

Liverpool John Moores University

Title: PROMOTING FINANCIAL INCLUSION IN LOW INCOME COMMUNITIES
Status: Definitive
Code: **7000YCWOR**K (101052)
Version Start Date: 01-08-2014

Owning School/Faculty: Nursing and Allied Health
Teaching School/Faculty: Nursing and Allied Health

Team	Leader
Paul Jones	Y

Academic Level: FHEQ7 **Credit Value:** 10.00 **Total Delivered Hours:** 25.00
Total Learning Hours: 100 **Private Study:** 75

Delivery Options

Course typically offered: Semester 2

Component	Contact Hours
Lecture	20.000
Seminar	4.000
Tutorial	1.000

Grading Basis: 40 %

Assessment Details

Category	Short Description	Description	Weighting (%)	Exam Duration
Essay	AS1	Essay focusing on an element of the strategic promotion of financial inclusion within a contemporary policy context (3000 words)	100.0	

Aims

The module aims to enable students to critique and analyse the links between poverty, over-indebtedness and financial exclusion and focuses on investigating practical and strategic solutions to promoting financial inclusion in low income

communities.

It aims to enable students to develop strategic inter-agency partnership approaches to tackling financial exclusion.

Learning Outcomes

After completing the module the student should be able to:

- 1 Critically analyse the dynamics of poverty and financial exclusion in low income communities.
- 2 Critically analyse policy development in the promotion of financial inclusion
- 3 Critically appraise the role of mainstream, alternative, co-operative and third sector financial providers in serving low income consumers
- 4 Demonstrate a strategic approach to financial capability education.
- 5 Critically evaluate multi agency approaches to promoting financial inclusion.
- 6 Think strategically in relation to the development of own role and the role of others within the contemporary policy context.

Learning Outcomes of Assessments

The assessment item list is assessed via the learning outcomes listed:

essay	1	2	3	4	5	6
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Outline Syllabus

The sociology, economics and politics of poverty and financial exclusion in low income communities.

Government policies on tackling poverty and promoting financial inclusion from the 1980's to the present time

The dynamics of low income financial market

The background, principles and practice of the banking and financial services industry and of co-operative and third sector financial providers in promoting financial inclusion.

The impact of alternative, sub-prime lenders (e.g. home credit companies) operating in low income communities

The role of money advice agencies in low income communities

The dynamics and delivery of financial capability education

Pathways to financial inclusion

Strategic and partnership approaches the promotion of financial inclusion.

Learning Activities

Lectures; seminars, tutorials, action-learning sets and presentation preparation groups

References

Course Material	Book
Author	Carbo S., Gardener P.M. and Molyneux P.,
Publishing Year	2005
Title	Financial Exclusion
Subtitle	
Edition	
Publisher	Palgrave
ISBN	

Course Material	Book
Author	Coben D, Dawes M, and Lee N
Publishing Year	2005
Title	Financial literacy education and Skills for Life.
Subtitle	
Edition	
Publisher	National Research and Development Centre for Adult Literacy and Numeracy
ISBN	

Course Material	Book
Author	Flaherty J, Veit-Wilson J and Dornan P
Publishing Year	2004
Title	Poverty: the facts
Subtitle	
Edition	5th
Publisher	CPAG
ISBN	

Course Material	Book
Author	Hills J
Publishing Year	2004
Title	Inequality and the State
Subtitle	
Edition	
Publisher	OUP
ISBN	

Course Material	Book
Author	Jones P.A.
Publishing Year	2001
Title	Access to Credit on a Low Income,
Subtitle	a study into how people on low incomes in Liverpool access and use consumer credit
Edition	
Publisher	The Co-operative Bank.
ISBN	

Course Material	Book
Author	Jones P.A. and Barnes T
Publishing Year	2005
Title	Would You Credit It
Subtitle	people telling stories about credit.
Edition	
Publisher	The Co-operative Bank,
ISBN	

Course Material	Book
Author	Jones P.A
Publishing Year	2006
Title	Giving credit where it's due: Promoting financial inclusion through quality credit unions
Subtitle	
Edition	
Publisher	Local Economy, Volume 21, Number 1, Pages:36 - 48. Routledge
ISBN	

Course Material	Book
Author	Kempson E
Publishing Year	1996
Title	Life on a Low Income,
Subtitle	
Edition	
Publisher	Joseph Rowntree Foundation.
ISBN	

Course Material	Book
Author	Kempson E, McKay S and Collard
Publishing Year	2005
Title	Incentives to save: Encouraging saving among low-income households
Subtitle	
Edition	
Publisher	HM Treasury.
ISBN	

Course Material	Book
Author	Kober C. and Paxton W
Publishing Year	2002
Title	Asset-based welfare and poverty. Exploring the case for and against asset-based welfare policies
Subtitle	
Edition	

Publisher	ippr, London
ISBN	

Course Material	Book
Author	Levitas R
Publishing Year	2005
Title	The Inclusive Society.
Subtitle	Social Exclusion and New Labour
Edition	
Publisher	Palgrave
ISBN	

Course Material	Book
Author	Lister R
Publishing Year	2004
Title	Poverty
Subtitle	
Edition	
Publisher	Polity Press, Cambridge
ISBN	

Course Material	Book
Author	National Consumer Council
Publishing Year	2005
Title	Affordable Credit, a model that recognises real needs.
Subtitle	
Edition	
Publisher	The National Consumer Council and Policis, London
ISBN	

Course Material	Book
Author	Palmer Guy, Carr Jane and Kenway Peter
Publishing Year	2005
Title	Monitoring poverty and social exclusion
Subtitle	
Edition	
Publisher	JRF and New Policy Institute, York
ISBN	

Course Material	Book
Author	Pantazis C., Gordon D., and Levitas R.,
Publishing Year	2006
Title	Poverty and Social Exclusion in Britain,
Subtitle	The millennium survey.
Edition	
Publisher	The Policy Press
ISBN	

Course Material	Book
Author	Sherraden M
Publishing Year	1992
Title	Assets and the Poor
Subtitle	A New American Welfare Policy
Edition	
Publisher	M.E. Sharpe
ISBN	

Notes

This module is designed for youth and community workers, social workers, housing officers, probation officers, money advice workers and all those who are engaged strategically with young people and adults in low income communities