**MATUL 502 Theology and practice of Urban Community Economics**

**(6credits)**

**Course Purpose:**

To enable students to think theologically about issues of urban poverty and to provide appropriate and sustainable responses through economic empowerment initiatives.

**Course Objectives:**

At the end of this course students will be expected to:

***Cognitive (Head):***

1. Develop a theological understanding of wealth and poverty
2. Critically evaluate explanations of the causes of urban poverty
3. Know how to analyse and assess levels of urban poverty before implementing MFI and MED.
4. Understand Micro finance operation and its functioning in an urban context.
5. Understand Micro Enterprise Development (MED) and its functioning in an urban context.

***Affective (Heart):***

1. Passion and concern for the families in the slums and to serve them through a MFI and MED project.

***Practice (Hands):***

1. Possess the skills to initiate an urban community based economic empowerment programme including microfinance and micro enterprise development*.*
2. Possess the skills to train community groups in microfinance and microenterprise development

**Course Content:**

Cities as centres of wealth and poverty; Causes of urban poverty; Creation, Fall and Restoration as they relate to wealth, work and poverty; a relational understanding of poverty; a holistic understanding of Poverty and Development in the city; M**icroenterprise development**: theoretical frameworks models and practices including enterprise identification, initiation, business plans within an urban economy; **Microfinance:** Understanding the people and community – urban community exegesis (Business/ market dynamics and financial systems**);** History of Micro Finance; Types of Micro Financial systems (formal and informal) ROSCAs, ASCAs, SACCOs, MFIs; Evaluation of constructive and destructive forms of urban micro financial systems ; External influences **(**National and international**);** Government economic Development Plans (PRSPs, Country budgets etc) and International development agencies (World Bank, IMF and WTO) development plans.

**Teaching methodology:**

This will include 14 weeks of classroom based learning and a further 40 hours of mentored community involvement in a microenterprise programme or with a with a microfinance institution. Classroom based learning will include discussions, exercises, videos; case studies; media; role plays; lectures. Active participation of all students is encouraged.

**Instructional materials/equipment:**

White board markers, White board, LCD Projector, Lap top, Videos, Flip Charts, Posters, Newspaper cuttings

**Student Assessment:**

Through a written essay of 3,000 words, a critical learning journal, a project design for poverty alleviation and wealth creation in local community. These projects will be part of the continuous assessment and will be marked out of 60 and the exam out of 40.

**Core Texts:**

1. Bussau, David and Mask, Russell 2003 *Christian Micro enterprise Development: an introduction* Carlisle: Regnum Books
2. Myers, B 2000 *Walking with the Poor.* New York: Orbis

***Further Reading***

Carter, Isabel *Credit and Loans for Small Businesses* (Teddington: TEAR Fund 2001) Corbett Steve and Fikkert Brian 2009 *When Helping Hurts*: *How to Alleviate Poverty without Hurting the Poor and Yourself*.Chicago: Moody Publishers

Grigg Viv: *Conversations on Economic Discipleship*; Our Response to Kingdom Economics, (Auckland, Urban Leadership Foundation 2009)

Kanyandago, P. (Ed) 2002 *Marginalized In Africa: an International Perspective.* Nairobi: Pauline’s Publications

Lykins A. Jay 2000 *Values in the Market Place*; A guide to Operating a Business according to Scriptures Seattle: World Concern 2000

Rutherford, Stewart 1999 *The Poor and their Money* New Delhi: Department for International Development

Tongoi, Dennis 2001 *Mixing God with Money: Strategies for Living in an Uncertain Economy.* Nairobi: Bezalel Investments Limited

DVD: Small Fortunes; Micro Credit and the Future of Poverty