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**Azusa Pacific Seminary**

**TUL 560 Community Economics**

**Summer Semester, 2015**

**2 units**

**Los Angeles Regional Center**

##### Mission and Purpose Statement of APU

##### *Azusa Pacific University is an evangelical Christian community of disciples and scholars who seek to advance the work of God in the world through academic excellence in liberal arts and professional programs of higher education that encourage students to develop a Christian perspective of truth and life.*

##### Mission of Azusa Pacific Seminary

*Azusa Pacific Seminary at Azusa Pacific University trains students for practical, effective ministry in the church and in the world, helping them transform the world with Christ.*

#### Master of Arts in Transformational Urban Leadership

#### ***The aim*** *of the MA in Transformational Urban Leadership is to increase the capacity of emergent leaders of urban poor movements, with wisdom, knowledge, character and skill.*

#### **Faculty Information**

###### Dr. Gabe Veas, Facilitator

###### Office hours by appointment

###### gveas@apu.edu

###### Cell: 626.644.4968

###### Technical Support: Call 1-815-5050 or email [support@apu.edu](mailto:support@apu.edu)

#### **Course Description**

# This course introduces students to training the marginal populations in Biblical economics, economic enterprise, and wealth creation.

#### **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 urban areas might use economic development strategies 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.

#### **Course Learning Outcomes**

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| --- | --- | --- |
| **Learning Outcom**es *During this course students will have the opportunity to:* | **IDEA Objective** | **Assignments Used to Assess** |
| 1. Understand a comprehensive theology of economics (including creativity, production, stewardship; redistribution, work and rest, ownership and other Biblical principles), evidenced in a theological training presentation for the urban poor. | Learning fundamental principles, generalizations, or theories: Gaining a broader understanding and appreciation of intellectual/cultural activity (e.g., urban planning) | Reading Snapshots, In-Class Discussion & Activities |
| 2. Understand methods and strategies to alleviate different levels of poverty. | Learning to analyze and critically evaluate ideas, arguments, and points of view | Reading Snapshots, In-Class Discussion & Activities |
| 3. Evaluate the impact of strategic, sustainable and transformational poverty alleviation programs for churches and faith-based organizations. | Learning to apply course  material (to improve  thinking, problem solving,  and decisions); Acquiring an interest in learning more by asking questions and seeking answers | Reading Snapshot, In-Class Discussion & Activities, Community Economics Research Paper |
| 4. Through an internship, 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. | Developing specific skills, competencies and points of view needed by professionals in the field; Developing skill in expressing oneself orally or in writing | Internship Contract, Internship Performance Evaluation |

#### **Course Materials**

#### **Required**

Grigg, V. (2010). *Conversations on Economic Discipleship*. Access at <http://www.urbanleaders.org/home/>

publications.html (Use Guest, Password: matul2010 to Access)

Shuman, M. H. (2007) *The Small-Mart Revolution: How Local Businesses Are Beating the Global Competition*.

Temali, M. (2002). *Community Economic Development Handbook: Strategies and Tools to Revitalize Your*

*Neighborhood*.

Wilson, W.J. (2010). *The Truly Disadvantaged: The Inner City, the Underclass, and Public Policy*.

**Recommended Reading and Other Course Resources**

Bussau, David & Russell Mask. (2003*). Christian Micro enterprise development – An Introduction*.

Regnum Books international in Association with Paternoster Press. U.K.

de Soto, H. (2003). *The Mystery of Capital: Why Capitalism Triumphs in the West and Fails Everywhere*

*Else*, Basic Books.

Greer, P. and. Phil. Smith. (2009). *The Poor Will Be Glad*. Grand Rapids, Zondervan.

Santos, M. (1979). *The Shared Space*. London and New York, Methuen. (hard to find, out of print)

Yunus, M. (2003). *Banker to the Poor: Micro-Lending and the Battle Against World Poverty*. New York, Perseus Books.

**Copyright Responsibilities:**Materials used in connection with this course may be subject to copyright protection. Students and faculty are both authors and users of copyrighted materials. As a student you must know the rights of both authors and users with respect to copyrighted works to ensure compliance. It is equally important to be knowledgeable about legally permitted uses of copyrighted materials. Information about copyright compliance, fair use and websites for downloading information legally can be found at<http://apu.libguides.com/content.php?pid=241554&search_terms=copyright>

#### **Hours per Week**

#### Following the APU Credit Hour policy, to meet the identified student learning outcomes of this course, the expectations are that this course, delivered over a 12- week term will approximate:

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| --- | --- | --- |
| **12 week course** |  | |
| **Credit-hour distribution** | **Expected Weekly Hours** | **Expected Semester Hours** |
| 1. Direct instruction | 2.5 | 30 |
| 2. Faculty-directed instruction    Readings | 2 | 24 |
| 3. Learning activities and projects(experiential learning) | 3.5 | 42 |
| 4. Assessment & Reflection (writing) | 2 | 24 |
| **Total Hours** | **10** | 120 |

#### **Course Schedule**

#### NOTE: All readings are required to be done PRIOR to class, on the date due. Bring text and be prepared to analyze the readings with your classmates with questions/comments.

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| --- | --- | --- | --- |
| **DATE** | **Discussion Topic** | **Readings Assignments** | **Assignment Due** |
| May 7 | **Course Outline & Internship Overview** |  | Read the syllabus |
| May 14 | **Biblical Basis for Economic Discipleship I** | Grigg, V (2010). *Conversations on Economic Discipleship*. Intro, Ch. 1-4 | Reading Snapshot 1 |
| May 21 | **Biblical Basis for Economic Discipleship II** | Grigg, V (2010). *Conversations on Economic Discipleship*. Ch. 5-9 | Reading Snapshot 2,  Internship Contract |
| May 28 | **What is Community Economics?** | Temali, M. (2002). *Community Economic Development Handbook: Strategies and Tools to Revitalize Your Neighborhood*. Ch. 1-3 | Reading Snapshot 3, Community Economics Paper Proposal |
| June 4 | **Understanding Poverty & Social Change** | Wilson, W.J. (2010). *The Truly Disadvantaged: The Inner City, the Underclass, and Public Policy*. Ch. 1-2 | Reading Snapshot 4 |
| June 11 | **Examining the Family Structure & Welfare** | Wilson, W.J. (2010). *The Truly Disadvantaged: The Inner City, the Underclass, and Public Policy*. Ch. 3-4 | Reading Snapshot 5 |
| June 18 | **Faith-based Community Transformation I** | Wilson, W.J. (2010). *The Truly Disadvantaged: The Inner City, the Underclass, and Public Policy*. Ch. 5-6 | Visit Local Church |
| June 25 | **Faith-based Community Transformation II** | Wilson, W.J. (2010). *The Truly Disadvantaged: The Inner City, the Underclass, and Public Policy*. Ch. 7, Afterword | Visit Local Non-Profit |
| July 2 | **Revitalization & Microbusiness** | Temali, M. (2002). *Community Economic Development Handbook: Strategies and Tools to Revitalize Your Neighborhood*. Ch. 4-5 | Reading Snapshot 6 |
| July 9 | **Faith-based Community Transformation I** | Temali, M. (2002). *Community Economic Development Handbook: Strategies and Tools to Revitalize Your Neighborhood*. Ch. 6-7 | Guest Lecturers: Joe Colletti & Sandie Romero |
| July 16 | **Faith-based Community Transformation II** | Shuman, M. H. (2007) *The Small-Mart Revolution: How Local Businesses Are Beating the Global Competition*. Ch. 4-5 | Guest Lecturers: John Tiersma-Watson & Friends |
| July 23 | **Conclusion** | Shuman, M. H. (2007) *The Small-Mart Revolution: How Local Businesses Are Beating the Global Competition*. Ch. 6, 8 | Internship Performance Evaluation  Community Economics Research Paper |

#### Course schedule, topics, assignments and evaluation may be changed at the instructor’s discretion to enhance the student’s learning experience.

**Information Literacy and Use of the Library**

This course requires students to complete course assignments using resources available from the University Libraries. Research assistance and subject guides for this course are available at <http://apu.libguides.com/>

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Information literacy is defined as “a set of abilities requiring individuals to recognize when information is needed and have the ability to locate, evaluate, and use effectively the needed information” (American Library Association, 1989). In this course, teaching and learning processes will employ the following information literacy standards, as endorsed by the American Association for Higher Education (1999), the Association of College and Research Libraries (2000), and the Council of Independent Colleges (2004). The students in this course will:

• determine the nature and extent of the information needed. (Effectively defines the scope of the research question or thesis. Effectively determines key concepts. Types of information {sources} selected directly relate to concepts or answer research question.)

• access needed information effectively and efficiently. (Accesses information using effective, well-designed search strategies and most appropriate information sources.)

• evaluate information and its sources critically and incorporate selected information into their knowledge base and value system. (Chooses a variety of information sources appropriate to the scope and discipline of the research question. Selects sources after considering the importance {to the

researched topic} of the multiple criteria, such as relevance to the research question, currency, authority, audience, and bias or point of view.)

• individually or as a member of a group, use information effectively to accomplish a specific purpose. (Communicates, organizes and synthesizes information from sources to fully achieve

a specific purpose, with clarity and depth.)

• understand many of the economic, legal, and social issues surrounding the use of information and access and use information ethically and legally. (Students use correctly all of the following information use strategies {use of citations and references; choice of paraphrasing, summary, or quoting; using information in ways that are true to original context; distinguishing between common knowledge and ideas requiring attribution} and demonstrate a full understanding of the ethical

and legal restrictions on the use of published, confidential, and/or proprietary information.)

#### **Course Assignments**

The following assignments are calculated to require approximately 4**5 hours** to complete. Expanded guides on Sakai will provide step-by-step procedures**. Students must use Assignments and Forum in Sakai to submit all assignments.**

**1. READING SNAPSHOTS**

Six (6) reading snapshots are due at the beginning of the assigned class session. Snapshots are five “bullet points” demonstrating you have read the required material for the class.

This will include three things that stood out to you in the reading:

* + What new things did you learn from your reading? Were you persuaded about the ideas, and why/why not?
  + What are the assumptions of the author(s)? What are to you believe?
  + Are their strengths or weaknesses to the author(s)’ argument?
  + Does something from the reading expand your understanding about about the urban context? A theological understanding of the city? If so, what is it?

Pose two discussion questions for the class based on your readings. These discussion questions may be used during our debriefing:

* + Do not pose general questions.
  + Do pose thought provoking questions deeply rooted in the readings. These may be:

— Compare/contrast questions from previous readings you have done or for this class;

— Questions that probe assumptions or strengths/weaknesses of the author’s argument;

— Questions based on societal or theological implications of an insight gained or idea from the reading.

Total word count should not exceed 250 words. Each snapshot is worth five (5) points each for a possible total of thirty (30) points.

**2. INTERNSHIP CONTRACT**

Have your internship Director sign your internship contract and email it to the course faculty.

This is worth one (1) points total.

**3. INTERNSHIP PERFORMANCE EVALUATION**

Ask your internship supervisor to fill in your performance evaluation form and email it to the course faculty.

This is worth nine (9) points total.

**4. COMMUNITY ECONOMICS RESEARCH PAPER**

This paper serves as your opportunity to research a specific aspect of community economics in the local context of Los Angeles. From a grading point of view, this paper provides evidence that assigned (or related) readings are undertaken in good time; it also serves as an indicator of the student’s ability to distill and articulate relevant ideas, arguments, theories, etc. The purpose of this critical paper is to analyze, inform, and present critical thinking about the topic. It is also designed to engage the student, building off of your internship experience. This paper should:

* Be between 6-8 pages in length and page numbered
* COVER PAGE, BIBLIOGRAPHY, AND/OR TABLE OF CONTENTS DO NOT COUNT AS ACTUAL PAGES
* Include in text-references, for example (Veas 2004: 4), or style appropriate
* Be double-spaced, standard Word margins, 12 point font for body, incorporate headings and sub-headings when appropriate, and pages numbered; the cover sheet is optional.
* Have a bibliography of at least 8 sources. In terms of sources feel free to reference films, newspaper articles, books, academic journal articles. These are all good sources; don’t feel limited. If a source is in question, please ask me first. For the record, do not use Wikipedia.

This paper contains a THESIS and a conclusion at the end. The student will choose the topic and then critically engage with it in the paper. Begin with an outline of what you think you might want to write on. Then, begin to find different sources to support your thoughts. Start with the main text and go from there. You also have some stuff in the lecture notes. The essay will be graded on the logic of the ideas; the clarity of the content and language; the coherence and organization throughout the essay; sentence structure; spelling; and punctuation.

A good paper has several things in it:

1. A good introduction, like a story or something that catches the reader’s attention. Be aware of your audience, for this paper, your writing to me, you don’t need to define what intercultural communication is.
2. Solid support. Support is not only in books, but on the internet and on films
3. Keeps to the point. No RABBIT TRAILS!! Stay focused
4. Spelling, grammar, and an outside reader are checked. This is not to say that you have to have 10 people read your paper, but don’t just write the paper, and then turn it in!
5. Concludes with a summary of the thesis and discusses what needs to happen next.
6. A formatted bibliography.

This paper should:

* Be to the point and stay on topic
* Engage the reading at different levels, what you agree/ disagree with and why.
* Address what are some highlights of the reading and lectures?
* Be the writer’s original work.
* Be creative in thought. What are some areas that you feel strongly about?

A good writer is not someone who has the English language mastered. A good writer is someone who has original, creative, and expressive thought and can articulate that verbally as well as on paper.

Remember:

* Stay on topic
* Don’t try to impress me with big words
* Use footnotes when appropriate
* More details on this assignment will be provided in class

Your proposal should include the following:

* Aspect of community economics you want to research
* How it ties into your internship site and experience
* Why you want to research it
* Thesis statement you will be addressing
* Be no more than a paragraph or two

This is worth forty (40) points total.

*5***. IN-CLASS DISCUSSIONS & ACTIVITIES**

Here you will have the opportunity to debrief your internship experience as a class. You will also interact with the readings and lecture materials. Finally you will complete a series of in-class assignments either individually or as a group such as studying the economic capabilities of your community.

This is worth twenty (20) points total.

#### **Course Evaluation/Assessment**

Course grade calculated on a 100-point scale as follows:

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| --- | --- | --- |
| **Project** | **Weight** | |
| 1. *Reading Snapshots*Evaluative criteria: demonstrates having read the assigned material and interacted with classmates online | 30% | |
| 2. *Internship Contract*Evaluative criteria: complete submission | 1% |  |
| 3. *Internship Performance Evaluation*Evaluative criteria: successful completion of internship | 9% |
| 4. *Community Economics Research Paper*Evaluative criteria: comprehensiveness of the information, organization and style is engaging, material is informative, written clearly and correctly (speling and grammar) | 40% | |
| 5. *In-Class Discussions & Activities*Evaluative criteria: thoughtfulness, clarity, participation interacting with classmates and completing in-class assignments | 20% | |
| **Total** | **100%** | |

#### **Grade Scale and Rationale for Grade Determination**

Grades for assignments will be determined by the following rubric and the subjective evaluation by the instructors of record. Final course grades below 70 will be considered a failed (“F”)

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| --- | --- | --- |
| **GRADE** | **SCALE** | **DESCRIPTION** |
| A | 96-100 | **Outstanding**: The level of research, thinking, and communication are outstanding. You critically evaluate the relevant theories, integrate it in the analysis of your selected topic or interests, and show how it is applicable in your context or the one you have chosen. Additionally, you synthesize models or ideas to create new understandings and/or theory. This is NOT a common grade. |
| A- | 91-95 | **Superior:** The level of research, thinking, and communication are superior. You understand and interact with the theories, integrate it with the reading, discussions and your interests, and have shown how it is applicable in your context or the one you have chosen. You demonstrate a growing ability to synthesize models, ideas or create new understanding. |
| B+ | 88 -90 | **Very good**: The level of research, thinking, and communication are solid. You understand the theories, read the assigned literature, engage the class discussions or experiences and have made progress in showing critically how it is applicable in your context or the one you have chosen. |
| B | 84-87 | **Good**: The level of research, thinking, and communication are more than satisfactory. You understand the theories, read the assigned literature, engage the class discussions or experiences and have made progress in showing critically how they are applicable in the context you have chosen, though your work could be stronger in both areas. |
| B- | 81-83 | **Satisfactory**: The level of research, thinking, and communication are satisfactory. You have read the assigned literature, appreciate the theories and have made progress in showing how it is applicable in your context or the one you have chosen, though your work could be stronger in both areas. |
| C+ | 78-80 | **Acceptable but average at best**: The level of research, thinking, and communication are acceptable. It appears you understand the reading, the theories and have made a start in showing how they are applicable in your context or the one you have chosen. |
| C | 73-77 | **Acceptable but definitely below average**: The level of research, thinking, and communication are fairly acceptable. You appear to have read the assigned literature and show that you are acquainted with the theories but you have not demonstrated clearly how they are applicable in your context or the one you have chosen. |
| C- | 70-72 | **Borderline pass**: The level of research, thinking, and communication are borderline. The demonstration of your critical thinking is absent, but the narrative may merit some consideration. |
| D | 65-69 | **Not acceptable**: Depending on what I see, I may assume you tried, but it is not graduate level. The only reason it received any points is that you submitted it for consideration with some evidence of work done. |
| F | 64 or below |

Your final grade is a reflection of a combination of your talent, effort and achievement, *not effort alone*. Different students may earn very different grades, even though they expend the same amount of time and energy.

#### **Course Policies**

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#### **Class attendance, preparation and participation:**Arriving promptly to class, coming fully prepared, participating actively in the discussions and activities are important components for learning. Tardiness and absences must be discussed with the professor. Make-up work only may be negotiated for absences due to medical or emergency reasons.

**Deadlines**: All assignments for the course are to be completed and submitted on time as recorded in order to receive full credit. Late assignments may be penalized 10% or one-half grade of the total points available per assignment for each week late or portion thereof. Permission for late work is granted only by special request to your faculty.

#### **Advance Assistance**: Students wishing feedback (comments, no grade) from the instructor regarding initial drafts of papers/presentations are invited to schedule such with the instructor sufficiently in advance of due dates to enable review, discussion, and subsequent refinement (as necessary).

#### **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. This is not considered extra credit.

# Make up work: 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 may 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.

#### **Extra credit:** Students may proposed substitutional work but not work for extra credit.

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#### **Returns**: I attempt to grade work the week submitted though this is not always feasible.

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**Incompletes:** “The grade I “incomplete” is to be given only if *special circumstances* exist. **Ministry or family commitments and obligations are not “special circumstances.”** An incomplete grade may be given upon recommendation of the professor, with the permission of the dean and/or chair of the respective school and/or department.  To obtain an incomplete, the student must fill out the incomplete form available from the Office of the Graduate Registrar in the Graduate Center and obtain all necessary signatures.  An extension may be granted for up to 12 weeks from the last day of the term.

Petitions for extension beyond the 12 weeks are subject to review by the faculty member and the dean of the school.  An incomplete not made up within the 12-week period will be automatically changed to the grade agreed upon in the “instructor and student Agreement” section of the incomplete form.  An incomplete submitted without the proper form will automatically become an F.”

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#### **Withdrawal and Grade Permanence, and Appeals and Grievance procedures**: Refer to the Graduate Catalog and Departmental Student Handbooks as applicable.

#### **Emergency procedures:** it is highly recommended that you leave the class title, room and building location, and the APU campus main phone number (626) 969-3434 with family and/or other contacts you wish to be notified in case of an emergency.

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#### **Academic Integrity Policy**. Graduate students are expected to do their own independent work, and to refrain from cheating, copying or plagiarizing the work of others. When drawing from various resources for research purposes students must provide citations, footnotes and bibliographic information. Students may not use an editor for any work turned in under their own name unless approved in advance in writing by the Instructor, and only to the extent approved. Students who engage in academic dishonesty will automatically receive an "F" in the course and may be in jeopardy of expulsion from the university. The following statement appears in the Graduate Catalog:

**“**The practice of academic integrity to ensure the quality education is the responsibility of each member of the educational community at Azusa Pacific University. It is the policy of the university that academic works should represent the independent thought and activity of the individual student, and work that is borrowed from another source without attribution or used in an unauthorized way in any academic exercise is considered to be academic dishonesty that defrauds the works of others and the educational system. Engaging in academic dishonesty in fulfillment of the requirements of an academic program is a serious offense for which a student may be disciplined or dismissed from the program.”

**Academic dishonesty includes:**

**1. Cheating -** Intentionally using or attempting to use unauthorized materials, information, or study aids in any academic exercise.

* Students completing any examination should assume that external assistance (e.g., books, notes, calculators, and conversations with others) is prohibited unless specifically authorized by the instructor.
* Students may not allow others to conduct research or prepare work for them without advance authorization from the instructor.
* Substantial portions of the same academic work may not be submitted for credit in more than one course without authorization.

**2. Fabrication -** Intentional falsification or invention of any information or citation in an academic exercise.

**3. Facilitating academic dishonesty -** Intentionally or knowingly helping or attempting to help another commit an act of academic dishonesty.

**4. Plagiarism -** Intentionally or knowingly representing the words, ideas, or work of another as one's own in any academic exercise. References to author and text must be included whenever the author is quoted or ideas used. This is simple respect. It is required that you get a copy of EndNote or Sotero from IMT or the Library for keeping your references over the years. It will do most of the formatting for you. Library classes are available in how to learn these.

#### **Disability Procedure**:  Students in this course who have a disability that might prevent them from fully demonstrating their abilities should communicate with the MATUL program director, as soon as possible. Such students should meet with an advisor in the Learning Enrichment Center as soon as possible to initiate disability verification and discuss accommodations that may be necessary to ensure full participation in the successful completion of course requirements

#### **Support Services:**There are many available support services for graduate students including the Graduate Center, Regional Centers, Libraries, Computer Center, Media Center, Writing Center, Counseling Center, and International Center. See the Graduate Catalog for more details. Technical Support: Call 1-815-5050 or email [support@apu.edu](mailto:support@apu.edu)

In addition, Azusa Pacific University maintains excellent library and on-line, full-text databases available to all registered students. It is highly recommended that you visit the Darling and Marshburn Libraries, become familiar with on-line databases, and apply for internet access throughout your graduate program. For more information regarding library, computing and media services contact the Darling Library at 626-815-5087

**Selected Bibliography**

**Kingdom Economics**

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

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**Micro Finance**

Bornstein, David. (1997). **The Price of a Dream:** The Story of the Grameen Bank. (Third Reprint edition).

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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)

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Financial Institutions for the Poor . Kumarian Press. ISBN: 1565490304 318 pages.

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Age in Bolivia. Kumarian Press, ISBN. 1565491262. 272 pages.

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**Global and Urban Economic Theories**

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**Entrepreneurship**

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

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. (2006)*. Good to Great*, Harper Collins Publishers Inc. NY.