that an established business person or entrepreneur could help an IDP to identify a niche in the local market and, over the long term, help guide that IDP to develop a successful business to exploit that niche? If this idea is plausible, what sort of support would the mentor probably need?
* Let’s assume that you are a member of a Christian church who has a basic sense of an obligation to contribute to Christian ministry in some way or another. If your local church were trying to get you to use your professional skills to mentor an underprivileged entrepreneur in your city, what would be the thing that would motivate you to participate? (Or, alternatively, what would keep you from participating?)
* What resources or support would you want from your church?

# Bibliography

Affairs, United Nations Office for the Coordination of Humanitarian. “Colombia: Context Analysis.” <http://www.unocha.org/ochain/2012-13/colombia>.

Arboleda, Jairo, and Elena Correa. “Forced Internal Displacement.” In *Colombia: The Economic Foundation of Peace*, edited by Marcelo M. Guigale, Olivier Lafourcade and Connie Luff. 825-48. Washington D.C.: World Bank, 2003.

Barton, Stephen. *Discipleship and Family Ties in Mark and Matthew*. Society for New Testament Studies Monograph Series. Vol. 80. Cambridge: Cambridge University Press, 1994.

Calderón, Valentina, and Ana María Ibáñez. "Labor Market Effects of Migration-Related Supply Shocks: Evidence from Internally Displaced Populations in Colombia." In *MICROCON Research Working Paper 14*, 2009.

Carillo, Angela Consuelo. “Internal Displacement in Colombia: Humanitarian, Economic and Social Consequences in Urban Settings and Current Challenges.” *International Review of the Red Cross* 91, no. 875 (2009): 527-46.

Carter, Michael R. , and Christopher B. Barrett. “The Economics of Poverty Traps and Persistent Poverty: An Asset-Based Approach.” *The Journal of Development Studies* 42, no. 2 (2006): 178-99.

Centre for Enterprise, Markets and Ethics. “Conversations in Theology.” <http://theceme.org/news/conversations-theology-37302#.VMZUKP7F-Sp>.

———. “Vision.” <http://theceme.org/vision>.

Centre for Enterprise, Markets and Ethics. Vision. “About Us.” <http://theceme.org/about-us>.

Centre, Internal Displacement Monitoring. “Displacement Continues Despite Hopes for Peace.” <http://www.internal-displacement.org/americas/colombia/2014/displacement-continues-despite-hopes-for-peace>.

———. “Global Overview 2014: People Internally Displaced by Conflict and Violence.” <http://www.internal-displacement.org/assets/library/Media/201405-globalOverview-2014/13.-201405-map-global-overview-en-01.png>.

Coutinhode Arruda, Maria Cecilia. "South America, Business Ethics in." In *Blackwell Encyclopedia of Management,* edited by Cary L. Cooper, Chris Argyris and William H. Starbuck Malden, MA: Blackwell, 2005.

Destro, Adriana, and Mauro Pesce. “Fathers and Householders in the Jesus Movement: The Perspective of the Gospel of Luke.” *Biblical Interpretation* 11 (2003): 211-38.

Fund, United Nations Central Emergency Response. “Colombia 2013.” <http://www.unocha.org/cerf/cerf-worldwide/where-we-work/col-2013>.

Griffiths, Martin. *Rethinking International Relations Theory*. Rethinking World Politics. Basingstoke, Hampshire: Palgrave Macmillan, 2011.

Hay, Donald. “Do Markets Need a Moral Framework?”. In *Integrity in the Private and Public Domains*, edited by Alan Montefiore and David Vines. 258-68. London: Routledge, 1999.

Hays, Christopher M. “Hating Wealth and Wives? An Examination of Discipleship Ethics in the Third Gospel.” *Tyndale Bulletin* 60, no. 1 (2009): 47-68.

———. *Luke’s Wealth Ethics: A Study in Their Coherence and Character*. Wissenschaftliche Untersuchungen zum Neuen Testament, Zweite Reihe. Vol. 275. Tübingen: Mohr Siebeck, 2010.

———. “Provision for the Poor and the Mission of the Church: Ancient Appeals and Contemporary Viability.” In *Sensitivity towards Outsiders: Exploring the Dynamic Relationship between Mission and Ethics in the New Testament and Early Christianity*, edited by Jacobus (Kobus) Kok, Tobias Nicklas, Dieter Roth and Christopher M. Hays. Wissenschaftliche Untersuchungen zum Neuen Testament II, 569-602. Tübingen: Mohr Siebeck, 2014.

Ibáñez, Ana María, and Andrés Moya. “Do Conflicts Create Poverty Traps? Asset Losses and Recovery for Displaced Households in Colombia.” In *The Economics of Crime: Lessons for and from Latin America*, edited by Rafael Di Tella, Sebastian Edwards and Ernesto Schargrodsky. 137-72. Chicago: University of Chicago Press, 2010.

———. “Vulnerability of Victims of Civil Conflicts: Empirical Evidence for the Displaced Population of Colombia.” *World Development* 38, no. 4 (2009): 647-63.

Ibáñez, Ana María, and Carlos Eduardo Vélez. “Civil Conflict and Forced Migration: The Micro Determinants and Welfare Losses of Displacement and Colombia.” *World Development* 36, no. 4 (2008): 659-76.

Levin, Yuval. “Recovering the Case for Capitalism.” *National Affairs*, no. 3 (Spring 2010): 121-36.

Moya, Andrés. "Violence, Emotional Distress and Induced Changes in Risk Aversion among the Displaced Population in Colombia." In *Programa Dinámicas Territoriales Rurares*: Rimisp - Centro Latinoamericano para el Desarrollo Rural, 2013.

Ruiz, Isabel, and Carlos Vargas-Silva. “The Economics of Forced Migration.” *The Journal of Development Studies* 49, no. 6 (2013): 772-84.

Schiappa-Pietra, Oscar. “Building Business and Ethics in Latin America.” *International Business Ethics Review* 2, no. 1 (1998): 3.

Tansey Martens, Lori. “Business and Economics: US and Latin American Attitudes.” *International Business Ethics Review* 2, no. 1 (1998): 5, 11.

Tsalikis, John, and Bruce Seaton. “Business Ethics Index: Measuring Consumer Sentiments Towards Business Ethical Practices.” *Journal of Business Ethics* 64 (2006): 317-26.

Tsalikis, John, Bruce Seaton, and Philip L. Shepherd. “Business Ethics Index: Latin America.” *Journal of Business Ethics* 119 (2014): 209-18.

1. Markets and Ethics. Vision Centre for Enterprise, "About Us," http://theceme.org/about-us. [↑](#footnote-ref-1)
2. Markets and Ethics Centre for Enterprise, "Vision," http://theceme.org/vision. [↑](#footnote-ref-2)
3. Internal Displacement Monitoring Centre, "Global Overview 2014: People Internally Displaced by Conflict and Violence," http://www.internal-displacement.org/assets/library/Media/201405-globalOverview-2014/13.-201405-map-global-overview-en-01.png. [↑](#footnote-ref-3)
4. Martin Griffiths, *Rethinking International Relations Theory*, Rethinking World Politics (Basingstoke, Hampshire: Palgrave Macmillan, 2011), 78. [↑](#footnote-ref-4)
5. Markets and Ethics Centre for Enterprise, "Conversations in Theology," http://theceme.org/news/conversations-theology-37302#.VMZUKP7F-Sp.. [↑](#footnote-ref-5)
6. Christopher M. Hays, *Luke’s Wealth Ethics: A Study in Their Coherence and Character*, vol. 275, Wissenschaftliche Untersuchungen zum Neuen Testament, Zweite Reihe (Tübingen: Mohr Siebeck, 2010), 266-69. [↑](#footnote-ref-6)
7. On the other hand, 22% of IDPs have completed primary education, 25% have had at least one year of secondary education, and 2% have had at least one year of university or technical college education (Angela Consuelo Carillo, “Internal Displacement in Colombia: Humanitarian, Economic and Social Consequences in Urban Settings and Current Challenges,” *International Review of the Red Cross* 91, no. 875 (2009): 535). This means that, as one reflects upon the diverse ways in which one can help IDPs, one should remember that half of them are literate and numerate, which opens up a wider range of future employment options. [↑](#footnote-ref-7)
8. “Internal Displacement in Colombia,” 531 [↑](#footnote-ref-8)
9. Valentina Calderón and Ana María Ibáñez, “Labor Market Effects of Migration-Related Supply Shocks: Evidence from Internally Displaced Populations in Colombia,” in *MICROCON Research Working Paper 14* (2009), 16; cf. Carillo, “Internal Displacement in Colombia,” 538; Calderón and Ibáñez, “Labor Market Effects,” 3. [↑](#footnote-ref-9)
10. “Labor Market Effects,” 12. [↑](#footnote-ref-10)
11. Ana María Ibáñez and Andrés Moya, “Do Conflicts Create Poverty Traps? Asset Losses and Recovery for Displaced Households in Colombia,” in *The Economics of Crime: Lessons for and from Latin America*, ed. Rafael Di Tella, Sebastian Edwards, and Ernesto Schargrodsky (Chicago: University of Chicago Press, 2010), 157. [↑](#footnote-ref-11)
12. Calderón and Ibáñez, “Labor Market Effects,” 27; cf. “Labor Market Effects,” 3. [↑](#footnote-ref-12)
13. The median value of household assets at the origin sites is US$7037, while in the destination site that number drops to $3194, indicating a drop in over 50% of household assets (Ibáñez and Moya, “Do Conflicts Create Poverty Traps? Asset Losses and Recovery for Displaced Households in Colombia,” 155), in the forms of animals, tools, machinery, farms, and homes (“Do Conflicts Create Poverty Traps? Asset Losses and Recovery for Displaced Households in Colombia,” 145). Those who displace preventatively lose a smaller proportion of their assets that those who displace reactively (20% vs. 33%). (Ana María Ibáñez and Carlos Eduardo Vélez, “Civil Conflict and Forced Migration: The Micro Determinants and Welfare Losses of Displacement and Colombia,” *World Development* 36, no. 4 (2008): 671; cf. Jairo Arboleda and Elena Correa, “Forced Internal Displacement,” in *Colombia: The Economic Foundation of Peace*, ed. Marcelo M. Guigale, Olivier Lafourcade, and Connie Luff (Washington D.C.: World Bank, 2003), 845). But in any case, when they move, even the IDPs who have time to sell off assets still sell at a loss (Ibáñez and Moya, “Do Conflicts Create Poverty Traps? Asset Losses and Recovery for Displaced Households in Colombia,” 145). [↑](#footnote-ref-13)
14. The problems associated with land restitution are formidable (“Do Conflicts Create Poverty Traps? Asset Losses and Recovery for Displaced Households in Colombia,” 154). Although land restitution needs to remain a priority, it is ferociously opposed by the groups that benefited from expropriating those territories. Moreover, there remain to be addressed many complicated questions about the long-term viability of small scale agriculture (Internal Displacement Monitoring Centre, "Displacement Continues Despite Hopes for Peace," http://www.internal-displacement.org/americas/colombia/2014/displacement-continues-despite-hopes-for-peace.). There is certain information (admittedly from very distinct situations) that suggest there to be a long term economic advantage for forced migrants who move from rural to non-rural sectors of the economy (Isabel Ruiz and Carlos Vargas-Silva, “The Economics of Forced Migration,” *The Journal of Development Studies* 49, no. 6 (2013): 776). [↑](#footnote-ref-14)
15. On average, a displaced family loses 37% of the net value of aggregate rural consumption (Ibáñez and Vélez, “Civil Conflict and Forced Migration,” 670), but this average calculation obscures a diversity of distinct experiences, which depend in no small part on the economic status of the family prior to desplacment. [↑](#footnote-ref-15)
16. “Civil Conflict and Forced Migration,” 671. [↑](#footnote-ref-16)
17. Carillo, “Internal Displacement in Colombia,” 529-30. [↑](#footnote-ref-17)
18. Ana María Ibáñez and Andrés Moya, “Vulnerability of Victims of Civil Conflicts: Empirical Evidence for the Displaced Population of Colombia,” *World Development* 38, no. 4 (2009): 647; cf. “Do Conflicts Create Poverty Traps? Asset Losses and Recovery for Displaced Households in Colombia,” 141, 46. [↑](#footnote-ref-18)
19. Carillo, “Internal Displacement in Colombia,” 534. Colombia’s Gini coefficient in 2012 was .539, one of the highest in Latin America, which is already notorious for having high Gini coefficients (Centre, "Displacement Continues" 8.) [↑](#footnote-ref-19)
20. “Although some households participated in social networks at destination sites, informal risk-sharing mechanisms nonetheless did not fully insure against risk, as participants income levels were fairly low and homogeneous.” (Ibáñez and Moya, “Do Conflicts Create Poverty Traps? Asset Losses and Recovery for Displaced Households in Colombia,” 146?) [↑](#footnote-ref-20)
21. “Do Conflicts Create Poverty Traps? Asset Losses and Recovery for Displaced Households in Colombia,” 146. [↑](#footnote-ref-21)
22. “Vulnerability of Victims,” 658. [↑](#footnote-ref-22)
23. Carillo, “Internal Displacement in Colombia,” 540. [↑](#footnote-ref-23)
24. Ibáñez and Moya, “Vulnerability of Victims,” 647. [↑](#footnote-ref-24)
25. “Vulnerability of Victims,” 658. [↑](#footnote-ref-25)
26. “Vulnerability of Victims,” 658. [↑](#footnote-ref-26)
27. “Vulnerability of Victims,” 647; cf. “Do Conflicts Create Poverty Traps? Asset Losses and Recovery for Displaced Households in Colombia,” 140-41. [↑](#footnote-ref-27)
28. Carillo, “Internal Displacement in Colombia,” 531. [↑](#footnote-ref-28)
29. Arboleda and Correa, “Forced Internal Displacement,” 834. [↑](#footnote-ref-29)
30. Ibáñez and Moya, “Do Conflicts Create Poverty Traps? Asset Losses and Recovery for Displaced Households in Colombia,” 167-68; cf. “Vulnerability of Victims,” 647. [↑](#footnote-ref-30)
31. Carillo, “Internal Displacement in Colombia,” 541. [↑](#footnote-ref-31)
32. Andrés Moya, “Violence, Emotional Distress and Induced Changes in Risk Aversion among the Displaced Population in Colombia,” in *Programa Dinámicas Territoriales Rurares* (Rimisp - Centro Latinoamericano para el Desarrollo Rural, 2013), 13. (WORKING PAPER; FIX FORMAT PRIOR TO PUBLICATION) [↑](#footnote-ref-32)
33. “Violence, Emotional Distress and Induced Changes in Risk Aversion among the Displaced Population in Colombia,” 11-12. [↑](#footnote-ref-33)
34. Ibáñez and Moya, “Do Conflicts Create Poverty Traps? Asset Losses and Recovery for Displaced Households in Colombia,” 169. [↑](#footnote-ref-34)
35. “Selling assets, adopting inefficient agricultural practices, and recurring to subsistence farming are some of the strategies used by households during conflict” (“Vulnerability of Victims,” 649). [↑](#footnote-ref-35)
36. “Vulnerability of Victims,” 649; “Do Conflicts Create Poverty Traps? Asset Losses and Recovery for Displaced Households in Colombia,” 138-39, 69. [↑](#footnote-ref-36)
37. Michael R. Carter and Christopher B. Barrett, “The Economics of Poverty Traps and Persistent Poverty: An Asset-Based Approach,” *The Journal of Development Studies* 42, no. 2 (2006): 178-99. [↑](#footnote-ref-37)
38. Carillo, “Internal Displacement in Colombia,” 536. [↑](#footnote-ref-38)
39. Centre, "Displacement Continues" 11. Additionally, the UN assigned US$3,493,954 in aid for Colombia, in large part to address the needs of IDPs (United Nations Central Emergency Response Fund, "Colombia 2013," http://www.unocha.org/cerf/cerf-worldwide/where-we-work/col-2013.). [↑](#footnote-ref-39)
40. Carillo, “Internal Displacement in Colombia,” 537; cf. 45. Poor members of the communities that become IDP destination sites also conflict with IDPs at times, surmising that the IDPs are monopolizing government benefits (“Internal Displacement in Colombia,” 537; cf. 43). [↑](#footnote-ref-40)
41. United Nations Office for the Coordination of Humanitarian Affairs, "Colombia: Context Analysis," http://www.unocha.org/ochain/2012-13/colombia. When an IDP is finally registered and receives his or her government aid, he or she is often robbed by those who know which government offices disburse funds and emergency aid. Likewise, since IDPs seldom have vehicles, they are at times extorted by those who help them transport their emergency supplies from the government offices back to their current places of residence (Carillo, “Internal Displacement in Colombia,” 537). [↑](#footnote-ref-41)
42. For more information on the discrepancies between government policy and reality, see Centre, "Displacement Continues" 9-12. [↑](#footnote-ref-42)
43. Carillo, “Internal Displacement in Colombia,” 538. [↑](#footnote-ref-43)
44. Ibáñez and Moya, “Vulnerability of Victims,” 659; cf. 58. After a brief increase in income, welfare levels tends to be comparable with those of people who do not take part in income generating programs, and fail to prevent participants from taking on costly strategies for consumption smoothing. [↑](#footnote-ref-44)
45. Centre for Enterprise, "About Us". [↑](#footnote-ref-45)
46. Donald Hay, “Do Markets Need a Moral Framework?,” in *Integrity in the Private and Public Domains*, ed. Alan Montefiore and David Vines (London: Routledge, 1999), 258-68. [↑](#footnote-ref-46)
47. See further Christopher M. Hays, “Provision for the Poor and the Mission of the Church: Ancient Appeals and Contemporary Viability,” in *Sensitivity towards Outsiders: Exploring the Dynamic Relationship between Mission and Ethics in the New Testament and Early Christianity*, ed. Jacobus (Kobus) Kok, et al., *Wissenschaftliche Untersuchungen zum Neuen Testament II* (Tübingen: Mohr Siebeck, 2014), 571-73. [↑](#footnote-ref-47)
48. Nuance by noting the groups that have been working… [↑](#footnote-ref-48)
49. This theme has been studied at some length. See especially Stephen Barton, *Discipleship and Family Ties in Mark and Matthew*, vol. 80, Society for New Testament Studies Monograph Series (Cambridge: Cambridge University Press, 1994); Adriana Destro and Mauro Pesce, “Fathers and Householders in the Jesus Movement: The Perspective of the Gospel of Luke,” *Biblical Interpretation* 11(2003): 211-38; cf. Christopher M. Hays, “Hating Wealth and Wives? An Examination of Discipleship Ethics in the Third Gospel,” *Tyndale Bulletin* 60, no. 1 (2009): 47-68. [↑](#footnote-ref-49)
50. See Lori Tansey Martens, “Business and Economics: US and Latin American Attitudes,” *International Business Ethics Review* 2, no. 1 (1998): 5, 11; Oscar Schiappa-Pietra, “Building Business and Ethics in Latin America,” *International Business Ethics Review* 2, no. 1 (1998): 3; Maria Cecilia Coutinhode Arruda, "South America, Business Ethics in," ed. Cary L. Cooper, Chris Argyris, and William H. Starbuck, 2nd ed., 13 vols., vol. 2, *Blackwell Encyclopedia of Management* (Malden, MA: Blackwell, 2005). (GET EPUB DETAILS) It bears saying that foreigners are much more likely to have negative perceptions of Latin American business ethics than do Latin Americans themselves, who evince surprisingly positive estimations of the integrity of private businesses (John Tsalikis, Bruce Seaton, and Philip L. Shepherd, “Business Ethics Index: Latin America,” *Journal of Business Ethics* 119(2014): 211, 13). Tsalikis, Seaton, and Shepherd, who are the leaders in the measurement of international perceptions of business ethics, hypothesize that, given the distressing levels of government corruption, military conflict, and narcotics trade, “private business ethics appear positively rosy in Mexico and Colombia, the very least of the problems facing the public. Particularly during a period of rapid economic expansion, consumers in these two countries may very well reason that, compared with governmental and political ethics, business ethics look just fine” (“Business Ethics Index: Latin America,” 216). [↑](#footnote-ref-50)
51. There is a strong correlation between negative perceptions of business ethics and poor economic performance (“Business Ethics Index: Latin America,” 209; cf. John Tsalikis and Bruce Seaton, “Business Ethics Index: Measuring Consumer Sentiments Towards Business Ethical Practices,” *Journal of Business Ethics* 64(2006): 317-18, 22-23). [↑](#footnote-ref-51)
52. Yuval Levin, “Recovering the Case for Capitalism,” *National Affairs*, no. 3 (Spring 2010): 123. [↑](#footnote-ref-52)
53. To use the language of Arboleda and Correa, “Forced Internal Displacement,” 842. [↑](#footnote-ref-53)