Logo

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TUL560: Practical Theology of Community Economics

A view of a city

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## Course Information

| **Program** | **Term & Date** | **Number of Credits** |
| --- | --- | --- |
| MATUL | Jan 13 – April 22, 2023 | Three (3) graduate credit hours across 14 weeks, or |
| Instructor | Zoom Schedule: Friday 6-8 am PDT | Updated; Jan 4, 2023 |
| Alvin Mbola, M.A. | [alvin.mbola@wciu.edu](mailto:alvin.mbola@wciu.edu) |  |

Table, timeline

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Coursewriters: Development of these courses is a collective process over several continents. The following have contributed to this design:; Arthur E. Medina, Jasmine Lydia Lamech, M.A., M.Phil., PhD, Dr Froilan H. Parado, Dr Peter Nitschke, Ed. D., Justiniano E. Gonzaga, Jr. MDiv., ThM.; Bryan Johnson, MPhil., Viv Grigg, B.E.E., M.A., PhD, Gabe Veas, PhD, Alvin Mbola..

Mission and Purpose Statement of WCIU

***WCIU****provides innovative distance education programs to enhance the effectiveness of scholar practitioners as they serve with others to develop transformational solutions to the roots of human problems around the world.*

Master of Arts in Transformational Urban Leadership

**The aim** of the MA in Transformational Urban Leadership is to increase the capacity of emergent leaders among the urban poor, with wisdom, knowledge, character and skill across the full range of leadership dynamics of urban poor movements.

# Section 1 – Course Overview

## A. Course Description­­

This course relates biblical and theological perspectives to the theory and practice of community wealth building. Special emphasis is given to cooperatives, micro-enterprises and entrepreneurship as a basis for asset building and ownership.

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## B. Course Rationale

This course relates biblical and theological perspectives on human development to the theory and practice of community wealth building. Special emphasis is given to considering how working men and women in marginalized communities might use micro-enterprises and individual development accounts to create a better environment for asset building and ownership.

This course will build from reflections on Kingdom economic principles throughout the scriptures. It will expose the students to theory, policy and practice in community based economic development and to help them read and think critically about these ideas. Students will develop internal organizational processes for registration of churches, quality bookkeeping, and deacons’ development processes for their ministries. The candidates will be able to plan and initiate small business programs as transformational mission, such as: establishing revolving loan fund, micro-enterprise programs, cooperatives, and the techniques related to strategic business planning among the urban entrepreneurial poor.

*Do not be hard-hearted or tight-fisted towards your poor brother. Rather be open handed and freely lend him whatever he needs* (Deut 15: 7-8).

The need to come up with strategic, sustainable and transformational poverty alleviation program for churches and faith-based organizations cannot be denied nor be met with just talks and scholarly dissertations by theologians and urban poor workers. The vicious cycle of poverty in the country must be cut to its throat so we can uproot the very cause of this social cancer, not tomorrow but today.

This course will examine the root causes of poverty and theory and practice of community economics that lead people to have a poverty mentality. Students will be able to understand the relationship between the Redemption Mandate and Creation Mandate in fulfilling the Great Commission by re-examining *Stewardship Theology* or *Economic Discipleship* applied in the context of Community Economic Development.

The creation narratives of Genesis provide the essential pre-suppositions relating to God’s original design for humanity to manage and have dominion over all creation: the animal and plant kingdoms, aquatic resources, and minerals derived from living and non-living things around the world.

Biblical economics involves an understanding of a triad of powers in society such as the Government (law-maker & law enforcer), the Marketplace (the economic influence ), and the Masses (the low-income market, cheap labor force, and the electorate) versus the Power of the Most High God manifested through the Church.

This course reflects the following values

* Participation by the poor, which will open their minds and equip them to take responsibility for their lives, choosing the gospel in freedom, not in desperation or as a crutch.
* Enabling them to see themselves not as victims or oppressed, but as people made in God’s image and, accordingly assume responsibility for their future.
* The church is an instrument that opens the world to its destiny in the kingdom. Through their activities, Christian MED / MFI can strengthen the church by restoring people to their identity and enable them to realize their role as stewards of creation and as servants of others.

To show proven MED & MFI as an effective method of assisting people to escape the lowest levels of poverty. The ultimate concern of Christian MED / MFI[[1]](#footnote-2) is to open the community to experience the kingdom of God.

## C. Course Delivery (or Pedagogy)

### 1. Synchronous (Face to Face) and Asynchronous (Forum) Online Delivery

The teaching component of the course will utilize face to face classroom time. This will be by a synchronous online weekly Zoom discussion, a story-telling process of learning, building from stories of lecturers and students to develop a theology and strategy on poverty alleviation methodology among semi-literate marginalized cultures. This will be supplemented with a weekly asynchronous forum, where you are to respond to a prompt with an academic response and then respond to 2-3 responses by others.

Ideal Flow:The course will focus on both theory and design of practical outcomes. In general, it progresses from little knowledge to an expanding field. While it is not always feasible to match the flow of content of the academics online with the learning process onsite in your Practicum, we will try for a balance.

### 2. Progressive Expansion of Learning:

The course is designed around theology, core Biblical principles of economics as they are applied at five different levels of complexity.

### 3. Self-Directed (and Cooperative) Learners:

Most of the course is dependent on your taking responsibility to do independent research and writing, utilizing both experience and local/global literature in order to accomplish the course learning outcomes. These will be submitted in the LMS assignments section.

### 4. Interactivity:

* Role of prof: A facilitator - with boundaries. We are the learners. You are not students, but collaborators in the learning process.
* A collaborative environment
  + Shared Story
  + Shared Bibliography
* Disengagement is a sign of non-preparation or of upset with the professor: If the first, do the work; if the second, talk to the prof.
* Action-Reflection: We begin with action in the practicums as the basis of reflection.

### 5. Praxis

The practical part of the course will enable the candidates to see the community through the eyes of the Redeemer by means of holistic community needs assessment tools. Through a Practicum, students will be exposed to models of successful community economic development programs being operated by faith-based organizations yet empowering the real target urban poor community folks.

## D. Course Schedule & Assignments

|  |  |  |  |
| --- | --- | --- | --- |
| **Week** | **Topics** | **Assignments & Projects** | **Submit** |
| Week 1 | Introductions & Economic Theory  Review podcasts at [www.economicdisciple.org](http://www.economicdisciple.org) in parallel with reading *Kiwinomics*  Intro to Economic Theology | Start Project 3 practicum  Submit Practicum Contract by Week 4  Start Annotated Reading Log  Begin Project 1: Bible Study on ten principles of economics | Week 14  Week 14  Week 5 |
| Week 2 | Economic Analysis  Poverty Analysis |  |  |
| Week 3 | Economic Theology | Come to each class prepared to discuss two readings per topic. One student will lead with a presentation and facilitate the discussion |  |
| Week 4 | Cooperative Economics | Project 3 Practicum Contract | Week 4 |
| Week 5 | Self Help groups | Project 1 Bible Studies due | Week 5 |
| Week 6 | Project 2a: For Internationals: Micro-enterprise  (Not 2023: Project 2b: For US students: LA Road trip. LA Economic Analysis) | Project 2a Poverty Assessment (Not 2023) or 2b: LA Road-trip and presentation done).  Turn in Week 8  Project 4: Start by laying out structure of project  Initial Bibliography due this week | Week 8  Week 10  Week 6 |
| Week 7 | Microfinance Mainstreamed, Critiqued |  |  |
| Week 8 | Entrepreneurship | Project 2a Poverty Assessment or 2b LA Road trip should be done.  Project 4. Local content in process  PEC Analysis | Week 8  Week 10 |
| Week 9 | Basic Entrepreneurial Skills | Set up a date/time for a presentation for the leadership of your practicum by the end of your practicum. |  |
| Week 10 | Urban Economic Theories | Project 4 due  Master readings and work on final paper. Peer review of final paper | Week 10  Week 14 |
| Week 11 | Development Economics  Global Systems, Macro-Economics |  |  |
| Week 12 | Development Economics |  |  |
| Week 13 | Global Systems, Macro-Economics | Final Project 4 Economic Systems PowerPoint  Final Bibliography  Presentations | Week 13 |
| Week 14a | Global Systems, Macro-Economics | Practicum report is signed off by your supervisor and submitted.  Presentations | Week 14 |
| Week 14b | Presentations  Integration | Project 3 (a,b, or c) Due  Final Bibliography (resubmit)  Final Papers Due  Course Evaluation | Week 14 |

**B. Credit Hour Policy**

The course is structured for 14 modules, total of 135 hours of work, including weekly preclass readings and videos, online meeting, class conversations, papers and service learning.

## E. Course and Program Level Student Learning Outcomes

*By the end of this course, students should be able to demonstrate mastery of the following learning outcomes:*

|  |  |  |
| --- | --- | --- |
| **Course Student Learning Outcome** | **Program Learning Outcomes** | **Measures** |
| Academic:  1. Kingdom Economics: Articulate a comprehensive theology of economics (including creativity, production, stewardship; redistribution, work and rest, ownership and other Biblical principles). | 3. Integrate Biblical Metanarratives: Articulate the implications of Biblical meta-narratives for contemporary urban / urban poor leadership in community development and ministry. | Project 5: Economic Systems Paper: Class Presentation |
| 2 Scalable Pedagogy: Create multiplicative teaching tools for semi-oral cultures. | 1. Utilize Dual Level Wisdom in Relationships and Communication: Model skill and discernment in the appropriate use of both oral culture dialogical learning and self-directed critical academic thinking. | Project 1: Bible Study on 10 Economic Principles |
| 3. Poverty Analysis: Understand a method or strategy to analyze levels of poverty. | 4. Build Holistic Faith Communities: Design strategies for evangelism, discipleship and missional engagement within urban cultural complexities, so as to multiply multicultural ministries and leadership. | Project 2: Poverty Assessment |
| 4. Economic Entrepreneurship: Discuss and contrast a range of community and cooperative economic models that enable progression from the lower circuit to the upper circuit economy.  5 Micro Enterprise Development (MED) and Business Development Services (BDS) - Be familiar with governmental economic development plans and policies and local strategies to enhance self-reliance and community economic stability | 6. Exercise Entrepreneurial Leadership: Creatively apply Biblical social entrepreneurship and economic principles to facilitate leadership progressions that lift people from the lower economic circuit to the upper economic circuit. | Project Level 3.1 or 3.2. or 4.0 |
| Character:  6. Values: Develop a passion and concern for the families among the marginalized with a desire to serve them through MFI and MED project. | 5. Exercise Movement Leadership: Integrate theories, principles, and practices of urban movement leadership that address development of flourishing, harmonious, resilient cities. | Forum discussion on service learning  Practicum Report |

### 1. Expanded Student Learning Outcomes

#### a. Intellectual (Head)

1. Kingdom Economics: Understand a comprehensive theology of economics (including creativity, production, stewardship; redistribution, work and rest, ownership and other Biblical principles).  
   [Evidenced in development of a Bible Study series for marginalized people with only elementary level education.]

2. Community Economics: Apply ten Biblical themes at some of the following levels and methods and strategies to alleviate different levels of poverty.

a.  Individual conversion/discipleship - The effect of proclamation and conversion and entrance into the community of faith on individuals and family work habits, motivation, relational skills, integrity etc.

b.  Family - Analyses and assessment of family poverty before implementing MFI and MED.

c.  Community - (1) Cooperative economics evidenced in a small savings, self-help group (SHG) or other cooperative ventures.  (2) Micro finance operation and its functioning for those among the poor who have demonstrated some small business capacity.

d.  National - Micro Enterprise Development (MED) and Business Development Services (BDS) - Be familiar with governmental economic development plans and policies and local strategies to enhance self-reliance and community economic stability

e.  Economic Systems – Develop a basic understanding of how different types of economic structures impact community economic stability and self-reliance.

[Evidenced in a theological paper and presentation on a topic from among these.]

#### b. Affective (Heart):

1. Students will have developed a passion and concern for the families among the marginalized with a desire to serve them through MFI and MED project.

#### c. Practice (Hands):

4.  *Basic Small Business Management Skills:* Students will be introduced to the basic business building principles and use of standard tools in strategic micro-enterprise development and management.

a.  Be able to read financial statements, understand simple bookkeeping and banking concepts and evaluate the viability of small business ventures (This will be developed more fully in TUL 640 Entrepreneurial and Organizational Leadership).

b.  Be familiar with how to write a basic strategic, sustainable and transformational business plan (This will be developed more fully in TUL640).   
[not measured till TUL640]

5.  *Coaching:* Have worked with an experienced practitioner to facilitate adoption of a small savings scheme, microfinance or cooperative economic process in a particular marginalized community.   
[Evidenced in a practicum evaluation and discussions in forums on Practicum experiences]

# Section 2 - Course Requirements

## A. Course Materials

### 1. Required Materials.

* DK Publishers. (2012). *The Economics Book.* New York: DK Publishers. This will introduce you in a graphical manner to the main issues of economics.
* Grigg, V (2016). *Kiwinomics*. Auckland: Urban Leadership Foundation.
* Yunus, M. (2003). *Banker to the Poor: Micro-Lending and the Battle Against World Poverty*. New York: Perseus Books.
* Greer, P. and. Phil. Smith. (2009). *The Poor Will Be Glad*. Grand Rapids, MI: Zondervan.

### 2. Required Materials for US-based Students (Replace Greer and Yunus)

* Selected papers of US and LA economic issues are integrated in the LMS
* Abrahams, John. (2008, 2nd ed.). *Companies We Keep: Employee Ownership and the Business of Community and Place*. Vermont: White River Junction.
* Chelsea Green Rhodes, Michael and Robby Bolt with Brian Fickert. (2018). *Practicing the King’s Economy*. Grand Rapids: MI: Baker Books.

### 3. Recommended Materials

* Bussau, David & Russell Mask. (2003*). Christian Microenterprise Development: An Introduction*. Milton Keynes: Regnum Books International in Association with Paternoster Press. ($18 Amazon).
* de Soto, H. (1989). *The Other Path*. (J. Abbott, Trans.). New York: Harper & Row. (Amazon $10.77, Kindle $9.99).
* de Soto, H. (2003). *The Mystery of Capital: Why Capitalism Triumphs in the West and Fails Everywhere Else*, Basic Books. (Amazon $10.88 or Kindle $9.99).
* Ledgerwood, J. (1999). *Microfinance Handbook: An Institutional and Financial Perspective*. Washington, The International Bank for Reconstruction and development/World Bank. (Amazon $35.59 new, kindle $13.27, or at <http://www-wds.worldbank.org/external/default/WDSContentServer/WDSP/IB/2010/04/15/000333038_20100415005707/Rendered/PDF/187710PUB0REPL10Box345634B01PUBLIC1.pdf> ). This is a master source book for those who will develop this arena more thoroughly, but apart from one chapter we will not study it in detail.
* Santos, M. (1979). *The Shared Space*. London and New York, Methuen. (hard to find, out of print).
* Soja, E. (2000). *Post-metropolis: Critical Studies of Cities and Regions.* Oxford: Basil Blackwell.

## B. General Course Requirements

### 1. Attendance and Participation in Zoom Sessions

***Online Delivery:*** For those overseas, the teaching component of the course will utilize an asynchronous weekly environment, in a virtual face to face Zoom discussion, a story-telling process of learning, building from stories of lecturers and students .There are up to 3 hours of content in presentations online weekly that may be found in Populi, some of which we can cover during the Zoom times, the rest of which you need to review independently. We will also have students present readings to the class.

Students are required to attend weekly ZOOM sessions, in which they will interact with classmates with (i) discussion of their community engagement experiences and (ii) review of the weekly videos (iii) someone presents one of the assigned readings (iv) the professor will integrate ideas into wider theories.  At times these become serious pastoral engagements with situations students are in.  Camaraderie is built though such times.

1. Two of the last ZOOM sessions in a term will be include student presentations from selected reflection questions. Each student is to select one reflection question, and present on it. The presentations will last 7-10 minutes and will be followed by discussion.
2. Criteria for grading student participation in ZOOM sessions.

* Participation: Students must actively engage with material through group discussion during the ZOOM session (see rubric).
* Presentation: Student presentations will be graded according to a standard rubric.

Students are required to attend all ZOOM sessions. In the case of an absence, an 800-1000 word paper will be required on the material, to be submitted in the forum tab. Under no circumstance may students miss more than two zoom sessions.

### 2. Zoom Calendar/Schedule

Zoom options for call times. Depending on countries other cities to be added. If necessary, the class will be split into two sections. A decision will be made the week before classes begin and confirmed in the first class with any late registrants.

### 3. Perfecting Your Style

* Writing Assignments: papers are due on assigned dates in Populi (Populi is the final arbiter if there is a conflict of descriptions in the course somewhere). All assignments should be:
* Times New Roman, single-spaced (as these are graded in Word, with the reviewer tool, double spaced is not useful), 12 point.
* Unlike historical patterns of submitting assignments for hand grading, don’t submit as pdf’s they are hard to edit online – we are now a primarily web-based universe.
* Title your assignments with InitialsCourseNumberAssignmentName.docx (e.g. VGTUL500CultAnalysis.docx). Abbreviate these when you can, but consider the result of the abbreviation.
* 1 inch margins
* Titled, name and date in upper right corner, (Do not use the APA Running Head – it is annoying). Set Page numbers in right lower corner (whenever you start a word doc).
* Use APA 6 and Zotero for formatting citations and Works Cited.
* You are preparing for a life of web-based documents along with classical book publication. Thus each major assignment should be graphically formatted using a Word Stylesheet that includes graphics. It has to look pleasing. In postmodern style, assignments may be better with disjoint boxes per topic rather than as a flowing essay. The development of your own website and submission on that is also acceptable (discuss with professor first).
* For major assignments use a Stylesheet. Columns, text boxes and graphics assist in creating a readable document. Prepare for a graphically oriented web-based society.

### 4. Late Assignments

Late assignments will be deducted 5% for each week late (1 week late = 5% deduction, 2 weeks = 10% deduction). After 2 weeks they receive a zero and Populi will be closed. If late, please note at the top left 1 week or 2 weeks.

### 5. Assignment Options

Students interested in proposing other means (different from those outlined above) of demonstrating their comprehension, inquiry, and skill relative to the purpose(s) of this course may do so upon the instructor’s discretionary consent. Such students are to submit thorough and well-reasoned proposals (appropriate to graduate-caliber study) in sufficient time for both the instructor to review and accept or modify the proposal and the student to complete it prior to the end of the term.

### 6. Conflict with Other Commitments

This is adult education, so there is always a juggling of multiple commitments. At the outset inform people around you of your commitment to the course and reduce other commitments to allow space for your course work. The aim of a course is not to kill you with stress but to create a positive learning environment. Your workload should not be excessively more or excessively less, despite the driven-ness of the culture around. Learning a healthy work-life balance is part of the graduate experience. Work hard! Play hard!

**C. Course Schedule**

|  |  |  |
| --- | --- | --- |
| Activity | Assignments | Est hours for average student |
| Academic (Faculty Engagement) | **Asynchronous:** Viewing professors’ videos; class presentation preparation; forum. | 21 |
|  | **Synchronous:** Zoom meetings (2 hours per week). | 24 |
|  | **TOTAL:** | **45** |
| Student-Directed Activities | Required textbook Reading:  400 pages @ > 200 wpm.  400 pages browsing @ 20 pages per hr. | 26 |
|  | Community Engagement @ 4 hrs per week for 10 weeks. | 40 |
|  | Papers: 3 hours per page. | 29 |
|  | **TOTAL** | **90** |
| **OVERALL TOTAL** |  | **135** |

# Section 3 –Evaluation

## A. Course Layout

The course is structured for 14 modules, total of 135 hours of work, approximately broken 1/3 into action, 1/3 reflection on theology and 1/3 reflection on development and church growth theory.

13/15 weeks of practicum, 4 hours per week, plus Monday nights 6:45-8:45 zoom  i.e. 30 hours of face to face time or forums, 50 hours of practicum, 55 hours of reading, writing. While this is a 15-week course, that means about 8-9 hours total per week!! One full day!

## B. 5 Levels of Economic Discipleship

In this course, the sessions will introduce you to “5 Levels of Economic Discipleship.” Your assignments will allow you to explore these different levels within your community. The following assignment groups will identify the economic level that assignment or project reflects.

Level 1: Biblical Basis of Cooperative Economics

Level 2: Poverty Assessment and Analysis

Level 3: Micro-Finance Initiatives (MFI) and Self-help Groups (SHG)

Level 4: Social Entrepreneurship and Micro-enterprise Development (MED)

Level 5: Broader Economic Systems

## C. Assignment Grading Weights and Due Dates

The course learning process is built around your experiences in working under a mentor in a small business development or microfinance NGO among the urban poor and reflecting on the lessons learned as we meet on ZOOM, in the forums or in your formal papers.

|  |  |  |  |
| --- | --- | --- | --- |
| Assignment Categories | Assignments | Week Due | Grading |
| **Project 1 Bible Studies** | *Bible Studies (Level 1)* | Week 5 | 20% |
| **Project 2 Poverty Assessment/Analysis** | *Either 2a. Poverty Assessment (Level 2)* | Week 8 | 10 |
| *OR 2b. Road Trip: Poverty Analysis and Engagement for LA students (Level 2)* | Week 8 | OR 10  Total 10% |
| **Project 3**  **Microfinance, Cooperative Finance, Microenterprise** | ***Project 3a****. Micro Finance Initiatives (Level 3)* | Week 14 | 30 |
| **OR** ***Project 3b****. Examine* *Cooperative, Credit Union or Self-Help Group Methodology (Level 3)* | Week 14 | OR  30 |
| **OR Project 3c**.*Local Content: Social Entrepreneurship, Micro Enterprise Development (MED) & Business Development Services (BDS) (Level 4)* | Week 13 | OR  30  Total 30% |
| **Project 4**  **Economic Systems** | *Project 3d. Economic Systems Paper:*  Final Economic Systems Presentation | Week 13  Week 13 or 14 | 10  10  Total 20% |
| **Readings** | *Initial Bibliography*  *Personal Final Bibliography.* | Week 6  Week 14 | 5 |
| **Practicum (Working through Project 3 a, b, c)** | *Practicum Contract (2 pts)*  Have your Practicum Director sign your Practicum contract and you scan and submit it.  Demonstrates SLO 4  *Practicum Evaluation: (8 pts)*  Ask your Practicum supervisor to fill in the evaluation form and email it to the course faculty.  Demonstrates SLO 4 | Week 4  Week 14 | Total 5 |
| **Discussion Forums and Video Conferences** | *Asynchronous Online Forums (5 pts) and Synchronous Face to Face Video Conferencing (5 pts)* | Weekly, but final grades assigned Week 14 | Total 10 |
|  | ***Total*** |  | **100%** |
|  | *Course Evaluation* | Week 14 | 2% extra credit |

## D. Assignment Details

Course schedule, topics, evaluation and assignments may be changed at the instructor’s discretion.

### Project 1 – Bible Studies (Level 1)

Work to design a Bible Studies series in a graphical format for people with only elementary education or in a local language such as Spanish, that discusses ten or more foundational Biblical economic principles. (You can start with one of the ten studies in Conversations on Economic Discipleship that other students have developed and upgrade them or design from scratch).

Demonstrate 200 pages of reading related to these principles.

(Demonstrates SLO 1)

#### Biblical Basis of Cooperative Economics

* Ten Principles of Biblical Economics
* Kingdom Economics ppt
* The Poor and Poverty in Jesus Teaching
* The Poor and Poverty in Church History
* Diaconal Development
* Incarnational Economics.

#### Readings (With Asterisk \* Are Required)

* Snyder, H. (1985). The Age of Jubilee. *A Kingdom Manifesto***:** 67-76.
* \*Grigg, V (2016) *Kiwinomics.* Auckland: Urban Leadership Foundation. Chs 1-8
* Meeks, D. (1989.) *God the economist: The doctrine of God and political economy.* Fortress. One chapter is available at <http://books.google.ca/books?id=y4hXxSWZCFwC&pg=PA75&source=gbs_toc_r&cad=4#v=onepage&q&f=false> but it is well worthwhile to get the whole book.
* Myers, Bryant. L. (2004*) Walking with the Poor*. Orbis Books. Maryknoll, New York.
* \*Greer, P. and. Phil. Smith. (2009). *The Poor Will Be Glad*. Grand Rapids, Zondervan., chap 9.

### Project 2 – Poverty Assessment (International) or LA Economics Analysis (US) (Level 2)

Choose either **Project** **2a** or **2b**

#### Either Project 2a. Poverty Assessment (International)

Obtain from your organization or from a Credit Union the criteria for identifying those classified as below the poverty line or eligible for certain programs aimed at the poor. Compare these with the results others in the class obtain. Submit as one project or individual projects. (This project is not designed to consume more than a few hours of your time. It is not the major project of your course and not your service learning).

Demonstrates SLO 2

Understanding the level of poverty in the slum is important, before venturing into a poverty reduction project.

* CASHPHOR House INDEX
* Progress out Poverty Index
* Participatory Wealth Ranking
* Socio-economic survey
* Poverty score card
* Scan the web and come to class with the issues on the Debates about the effectiveness of Microfinance in combatting poverty.
* \*Greer, P. and. Phil. Smith. (2009). *The Poor Will Be Glad*. Grand Rapids, Zondervan. chapter 5,6
* Santos, M. (1979). *The Shared Space.* London and New York, Methuen.

#### (For US students) OR Project 2b. L.A. Economics Analysis Road Trip (Level 2)

Work together to share your Bibliography notes on LA readings and theology readings.

From these develop a collective outline for a paper (or even better a well-formed written paper) that grapples with the issues of a theology and practice for transforming LA poverty or the poverty of church groups in LA).

Readings:

* Scott, Allen J. (1995). Industrial Urbanism in Late Twentieth Century Southern California. *Contention*, Vol 5, No 1, pp 39-65.
* Dear, M. (2010). *L.A. as Postmodern Urbanism*. Los Angeles.
* Dear, M. J. (2000). *The Postmodern Urban Condition*. Oxford: Blackwell Publishers.
* Dear, M. J. (2002). *From Chicago to L.A.* Thousand Oaks: Sage.
* Dear, M. J., Schockman, H. E., & Hise, G. (Eds.). (1996). *Rethinking Los Angeles*. Thousand Oaks: Sage.
* Fulton, A. M. (2001). *Reluctant Metropolis: The Politics of Urban Growth in Los Angeles*. Baltimore and London: John Hopkins University Press.
* Fulton, A. M. (2001). *Reluctant Metropolis: The Politics of Urban Growth in Los Angeles*. Baltimore and London: John Hopkins University Press.
* LA Economic Development Council. *2017 Forecast*.
* Scott, A. J., & Soja, E. W. (1996). *The City: Los Angeles and Urban Theory at the End of the Twentieth Century*. Los Angeles: University of California Press.
* Soja, E. (1989/1997). *Postmodern Geographies: The Reassertion of Space in Critical Social Theory*. London: Verso Books.
* Soja, E. (2000). *Postmetropolis: Critical Studies of Cities and Regions.* Oxford: Basil Blackwell.
* Soja, E. (2014). *My Los Angeles*. Los Angeles: University of California Press.

### Project 3 – Microfinance (MFI), Self-help Groups (SHG), Microenterprise Development (MED), or Economics Systems Paper (Level 3 or 4)

For this practicum select and complete ONLY ONE of the following three assignments (**Project 3a, b, OR c**) to work on during these weeks.

#### Either Project 3a. Micro Finance (Level 3)

After analyzing and assessing the poverty level of the families in the slum it is crucial to formulate MFI for the community. Study the various models of MFI and take one MFI model and implement that model to the community. The model MFI which a pastor may introduce into the community should be accepted by the slum community. Therefore, participation of the people in the MFI is very important.

Study the various models of economic engagement and take one model and walk alongside someone who is implementing that model in the community. The model which a leader may introduce into the community should be accepted by the marginalized community.

Evaluate your engagement with an economic development organization, including in your analysis:

* Techniques of participation
* Foundation and principles of Holistic Ministry
* History of Micro finance
* Fundamentals of micro finance, employment, or savings groups
* Establishment of MFIs
* Status and innovation of micro finance in the city and local culture
* An introduction to micro finance delivery models in the city and local culture
* Improving micro finance practice
* Principles & practices of Christian micro finance & micro enterprise development
* A slice of micro finance operation
* Role of micro finance in livelihood promotion
* List Completion of 200 pages of readings related to these issues

*Demonstrates SLO 3*

**Readings**

* Start with \*Greer, P. and. Phil. Smith. (2009). *The Poor Will Be Glad*. Grand Rapids, Zondervan. chap 7,8
* [Yunus, Muhammad.](http://www.aworldconnected.org/article.php/378.html) (1999). *Banker to the Poor: Micro-Lending and the Battle Against World Poverty* 272 pages. ISBN: 1891620118
* \*Bussau, David & Russell Mask. (2003*). Christian Microenterprise development – An Introduction*. Regnum Books international in Association with Paternoster Press. U.K.
* Mask, Russell. *Principles and Practices of Christian Micro finance and Micro enterprise Development*. Chalmers Centre for Economic Development. U.S.A.
* Mayoux, Linda. *Micro-finance and the Empowerment of women*.
* Marguerite Robinson (2001). *The Microfinance Revolution: Sustainable Finance for the Poor*. World Bank, ISBN: 0821345249.
* Marguerite, S. Robinson. (2002). *Microfinance Revolution Volume 2: Lessons from Indonesia*. World Bank. ISBN: 0821349538.
* Elizabeth Rhyne. (2001). *Mainstreaming Microfinance: How Lending to the Poor Began, Grew, and Came of Age in Bolivia*. Kumarian Press, ISBN. 1565491262. 272 pages.
* Maria Otero Elisabeth H. Rhyne, eds. (1994). *The New World of Microenterprise Finance: Building Healthy Financial Institutions for the Poor*. Kumarian Press. ISBN: 1565490304 318 pages.
* Graham Wright . (2000). *Microfinance Systems: Designing Quality Financial Services for the Poor*. Zed Books. ISBN: 1856497887. 256 pages.

#### OR Project 3b. Cooperative Models: Self-Help Group Methodology (SHG) (Level 3)

After understanding of various models of MFI, it is necessary to study in detail the SHG operational pattern. In India SHG has become a kind of national strategy to alleviate poverty.

Evaluate your Practicum with a cooperative NGO, and describe the Cooperatives or SHG operational pattern in this country, including some of:

* Role of Women in the cooperative or Self-Help Groups
* Women’s Self-Help Groups in India ([www.edarural.com/documents/SHG-Study/Executive-Summary.pdf](http://www.edarural.com/documents/SHG-Study/Executive-Summary.pdf) )
* Federation of women Self-Help Groups at the local community (Indian *panchayat)* level
* Group formation process and group dynamics (<http://www.ilo.org/asia/whatwedo/publications/WCMS_108268/lang--en/index.htm>)
* Biblical primacy on savings not loans
* Opening of bank account
* Bookkeeping & maintenance of records
* SHG bank linkage
* Quality parameters of Self-Help Groups assessment

List completion of 200 pages of reading related to these issues.

Demonstrates SLO 3

**Readings**

* Kagawa, Toyohiko. (1936). *Brotherhood Economics*. New York and London: Harper and Brothers.
* Cooperative Economics <http://cultivate.coop/wiki/Cooperative_Economics>
* Cooperative Economics: An Interview with **Jaroslav Vanek** *New Renaissance Magazine*, Vol 5. No 1. <http://www.ru.org/51cooper.html> (accessed Jan 3, 2012).

#### OR Project 3c. Social Entrepreneurship or Micro Enterprise Development (MED) & Business Development Service (BDS) (Level 4)

The prime objective of the MFI project is to help families to start businesses. During the process of the project the training should be focused more on skill training and techniques involved in the business. After one year of the MFI project the beneficiaries will start the business at the micro level.

* Reflection on Christian micro enterprise development
* Reflection on entrepreneurship
* The formal structures behind microfinance banking

From your local content expert or local classes, reflect in a 2500 word essay on Christian savings groups, credit unions, micro enterprise development and the development of social entrepreneurs, utilizing the local and international literature, and at least five stories from local contexts.

Include an literature review of local literature, covering five to seven books. Discuss the spiritual foundations, the capital formation phase and the major character and paradigm shifts required. Complete 200 pages of readings related to these issues.

Present to class a significant aspect of the above in a graphical web-based format could be drama, could be video, could be Powerpoint, could be narrated sideshow.

Demonstrates SLO 3

**Entrepreneurship**

* Bakke, Dennis W. (2005)*. Joy at Work.* Seattle, USA. PVG.
* Blanchard, Ken. & Waghorn, Terry. With Ballard, Jim. (1997)*. Mission Possible*. Blanchard Management Corporation & Terry Waghorn.
* Boehme, Ron. (2001)*. Leadership for the 21st Century*, Frontline Communication Seattle, Washington
* Collins, Jim. (2001)*. Good to Great*, Harper Collins Publishers Inc. NY 10022.

**Microfinance Systems** (extra credit for mastering this one)

* Ledgerwood, J. (1999). *Microfinance Handbook: An Institutional and Financial Perspective*. Washington, The International Bank for Reconstruction and Development/World Bank.

### Or Project 3d - Economic Systems Paper (Level 5)

National and international economic systems can help or hinder the emergence of local economies.

Economic Systems and their impact on local urban economics: two circuits theory, dependency theory, urban economics, take off theory, global capitalism and critiques, psychological/ religious roots of an achievement culture. (All students do this assignment).

Interact with the literature and local contextual issues in a 3000 word essay.

Demonstrate completion of 200 pages of readings related to these issues.

Due **Week 13**.

Readings with asterisk (\*) are required.

* \*Grigg, V (2016) *Kiwinomics* chs. 9-13. Review 2 chapters per week from:
* Jeffrey Sachs (2005). *The End of Poverty*. Penguin Group. U.K.
* Santos, Milton. (1979). *The Shared Space* (trans from Portuguese, C. Gerry, Trans.). London and New York: Methuen
* \*de Soto, Hernando. (1989). *The Other Path* (June Abbott, Trans.). New York: Harper & Row.
* Jacobs, Jane. (1984). *Cities and the Wealth of Nations.* *The Atlantic Monthly* (Mar/Apr 1984).
* Rostow, W.W. (1991). *The Stages of Economic Growth: A Non-Communist Manifesto* (3rd ed.). Cambridge: Cambridge University Press.
* Schumacher, E.F. (1973). *Small is Beautiful – Economics As If People Matter,* Colophon Books (Ch. III, pp.180-193)
* Korten, David (2000) *“The Post-Corporate World: Life After Capitalism”*, BK Currents (Berrett-Koehler Publ.) (Ch. 18-20)
* Korten, David (2001) “*When Corporations Rule the World”*, 2nd ed., Kumarian Press. (Ch. 6-9).
* Peet, Richard and Elaine Hartwick. (2009). *Theories of Development: Contentions, Arguments, Alternatives.* The Guilford Press, London
* Collier, Paul. (2007). *The Bottom Billion.* Oxford University Press.

### Bibliography

It is recommended you log your reading sources in Zotero.  
  
1. Enter each book/article  
2. Add number of pages read to the pages section  
3. In the keyword put Economics  
6. Export to a word file and format as a Bibliography

8. Add a summary of number of pages read to total document  
9. Submit

Due **Week 13**.

### Practicum

*Practicum Contract:*

Have your Practicum Director sign your Practicum contract and you scan and submit it.

Due **Week 4**.

*Practicum Evaluation:*

Ask your Practicum supervisor to fill in the evaluation form and email it to the course faculty. Due **Week 14**.

### Discussion Forums & Video Conferencing (Zoom)

You will participate in regular written discussion forums and live Zoom conferences. The professor will provide one grade at the end of the term for your participation over the term.

## E. Grading

### 1. Faculty Grading Turnaround:

Typically, faculty will grade assignments and post grades within one week of submission.

### 2. Grading Scale Chart with GPA

Graduate course grades calculated on a 100-point scale as follows:

|  |  |  |
| --- | --- | --- |
|  | WCIU | |
|  |  | |
| Grade | GPA | Numeric |
| A+ | 4.0 | 100 |
| A | 4.0 | 93-99 |
| A- | 3.7 | 90-92 |
| B+ | 3.3 | 87-89 |
| B | 3.0 | 83-86 |
| B- | 2.7 | 80-82 |
| C+ | 2.3 | 77-79 |
| C | 2.0 | 73-76 |
| C- | 1.7 | 70-72 |
| D+ | 1.3 | 67-69 |
| D | 1 | 63-66 |
| D- | 0.7 | 60-62 |
| F | 0 | 0-59 |
| Inc. |  |  |

Satisfactory progress in the degree requires a GPA of 3.0 or above, across your courses.

**The Meaning of the Grading System**

|  |
| --- |
| 1. *Outstanding performance:* virtually perfect attendance; always prepared for class with all assignments completed; shows intrinsic interest in the class and subject, asks penetrating questions or offers thoughtful reflections in class; demonstrates exceptional intelligence and insight with unusual creativity; earns high scores on course assignments—usually the highest in the class. |
| 1. *Above average* student in terms of attendance, preparation, attitude, initiative in asking questions, time management, and assignment quality. |
| 1. *Average* or typical student in terms of attendance, preparation, attitude, initiative in asking questions, time management, and assignment quality. |
| 1. *Below average* or atypical student in terms of attendance, preparation, attitude, initiative in asking questions, time management, and assignment quality — minimally passing in performance. |
| F. *Repeat course*. Inadequate/insufficient performance. |

# Section 4 – Important University Policies

## A.  Academic Integrity

Dishonesty in academic work includes plagiarism, unauthorized collaboration or teamwork on assignments, violation of the conditions under which the work is to be done, fabrication of data, unauthorized use of computer data, and excessive revision by someone other than the student.

Plagiarism is the act of representing the work of others as one’s own. This includes copying the work of others on exams and falsifying or not noting sources in term papers, theses, and dissertations.

Plagiarism and other forms of academic dishonesty are subject to strict disciplinary action, which may include one or more of the following: loss of credit for the assignment or course; expulsion from the program of study; expulsion from WCIU. Students are expected to do their own thinking when completing all assignments, drawing upon the ideas of others and then synthesizing them in the student’s own words. Excessive copying from other sources, even if the sources are acknowledged, without adequate expression of the student’s own thinking, is unacceptable and may be considered inadvertent plagiarism, necessitating a rewriting of the paper, test, quiz, or exam.

## B.  Extensions and Incompletes Policies

Instructors manage assignment schedules as specified by the course schedule in the syllabi. Students are expected to comply with that schedule and complete all assignments by due dates. No credit will be given for an incomplete course, unless the student is granted an extension by the instructor, as described below, and the deadline for the extension is met.

Instructors have discretion in the granting of extensions for coursework for MA courses and can grant students an extension of up to 6 weeks beyond the course end date under mitigating circumstances. (Coursework extensions granted for more than one week after the end of the course requires documentation be recorded in Populi of an emergency situation that prevents the student from finishing the course on time.) The student will be charged a $50 extension fee. Students will receive an “Incomplete” as a course grade until the instructor submits their final grade. Failure to submit coursework by the extension deadline will translate automatically into a “0” on the student’s un-submitted assignment.

## C.  Reasonable Accommodation for Academic Disabilities

William Carey International University is committed to ensuring that students with disabilities receive appropriate accommodations in their instructional activities, as mandated by Federal and State law and by WCIU policy. The fundamental principles of nondiscrimination and accommodation in academic programs were set forth in Section 504 of the federal Rehabilitation Act of 1973; the Americans with Disabilities Act of 1990, Title II; and their implementing regulations at 34 C.F.R. Part 104 and 28 C.F.R. Part 35 respectively.

A student who wishes to request reasonable accommodation should submit the [WCIU Reasonable Accommodation Request Form](https://static1.squarespace.com/static/5e2f5d8cd37183442b006cae/t/6261ce09bae45b061424686b/1650576905959/WCIU+Reasonable+Accommodation+Request+From+%281%29.pdf) (Click form name for link) to WCIU Student Services at: 1010 E Union St., Suite 110, Pasadena, CA 91106 or send by email to studentservices@wciu.edu.    The request should include the following:

•The nature of the disability and need for accommodation.

•The specific accommodation being requested.

•Documentation regarding the disability.

The request will be submitted to the Academic Leadership Team for review and resolution.

## D. Video Conference Calls

We will be using a service called Zoom for all of our conference calls.

* You have the option to connect via your computer and video in (this is preferable, as it can helped everyone connect).
* You can also download the app and join in via video through your smartphone.
* However, in the case that you are unable to access your computer or phone, you can also call into the call (number to be provided).

If you are new and haven't used Zoom before:

1. Visit this link, the download should begin automatically: <https://zoom.us/support/download>
2. Install the file you just downloaded

If you have already installed Zoom:

* Open the Zoom app
* Click the "Join Meeting" button
* Enter the Meeting ID number that is found in the Meeting Invite Email you received
* Enter your name
* Click "Join"

Please check the LMS to get the Meeting ID – each conference call will have its own ID

\*\*\*If you are unable to make any conference call due to an unexpected work assignment or family emergency, please note that they will be recorded. HOWEVER, you are REQUIRED to alert your instructor ahead of time that you are unable to make the phone call. Otherwise, you will be absent\*\*\*

These count towards attendance and participation.

## E. Online equipment

 For online interaction, a headphone with mouthpiece (that excludes external arguments between roommates, family noises or coffee bar background) is essential.  Where there are two or more students on a link, a splitter is needed so all can use headphones. Broken computers or work lost in crashes are not considered acceptable excuses for not submitting the work.  Plan on computer failure every three years.  Back up your computer weekly, and major assignments daily.

# Section 5 – MATUL Program Learning Outcomes

*As a result of their studies in the WCIU MATUL program, graduates will be able to:*

## 1. Utilize Dual Level Wisdom in Relationships and Communication:

Model skill and discernment in the appropriate use of both oral culture dialogical learning and self-directed critical academic thinking.

## 2. Conduct Action-Reflection Research:

Carry out competent organization-based action-reflection urban research, reporting back to the oral poor community, organizational stakeholders and the academe.

## 3. Integrate Biblical Metanarratives:

Articulate the implications of biblical meta-narratives for contemporary urban / urban poor leadership in community development and ministry and integrate them into planning and practice.

## 4. Build Holistic Faith Communities:

Design strategies for evangelism, discipleship and missional engagement within urban cultural complexities, so as to multiply multicultural ministries and leadership.

## 5. Exercise Movement Leadership:

Integrate theories, principles, and practices of urban movement leadership that address development of flourishing, harmonious, resilient cities.

## 6. Exercise Entrepreneurial Leadership:

Creatively apply biblically grounded social entrepreneurship and economic principles to facilitate leadership progressions that better integrate the informal economic sector with the formal economic sector.

## 7. Exercise Cross-cultural Spiritual Leadership:

Exhibit cross-cultural competencies, Christian character and spiritual formation required of leadership in religious or social movements among the poor.

### 7.1 Character:

Model Christian character at a level acceptable to local Christian leaders and faculty.

### 7.2 Movement Leadership:

Demonstrate team leadership, community building leadership and entrepreneurial leadership capacities and skill.

### 7.3 Cross-cultural Flourishing:

Demonstrate Cross-Cultural Competencies in language learning to a high intermediate level, and ability to work with indigenous leadership.

# Course Bibliography

**Slum Realities**

de Jesus, Carolina Maria. (2003). *Child of the Dark*. New York, London, Auckland: Penguin.

de Soto, H. (1989). I*nformal Housing* (J. Abbott, Trans.), *The Other Path* (pp. 17-57). New York: Harper & Row.

de Soto, Hernando. (2003). *The Mystery of Capital: Why Capitalism Triumphs in the West and Fails Everywhere Else.* New York:Basic Books.

Jocano, F. L. (1975). Round-the-Clock Activities. *Slum as a Way of Life.* Quezon City: New Day Publishers**:** 33-50.

**Kingdom Economics**

Grigg, V. (2004). Paved with Good Intentions. In *Companion to the Poor*. GA: Authentic Media.

---. (2010). *Conversations on Kingdom Economics*. Access at http://www.urbanleaders.org/home/publications.html

---. (2004). God’s Happy Poor. In *Companion to the Poor*. GA: Authentic Media.

Kagawa, Toyohiko. (1936). *Brotherhood Economics*. New York and London: Harper and Brothers.

Meeks, D. (1989). *God the economist: The doctrine of God and political economy.* Fortress.

Miller, Darrow L. with Gutrie, Stan. *Discipling Nations: The Power of Truth to Transform Cultures*. YWAM Publishing.

Moffitt, Bob with Tesch, Karla. (2004)*. If Jesus Were Mayor*. Zondervan Bible Publisher.

Myers, Bryant. L. (2004)*. Walking with the Poor*. Orbis Books. Maryknoll, New York.

Nichols, Dwight. (1998). *God’s Plans for your Finances*. Whitaker House.

Schumacher, E.F. (1973). *Small is Beautiful – Economics As If People Matter,* Colophon Books

Snyder, H. (1985). [The Age of Jubilee.](file:///C:/Documents%20and%20Settings/All%20Users/Documents/My%20Webs/WebURBPOOR/03Theology(TH)/age_of_jubilee.htm) *A Kingdom Manifesto***.** pp**.** 68-76.

**Microfinance**

Bornstein, David. (1997). *The Price of a Dream: The Story of the Grameen Bank.* (Third Reprint edition). University of Chicago Press. ISBN: 0226066444. 370 pages.

Busseau, David (2004). *Reflections on Christian Microenterprise Development.* Christian Transformation Resource Centre.

Busseau, David & Russell Mask. (2003)*. Christian Microenterprise development – An Introduction*. Regnum Books international in Association with Paternoster Press. U.K. ($18 Amazon).

Mask, Russell. *Principles and Practices of Christian Micro finance and Micro enterprise Development*. Chalmers Centre for Economic Development. U.S.A. (see also http://www.chalmers.org/work/gtc/trainers-in-the-majority-world).

Mayoux, Linda. *Micro-finance and the Empowerment of women*.

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**Indian Perspectives**

CGAP FOCUS NOTE 20. *Microfinance, Grants and Non-Financial Response to Poverty Reduction*. Where Does Micro credit fit (website)

Hishiguren, Gaamaa. (2000.) *Holistic approach to development; The Activists for Social Alternatives (ASA*). Tamil Nadu.

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Gariyali. C.K. (2007) *Climbing Higher.* Vetri Publishers. Tamil Nadu.

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---. (2003) *On the Road to Effective Governance of Micro finance Organization,* Sa-dhan, New Delhi.

---. (2003) *Quality Parameters of Self-Help Groups.* Sa-dhan. New Delhi.

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Sa-dhan & SMCS (2006). *Facilitating Access to Micro-insurance – Issues and Challenges.* Sa-dhan. New Delhi.

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**Global and Urban Economic Theories**

de Soto, Hernando. (1989). *The Other Path* (June Abbott, Trans.). New York: Harper & Row.

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Jacobs, Jane. (1984, Mar/Apr). Cities and the Wealth of Nations. *The Atlantic Monthly.*

Korten, David (2000) *“The Post-Corporate World: Life After Capitalism”*, BK Currents. Berrett-Koehler Publishers.

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Prahalad, C.K. (2010). *The Fortune at the Bottom of the Pyramid* (3rd printing). Upper Saddle River, NJ: Pearson Education, Inc.

Rostow, W.W. (1991). *The Stages of Economic Growth: A Non-Communist Manifesto* (3rd ed.). Cambridge: Cambridge University Press.

Sachs, Jeffrey (2005). *The End of Poverty*. New York: Penguin Group.

Santos, Milton. (1979). *The Shared Space* (trans from Portuguese, C. Gerry, Trans.). London and New York, Methuen.

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Bakke, Dennis W. (2005)*. Joy at Work.* Seattle, WA: PVG.

Blanchard, Ken. & Waghorn, Terry. With Ballard, Jim. (1997)*. Mission Possible*. Blanchard Management Corporation & Terry Waghorn.

Boehme, Ron. (2001)*. Leadership for the 21st Century.* Seattle, WA: Frontline Communication.

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**Los Angeles and US Perspectives**

Dear, M. (2010). *L.A. as Postmodern Urbanism*. Los Angeles.

Dear, M. J. (2000). *The Postmodern Urban Condition*. Oxford: Blackwell Publishers.

Dear, M. J. (2002). *From Chicago to L.A.* Thousand Oaks: Sage.

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Fulton, A. M. (2001). *Reluctant Metropolis: The Politics of Urban Growth in Los Angeles*. Baltimore and London: John Hopkins University Press.

Scott, A. J., & Soja, E. W. (1996). *The City: Los Angeles and Urban Theory at the End of the Twentieth Century*. Los Angeles: University of California Press.

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**Filipino Perspectives**

Callanta, Ruth S. (2008). *A Transformational Strategy Toward Filling The Hungry with Good Thing; 15 Years of Transforming the Poor.* Paper presented at the Asian Theological Conference held at Union Church of Manila, Philippines on February 28, 2008.

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Neri, Romulo L. *Economics and Public Policy.*

**Selected Reading Publications on Christian Micro-Finances in the Wholistic Transformation Resource Center (WTRC):**

Bussau, David and G. Makonen, *Wealth Generation & Kingdom Building Through CMED- A Biblical Perspective.*

Bussau, David and G. Makonen, *A Sustainable Transformational Development – A Diagnostic Tool.*

Bussau, David and V. Samuel, *How Then Should We Lend?*

Bussau, David, *Reflections on Christian Micro Enterprise Development*, WTRC.

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WTRC, *Transformational Micro Enterprise Development.*

**Books on Microfinance**

Adams, D. W. (1992). *Informal finance in low-income countries*. Boulder, Colorado:  Westview Press.

Christen, R. P., Rhyne, E., & Vogel, R. (1995). *Maximizing the outreach of micro-enterprise finance:  An analysis of successful programs*. Washington, DC: USAID Center for Development Information and Evaluation.

Cohen, M., & Burjorjee, D. (2003). Donor brief no.13: *The impact of microfinance. Consultative Group to Assist the Poor*.

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Meier, Gerard and James E. Rauch. (2000) *Leading issues in economic development* (7th ed.). Oxford: Oxford University Press.

Otero, M., & Rhyne, E. (Eds.). (1994). *The new world of micro-enterprise finance: Building healthy financial institutions for the poor*. Kumarian Press.

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**Significant web sites with global perspectives**

Count Me In. (2007). (Available on-line at: [www.count-me-in.org](http://www.count-me-in.org)).

ACCION International. (2007). (Available on-line at: <http://www.accion.org>).

CGAP. (2007). (Available on-line at: <http://www.cgap.org>).

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USAID Microfinance. (2007). (Available on-line at: <http://www.microlinks.org>).

Women’s World Banking. (2007). (Available on-line at: <http://www.swwb.org>).

World Council of Credit Unions. (2007). (Available on-line at: <http://www.woccu.org>).

[Disciple Nations Alliance](http://www.disciplenations.org/) an alliance of individuals, churches and organizations seeking to help churches practice wholistic ministry in their own communities. This is a joint project of [Food for the Hungry](http://www.fh.org/) and The [Harvest Foundation](http://www.harvestfoundation.org/). This objective is accomplished through training, education, materials development and networking. Available online is their [Disciple Nations Alliance Course](https://disciplenations.org/coramdeo/) which can be used by individuals or churches. https://disciplenations.org/coramdeo/

[Chalmers Center for Economic Development](http://www.chalmers.org/) (Covenant College) http://www.chalmers.org/offers both e-mail based and 3-11 day Campus based courses of study. They have recently added several Distance Learning courses. Christian Microenterprise Development: an Introduction Co-authored by David Busseau, the "father" of Christian MED, and Dr. Russell Mask, International Microenterprise Coordinator for the Chalmers Center for Economic Development, this book is designed to help churches, missionaries, and Christian NGOs understand the basics of MED in the Two-Thirds World.

[Virtual Library on Microcredit](http://www.gdrc.org/icm/)  http://www.gdrc.org/icm/

[Microfinance in Africa](http://www.un.org/esa/africa/microfinanceinafrica.pdf). http://www.un.org/esa/africa/microfinanceinafrica.pdf

1. Abbreviations used: MFI = Micro Finance Institutions, MED = Micro Enterprise Development, BDS = Business Development Services [↑](#footnote-ref-2)