**William Carey International University**/var/folders/yb/hxq_w0694hv7fbtn_45zhx0w0000gr/T/com.microsoft.Word/Content.MSO/AD403FA7.tmp**Registrar’s Office**

1605 E. Elizabeth St., Pasadena, CA                                                                          Phone: 626-398 -2273

 registrar@wciu.edu

**TUL560: *Practical Theology of* *Community Economics***

**(3 units)**

**A view of a city

Description automatically generated**

**Course Information**

|  |  |  |
| --- | --- | --- |
| ***Program*** | ***Area of Focus*** | ***Number of Credits*** |
| MA in Transformational Urban Leadership |  | Three (3) semester hours graduate credit |
| ***Team Instructors*** | ***Email*** |  |
| Guests: | viv.grigg@wciu.edu | Online, Thursday 5:30 – 7:30 PST |
| ***Updated*** | To do: Check location of booklists | Update all links |
| 10.7.19 | Check video availability and determine what other videos need to be recorded. |  |

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.

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.*

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.

### 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.

**Expanded Course Description:** 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.

**Course Rationale:** *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 mankind to control, have full dominion over creation, the animal, plant kingdoms, aquatic resources, and minerals derived from living and non-living things around the world.

Biblical economics involves an understanding of 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 MFI & MED 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.

**Course Pedagogy**

**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.

**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.

**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.

**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 internships as the basis of reflection.

**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.

**B. Credit Hour Policy**

The course is structured for 15 modules, total of 135 hours of work.

**Course Time Estimate**

|  |  |  |
| --- | --- | --- |
| **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** |

### C. Student Learning Outcomes

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

|  |  |  |
| --- | --- | --- |
| Student Learning Outcome | Parallel Program Learning Outcomes | Artifacts Used to Measure |
| Academic:  1. Kingdom Economics: Articulate a comprehensive theology of economics (including creativity, production, stewardship; redistribution, work and rest, ownership and other Biblical principles). | 2.  **Biblical Theology of Holistic Ministry**: 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. | 1.2 **Multiplicative pedagogy:** Students are exploring scalability within oral cultures of concepts, values and skills from within each course. | Project 1: Bible Study on 10 Economic Principles |
| 3. Poverty Analysis: Understand a method or strategy to analyze levels of poverty. | 1.1 **Research skills:** Each course develops at least one research skill  **4. Building Holistic Faith Communities:** Demonstrate an ability to design strategies for evangelism, discipleship and missional engagement within urban cultural complexities. | 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 | 3. **Entrepreneurship:** Students will identify themselves as social entrepreneurs, applying Biblically-affirmed social entrepreneurship and economic principles to facilitate leadership progressions, able to engage with confidence many diverse development challenges, identify approaches, build relational and resource capacity, have a growth mindset, embrace failures, solve complex problems, so as to 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. | 6.2 Movement Leadership: Demonstrate team leadership, community building leadership and entrepreneurial leadership capacities and skill. | Forum discussion on practicum  Practicum Report |

### Expanded Student Learning Outcomes

**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.

**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.

**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 TUL560)

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**

### D. Required Course Materials

**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. (Amazon, $17.10 or Kindle $9.99).
* Grigg, V (2016). *Kiwinomics*. Auckland: Urban Leadership Foundation. (Amazon, $12.99, Kindle $9.99).
* Yunus, M. (2003). *Banker to the Poor: Micro-Lending and the Battle Against World Poverty*. New York: Perseus Books. (Amazon $10.20 Kindle $9.69).
* Greer, P. and. Phil. Smith. (2009). *The Poor Will Be Glad*. Grand Rapids, MI: Zondervan. ($6.48 on Amazon new, $7.98 kindle)

**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.

**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.

**GENERAL COURSE REQUIREMENTS**

**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.
3. Participation: Students must actively engage with material through group discussion during the ZOOM session (see rubric).
4. 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.

**SECTION 3 – SCHEDULE AND EVALUATION**

### E. Course Calendar

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.

13/15 weeks of internship, 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 internship, 55 hours of reading, writing.   While this is a 15-week course, that means about 8-9 hours total per week!! One full day!

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Date and Time | Module | Topics | Presentation of Readings | Assignments | Begin | Summit |
|  | Module 1 | Introductions  Review podcasts at [www.economicdisciple.org](http://www.economicdisciple.org) in parallel with reading *Kiwinomics*  Intro to Economic Theology |  | Start internship  Start annotated reading log  Begin Assignment 1: Bible Study on ten principles of economics  Pass in Internship Contract May 11th |  |  |
|  | Module 2 | Economic Analysis  Poverty Analysis | Student #1 |  |  |  |
|  | Module 3 | Economic Theology  Self Help groups | #2  #3 | Come to each class prepared to discuss two readings per topic. One student will lead with a presentation and facilitate the discussion |  |  |
|  | Module 4 | Cooperative Economics | #4 | Practicum Contract | Mid-April | May 25th |
|  | Module 5 | Self Help groups | #10 | Assignment #1 Bible Study due | May 7th | June 2nd |
|  | Module 6 | 1. For US students: Road trip LA  LA Economic Analysis 2. For Internationals: Micro-enterprise | #9 | Proj 2: Road-trip and presentation. Turn in May 20th  Proj 4: Start by laying out structure of assignment |  |  |
|  | Module 7 | Microfinance Mainstreamed, Critiqued | #5, #6 | Project 6.1 Initial Annotated Bibliography in May 27 |  |  |
|  | Module 8 | Entrepreneurship | #7  #8 | Assignment 1 Bible Study should be in.  Assignment 2a Road trip should be done.  Assignment 4. Local content in process  [PEC Analysis](https://sakai.apu.edu/access/content/group/e1bfe628-60d1-4666-b44b-838c3cd9743d/session%2008/pec.pdf) |  | June 22 |
|  | Module 9 | Concept & Basic Skills of Entrepreneurship | #1 | Assignment 4 due  Set up a date/time for a presentation for the leadership of your internship by the end of your internship. |  | June 30 |
|  | Module 10 | Urban Economic Theories | #2, #8 | Master readings and work on final paper. Peer review of final paper  Annotated bibliography is submitted. |  | July 7 |
|  | Module 11 | Development Economics  Global Systems, Macro-Economics | #3, #7 | Internship report is signed off by your supervisor and submitted.  Complete the course evaluation. |  | July 14 |
|  | Module 12 | Development Economics | #4, #9 | Final Annotated Bibliography  Final Paper 5 Economic Systems PowerPoint |  | July 21 |
|  | Module 13 | Global Systems, Macro-Economics | #15, #10 |  |  |  |
|  | Module 14 | Global Systems, Macro-Economics | #14, #11 |  |  |  |
|  | Module 15 | Presentations  Integration | #13, #12 | Final Papers Due  Course Evaluation |  | July 28 |

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

|  |  |  |
| --- | --- | --- |
| **Economic Discipleship Level** | **Course Content** | **Readings : Select from the books below (Those with an asterix are required readings)** |
| Level 1.  Module 1-2 | *Biblical Basis of Cooperative Economics*   * Ten Principles of Biblical Economics * [Kingdom Economics](http://www.authorstream.com/Presentation/vivgrigg-1244276-20-kog-economicsrevvg/) ppt * [The Poor and Poverty in Jesus Teaching](http://www.authorstream.com/Presentation/vivgrigg-1311135-the-poor-and-poverty-in-jesus-teaching/) * [The Poor and Poverty in Church History](http://www.authorstream.com/Presentation/vivgrigg-1258536-poorandpovertyinhistory/) * Diaconal Development * Incarnational Economics. | 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. |
| Module 3-4 | *Either L.A. Economics* | Scott, Allen J. 1995. Industrial Urbanism in Late Twentieth Century Southern California. *Contention*, Vol 5, No 1, pp39-65  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. |
| Level 2. | *Or Poverty Assessment (International)*  Understanding the level of poverty in the slum is important, before venturing into a poverty reduction project.   * CASHPHOR House INDEX http://www.cashpor.in/chi.html * Progress out Poverty Index   http://www.cashpor.in/ppi.html   * Participatory Wealth Ranking (<http://www.microfinancegateway.org/p/site/m/template.rc/1.11.48260/1.26.9234/p/site/m/template.rc/1.11.48260/1.26.10538/> ) * Socio-economic survey * Poverty score card   (www.microfinance.com/English/Papers/Scoring\_Poverty\_India.pdf)  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. |
| Module 5-6  Level 3a. | *Micro Finance*  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.   * Techniques of participation * Foundation and principles of Holistic Ministry * History of Micro finance * Fundamentals of micro finance * Establishment of MFIs * Status and innovation of micro finance in the local culture * An introduction to micro finance delivery models in the 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 | 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*](http://www.amazon.com/exec/obidos/ISBN=1891620118/eldrbarrysstorytA/) 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. (see also <http://www.chalmers.org/work/gtc/trainers-in-the-majority-world>).  Mayoux, Linda. *Micro-finance and the Empowerment of women*. (Access at <http://www.ilo.org/employment/Whatwedo/Publications/WCMS_117993/lang--en/index.htm>)  Marguerite Robinson (2001). [**The Microfinance Revolution:** Sustainable Finance for the Poor](http://www.amazon.com/exec/obidos/ISBN=0821345249/eldrbarrysstorytA/) . World Bank, ISBN: 0821345249.  Marguerite, S. Robinson. (2002). [**Microfinance Revolution Volume 2:** Lessons from Indonesia](http://www.amazon.com/exec/obidos/ISBN=0821349538/eldrbarrysstorytA/). World Bank. ISBN: 0821349538.  Elizabeth Rhyne. (2001). [**Mainstreaming Microfinance**: How Lending to the Poor Began, Grew, and Came of Age in Bolivia](http://www.amazon.com/exec/obidos/ISBN=1565491262/eldrbarrysstorytA/). 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](http://www.amazon.com/exec/obidos/ISBN=1565490304/eldrbarrysstorytA/) . Kumarian Press. ISBN: 1565490304 318 pages.  Graham Wright . (2000). [**Microfinance Systems:** Designing Quality Financial Services for the Poor](http://www.amazon.com/exec/obidos/ISBN=1856497887/eldrbarrysstorytA/). Zed Books. ISBN: 1856497887. 256 pages. |
| **Module 7-9**  **Level**  3b. | *Cooperative Models: Self-Help Group Methodology*  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.   * 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) ) * 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 record * SHG bank linkage * Federation of women Self-Help Groups at the local community (*panchayat)* level * Quality parameters of Self-Help Groups assessment | 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**](http://www.ru.org/51cooper.html#author) New Renaissance Magazine, Vol 5. No 1. [**http://www.ru.org/51cooper.html**](http://www.ru.org/51cooper.html) (accessed Jan 3, 2012). |
| Module 10-11  Level 4. | *Social Entrepreneurship or Micro Enterprise Development (MED) & Business Development Service (BDS)*  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 | **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. |
| Module 12-16  Level 5 | 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. | \*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. |

### H. Learning & Assessment Activities

|  |  |  |  |
| --- | --- | --- | --- |
| **Economic Discipleship Level** | **Assessment Task** | **Due Date** (10 pm night before class) | **Grading** |
| 1. | *Proclaiming Good News to the Poor of a Kingdom Jubilee*  Work in pairs 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* | 3rd week | 20% |
| 2.1 | *Poverty Assessment*  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 a the poor. Compare these with the results others in the class obtain. Submit as one project or individual projects.  *Demonstrates SLO 2* |  | 5 |
| OR 2.2 | *(Poverty Analysis and Engagement for LA students)*  Work together to share your annotated Bibliography notes on LA readings and theology readings in the google doc at <https://docs.google.com/a/apu.edu/document/d/1v-qJlQJBK_01gdEtya_uBAgR6KFjZ0q_A11vmQt9xEM/edit?usp=sharing>  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). |  | OR 5 |
| 3.1 | *Micro Finance*  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 * Fundamentals of micro finance, employment or savings groups * Status and innovation of micro finance in the city * An introduction to micro finance delivery models in your city * 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* |  | 30 |
| **Or** 3.2. | **Or** examine *Cooperative, Credit Union or Self-Help Group Methodology*  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 * Group formation process and group dynamics * Book keeping & maintenance of record * SHG bank linkage * Quality parameters of Self-Help Group’s assessment   List completion of 200 pages of reading related to these issues.  *Demonstrates SLO 3* |  | OR 30 |
| Or Level 4. | **Or** *Local Content: Social Entrepreneurship, Micro Enterprise Development (MED) & Business Development Services (BDS)*  The prime objective of an MFI project is to help families to start a business. 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.  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 annotated 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* |  | OR 30 |
| Level 5 | *Economic Systems Paper:* National and international economic systems can help or hinder the emergence of local economies. Interact with the literature and local contextual issues in a 3000 word essay. Demonstrate completion of 200 pages of readings related to these issues.  *Demonstrates SLO 2d* |  | 20 |
|  | *Personal Final Annotated Bibliography.*  Submit your list of books/articles read in APA format, with 3-7 lines of annotations for each book, and an analysis of total pages read for each development level and total course.    It is recommended you do this in Endnote.  1. Enter each book/article 2. Add number of pages read to the pages section 3. In the keyword put Economics 4. In the abstract or notes section write your summary/abstract of the reading -4-7 lines 5. When you do your final report  set it up to export to include the abstract section and the pages section 6. Export to a word file and format as a Bibliography with annotations 7. Sort these into the five levels of economic discipleship and label 8. Add a summary of number of pages read to each section and to total document 9. Submit 10 Celebrate learning another skill you will use for your final thesis/project or your PhD. |  | 4 |
| 4.0 | *Practicum Contract*  Have your Practicum Director sign your Practicum contract and you scan and submit it.  *Demonstrates SLO 4* |  | 2 |
| 4.1 | *Practicum Evaluation:* Ask your Practicum supervisor to fill in the evaluation form and email it to the course faculty.  *Demonstrates SLO 4* |  | 8 |
|  | *Asynchronous Online Forums and Synchronous Face to Face Video Conferencing* |  | 8 |
|  | *Course Evaluation* |  | 2 |
|  | **Total** |  | **100%** |

**Style Standards:** papers are due on assigned dates. All assignments should be:

* Times New Roman or Cambria, single spaced, 12 point
* 1 inch margins
* Titled, Name and date in right upper corner,
* Page numbers in right lower corner
* single spaced (as we grade online, the traditional double-spaced approach is not useful, we add notes in the margins in Word.
* Use Word, not pdf or html pages. Grading on pdf’s is remarkably complicated. Non-commercial reproductions of word or pages have not proven to work in the past creating enormous stress when grading.
* As we are now in a graphical computer age, assignments should be graphically designed with a style sheet, with an eye to being uploaded on the web. At least a graphic per page. Material broken into boxes. Appropriate H1, H2, H3 headings breaking up the flow. This is different to traditional academic papers. It is still academic but the communication style is very different. Assignments done as web pages on your site will be accepted.

Assignments will only be accepted within Populi. Emailed assignments will not be accepted as they create confusion, often getting lost. Most assignments are closed two weeks after the due date.

### F. Evaluation/Assessment Rationale for Grade Determination

*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 | 87-89r |
| 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. |  |  |

**A+ Supercalifragilisticexpealidocious**

Brilliantly conceptualized, rigorously logical, graphically artistic and aesthetic, emotionally touching, rich multihued argumentation, unforgettable, new paradigms, has a rhythm and poetry in its writing, a sense of curiosity and draws you in to its progressions, no grammatical or speelllling errrrors!! Generates new paradigms, explores new ideas. Beyond masters’ level. [Publishable]

**A. High quality work for a graduate student**

Work at this level is consistently [creative, original, thorough, well-reasoned, well-argued, insightful, well-written, clear, methodologically sound] and shows [clear recognition / an incisive understanding / excellent evaluation and analysis of salient issues; an excellent ability to draw relevant comparisons / examples; mastery of relevant aspects of technology introduced in class; creative application of relevant technology; sophistication in presentation and delivery of technological products].  [Work doesn’t get much better.]

**A- Strong work for a graduate student**

Work at this level is mostly [creative, original, thorough, well-reasoned, well-argued, insightful, well-written, clear, methodologically sound] and shows [good recognition/a solid understanding/thorough evaluation and analysis of salient issues; a consistent ability to draw relevant comparisons / examples; competence in relevant aspects of technology introduced in class; useful application of relevant technology; an ability to logically present and deliver technological products.  [Work is very good, but it could be improved.]

**B+** **Competent work for a graduate student**

Work at this level is often [creative, original, thorough, well-reasoned, well-argued, insightful, well-written, clear, methodologically sound] and shows mostly adequate [recognition/understanding/evaluation and analysis of salient issues; ability to draw relevant comparisons / examples; competence in relevant aspects of technology introduced in class; application of relevant technology; ability to logically present and deliver technological products.] A few errors, inconsistencies, or other problems may be present.  [Work is competent, but neither exceptionally strong nor exceptionally weak].

**B**   **Acceptable work for a graduate student**

Work at this level is generally [creative, original, thorough, well-reasoned, well-argued, insightful, well-written, clear, methodologically sound] and shows acceptable [recognition/understanding/evaluation and analysis of salient issues; ability to draw relevant comparisons / examples; competence in relevant aspects of technology introduced in class ; application of relevant technology; ability to logically present and deliver technological products.] but errors, inconsistencies, or other problems are present.   [Work is competent but shows some flaws or difficulties].

**C+ Minimally passing work for a graduate student**

Work at this level is occasionally [creative, original, thorough, well-reasoned, well-argued, insightful, well-written, clear, methodologically sound] and shows some signs of [recognition/understanding of salient issues; adequate reasoning; an ability to draw relevant comparisons / examples; adequate writing skills; competence in relevant aspects of technology introduced in class] but numerous errors, inconsistencies, or other problems are present.  [Work shows many weaknesses or difficulties].

**C-** **Deficient work for a graduate student**

Work at this level does not meet the minimal expectations for graduate level work. Work is [inadequately developed; flawed by errors or inconsistencies; Work lacks in [recognition/understanding of salient issues; reasoning; adequate methodology; support for arguments made; ability to draw methodologically sound; demonstration of basic skills].

**D** **Unacceptable work for a graduate student**

1. misunderstood the nature of the work required and/or 2. shows [very little recognition/understanding of salient issues; inadequate reasoning; inadequate writing skills; complete lack of support for arguments made; inappropriate methodology some level of incompleteness] Errors or inconsistencies throughout.

**F** **Incomplete / Totally inadequate work for a graduate student**

Work was turned in but was mostly irrelevant to the course; showed a poor performance in all aspects of assigned work; there was little to no evidence of mastery of relevant aspects of material; was substantially incomplete.

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

# Class attendance: Students are required to join in the class ZOOM discussions each week, with an opening statement in response to one of the questions and 2 responses to others comments later in the week in the online forums. This gives the core coherence to the online learning process. .

# Make up and extra credit: If a student has an “excused” absence from a week’s work that delays an assignment, they may make that up within the next week. If they have no excuse from the weeks work, they will receive a 10% drop in grade if submitted the next week, and 20% if submitted two weeks later. Assignment will not be accepted three weeks late. We all tend to mess up on an assignment, so there is recourse in one extra credit assignment for 2 extra marks.

# Incompletes: The grade of “Incomplete” can only be given in the case of a verified personal/family emergency and with the approval of the course professor and the college dean.

# Returns: I attempt to grade work the week submitted though this is not always feasible. The course work and grades will be open to view two weeks after the end of the course.

**SECTION 4 – IMPORTANT CLASS POLICIES**

**1.  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.

**2.  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.

**3.  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/58178917d482e994ffcd43ba/t/5b7c9ff0032be481e287ce40/1534894065455/4.+WCIU+ADA+Resonable+Accomodation+Request+Form.pdf) (Click form name for link) to WCIU Student Services at: 1539 East Howard Street, Pasadena, CA 91104 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.

1. **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.

**5. 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.

**G. Course Policies**

**Participation** in class or the online Zoom calls or discussions is an essential in any learning community, as each class builds on the previous, paradigms reflecting an expanding matrix of foundational to complex ideas. Timeliness is as important on Zoom as it is in a physical classroom.

**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 and reduce other commitments.

The aim of a course is not to kill you with stress but 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!

**Online equipment:** For online interaction, a headphone with mouthpiece (that excludes external arguments between roommates, roosters’ 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.

**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. If late please note at the top left “1 week” or “2 weeks”.

**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.

# Make up and extra credit: If a student has an “excused” absence from a week’s work that delays an assignment, they may make that up within the next week. If they have no excuse from the weeks work, they will receive a 10% drop in grade if submitted the next week, and 20% if submitted two weeks later. Assignment will not be accepted three weeks late.

**Netiquette Policy:** Online classes provide a valuable opportunity to engage in in dynamic exchanges of ideas. To foster a positive learning experience, students are expected to adhere to the following Netiquette policy. Here are some Student Guidelines for the class: • Do not use offensive language. • Never make fun of others. • Use correct spelling and grammar. No text language or slang. • Keep an “open-mind.” • Be willing to express your opinion, even if others don’t share it. • Be aware that the University’s Academic Honesty Policy also applies to forum posts. • Think about your message and proofread before you click “Send”.

In this class, **collaboration** is encouraged on assignments. However each assignment needs to be submitted by each person, and documentation by each party of how many hours they put in, others put in and the % and nature of workload each contributed.

# Returns: We will attempt to grade work the week submitted though this is not always feasible. The course work and grades will be open to view two weeks after the end of the course.

# SECTION 5 – MATUL PROGRAM LEARNING OUTCOMES

## MATUL Program Outcomes

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

### Epistemology: Model skill in both oral culture dialogical learning, and self-directed critical academic thinking.

Graduates will be able to initiate, manage, and modify their own learning goals and activities and to use that learning to help serve and benefit others***.*** They are scholars who can dialogue within the wisdom systems of oral cultures but who can question assumptions and weigh evidence related to theories, ideas, and practices in the formal academe.

### Research Skills: Conduct competent organization-based action-reflection urban research.

As scholar-activists, they choose appropriate research methods for the challenges at hand, conduct effective research into those challenges, and can report their findings into communities and developmental structures with which they co-work in ways that are both academically and culturally appropriate for bringing about change for transformational good.

### Biblical Theology of Holistic Ministry: Articulate the implications of Biblical meta-narratives for contemporary urban / urban poor leadership in community development and ministry.

Graduates integrate the meta-narrative of human redemption and restoration of the whole creation into urban studies fields and into their research and practice of engaging urban poor contexts and city structures.

### Building Holistic Faith Communities: Demonstrate an ability to design strategies for evangelism, discipleship and engagement with urban cultural complexity so as to multiply multicultural ministries and leadership.

Graduates can lead strategic organizational analysis that assists local organizations and movement leaders to improve engagement and delivery systems among the urban poor. They can multiply concepts, values and skills from within courses into oral cultures.

### Transformative Urban Movements: Integrate theories, principles, and practices of urban movement leadership that address development of flourishing, harmonious, resilient cities.

Graduates are able to multiply leadership and teams in social or religious movements, both in forming faith communities and in building relational and resource capacity, having a growth mindset, embracing failures, solving complex problems and multiplying socio-economic-educational-political engagements from these movements.

### Social Entrepreneurship: Apply Biblical social entrepreneurship and economic principles that facilitate leadership progressions that lift people from the lower economic circuit to the upper economic circuit.

Graduates identify themselves as social entrepreneurs, able to train leaders in theologies and practice of economics that results in multiplying savings groups, fostering small businesses and a multiplicity of economic engagements, enabling individuals and groups to improve their economic status and some to move into the formal urban culture.

### Cross-Cultural Spiritual Leadership: Exhibit cross-cultural competencies, Christian character and spiritual formation required of leadership in religious or social movements among the poor.

Graduates model Christian character and a depth of spiritual practice, undergirding the interpersonal and intercultural skills required to work cross-cultural, and multi-level economic urban contexts in ways that foster “inside out” transformation rather than simply solving problems for people.

### H. 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*](http://www.amazon.com/exec/obidos/ISBN=0226066444/eldrbarrysstorytA/)*.* (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*. (Access at <http://www.ilo.org/employment/Whatwedo/Publications/WCMS_117993/lang--en/index.htm>)

Otero, Maria and Elisabeth H. Rhyne, eds. (1994). [**The New World of Microenterprise Finance:** Building Healthy Financial Institutions for the Poor](http://www.amazon.com/exec/obidos/ISBN=1565490304/eldrbarrysstorytA/) . Kumarian Press. ISBN: 1565490304 318 pages.

Rhyne, Elizabeth. (2001). [**Mainstreaming Microfinance**: How Lending to the Poor Began, Grew, and Came of Age in Bolivia](http://www.amazon.com/exec/obidos/ISBN=1565491262/eldrbarrysstorytA/). Kumarian Press, ISBN. 1565491262. 272 pages.

Robinson, Marguerite. (2001). [**The Microfinance Revolution:** Sustainable Finance for the Poor](http://www.amazon.com/exec/obidos/ISBN=0821345249/eldrbarrysstorytA/) . Washington D.C.: World Bank, ISBN: 0821345249. [Available as PDF in Google]

---. (2002). [**Microfinance Revolution Volume 2:** Lessons from Indonesia](http://www.amazon.com/exec/obidos/ISBN=0821349538/eldrbarrysstorytA/). Washington D.C.: World Bank. ISBN: 0821349538.

Wright, Graham . (2000). [**Microfinance Systems:** Designing Quality Financial Services for the Poor](http://www.amazon.com/exec/obidos/ISBN=1856497887/eldrbarrysstorytA/). London and New York: Zed Books. ISBN: 1856497887. 256 pages.

Yunus, [Muhammad](http://www.aworldconnected.org/article.php/378.html)  (1999). [**Banker to the Poor:** Micro-Lending and the Battle Against World Poverty](http://www.amazon.com/exec/obidos/ISBN=1891620118/eldrbarrysstorytA/) Philadelphia: Perseus Books. 272 pages. ISBN: 1891620118

**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.

Gariyali. C.K, Dr. Vettiral. S.K, (2006) *Pillars of Hope*. Vetri Publisher, Tamil Nadu.

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

M-Cril. (2003). *Improving Micro finance Practice – “Best Practices” followed by India leading MFIs*. End Poverty Foundation. New Delhi.

Sa-dhan (2003) An Introduction to Microfinance Delivery Models in India. Sa-dhan. New Delhi.

---. (2003) Microfinance and poverty. Sa-dhan. New Delhi.

---. (2003) Sustainability of Micro finance Intervention. Sa-dhan. New Delhi.

---. (2006) Financial Requirement for Future Growth of Microfinance in India. Sa-dhan. New Delhi.

---. (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.

---. (2006). *Side by side A slice of Micro finance operation in India*. Sa-dhan. New Delhi.

---. (2007). *Annual Policy Conference*, Sa-dhan. New Delhi.

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

Salehuddin Ahmed & Hakim.M.A. (2004) *Attacking Poverty with Micro credit* University Press Limited. Bangladesh.

**Global and Urban Economic Theories**

* de Soto, Hernando. (1989). *The Other Path* (June Abbott, Trans.). New York: Harper & Row.
* De Soto, Hernando. (2001). *The Mystery of Capital.* Black Swan Book.
* 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.
* Korten, David (2001) *When Corporations Rule the World* (2nd ed.). Kumarian Press.
* 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.

**Entrepreneurship**

* 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.
* Collins, Jim. (2006)*. Good to Great*. New York: Harper Collins Publishers, Inc.

**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.
* Dear, M. (2010). *L.A. as Postmodern Urbanism*. Los Angeles.
* 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.
* 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). *Post-metropolis: Critical Studies of Cities and Regions.* . Oxford: Basil Blackwell.
* Soja, E. (2014). *My Los Angeles*. Los Angeles: University of California Press.

**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.
* Cu-unijieng, Philip. (2006)*. Negosyo 50 Joey Concepcion’s Inspiring Entrepreneurial Stories*. ABS-CBN Publishing.
* Dacanay, Marie Lisa M., (2006), “*Creating a Space in the Market”,* Asian Institute of Management & Conference of Asian Foundations and Organizations (pages 3-13; Chapter 2 –“The Ways of Social Entrepreneurship”, Chapter 11 – “Pekereti – Promoting Fair Trade”, Chapter 14- “Dompet Dhuafa – Social Enterprise in Islam” and Chapter 15 – Creating a Space in the Market.”
* Fajardo, Feliciano R. (2004). *Economic Development.* (3rd ed.). National Bookstore.
* Gates, Bill. (2008). *The Heart of Bill Gates.* Commencement Address of Bill Gates given in Harvard.
* Haggblade, Steven J. & Gamser, Matthew S. (Nov. 1991), *“Gemini – A Filed Manual for Subsector Practitioners – Tools for Micro Enterprise Programs: Non-Financial Assistance Section”,* USAID
* Hermoso, R.R. editor, (1997), *“An Introduction to Economics and Economic Development Issues in the Philippines”*, Bookmark, Inc.
* Mortato, Eduardo C. (2002). “Enterprise Creation and Pro-Creation.” Asian Institute of Management.
* 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.
* WTRC, *Taking Our Organization to the Next Level.*
* WTRC, *Transformational Micro Enterprise Development.*

**Books on Microfinance in the library**

* 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. (Available on-line at: <http://www.cgap.org/docs/DonorBrief_13.pdf>).
* FIELD. (1999). *Microenterprise and the poor****:*** *Findings from the self-employment learning project five-year survey of microentrepreneurs.* Aspen Institute. (Available on-line at: <http://www.fieldus.org/publications/MEandPoorExecSummary.pdf>).
* Ledgerwood, J. (1999). *Microfinance handbook: An institutional and financial perspective*. Washington, D.C.: World Bank.
* Lindberg, C. (1993). *Beyond charity: Reformation initiatives for the poor.* Minneapolis: Fortress.
* 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.
* Rhyne, E. (2001). *Mainstreaming microfinance:  How lending to the poor began, grew, and came of age in Bolivia*.  Bloomfield, CT: Kumarian Press, Inc.
* Robinson, M. (2001). *The microfinance revolution: Sustainable finance for the poor*.
* Rutherford, S. (1999). *The poor and their money*. Oxford University Press.
* Sananikone, O. (2002). *Donor brief no 9: Microfinance and the millennium development goals.* Consultative Group to Assist the Poor. (Available on-line at: <http://www.cgap.org/docs/DonorBrief_09.pdf>).
* Sebstad, J., & Cohen, M. (2000). *Microfinance, risk management, and poverty*. Washington, DC.: USAID.
* Seligson, M., &J. Passe-Smith. (1993). *Development and underdevelopment. The political economy of inequality*. Lynne Rienner.
* Wright, G. (2000). *Microfinance systems: Designing quality financial services for the poor*. London, Zed Books.

**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>).
* Microcredit Summit. (2007). (Available on-line at: <http://www.microcreditsummit.org/declaration.htm>).
* Microfinance Gateway. (2007). (Available on-line at: <http://www.microfinancegateway.org>).
* Micro-Save Africa. (2007). (Available on-line at: <http://www.microsave-africa.com>).
* PlanetFinance. (2007). (Available on-line at: <http://www.planetfinance.org>).
* The Mix. (2007). (Available on-line at: <http://www.themix.org>).
* MFI Rating Fund. (2007). (Available on-line at: <http://www.mfirating.org>).
* 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>).
* MicroSave Africa. (2007). (Available on-line at: [www.MicroSave-Africa.com](http://www.MicroSave-Africa.com)).
* [**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](http://www.disciplenations.org/course/) which can be used by individuals or churches. http://www.disciplenations.org/course/
* [**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.
* [Microfinance Network](http://www.bellanet.org/partners/mfn/) http://www.microjournal.com/
* [Journal of Microfinance](http://www.microjournal.com/)  http://www.gdrc.org/icm/
* [Virtual Library on Microcredit](http://www.gdrc.org/icm/)  http://www.gdrc.org/icm/
* [UN: Microfinance in Africa](http://www.un.org/esa/africa/MicrofinanceinAfricaIndex.htm) <http://www.un.org/esa/africa/MicrofinanceinAfricaIndex.htm>
* [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)