

RAISING LEARNERS' METALINGUISTIC AWARENESS: AN
EXAMINATION OF STUDENTS' ACADEMIC WRITING
DEVELOPMENT AT UNIVERSITY

by

Sarah Jane Timbs

BMus (University of Adelaide), MAppLing (Macquarie University)

SUBMITTED IN FULFILLMENT OF THE REQUIREMENTS
FOR THE DEGREE MASTER OF RESEARCH IN
LINGUISTICS

Macquarie University

Faculty of Human Sciences - Department of Linguistics

October 2016

TABLE OF CONTENTS

TABLE OF CONTENTS	ii
TABLE OF TABLES	iv
TABLE OF FIGURES	iv
TABLE OF APPENDICES	v
SUMMARY	vi
DECLARATION	vii
ACKNOWLEDGEMENTS	viii
1.0 INTRODUCTION	9
1.1 Introduction.....	9
1.2 Relevant Research.....	9
1.3 Research Context	11
1.4 Research Questions	12
1.5 Overview of Thesis	12
2.0 LITERATURE REVIEW	14
2.1 Introduction.....	14
2.2 Systemic Functional Linguistics	14
2.2.1 Register and Genre Theory/Pedagogy.....	17
2.2.2 Systemic Functional Linguistic Descriptions of Academic Register.....	20
2.3 Academic Discourse	24
2.4 Student Self-Assessment and Feedback	26
2.5 Conclusion	29
3.0 METHODOLOGY	31
3.1 Introduction.....	31
3.2 Participants.....	31
3.3 Recruitment.....	32
3.4 Materials	33
3.5 Design and Procedures.....	35
3.5.1 Assessment Tasks.....	36
3.5.2 Self-Assessment Tools	37
3.5.3 Interviews	40
3.5.4 Textual Analysis.....	41
3.5.5 Attrition	42

3.6 Conclusion	42
4.0 FINDINGS AND DISCUSSION	44
4.1 Introduction.....	44
4.2 Self-Assessment Tools.....	44
4.2.1 Lexical Density	45
4.2.2 Sentence-Level Errors	47
4.2.3 Objectivity.....	50
4.2.4 Word Usage.....	55
4.2.5 Referencing	56
4.3 Interviews and Focus Group	59
4.3.1 Challenges	60
4.3.2 Improvements.....	64
4.3.3 Impact of Linguistic Feedback.....	65
4.4 Textual Analysis	69
4.4.1 Genre Analysis	69
4.4.2 Periodicity and Theme Analysis	84
4.5 Conclusion	95
5.0 CONCLUSION	97
5.1 Introduction.....	97
5.2 Summary of Findings.....	98
5.2.1 Self-Assessment Tool Findings.....	98
5.2.2 Interview and Focus Group Findings	99
5.2.3 Genre Analysis Findings	100
5.2.4 Periodicity and Thematic Development Findings	101
5.3 Answering the Research Questions	102
5.4 Implications	104
5.5 Limitations and Future Research	107
5.6 Conclusion	108
REFERENCES	109
APPENDICES.....	116

TABLE OF TABLES

Table 1: Subjectivity identification	34
Table 2: Subjectivity revision.....	34
Table 3: Sentence-level errors (diagnostic task).....	48
Table 4: Sentence-level errors (critical summary)	48
Table 5: Sentence-level errors (business report)	48
Table 6: Objectivity (diagnostic task)	52
Table 7: Objectivity (critical summary)	52
Table 8: Objectivity (business report)	52
Table 9: Referencing (diagnostic task).....	58
Table 10: Referencing (critical summary).....	58
Table 11: Referencing (business report).....	58
Table 12: Response genres	70
Table 13: Assessment task descriptions	71
Table 14: Hortatory exposition stages	72
Table 15: Student 1: Genre stages (diagnostic task).....	73
Table 16: Students 8 and 10: Genre stages (diagnostic task)	75
Table 17: Critical summary stages	77
Table 18: Student 8: Genre stages (critical summary)	78
Table 19: Student 10: Genre stages (critical summary)	79
Table 20: Business report stages	80
Table 21: Students 1, 8 and 10: Genre stages (business report).....	82
Table 22: Student 8: Thematic development (critical summary)* interrupting clause omitted - see Appendix X.....	89

TABLE OF FIGURES

Figure 1: Student 10: Periodic structure (diagnostic task)	85
Figure 2: Student 8: Periodic structure (critical summary)	88
Figure 3: Student 8: Zig-zag thematic development	90
Figure 4: Student 1: Periodic structure (business report)	92

TABLE OF APPENDICES

Appendix A: Self-Assessment Tool.....	116
Appendix B: Interview Questions.....	119
Appendix C: Interview Transcripts.....	120
Appendix D: Assessment Criteria ACBE100.....	133
Appendix E: Diagnostic Tasks (Original).....	140
Appendix F: Critical Summaries (Original)	144
Appendix G: Business Reports (Original)	150
Appendix H: Data Spreadsheets (Diagnostic Tasks)	165
Appendix I: Data Spreadsheets (Critical Summaries)	166
Appendix J: Data Spreadsheets (Business Reports)	167
Appendix K: Student Self-Assessments (Diagnostic Tasks)	168
Appendix L: Student Self-Assessments (Critical Summaries)	181
Appendix M: Student Self-Assessments (Business Reports)	194
Appendix N: Linguistic Assessments (Diagnostic Tasks)	207
Appendix O: Linguistic Assessments (Critical Summaries)	220
Appendix P: Linguistic Assessments (Business Reports).....	232
Appendix Q: Genre Analysis (Diagnostic Tasks)	245
Appendix R: Genre Analysis (Critical Summaries)	252
Appendix S: Genre Analysis (Business Reports)	261
Appendix T: Periodicity Analysis (Diagnostic Tasks)	279
Appendix U: Periodicity Analysis (Critical Summaries)	286
Appendix V: Periodicity Analysis (Business Reports)	292
Appendix W: Theme Analysis (Diagnostic Tasks)	309
Appendix X: Theme Analysis (Critical Summaries)	316
Appendix Y: Theme Analysis (Business Reports)	325
Appendix Z: Ethics Clearance Emails	346

SUMMARY

This research project seeks to investigate the academic writing development of three students in the foundational first year unit ‘Academic Communication in Business and Economics’ (ACBE100) at Macquarie University. This unit aims to support students in their transition to university by enabling them to understand and achieve the necessary standards of performance required to be successful in an academic environment. This study was designed to be an intervention within the Macquarie Longitudinal Learner Corpus (MQLLC) research project currently being conducted by Dr Cassandra Liardet and her research team at Macquarie University. Participants are student volunteers studying the ACBE100 unit and were recruited from the larger MQLLC project.

Writing development is explored from the students’ perspective through repeated use of a formative self-assessment tool, which aims to measure the accuracy with which the students are able to evaluate themselves in comparison to a researcher’s linguistic analysis of their written texts. Additionally, interviews regarding perspectives on the self-assessment process were conducted with the students and a tutor. A linguistic perspective on the students’ writing development is provided through textual analysis encompassing genre, periodic structure and thematic development. These perspectives seek to illuminate the relationship between explicit teaching of linguistic features of academic writing and students’ writing development. This study employs a Systemic Functional Linguistics theoretical framework (see Halliday, 1993; Martin & Rose, 2008; Schleppegrell, 2001, 2004) for mapping and examining language features.

DECLARATION

I hereby declare that this thesis is my own work, and that, to the best of my knowledge, it does not contain any unattributed material previously published or written by any other person. I also declare that the work in this thesis has not been previously submitted to any other institution for, or as part of, a degree.

This study was granted approval by the Macquarie University Ethics Review Committee (Human Research) (reference: 5201400205) and conducted in accordance with the guidelines stipulated.

Sarah Jane Timbs

10/10/2016

ACKNOWLEDGEMENTS

I would like to acknowledge the expert assistance of several individuals at Macquarie University without whom this thesis could not have become a reality.

I wish to express my sincere thanks to my research supervisor, Dr Cassandra Liardet, who expertly assisted me in the early months of my project and ensured that I received the benefit of her knowledge and experience when I needed it most.

I would also like to extend my deepest gratitude to Dr John Knox, who agreed to undertake my research supervision during the course of Dr Liardet's leave and guided me patiently and faithfully to my final submission.

I am also deeply grateful for the assistance of Dr Sharyn Black for her valuable time, encouragement and moral support.

I would like to take this opportunity to convey my sincere gratitude to Dr Annabelle Lukin and A/Prof. Mridula Sharma, Master of Research Directors for the Faculty of Linguistics, for their assistance and support.

I hereby express my thanks to all the faculty members of the Department of Linguistics for their help and encouragement.

I also place on record my sense of gratitude to one and all who, directly or indirectly, have lent their helping hand in this venture.

1.0 INTRODUCTION

1.1 Introduction

Over the past two decades, language proficiency, particularly in academic writing, has become a crucially important issue in Australian higher education. Beginning in 2001, the number of international students enrolled in higher education in Australia increased steadily every year, reaching a peak in 2009 with well over 600,000 students enrolled nationwide (Department of Education and Training, 2014). As a direct result of this marked change in the student demographic, claims have been made with increasing frequency that graduates lack the essential oral and written communication skills required at the completion of their awards (Harris & Ashton, 2011). Although there are certainly numerous other factors affecting academic success (see for example Phakiti, Hirsh & Woodrow, 2013), language proficiency remains one of the most problematic aspects for students (Arkoudis & Doughney, 2014; Harris & Ashton, 2014). Thus far, much of the research in this area has focused heavily on international students. However, research has shown that domestic students are equally likely to require assistance in understanding academic structural and lexicogrammatical conventions, particularly in their first year (Harris & Ashton, 2011). It is crucial that the issue of language proficiency is dealt with as successful language and literacy outcomes must be achieved for further study or for employment.

1.2 Relevant Research

To enable students to achieve desired language outcomes throughout their studies, it is currently surmised that language proficiency must be incorporated into learning in a

manner that is relevant to all students and integrated within disciplines. The goal of this integrated approach is to promote sustainable assessment, i.e. “assessment that meets the needs of the present and prepares students to meet their own future learning needs” (Boud, 2000, cited in Fastre, Van der Klink, Sluijsmans & van Merriënboer, 2013, p. 612). It is necessary for the learning and teaching process to be made transparent and the reasons for it explicit. In order to gain students’ trust and interest, instructors need to be clear regarding the benefits of participation, including impacts on future success (Thomas, Martin & Pleasants, 2011). One way to achieve this is to promote a cycle of explicit teaching, student self-assessment and instructor feedback.

Research demonstrates that there are certain essential linguistic resources for successful construction of written academic texts (see for example Biber, 2006; Fang, Schleppegrell & Cox, 2006; Hyland, 2007; Schleppegrell, 2001). Several researchers have found that explicit instruction in linguistic features of academic writing conventions is beneficial for students, and argue that without this instruction and detailed feedback regarding how to improve their performance, students’ accuracy will not significantly increase (e.g. Gebhard, Chen & Britton, 2014; Liardet, 2015, 2013; Luu, 2011; Schleppegrell, 2004; Wang, 2010). These studies have provided valuable insight into how students can achieve success. Furthermore, in the past decade, student self-assessment has been found to have positive impacts on student success (e.g. Fastre et al., 2013; Ross, 2006; Tan, 2008; Thomas, Martin & Pleasants, 2011; Walser, 2009; Wingate, 2010). However, few studies have focused on self-assessment in a higher education context, particularly from the perspective of academic writing.

Further research is needed to determine how to raise student self-awareness of strengths and weaknesses in their writing, and whether students can consistently and successfully apply linguistic feedback to improve subsequent writing. To date, the three key elements

of this study – explicit instruction in linguistic features of academic writing, self-assessment and instructor feedback – have not been investigated in relation to one another.

1.3 Research Context

This research project seeks to investigate the academic writing development of three students in the foundational first year unit ‘Academic Communication in Business and Economics’ (ACBE100 hereafter) at Macquarie University. This unit aims to support students in their transition to university by enabling them to understand and achieve the necessary standards of performance required to be successful in an academic environment.

This study takes place in the context of Australian higher education. It was designed as an intervention within the Macquarie Longitudinal Learner Corpus (MQLLC hereafter) research project currently being conducted by Dr Cassi Liardet and her research team at Macquarie University. Participants were student volunteers studying the ACBE100 unit and were recruited from the MQLLC project to take part in this intervention, with no inclusion or exclusion criteria aside from learner language background. It was initially intended that data would be collected from approximately ten participants of a variety of language backgrounds. However, the findings and conclusions of this project ultimately focus on the results of data from three of the participants, two of which are English as a First Language (EL1) students and one an English as an Additional Language (EAL) student. The scope of this project, conducted for a one-year master degree, is necessarily limited in scale. A subsequent, larger-scale project exploring the issues raised in this thesis is planned for a PhD.

Writing development of the three students is explored from the students’ perspective through use of a self-assessment tool and interviews exploring their perspectives on the

self-assessment process, and from a linguistic perspective through textual analysis encompassing genre, thematic development and periodic structure. This cross-sectional study examines three texts: a diagnostic task, a critical summary and a business report. A Systemic Functional Linguistics theoretical framework (see Halliday, 1993; Martin & Rose, 2008; Schleppegrell, 2001, 2004) is employed for mapping and examining language features.

1.4 Research Questions

In the context of the foundational first year unit ACBE100 at Macquarie University, this research project seeks to answer the following questions:

- 1) Does explicit teaching of linguistic terminology raise students' metalinguistic awareness of their academic writing development?
- 2) Using this self-assessment tool, how accurately are students able to self-assess, and how effective is the tool in enabling them to do so?
- 3) How does students' academic writing develop across the course of this unit in terms of generic structure, periodic structure and thematic development?

1.5 Overview of Thesis

This thesis will be presented in five chapters. Chapter Two reviews the key literature regarding the underlying theories that comprise the foundations of this research project. Chapter Three describes the methodology utilized in this study. The findings and significance of the data collected during the procedures as described in Chapter Three will

be discussed in Chapter Four. Finally, Chapter Five presents the conclusions drawn from this study and discusses implications for future research.

2.0 LITERATURE REVIEW

2.1 Introduction

This chapter will review the key literature regarding the underlying theories that comprise the foundations of this research project. As this study has been conducted from a Systemic Functional Linguistics (SFL hereafter) perspective, the literature reviewed here includes research into academic discourse, genre theory, genre pedagogy and descriptions of academic register through the lens of SFL. This review concludes with an examination of research into student self-assessment and feedback.

2.2 Systemic Functional Linguistics

Systemic Functional Linguistics (SFL hereafter) provides functional descriptions of language in context. SFL is designed to be “a means of responding to everyday real-life language-related issues in diverse social, professional and academic contexts” (Coffin & Donahue, 2012, p. 65); academic learning and teaching is merely one context to which it has been applied. Rather than relying on a solely formal or communicative approach to grammar, SFL theory explores the ways in which “grammar varies in relation to context... (and) views grammar as a meaning-making tool” (Coffin, Donahue & North, 2009, p. 191). SFL has its own *metalanguage*, a language of terminology used to talk about language (Berry, 2005, cited in Gebhard, Chen & Britton, 2014). The metalanguage of SFL provides functional categories for language analysis as opposed to focusing on classes of words (i.e. nouns, verbs, adjectives) outside of a specific context (Gebhard, Chen & Britton, 2014).

Within SFL, language is mapped along strata, i.e. layers of meaning. SFL theory organises language into expression and content, with the latter further divided into two aspects:

grammar and lexis (lexicogrammar) and meaning (semantics) (Martin & Rose, 2008).

Language is then organised into three *metafunctions* that ‘cut across’ these strata:

ideational (to represent ideas about the world), interpersonal (to facilitate social interactions), and textual (to incorporate the first two metafunctions into meaningful texts which are also relevant to their contexts) (Halliday, 1993; Martin & Rose, 2008). Halliday (1994) explains that the social context comprises the subject being talked about (field), the relationship between the creator of the text and the intended audience (tenor), and expectations for how particular text types should be organised (mode). The speaker/writer’s perception of the social context influences the lexicogrammatical choices made to represent it (Schleppegrell, 2001).

The aforementioned aspect of language content, semantics, is examined extensively by Martin and White (2005), who present it as one of three levels of language strata.¹

Discourse semantics is “concerned with meaning beyond the clause (with texts in other words)” (Martin & White, 2005, p. 9). Martin and Rose (2008) organise discourse semantics into five major aspects of discourse organisation: *appraisal*, *ideation*, *conjunction*, *identification* and *periodicity*. They define appraisal as the manner in which the text’s creator negotiates interpersonal meanings, i.e. the “feelings and values that are negotiated with readers” (p. 28); thus, appraisal relates to the tenor of a text. Ideation relates to the field of a text and focuses on the content of the discourse, i.e. the activities and descriptions of the participants in the text. Conjunction explores the inter-connections between the activities, for example by organising events into sequences. The system of identification introduces the participants of a text and then enables the reader to keep track of them. Finally, periodicity organises discourse into “the layers of prediction that flag for readers what’s to come, and the layers of consolidation that accumulate the meanings

¹ The other two levels of language strata as presented by Martin and White (2005) are phonology and graphology and grammar and lexis.

made” (Martin & Rose, 2008, p. 28). Control over discourse semantics is important for students in developing academic literacy; one aspect of it, periodicity, is explored in this study².

The three aforementioned components of field, tenor and mode comprise what Martin (1992) refers to as *register*, the mastery of which is essential for the production of academic texts. A solid understanding of the relationships created between these layers and functions of language is beneficial in mapping learners’ progress across their schooling (Liardet, 2013), and several researchers contend that for students to master specific academic registers, they must first be taught which patterns of language are required to successfully construct each text type within their particular discipline (Gebhard, Chen & Britton, 2014; Liardet, 2015, 2013; Schleppegrell, 2001).

An influential study by Schleppegrell (2001) analyses some of the linguistic features of common texts produced by school students, for example the texts are typically lexically dense, feature declarative mood and are structured hierarchically with abundant elaboration of noun phrases. Schleppegrell’s research reveals that while students develop an understanding of the content of their discipline, they may remain unable to consistently present their ideas in the appropriate and expected academic register. She argues that it is critically important to understand the linguistic elements that create meaning in context, and students’ language development needs to be assessed effectively for appropriate curricula to be designed.

² The limited scope of this study does not allow for an examination of text from all of these perspectives; thus, the researcher has focused on periodicity at this time due to its particular importance in academic writing, although future studies could certainly explore text in relation to the other systems.

Educational linguistics employing SFL is inherently interested in raising awareness of language features and explicitly teaching them. Many researchers have found that explicit instruction in linguistic features is beneficial for students, and argue that without this instruction and detailed feedback on how to improve their performance, students' accuracy will not significantly increase (Gebhard, Chen & Britton, 2014; Liardet, 2015, 2013; Luu, 2011; Schleppegrell, 2004; Wang, 2010). Although these studies have provided valuable insight into how students can achieve success, there is still much to be developed in areas such as evaluation and feedback. Further research is needed to demonstrate whether SFL theory can be implemented to raise student self-awareness of strengths and weaknesses in their writing, and whether students can consistently and successfully apply linguistic feedback to improve subsequent writing.

2.2.1 Register and Genre Theory/Pedagogy

Two key concepts of this study now warranting detailed exploration are *genre* and *register*. The concept of academic discourse (to be discussed further in Section 2.3) originated from that of register (see Halliday & Hasan, 1985), a “constellation of lexical and grammatical features that characterizes particular uses of language” (Schleppegrell, 2001, p. 431). In other words, the register is the specific vocabulary and structural patterns that achieve the purposes of each text. There are a wide variety of registers because language is used in many diverse contexts, and each text produced for each functional purpose comprises different lexical and grammatical features and organisational structure (Schleppegrell, 2001). The features and structure are selected for each text based on the perception of the social context for which it is being created. The creators of texts, i.e. speakers and writers, must consider their subject (field), their relationship with their intended audience (tenor) and the expectation of how their text should be organised (mode)

(Halliday, 1994). Thus, speakers and writers “simultaneously present content, negotiate role relationships, and structure texts through particular grammatical choices”

(Schleppegrell, 2001, p. 432) to create each specific text type.

Building on Halliday’s notion of register (e.g. Halliday & Hasan, 1989), Martin and colleagues developed the SFL notion of genre. A genre, as described by Martin (1992), is a “staged, goal-oriented social process” (p. 505). The concept of genre is associated with the organisation of the social purposes of language, and with a text’s intended audience (Swales, 1990, p. 46). Genre is often viewed as distinct from register (see for example Schleppegrell, 2001). Genre refers to the purpose of an entire text, and the functional structure that conventionally expresses that purpose in a given cultural context, whereas register refers to the linguistic patterns within texts, and thus can exist independently of text-level structure. Each genre has register features typically associated with it, but as Schleppegrell (2001) demonstrates, genres of the academy exhibit many common register features (e.g. texts are lexically dense, objective and contain many elaborately constructed noun phrases), and register features of the same genre can vary from discipline to discipline. Although researchers in the traditions of English for Specific Purposes (ESP) and New Rhetoric studies have differing theories of genre (see for example Bhatia, 2008; Freedman & Medway, 1994; Miller, 1984; Swales, 1990), SFL genre theory is the chosen approach for this study due to its theoretical and pedagogical clarity (Hyland, 2007; Hyon, 1996; Rose, 2011), and also due to the fact that an SFL approach to language and language pedagogy was the basis for the curriculum that this research examines.

In Australia in the 1970s, emphasis began to shift from traditional teacher-centred pedagogy to progressive student-centred learning. For example, Bernstein (1975; 1990; 2000) alleged there was a consequent lack of equal distribution of knowledge in schools, which he suggested could be achieved via a *visible* pedagogy. Visible pedagogy assists

learners via incorporation of scaffolding (a process through which a teacher builds on students' existing knowledge and experience as they are learning new skills) and the zone of proximal development (the difference between what a learner can accomplish with or without assistance; see for example Vygotsky, 1978), regardless of their socioeconomic and cultural backgrounds. Bernstein (1975) stated that visible pedagogy involves explicit transmission and specific, easily measured assessment criteria. The educator holds the majority of the power in the relationship with the learners and exerts a stronger degree of control over the pedagogy, thus limiting the learners' freedom. Invisible pedagogy, on the other hand, is implicit, and the learners appear to have much greater control over their learning and assessment process. The assessment criteria are more difficult to measure, appearing to allow for a higher degree of learner control; however, rules still exist and are made and enforced by those in power. The educator's role in invisible pedagogy is now not seen as controller but as facilitator, to "arrange the context for the student to explore and rearrange" (Bernstein, 1975, p. 9).

Bernstein's (1975; 1990; 2000) theory of educational practice can be understood in SFL terms thusly:

(P)edagogic activities (field), pedagogic relations between learners and teachers (tenor), and modalities of learning – spoken, written, visual, manual (mode), together with the knowledge and social values exchanged through these pedagogic activities, relations and modalities (...) creates and legitimates an unequal social order and asymmetric social relations (Rose, 2015c, p. 3).

Genre pedagogy researchers have drawn on Bernstein's theory, along with SFL theory of language as social process, to create new approaches to classroom learning and teaching. As opposed to traditional approaches beginning with the transference of linguistic theory

to teacher training and classroom teaching, genre pedagogy began with examining the texts highly valued in schools and then developing methods of analysing and teaching them, resulting in the 'Teaching-Learning cycle' (Rose, 2015a; 2015b; Rose & Martin, 2012). Arising from this methodology, the genre-based pedagogy project known as Reading to Learn (R2L hereafter) promotes reading as a central skill for learning. As Rose (2015a; 2015b) explains, this action research project integrates the analysis of knowledge genres (types of texts produced in schools e.g. stories, reports and arguments) with the design of curriculum genres (ways in which knowledge is exchanged in classroom practice). It aims to enable teachers to overcome the fundamental educational issue of inequality of students' reading and writing skills (Rose, 2015c). Once genres have been identified, a metalanguage to describe and teach them can be created and applied in the classroom.

Genre and register theory enables us to understand many aspects of learning, including the presentation, organisation and evaluation of knowledge through pedagogic activity, the deployment of pedagogic modalities as sources of meaning, and the enactment of pedagogic relations through patterns of exchanges between teachers and learners (Rose, 2014). While genre-based pedagogy, particularly R2L, provides a comprehensive foundation for teacher training and classroom education, Rose (2015b) cautions that the metalanguage design is not complete. Patterns of register vary greatly by genre, curriculum field and level of schooling. Further research is needed regarding applications of the pedagogy in different educational contexts, including higher education.

2.2.2 Systemic Functional Linguistic Descriptions of Academic Register

SFL theory has been highly influential in the creation of linguistic descriptions of registers used in academia. Using this framework, researchers have been able to identify important features of academic register, one of which is the use of nominal groups and

nominalisation (see Halliday, 1998; Halliday & Martin, 1993). As Fang, Schleppegrell and Cox (2006) explain, nouns and nominal groups (noun phrases) are essential to text construction. *Nominalisation* is an expression of a part of speech (i.e. verb, adjective) as a noun or noun phrase (Fang, Schleppegrell & Cox, 2006). For example, ‘pay’ is a verb, but it can be turned into the noun ‘payment’, thus enabling it to be modified and expanded by adding more words and phrases (e.g. overdue payment; payment of outstanding fees). Nominalisation provides a way for nominal elements to contain a great deal of information, which can cause a text to become more or less engaging or accessible to a specific audience.

Through implementation of nominalisation, it is not only the meaning potential of a text that is increased, but also its lexical density. Lexical density is a term used in text analysis and is defined by the total number of content words (i.e. nouns, main verbs, adjectives and adverbs) divided by the total number of either clauses or sentences in a text (Eggins, 2004). Halliday (2002) maintains that “(t)he lexical density increases not because the number of lexical items goes up but because the number of non-lexical items – grammatical words – goes down” (pp. 329–330).

For example, the phrase:

‘Researchers have been able to determine...’

contains six words: three content words (‘researchers’, ‘able’ and ‘determine’) and three non-content words (the auxiliary verbs ‘have’ and ‘been’ and the preposition ‘to’).

It is possible instead to write:

‘Researchers’ determination...’

which eliminates all three non-content words, thus achieving greater lexical density.

Creation of an academic text requires a high level of clarity and cohesion. A crucially important resource for achieving clarity and cohesion within a text is periodic structure. As Martin and Rose (2003) explain, periodicity is essential in creating a meaningful text:

Periodicity is concerned with information flow: with the way in which meanings are packaged to make it easier for us to take them in... giving readers some idea about what to expect, fulfilling those expectations, and then reviewing them (p. 175).

Strong command of periodic structure creates cohesion. A cohesive text is one in which the sentences are connected in such a way as to create unity, enabling the reader to easily understand the content (Piriyasilpa, 2013). Several elements are required to achieve this cohesive unity: the *macroTheme*, the *hyperTheme*, the *hyperNew* and the *macroNew*. The *macroTheme* serves as an introduction to the text, creating expectations for the reader as to the content, while the *macroNew* serves as a conclusion to the text, summarising the new information. Each *hyperTheme* is a main point, similar to a topic sentence of a paragraph, yet the *hyperTheme* is not necessarily found at the beginning of a paragraph as it is not an element of a paragraph but of a passage of text, which may be part of a paragraph, a paragraph, or several paragraphs. Similarly, each *hyperNew* is a type of concluding sentence, yet is not necessarily the last sentence of each paragraph. It is not a summary of the discussion thus far, but rather a “point of the text from which the discussion in the following phase of a discourse can be further built up” (Piriyasilpa, 2009, pp. 6-7).

Related to periodicity is the structure of information within and between clauses, which is constructed in English in the clause structures of Theme and Rheme, and in the pattern of development of clause-level Themes across a text. The Theme of a clause is the information leading up to the main verb; it informs the reader of the key content of the clause. The Rheme is the remainder of the clause which develops the Theme. The Theme

typically contains familiar or ‘given’ information that has been previously seen elsewhere in the text, and the Rheme typically contains unfamiliar or ‘new’ information (Piriyasilpa, 2013).

Several researchers have conducted studies regarding the explicit instruction of linguistic features and providing learners with a metalanguage necessary for successful academic writing. Many maintain that explicit linguistic instruction improves language learning. For example, Luu’s (2011) study focused on first-year finance students studying in English at a Vietnamese university. He had them participate in an experimental writing class in which they were explicitly taught the correct conventions for writing essays in the recount genre. He found that the majority of the students showed significant improvement in their control and understanding of genre. Similarly, Gebhard, Chen and Britton (2014) used SFL and genre-based theories to teach third-grade school students the necessary metalanguage to read and write disciplinary texts successfully over the course of the academic year. The authors concluded that the students in their study:

benefited from learning how to use SFL metalanguage to read and write disciplinary texts... they learned to identify expected genre moves and register features, classify different types of processes and participants, notice how and why authors shift tenses, catalogue different types of conjunctions, and track theme/rheme patterns in assigned readings and in their own texts to note how coherence is achieved in extended written discourse (p. 123).

These and other studies (e.g. Liardet 2015, 2013; Piriyasilpa, 2009; Rose, 2015a; 2015b; Schleppegrell, 2004; Wang, 2010) have found that explicit instruction employing SFL theory and metalanguage has a positive impact on the development of learners' academic writing skills. The purpose of visible pedagogy is to make clear to the learner what ‘good’

writing is and how it can be achieved, instead of providing vague, uninformed advice.

With invisible pedagogy and no information regarding the mechanics of language, some learners will nevertheless succeed in education. However, as Bernstein (1975; 1990; 2000) argued, to foster the success of all learners, regardless of whether they possess the intuitive knowledge of how to be successful, it must be explicitly taught.

Research into SFL descriptions and metalanguage maintains that there are certain essential linguistic resources for successful construction of written academic texts, and learners benefit most from explicit instruction in such features. Such studies have provided valuable guidelines for teaching practices and how best to help students achieve success. Nevertheless, there is much to be developed in this area. The roles of student self-assessment and the impact of feedback in this context, for example, are yet to be sufficiently investigated. Further studies are needed to determine whether the implementation of self-assessment methods can contribute to raising students' linguistic awareness, and whether students are able to respond to detailed linguistic feedback by using it to assist in the creation of subsequent texts.

2.3 Academic Discourse

Academic discourse is one prominent type of discourse examined extensively in the field of applied linguistics. It refers to the use of language in the context of the *academy*; namely, the diverse spoken and written genres that serve academic purposes in secondary and tertiary education (Hyland, 2009). Discourses in general encompass several aspects of communication. As Gee (1996) explains:

Discourses include much more than language. They are ways of behaving, interacting, valuing, thinking, believing, speaking, and often reading and writing that are accepted as

instantiations of particular roles... by specific groups of people...Discourses are ‘ways of being in the world’; they are forms of life (p. viii).

As learners increasingly participate in academic discourses, they are expected to adhere to the expectations of this discourse community. The linguistic features and patterns of academic *texts*³ are specialised according to different disciplines, enabling individuals to “use language to write, frame problems and understand issues in ways specific to particular social groups, and in doing these things they form social realities, personal identities and professional institutions” (Hyland, 2009, p. 1). In other words, discourses are essential to the academy; it cannot exist without them.

Students’ development of academic discourse is often examined according to learners’ language background. The terms English as a first language (EL1) and English as an additional language (EAL) are currently widely accepted as the most accurate descriptors of learner language background (Ellis, 2008; Wang, 2015).⁴ Much of the research into learners’ development of academic discourse has been from an EAL perspective (see for example Adam & Artemeva, 2002; Byrnes, 2009; Gebhard, Chen & Britton, 2014; Knoch, Rouhshad, Oon & Storch, 2015; Liardet, 2015; 2013; Luu, 2011; Parkinson & Musgrave, 2014; Schleppegrell, 2004; Wang, 2010); however, it is equally important to examine the progress of EL1 learners, as several studies have established the challenges faced by this cohort in understanding the conventions of academic discourse and the successful production of diverse academic texts (see for example Baratta, 2010; Christie, 2002; DuPreez & Fossey, 2012; McCabe & Gallagher, 2009; McWilliams & Allan, 2014).

³ As defined by Halliday and Hasan (1985), a text is any “language that is functional” (p. 10).

⁴ Characterisations of EFL and ESL were commonly used to describe learners’ language background in relation to their present learning context; however, designations of EL1 and EAL are now considered more appropriate to encompass the realities of these contexts (Ellis, 2008; Wang, 2015).

In the Australian higher education context, several researchers have examined EL1 learners' challenges and capabilities relating to academic discourse, both in the primary/secondary school context (e.g. Christie & Derewianka, 2008; Macken-Horarik, 2016; 2009; Macnaught, Maton, Martin & Matruglio, 2013; Matruglio, 2016; Matruglio, Maton & Martin, 2013) and the tertiary context (e.g. Hood, 2016; Dreyfus, Macnaught & Humphrey, 2008). Much of this research draws on contemporary theories of grammar from an SFL perspective to explore implications for teacher training, particularly as it relates to the teaching of writing. These researchers advocate explicit pedagogy and creation of classroom metalanguage. For example, Macken-Horarik (2016; 2009) argues for the development of a contemporary toolkit of metalanguage, providing teachers and students with resources for meaningful writing development. She refers to these tools as 'grammatics', a term coined by Halliday (2002) within the SFL framework which refers to both grammar itself and the use of grammar in various contexts.

Over the past few decades, research into academic discourse (see for example Biber, 2006; Hyland, 2007; Schleppegrell, 2001) has elaborated current understandings of academic genres and linguistic analysis of registers (as discussed above in Section 2.2.1). This research forms the foundations of this study.

2.4 Student Self-Assessment and Feedback

One aspect of this study is the implementation of a formative student self-assessment tool created in accordance with the SFL theoretical framework; thus, it is necessary at this point to review recent research regarding the value of self-assessment. Its primary purpose is to increase learner success through promotion of autonomous learning (Andrade & Valtcheva, 2009). The process of self-assessment is predominantly formative, meaning that students do not decide on their own grades; rather, they "reflect on the quality of their

work, judge the degree to which it reflects explicitly stated goals or criteria, and revise accordingly... in order to inform revision and improvement” (Andrade & Valtcheva, 2009, p. 13).

Cram (1992) and Oscarson (1989) presented influential papers containing models and activities for introducing learners to self-assessment, both authors being of the opinion that for the process to be successful, its role within the context must be clearly defined. There has been a certain reluctance to incorporate self-assessment into the classroom; Cram (1992) suggests that much of this reluctance stems from learners’ unfamiliarity with the process and teachers’ concerns regarding accuracy. Oscarson (1989) contends that while self-assessment is often regarded as insufficient or inappropriate due to its supposedly subjective nature, the evidence suggests that the validity of learner judgements can be high. He also found that self-assessment appears to be most effective when descriptions of criteria are concrete and specific, as opposed to broad and descriptive (Oscarson, 1997); the self-assessment tool presented in this study relies on the former. Cram (1992) argues that “if we acknowledge that self-assessment is beneficial to both teachers and learners, but that it is often resisted by both, the challenge is to develop a workable model for introducing self-assessment into learning programs” (p. 31). One aim of this study is to investigate a curriculum that builds upon previous self-assessment models and frameworks to create a tool which has its foundations in SFL theory and relies on explicit teaching of SFL metalanguage.

Aside from self-assessment, this study also involves students receiving detailed linguistic feedback from the researcher and applying this feedback to potentially improve subsequent written assignments. There have been several studies regarding the importance of regular formative feedback, particularly written corrective feedback (Guirao, de Larios & Coyle, 2015; Jeffrey, 2015; Kang & Han, 2015). Several researchers have investigated the impact

of written corrective feedback (Guirao, de Larios and Coyle, 2015; Kang & Han, 2015), particularly error correction, a direct feedback technique involving the explicit correction of learners' errors and provision of the correct form (Ellis, 2009, cited in Guirao, de Larios & Coyle, 2015). Views differ in regards to whether written corrective feedback assists learners in their grammatical development, and if so, how. Guirao, de Larios and Coyle (2015) suggest that errors should not be explicitly identified; rather, learners should be taught to actively identify their own errors, thus increasing learner attention. Kang and Han (2015), on the other hand, contend that use of explicit feedback can be beneficial to beginning or struggling learners, who may have less capacity to identify errors. They argue that explicit feedback has been shown to have a long-term positive impact on the grammatical accuracy of EAL learners' writing (Ellis et al., 2008, cited in Kang & Han, 2015), provided that it is focused feedback, which targets fewer grammatical errors. This focuses learner attention more fully, enabling learners to concentrate on their errors in comparison to the target language (Ellis, 2009, cited in Kang & Han, 2015).

However, according to the perspective of the researchers involved in the Scaffolding Literacy in Academic and Tertiary Environments (SLATE hereafter) project (Mahboob & Devrim, 2013), this view of error analysis is narrow and limited. Drawing on this pedagogy, the SLATE project adopted the Teaching-Learning cycle and its principles of scaffolding (Vygotsky, 1978) rather than focusing on correction. Mahboob and Devrim (2013) detail a specific study within the SLATE project in which the cycle of using instructor feedback to improve subsequent writing is similar to the study presented here; however, the SLATE project does not examine the impact of self-assessment in relation to instructor feedback.

In the past decade, student self-assessment has been found to have positive impacts on student success in varying contexts (e.g. Fastre, Van der Klink, Sluijsmans & van

Merriënboer, 2013; Ross, 2006; Tan, 2008; Thomas, Martin & Pleasants, 2011; Walser, 2009; Wingate, 2010). It has also been posited that for the process to be fully effective, there needs to be a cycle of both student self-assessment and instructor feedback (e.g. Fastre et al., 2013; Wingate, 2010). Without detailed feedback, self-assessment alone is insufficient; learners need to have the opportunity to compare feedback from others with their own assessments in order to obtain an accurate picture of their performance and improve their evaluation skills in the future; similarly, if they rely solely on the feedback of others, they will not learn to critically evaluate their own performances with accuracy (Fastre et al., 2013).

While the literature clearly demonstrates the importance and benefits of student self-assessment and formative feedback, there is much still to be investigated. Researchers have called for the design of specific self-assessment tools (e.g. Thomas, Martin & Pleasants, 2011), but they are yet to be developed. There is a dearth of studies trialling specific methods of measuring self-assessment in academic writing and in the higher education context, and no published studies thus far have explored the relationship between self-assessment tools and instructor feedback, particularly as it relates to genre pedagogy. To date, the three key elements of this study – explicit instruction in SFL metalanguage, self-assessment and instructor feedback – have not been investigated in relation to each other.

2.5 Conclusion

Over recent decades, research into academic discourse from an SFL perspective has enhanced current understandings of academic genres and linguistic analysis of registers. Research into the metalanguage of SFL demonstrates that there are certain essential linguistic resources for successful construction of written academic texts, and explicit

instruction in these resources has been found to be beneficial for students. This research has provided valuable guidelines for teaching practices and how best to assist students in achieving success. A cycle of student self-assessment and detailed instructor feedback has also been shown to be beneficial for students, provided its role is clearly defined in context.

Nevertheless, the metalanguage design of genre-based pedagogy is not complete. Further research is needed regarding applications of the pedagogy in different educational contexts, including higher education. Further research is also needed to demonstrate whether SFL theory can be implemented to raise student self-awareness of strengths and weaknesses in their writing, and whether students can consistently and successfully apply linguistic feedback to improve subsequent writing.

The following Chapters will present the methodology applied to explore these elements in this study, an analysis of the data collected, a discussion of the most significant findings, and the conclusions that can be drawn, including implications for future research and practice.

3.0 METHODOLOGY

3.1 Introduction

The methodology employed in this study will be discussed in this chapter. A mixed methods analysis was ultimately required as the self-assessment (SA hereafter) tools contained both quantitative data in the form of numbers and qualitative data in the form of textual analysis and error correction; qualitative data were further collected in the form of oral interviews. Within the following Sections are descriptions of the participants, the recruitment process, materials utilised, the research design and the procedures for data collection and analysis which transpired.

3.2 Participants

As mentioned in Chapter 1, this study was designed to be an intervention within the Macquarie Longitudinal Learner Corpus (MQLLC hereafter) research project currently being conducted by Dr Cassi Liardet and her research team at Macquarie University. This research project commenced in 2014 and involves the collection of written student assignments with the purpose of identifying how well students are developing their academic communication skills within a foundational first-year unit entitled ACBE100: Academic Communication in Business and Economics. This unit aims to support students in their transition to university by enabling them to understand and achieve the necessary standards of performance required to be successful in an academic environment. Course content encompasses such concepts as academic genres and registers, academic expression, referencing and persuasive language. Assessment takes the form of three written assignments: a critical summary, a business report and a persuasive essay. In addition to the formal assessment, students are also required to complete a written

diagnostic task prior to commencing the unit and to complete a Summary of Personal Development during each tutorial in order to independently track their progress.

For this intervention, participants studying the ACBE100 unit were recruited from the MQLLC project with no additional inclusion or exclusion criteria aside from their learner language background. Initially there were eleven participants, ten of whom were in the class scheduled for 8-10pm on a Tuesday evening. The remaining participant was enrolled in a class scheduled for 12-2pm on a Friday afternoon. Six of the participants were English as a First Language (EL1) students and five were English as an Additional Language (EAL) students. The participants were officially identified via their existing MQLLC identification number to ensure their anonymity. For ease of identification when performing the data collection and analysis, each student was referred to by numbers 1-11.

Due in part to attrition (to be discussed later in Section 3.5.5), the participants were narrowed down to three over the course of the study. These three participants, Student 1, Student 8 and Student 10, were all males aged 18-20. Students 1 and 8 were EL1 students and Student 10 was an EAL student. Another participant in this study was the tutor of the ACBE100 class in which Students 1 and 8 were enrolled. The tutor was present as an observer at the time the students were completing the SA tools; consequently, she was interviewed about the process.

3.3 Recruitment

The study was approved by the Macquarie University Ethics Committee, with approval number 5201400205. All participants provided informed consent.

Students were invited to participate in the study during a visit to a Tuesday evening ACBE100 class. The students were verbally informed of the larger MQLLC study and

invited to participate in that study and/or this intervention. The MQLLC study was also advertised on Macquarie University's ilearn platform and students were able to register their intent to participate online by completing a short survey. Students were informed that they would become eligible to win a prize on completion of the survey. If they also volunteered to participate in this intervention, they were supplied with a form to sign to indicate their consent. Students in other ACBE100 classes were supplied with an email address via the ilearn platform to enable them to contact the researcher if they wished to participate in the intervention. Student 10, not present in the Tuesday evening class, registered to participate in this manner.

3.4 Materials

This research project as a whole is based on the recent findings that more explicit, detailed instruction using linguistic metalanguage increases student success in academic writing (see Gebhard, Chen & Britton, 2014; Liardet 2015, 2013; Luu, 2011; Schleppegrell, 2004; Wang, 2010). The SA tool on which this intervention was based was designed in accordance with the SFL theoretical framework (see Halliday, 1993; Martin & Rose, 2008; Schleppegrell, 2001, 2004) and can be found in its entirety in Appendix A. Created as a Word document, it comprised the following sections: lexical density⁵ (word count; number of sentences; number of content words; ratio of content per clause; wordy phrases), sentence-level errors (word count; number of sentences; number of fragments; number of subject-verb agreement errors; number of fragments), objectivity (number of personal references; obligatory language; possibility language), word usage (discipline-specific

⁵ Lexical density is one aspect of Grammatical Metaphor (GM) and was selected for the SA tool based on the assessment criteria for ACBE100. Due to the limited scope of this study, other aspects of GM are not included in the tool. For further reading on GM see Byrnes, 2009; Liardet, 2015; 2013; Schleppegrell, 2004).

vocabulary/terminology; word misuse) and referencing⁶ (direct; external; internal; omitted citation; incorrect citation). The sections included tables in which students were asked to count and record totals, as evident in the following example:

OBJECTIVITY	Number
Number of personal references (I, you, we, our, they, their)	
Obligatory language (should, must, need(s) to, have/has to)	
Possibility language (could, would, possibly, probably, may, might, can)	

Table 1: Subjectivity identification

The sections also included a place for students to identify and correct inaccuracies and/or inappropriate elements, as shown in the following example:

I have identified the following problems:

Example of subjectivity	Suggested revision

Table 2: Subjectivity revision

The included sections were selected in accordance with the assessment criteria for the tasks in the ACBE100 unit (see Appendix D), which included such aspects as adherence to the conventions of Harvard referencing, avoidance of obligatory language, and expert organisation of lexically dense language. These assessment criteria were designed by the course coordinator for ACBE100 based on research into the most significant linguistic

⁶ The term 'referencing' in this study refers to the widely understood use of the term in academia to mean crediting sources of information, i.e. 'sourcing'.

features of academic discourse (see for example Biber, 2006; Hyland, 2007; Schleppegrell, 2001).

While the SA tool seems prescriptive, it was intended to represent the SFL view of grammar as a meaning-making resource, rather than as rule-conforming behaviour.

However, the scope of the study necessitated a predominantly rules-based approach. The ACBE100 unit is a foundational program, meaning that on commencement of the program, students are not expected to be familiar with academic discourse conventions. Duration of the unit is one semester, and the three assessment tasks selected for this study were submitted in the space of two months. Thus, for the purposes of this study it was not feasible to expect the students to develop proficiency in the discourse at a level beyond rule-conforming behaviour.

3.5 Design and Procedures

One aim of this study was to determine whether an SA tool could assist in raising learners' linguistic awareness and thus increase their academic writing ability; furthermore, if learners could respond to the detailed linguistic feedback they received from the researcher and use it to improve their subsequent assignments. Thus, this question was best examined at three different points in time. The ACBE100 unit was specifically chosen for this study due to its foundational nature. As previously mentioned, this unit aims to support students in their transition to university by assisting them in their understanding of academic conventions in writing. The students enrolled in this unit are predominantly in their first semester at university and are thus largely unfamiliar with the writing conventions of higher education. Within the unit, students are explicitly taught many of the linguistic features of academic discourse, including all of the features presented on the SA tool. For example, they are taught to calculate the lexical density of a text, which is one of the

sections for analysis in the SA tool. Thus, the tool was designed to complement their learning. It is important to note that the researcher was not directly involved in curriculum design for ACBE100, nor was the researcher present during any of the lessons; thus, it is not possible in this paper to comment further on the explicit teaching and activities that took place in the classroom outside of the data collection (i.e. students' completion of the SA tool).

3.5.1 Assessment Tasks

The first assignment was a diagnostic task of up to 700 words in length in the style of a hortatory exposition, a type of persuasive text which aims to influence its audience to take action (Martin, 1989). This task did not contribute to the final grade for this unit. Rather, the task was designed to be an early indicator of student competence and performance. The students were required to complete this task in the first tutorial, which took place in the second week of the unit. The students were assigned two subsequent tasks: a critical summary of approximately 500 words and a business report of approximately 1200 words. These tasks were presented to the students as take-home assignments and contributed to the final grade for the unit. The tasks comprised a four-part assessment portfolio, of which the critical summary and business report were parts 1 and 2 respectively.

Students were given approximately three weeks after completion of the diagnostic task to submit the critical summary, which was weighted at 15% of their final grade. For this task, students were required to choose an article from a given selection examining social inclusion issues. The task required students to read one assigned text relevant to the chosen topic and identify the significant points, key research findings and reasons why the article was a valid resource in the academic community. Additional research and references were not required.

Following submission of this task, they were given a further three weeks to submit the business report, weighted at 30% of the final grade. This task required students to organise the critical information collected in the critical summaries to present information written for a professional audience in a report style. Students were required to write an executive summary and discussion of the main issues and outcomes in addition to providing recommendations. Students were expected to integrate a data diagram and corresponding commentary to assist in illustrating key information. A further requirement was to reference at least six additional sources of information.

Comprising the remainder of the assessment portfolio for this unit were a group oral presentation and a final written assessment task, which took the form of a persuasive essay. Due to time constraints, it was unfortunately not possible to include this final task in the data collection.

3.5.2 Self-Assessment Tools

Once recruitment of the eleven participants had taken place, copies of their first written task were sent to the researcher electronically by the relevant ACBE100 class tutors. On receipt of the relevant assignments linguistic analysis was performed, both on a spreadsheet in Microsoft Excel and using the SA tool. The spreadsheet in Microsoft Excel contained a page for each participant on which the assignments were divided into clauses. Additionally, the spreadsheet included the following sections for analysis: lexical density (word count; number of clauses; number of content words; ratio of content per clause), sentence-level errors (word count; number of sentences; number of fragments; number of subject-verb agreement errors; number of fragments), referencing (direct; external; internal; omitted citation; incorrect citation), and objectivity (number of personal references; number of modulations; number of modalities). The researcher analysed each

clause by identifying the following errors: fragmentation, subject-verb agreement and run-ons. The researcher manually counted totals where appropriate (e.g. the lexical density section required the researcher to count the number of content words and number of clauses to ascertain the ratio of content per clause), and searched the students' texts for incidences of other aspects (e.g. the aforementioned types of referencing). Much of this was also recorded on the SA tool in the corresponding sections. Some sections of the tool also required the researcher to identify and revise problematic aspects of the text (e.g. the sentence-level errors section not only required the researcher to identify run-on sentences but also to write suggestions for revision in the appropriate place on the SA tool). An evaluation was completed for each student in order to provide them with detailed linguistic feedback from the researcher for the purpose of comparison with their own analysis.

Once the analysis was complete, a visit to the Tuesday evening ACBE100 class took place during which each student in the class completed a paper copy of the SA tool. On completion of the tool, each participant also received a copy of the researcher's detailed linguistic feedback. Each student in the class, regardless of whether they had consented to participate in the study, completed the SA tool based on their submitted diagnostic task. The students were given 45 minutes to complete the tool. Most had access to their diagnostic task on their laptops; however, they were also provided with paper copies if they preferred. Students were able to speak to the researcher and to each other if they had questions relating to the tool, yet were given only minimal guidance as the intended purpose of the task was to establish whether they could accurately identify and correct errors independently. A student could ask a question to clarify their understanding of a section, but could not be given any information that may assist them in completing the tool. For example, if a student asked to be reminded what constitutes a subject-verb agreement error, they could be prompted with an example, but they would then need to

independently identify specific subject-verb agreement errors in their text. The tool also included prompts; for example in the section instructing students to identify content words, it was stated that content words are main verbs, nouns, adjectives and adverbs.

At the conclusion of the 45 minutes, the SA tools were collected from the participants, photocopied and returned to them along with a copy of the linguistic analysis performed earlier by the researcher using the same tool. Participants were then encouraged to take the tools home and compare their analysis to the researcher's. The intended purpose of this comparison was to enable the students to grasp how accurately they could self-evaluate and to use the external feedback to improve their writing in subsequent assignments. The process for Student 10, who was in a different class, was identical except that the researcher met with him individually in the university library prior to his Friday afternoon class. As with the other students, he was given 45 minutes to complete the tool. The researcher sat nearby him as he worked, and he was able to ask questions if needed, provided the answers had no effect on his ability to perform an independent evaluation.

This process was then repeated twice more in the Tuesday evening class with a period of three and five weeks intervening respectively, and with Student 10 on the Friday mornings of the same weeks. The subsequent data collection processes differed from the first only in the length of the student analysis. On the first date, as the diagnostic task was relatively short, the students were instructed to analyse the entire task. On the subsequent dates, as the assignments became longer, participants analysed one section of their work. For each of these tasks, the analysed section was the findings/outcomes section, which in general was one to two paragraphs in length. This adaptation was necessary due to the time constraints. As the participants were in class, it was not feasible to allow more than the 45 minutes originally allotted for the self-assessment, and as the tasks grew longer, it would have been extremely difficult for them to complete the analysis. As the researcher had no

such time constraints, the evaluation performed by the researcher remained an analysis of the entire assignment in each case.

3.5.3 Interviews

The interviews occurred two weeks after the conclusion of the data collection outlined in section 3.5.2. The students were invited via email and text message to volunteer, and were provided with a second consent form on agreement. The interviews lasted approximately five to six minutes in length and were semi-structured, with questions varying slightly according to participants' responses. The participant involved in the Friday data collection sessions, Student 10, was interviewed, as were two participant volunteers from the Tuesday evening sessions, Student 1 and Student 8. The latter two were interviewed together, deeming the process a focus group rather than an individual interview. The tutor of the Tuesday evening class was also interviewed to obtain an instructor perspective.

Each interviewee was asked a series of questions regarding their perspectives on the SA tool and invited to make suggestions for improvement. The tutor was supplied with a paper copy of a blank SA tool for reference during the interview. The student participants were supplied with paper copies of their most recent self-assessments for their reference, as two weeks had passed since completion. The interviews were recorded on a mobile phone and uploaded to a computer for secure storage under password protection. Once secure, the interviews were deleted from the phone. Each participant was identified by number, with the exception of the tutor who was referred to as 'the tutor', and precautions were taken to ensure that their names or any other identifying details did not appear on the recordings. The three interviews have been transcribed in full and appear in Appendix B.

The transcriptions are coded in accordance with the conventions presented by Richards (2003, p. 173-174); however, not all conventions are annotated here as the focus of these

data is predominantly on the content and not the manner in which a statement is made. Additionally, the responses have been analysed using coloured highlights to display different aspects. A coding key has been provided at the top of the transcriptions and each line has been numbered for ease of reference.

3.5.4 Textual Analysis

After the interviews were conducted and the initial analysis of data from the assessment tools had begun, it became apparent that the study would benefit greatly from a detailed textual analysis of each of the three texts written by the students who had participated in the interviews (a total of nine texts). This analysis comprised two essential parts: genre analysis and periodicity/Theme analysis⁷. As mentioned in Section 3.5.1, the students were required to write three texts with three different approaches: a hortatory exposition (for the diagnostic task), a critical summary and a business report. During the genre analysis, the texts were initially analysed according to stages given to the students by the tutors; however, as each of the three texts was expected to be written in an argument style, certain patterns within the students' arguments began to emerge. As a result, the genre analysis also examined the arguments for point-elaboration structure (see Dreyfus, Humphrey, Mahboob & Martin, 2015; Knapp & Watkins, 2005; Woodward-Kron, 2003).

Following the genre analysis, the texts were also analysed for thematic development and command of periodic structure. It was the intention of the researcher to also explore other aspects of textual analysis such as Appraisal and ideation. However, the scope of the current study was limited; thus, it was decided that these aspects would be best examined

⁷ These analytical approaches were not included as part of the SA tool as the textual analysis did not take place until after the tool had been developed and utilised. The SA tool was designed to complement the existing curriculum of ACBE100.

in a subsequent PhD study. The results of the textual analysis are presented and discussed in Chapter Four.

3.5.5 Attrition

Attrition, a common limitation of cross-sectional research designs (Dornyei, 2007), occurred during the study. Anticipation of this issue required eleven participants to be initially selected, as the aim was to collect data from approximately ten participants. Three of the original eleven participants became ineligible over the course of the data collection period due to non-attendance in class on at least one of the specified dates. Students do drop university courses or fail to attend classes for a number of reasons; investigating the reasons for attrition was a larger pedagogical issue beyond the scope of this study.

The final results from this study were initially to be based on the contributions of eight participants in total: five EL1 and three EAL students. As the analysis progressed, it became apparent that the majority of the data was emerging from three participants: Student 1 and Student 8, both EL1 students, and Student 10, an EAL student.

Consequently, the final results focus on data collected from these three participants.

3.6 Conclusion

To summarise, this study examines command of linguistic features in nine written academic texts in relation to the impact of an SA tool. The methodology comprises triangulation of data from the participants' completion of SA tools, participation in interviews and focus groups, and textual analysis by the researcher. The project began with eleven participants, yet the final results of this study focus on the data collected from three of the participants: Student 1, Student 8 and Student 10. The textual analysis was the final element to be added to the data analysis due to the perceived benefits a more detailed

textual examination would provide. The findings of the data analysis and a discussion of the significance of these findings are presented in the following chapter.

4.0 FINDINGS AND DISCUSSION

4.1 Introduction

The findings and significance of the data collected during the procedures as described in Chapter Three will be discussed in this chapter. The following Sections will present the findings of the data obtained from the self-assessment tools, the interviews/focus groups, and the textual analysis, which is comprised of analysis of genre, periodic structure and thematic development. As explained in Chapter Three, the final results ultimately focus on data collected from three participants: Student 1 and Student 8, both EL1 students, and Student 10, an EAL student. The interview data also includes the perspective of one of the tutors involved with these students.

4.2 Self-Assessment Tools

As stated in Chapter Three, the self-assessment (SA hereafter) tool was designed in accordance with the SFL theoretical framework (see Halliday, 1993; Martin & Rose, 2008; Schleppegrell, 2001, 2004) and can be found in its entirety in Appendix A. It comprised sections for analysis of lexical density, sentence-level errors, objectivity, word usage and referencing. Each section included a table in which students were asked to count and record totals, with all but one section also including a space for students to identify and correct inaccuracies and/or inappropriate elements. The included sections were selected in alignment with the assessment criteria for the written tasks set in the ACBE100 unit (see Appendix D) and the curriculum taught in the unit, based on research into the most significant linguistic features of academic discourse (see for example Biber, 2006; Hyland, 2007; Schleppegrell, 2001).

The tools served a number of purposes: to chart how accurately the students were able to identify and revise errors in their written texts, to chart whether their accuracy improved across the three attempts, and to show any possible improvements in the quality of these particular features of their written texts over the data collection period. Due to the time constraints of the SA data collection period, the students were informed that for the first short assessment task they would be required to self-assess the task in its entirety, but for the two longer subsequent tasks they could examine just one or two paragraphs on which to base their totals. It was hoped that this would also make the task appear less daunting; this did not generally seem to be the case, as the amount of detail provided by the students in their self-assessments stayed the same or lessened as the tasks progressed.

4.2.1 Lexical Density

The lexical density section comprised a table in which students were asked to identify their total number of words, total number of sentences, and total number of content words. A definition of content words was included on the tool. Students were made aware for example that a noun is a content word, and they were expected to be able to identify the nouns in the text. This process of identification and counting was followed by a table in which students were asked to identify three examples of phrases or sentences that could have been more concise, write them as they appeared in the text, and then revise them. Finally, the students were asked to use their total number of content words and total number of sentences to calculate the lexical density ratio (i.e. the number of content words divided by number of sentences) of their text. An example of how to do this was shown on the tool.

As expected, the students' word counts and number of sentences closely matched the linguistic analysis performed by the researcher: a word count can be performed

automatically on a computer, and counting the number of sentences requires very little linguistic knowledge. Identifying and counting the content words was a greater challenge, yet Students 1 and 8 managed to complete this task with reasonable accuracy. Student 10, however, was unwilling to attempt this part of the task, as will be explored further in Section 4.3.1. The students encountered a second challenge when calculating their lexical density ratios. The SA tool initially instructed them to obtain the ratio by dividing the content words by the number of clauses; however, as the students had not received instruction regarding clauses in class, they were unable to perform this calculation. The tool was subsequently modified to allow students to calculate the ratio by dividing content words by sentences rather than clauses, in accordance with Eggins' (2004) explanation that either method is acceptable. Nonetheless, this did not seem to have much effect; the students continued to calculate the ratio incorrectly or not attempt the task at all.

In the final requirement of this section, the students were asked to identify up to three examples of unnecessarily lengthy phrases and revise them to make them more concise. The students' efforts to complete this task varied. Student 1 identified three examples each time. Student 8 identified examples in the first and second task but none in the third, although the linguistic analysis showed there were at least three examples present. Student 10 did not attempt this task in any of the three SA sessions. The linguistic analysis did not endeavour to identify every example present in the texts; rather, it focused on particularly problematic occurrences of unnecessary lengthiness. None of the students selected any of the same examples as those identified by the researcher in the detailed linguistic analysis, suggesting that although they did understand the task requirements, they were unable to identify particularly problematic occurrences. Overall, this section of the tool effected little to no improvement in either the students' accuracy in identifying content words or their ability to identify and revise lengthy phrases.

4.2.2 Sentence-Level Errors

The sentence-level errors section comprised a table in which students were asked to identify their total number of sentences, total number of fragments, total number of subject-verb agreement (SVA hereafter) errors, and total number of run-on sentences. Brief definitions of fragments and run-on sentences were included on the tool. This table was followed by one in which students were asked to identify three sentence-level errors, either a fragment, SVA or run-on error, write them as they appeared in the text, and then revise them. As mentioned in Section 4.2.1, the students were only focusing on part of the text in their second and third assessments, whereas the researcher's analysis focused on the entire texts, so the students' totals do not match those of the researcher. However, these SA tools were designed to develop students' ability to identify and revise errors; the counting was merely intended as a guide for students to be able to see if their errors were increasing or decreasing overall.

The linguistic analysis of sentence-level errors was at first performed on a spreadsheet, which displayed totals by category for each of the three texts written by each student. Tables 3-5 show the totals and types of sentence-level errors as identified by the researcher:

Diagnostic task totals:

SENTENCE-LEVEL ERRORS			
Text Name	# Fragments	# SVA	# Run-Ons
Student 1	0	1	3
Student 8	0	1	3
Student 10	0	1	0

Table 3: Sentence-level errors (diagnostic task)

Critical summary totals:

SENTENCE-LEVEL ERRORS			
Text Name	# Fragments	# SVA	# Run-Ons
Student 1	0	0	3
Student 8	0	3	1
Student 10	1	3	1

Table 4: Sentence-level errors (critical summary)

Business report totals:

SENTENCE-LEVEL ERRORS			
Text Name	# Fragments	# SVA	# Run-Ons
Student 1	0	1	9
Student 8	0	5	2
Student 10	0	10	0

Table 5: Sentence-level errors (business report)

As can be seen from Tables 3-5, Student 10 made far more SVA errors in the third text than in the previous two, and the three students showed little to no improvement overall across the three tasks in their ability to eliminate sentence-level errors. One reason for this could be that the texts were longer each time, meaning the students had more scope for errors. Furthermore, the students wrote three different types of texts with increasing difficulty. Had they written the same type of text each time, the texts may have shown more improvement.

Generally speaking, the students did not respond in great detail to this section. Aside from accurately counting his total number of sentences, Student 8 did not attempt this section during the first or third SA sessions, but he did attempt it during the second session. He correctly identified that he had made one run-on error in the critical summary task, but he made no attempt to revise it. Student 10's effort in this section was similarly lacking. He accurately counted his number of sentences in all three tasks, but made almost no attempt to identify or revise any examples of errors. He also wrote that his business report task was free of SVA errors, whereas the linguistic analysis revealed there were ten. Although he was not focusing on the entire text, the parts of the text he was examining did contain several of these errors.

Student 1 was most successful in this section, perhaps because he had a particular interest in it. As will be mentioned in Section 4.3.2, in his subsequent interview he stated that he often made run-on errors (see lines 13-16 in Appendix C). In each text, his total numbers were very similar to the linguistic analysis and he attempted to identify examples for revision in each text, although he did focus exclusively on the run-on sentence errors. His ability to recognise and revise these errors appeared to increase with each text; in the first, he identified two examples, one correctly. In the second, he correctly identified two examples. In the third, he identified three examples, two of which were correctly identified and one of which was revised in a manner consistent with the linguistic analysis. The following example is from Student 1's original text:

By extension, it was traditionally theorised that a pervading sociological belief that 'women grow up disadvantaged due to...prejudices towards them' serve as valid reasoning for various employers to maintain bias towards hiring males, accentuated by a prospective perception of women as 'less qualified, reliable, long-term etc.' (Phelps p.659) (see Appendix G).

Student 1 then revised this sentence to read:

By extension, as traditionally theorised, a pervading sociological belief that ‘women grow up disadvantaged due to...prejudices towards them’ **serves** as valid reasoning for various employers to maintain bias towards hiring males. This is accentuated by a prospective perception of women as ‘less qualified, reliable, long-term etc.’ (Phelps p.659) (see Appendix M).

Aside from the researcher’s extra SVA correction of ‘serve’ to ‘serves’, Student 1’s revision of this sentence matched the revision from the linguistic analysis (see Appendix P). His second correctly identified example, however, was not revised appropriately.

As with the lexical density section, it can be said that overall the students showed little to no improvement in their ability to identify and revise sentence-level errors or in their accuracy in doing so as a result of using the tool.

4.2.3 Objectivity

As stated in the task assessment criteria, students were required by the teaching staff on the course to avoid all obligatory language including all modal verbs (see Appendix D). This did present a difficulty as the question for the hortatory exposition included modality (see Table X), and the business report included a Recommendations section, implying a need for modality and modulation. Nevertheless, the assessment criteria for these tasks clearly state that students are not to use these terms. Thus, the objectivity section comprised a table in which students were asked to identify any examples of language of obligation and possibility, as well as the number of personal references (e.g. you, our, we) in the text. This part of the SA tool was unique in that the students were given several specific examples of this language for each category. It was followed by a table in which students

were asked to identify examples of this language in their texts and transform them into objective terms.

As can be seen from Tables 6-8, the three students showed some variation across the three tasks in their use of subjective language:

Diagnostic task totals:

OBJECTIVITY						
Text Name	Personal Reference	#	Modulation	#	Modality	#
Student 1	their	2		0	would	1
					can	1
Student 8		0	should	1	can	3
					could	1
Student 10		0	should	1	would	5
					could	2
					can	2

Table 6: Objectivity (diagnostic task)

Critical summary totals:

OBJECTIVITY						
Text Name	Personal Reference	#	Modulation	#	Modality	#
Student 1		0		0	could	1
					may	1
Student 8	their	4		0	could	1
	they	2			possible	1
Student 10		0		0	may	2

Table 7: Objectivity (critical summary)

Business report totals:

OBJECTIVITY						
Text Name	Personal Reference	#	Modulation	#	Modality	#
Student 1	their	1	should	1	can	3
					possible	1
Student 8		0	needs to	1	can	3
Student 10	their	3	must	3	can	2
	they	1	necessary	2		
	you	1				

Table 8: Objectivity (business report)

The three students should have been able to identify their examples of terms related to subjectivity with relative ease, as it is possible to search for specific words in a document in most word processing software, and the words to focus on were provided on the SA tool. Students 1 and 10 did not appear to have had any issues with identification of subjectivity; however, correctly revising the examples proved more challenging. Student 8 identified examples of subjectivity in his first self-assessment, but did not attempt to revise them. He subsequently wrote that he had no instances of subjectivity in either his second or third task, yet the researcher's analysis demonstrated that this was not the case. Due to the ease with which these words could be located, and the fact that his first attempt demonstrated a basic understanding of the concept, it appears that he did not attempt this section during the second and third SA sessions.

Student 10 stated that he had a particular interest in the objectivity section. As will be discussed in Section 4.3, he asserted that he found this section the easiest to complete and the most useful for improvement of his subsequent assessment tasks. From his self-assessments, it can be seen that he did make the greatest amount of effort in this section. In the first and third self-assessments he completed, he was able to correctly identify three instances of language associated with subjectivity. He attempted to correctly revise them; however, he did not take into account the surrounding context, as shown in the following example:

Birkenmaier and Watson's (2005) study examines strategies of effective credit services for the poor and identifies that social work programs **must educate** social workers with financial and credit content (see Appendix G).

Student 10 revised 'must educate' to 'require education' (see Appendix M), which would have been a sound revision as it eliminates the modal verb and incorporates

nominalisation. However, although this change contains the same semantics, it requires a different grammatical construction.

Student 1's attempts to revise examples of objectivity were similar. In the following example, he correctly identified 'would be abetted':

Primarily, the prospect of tackling onset chronic homelessness **would be abetted** if the Australian government implemented policies of housing support services (see Appendix E).

He revised it as either 'has the capacity' or 'within reason' (see Appendix K). However, neither of these possibilities fit with the grammatical structure of the sentence. Student 1 did nevertheless show development in his understanding of this task. His third SA tool displayed correct identification and revision of an example:

Furthermore, Australia is losing more than \$8 billion a year for 'undergraduate and postgraduate women' who have not entered the workforce, which **can be further attributed** to lower career ambition as a result of gender stigmatising (Workplace Gender Equality Agency) (see Appendix G).

Student 1 revised this to read:

Furthermore, Australia is losing more than \$8 billion a year for 'undergraduate and postgraduate women' who have not entered the workforce, which **is further attributed** to lower career ambition as a result of gender stigmatising (Workplace Gender Equality Agency) (see Appendix M).

This revision matched one of the examples found in the researcher's linguistic analysis (see Appendix P).

As with the lexical density and sentence-level errors sections, it can be seen that overall the students showed little to no improvement in their ability to identify and revise subjective language and in their accuracy in doing so. From the first task they did not appear to find it challenging to identify subjective language in their texts; however, their ability to revise it remained mostly unchanged.

4.2.4 Word Usage

The word usage section comprised a table in which students were asked to identify three examples of effective integration of discipline-specific vocabulary⁸ and write the phrase or sentence as it appeared in their text. The section also included a second table in which students were asked to identify and write three examples of misused words. Some brief examples of commonly misused words were provided. Students were not required to revise the misused words in this table.

Students 1 and 10 did not appear to have any issues when completing the first part of this section. They were both mostly able to write three examples of effective integration of discipline-specific vocabulary for each task (the one exception being Student 1 writing just one example for the critical summary task; linguistic analysis demonstrated there were more examples present). The second part, however, proved more challenging. Student 1 was the only student to attempt to identify misused words in every task, yet he was unable to do so successfully. Student 10 attempted this part of the task only once, and had one instance of success, as shown in the following example:

⁸ In this context, 'effective integration of discipline-specific vocabulary' means that students were required to incorporate some of the specific terminology from the supplied articles into their writing (e.g. 'gender income inequality' or 'consumer-reliant economy') and show understanding of these terms.

There is a significant number of people becoming a part of the **homeless bandwagon**, therefore it is an ongoing issue on behalf of the Australian government (see Appendix E).

Student 10 was able to identify that the phrase ‘homeless bandwagon’ was informal slang and inappropriate to the style of the task (see Appendix K). The linguistic analysis also highlighted this phrase (see Appendix N).

From the first task, the students did not appear to find it challenging to identify discipline-specific vocabulary in their texts and this remained constant. However, as with all of the above sections, it can be seen that overall the students showed little to no improvement in their ability to identify misused words.

4.2.5 Referencing

The referencing section was unique in that it did not require the students to make any revisions. It comprised a table in which students were asked to count the following totals: number of direct, indirect, and external voice references, omitted citations and incorrect citations. Brief definitions of each of these were provided on the tool.

The referencing section focused only on the occurrences and formal mechanics of referencing, i.e. it required the students to demonstrate their ability to understand and conform to the formatting conventions of the Harvard referencing style. Other aspects of referencing related to the Engagement sub-system within the Appraisal system of discourse semantics in SFL (see for example Martin, 1995; 1997) were not examined, due to scope limitations and time constraints of the study. The students completed three assessment tasks in a very short period of time, had never previously learned the

conventions of Harvard referencing, and were focusing on many aspects of academic writing simultaneously.

All three students completed this section during each of the three SA sessions; it was the only section to be so completed. As can be seen from the above discussion of the other sections of the tool, the students generally completed counting and identification tasks in greater detail than the revision tasks. The students had not yet learned about referencing in class at the time of completion of the diagnostic task; at that time, the study aimed to explore the students' initial ability prior to instruction. Thus, their ability to identify the types of referencing was lacking at first, as is demonstrated in their very different totals from those in the linguistic analysis (see Appendix K-M for student SA totals and H-J or N-P for researcher totals). As they progressed, however, their totals became more accurate in their assessments of their subsequent tasks (bearing in mind that in subsequent tasks their totals are for part of the text, whereas the totals from the linguistic analysis represent the text as a whole).

Tables 9-10 demonstrate improvement in all three students' awareness of referencing from the first task to the second:

Diagnostic task totals:

REFERENCING		
Text Name	Omitted citation	Incorrect citation
Student 1	0	6
Student 8	11	0
Student 10	10	5

Table 9: Referencing (diagnostic task)

Critical summary totals:

REFERENCING		
Text Name	Omitted citation	Incorrect citation
Student 1	0	1
Student 8	5	0
Student 10	2	3

Table 10: Referencing (critical summary)

Student 1 did not omit citations in either of the first two tasks, and the omitted citation totals for the other two students decreased. The number of incorrect citations also stayed the same or decreased for all three students, with the exception of Student 1 in the third task, whose total of incorrect citations increased dramatically:

Business report totals:

REFERENCING		
Text Name	Omitted citation	Incorrect citation
Student 1	4	19
Student 8	13	2
Student 10	3	4

Table 11: Referencing (business report)

The larger totals of incorrect and omitted citations present could be due to the increased length of the tasks; additionally, the task requirements for further scholarly sources and, for the third task, a much longer end-of-text reference list. The first task did not require any referencing. The second task required the students to reference one article with the

option of locating additional resources. This third task, however, required a reference list of at least six sources. The students' end-of-text referencing in the third task was largely correct according to the expected Harvard style conventions, except in the case of Student 1 (see Appendix F-G). The formatting of the in-text referencing of all three students improved significantly across the three tasks; however, all continued to make some errors.

Overall, it can be argued that this section of the tool was the most enlightening in that it was the only section to be fully completed during each SA data collection period, and the students' ability to identify references and use in-text referencing did increase.

Nevertheless, this section did not require any revision of errors, therefore it is not the best representation of the main purpose of the tool.

On examination of all sections of the SA tool, the data does not show that the instrument was particularly effective in raising the students' metalinguistic awareness, nor their ability to revise their work on the basis of the instrument. In the following Section, 4.3, the students are interviewed along with their tutor regarding their perceptions of the tool, the process of completion, and the linguistic feedback they received from the researcher⁹.

Their answers serve to further illuminate the challenges displayed.

4.3 Interviews and Focus Group

As explained in Chapter Three, the interviews and focus group were conducted two weeks after the conclusion of the SA tool data collection. The interviews, lasting approximately five to six minutes in length, were semi-structured and based on questions which varied slightly according to participants' responses. The two interviews and the focus group have been transcribed in full and coded in accordance with the annotated conventions suggested

⁹ In the following Section 4.3, each time 'feedback' is mentioned in the interviews and focus group, it refers to the linguistic feedback given to the students by the researcher. It does not refer to any feedback the students may have received from the tutor or markers of the assessment tasks.

by Richards (2003, p. 173-174) and appear in Appendix C. The first interview was performed with Student 10, the second took the format of a focus group with Students 1 and 8, and the third and final interview was conducted with the tutor of the class in which Students 1 and 8 were enrolled; she had been present throughout the SA process in class as an observer.

The questions were designed to investigate the participants' perspectives on the usefulness of the SA tools and the completion process, in addition to inviting participants to suggest improvements. The interview questions appear in full in Appendix B.

4.3.1 Challenges

As mentioned in Section 4.2, the students mostly did not complete the SA tools in detail. One of the purposes of the interviews was to explore the reasons for this. All three of the students interviewed expressed reluctance to perform the lengthy counting processes, even when they were focusing on a small section of their texts rather than the text as a whole. Similarly, if a linguistic feature took time and/or effort to find, they conveyed unwillingness to expend the effort.

During the SA process, Student 10 in particular expressed reluctance to complete any sections of the tool that required input beyond the most basic counting or word searching. His answers illuminate this unwillingness to some extent. According to Student 10, the first section concerning lexical density was the most difficult. Calculating the lexical density required the students to identify and manually count content words. Student 10 resisted attempting the task during his completion of the SA tool even though he admitted he had learned how to do so in class:

S10: (...) Uh, that (...) the first one, lexical density. The whole page.

R: The whole page was difficult?

S10: Oh yeah, don't really know it.

R: [Ok].

S10: [Never really learnt it].

R: You didn't learn it in class?

S10: Uh, I have learnt it in class, but (..) never like bothered to (..) learn it too much, it never really affected me, so.

(Lines 15-22)

In contrast, he stated he felt that the section regarding the transformation from subjective into objective language was easiest:

S10: ((looking through the tool)) Well probably that objectivity part, cos yeah you can search it up and change it instantly using the find function on Word.

(Lines 24-25)

His answer here appears to indicate that he found this section easiest as the task did not require the level of linguistic knowledge and manual effort apparent in other sections, such as the lexical density section. What was required in this section was to identify instances of language associated with subjectivity and transform them into language that was more apparently objective; the words in question were provided on the tool, and he was able to use the computer software to find the words automatically.

Apparently in agreement with Student 10, Student 1 stated that he had difficulty identifying and counting certain linguistic features, particularly in the lexical density section:

S1: I think it was just difficult counting up (...) the (...) sentences and (...) the lexical density bit (...) um (...) and yeah just more the um (...) the (...) um (...) more like meticulous (...) bits about like the subject-verb agreements and stuff, we, like they were all useful (...) but just (...) like take a while to find, that's all.

(Lines 19-22)

Both students in the focus group appeared to agree with Student 10's comments regarding the difficulty posed by identification and counting of linguistic features. During the data collection, all three students had shown reluctance to complete these parts of the SA tool. Students 1 and 8 described the process as tedious and time-consuming, with Student 1

expressing a desire to have a computer program perform this aspect of the task. However, he did admit that he found the process useful and suggested that if a computer program had been available to complete the task for him, he would not have learned how to do it himself:

S8: Um (..) not necessarily clearer (..) it's just (...) when you have like total word count, total number of sentences, it's a bit um (...) tedious going through and (..) counting all that.

R: Counting is tedious?

S8: [[Yes]]. ((laughing))

R: [[Ok]], what do you think?

S1: I think um (...) on yeah on a similar note, it's the (..) all the things we have to identify (..) your (..) the problems in your writing (...) are good (..) um (..) I suppose, it comes down to (...) like how much time (..) ah (..) it's a long process (..) but (...) if you're given time to do it then (...) it works. I think the (..) the main thing is (...) yeah just the counting how many words, maybe if you could (...) I guess there's like so you could copy paste into a document and have like a (..) a (..) an internet source tell you (...) how lexically dense it is, and like the number of sentences and et cetera, but (...) at the same time, like (..) maybe that's (...) it doesn't (..) help you (..) figure out (..) like how to actually make sure it's lexically dense by yourself, so I guess like (..) it all comes down to maybe the more time you spend on it the better you're gonna (...) the outcome will be. So (...) yeah I suppose at the end of the day (..) it (..) well it's worked for me, so I was (..) I was happy with it.

S8: Yeah.

(Lines 74-92)

The tutor's observation was that the students appeared to be engaged during the process:

T: I think primarily most of the students were engaged in completing the tool, particularly those who were going to get feedback because they knew (...) obviously that it was going to be quite helpful and they could compare it to their own feedback.
(Lines 04-07)

However, her observations do not appear to correlate with the students' efforts. Their lack of completion of the SA tool suggests a low level of engagement with the task as do their negative assessments of the tool (e.g. *it never really affected me; difficult; tedious; it comes down to (...) like how much time (..) ah (..) it's a long process*), even when in an interview with the researcher whom they associate with it.

When asked what she believed was easy or difficult for the students to complete, the tutor stated that she felt the lexical density section was easiest:

T: [[That was easy to]] do, because you know (..) it's a bit of a word count (..) it's a number, um (..) the number of sentences, and it doesn't really (..) require them to look too critically (..) at their work, whereas things like examples of subjectivity (..) um (..) word usage, they probably had to dig a little bit deeper into their own texts, and (...) one may have had difficulty (..) identifying them...
(*Lines 17-21*)

These comments were seemingly in contrast to the students' statements that this particular section was the most difficult. Nevertheless, her suggestion that students had difficulty examining their texts in greater depth appears to be accurate; the students were mostly unwilling to complete any section requiring them to move beyond identification of errors and make corrections.

There is evidence here of different perspectives on aspects of the SA tool in terms of usefulness and difficulty between the learners and instructors. It is clear from her interview comments that the tutor assumes the students see the usefulness of the tasks. In his interview, Student 1 contrasted the "meticulous" work for the lexical density section with the "useful" work for the SVA section. He stated that performing the calculations manually rather than on a computer is beneficial because one learns to do so by oneself; nevertheless, he gives no indication of understanding why this is important to know. There seems to be a gap between what an instructor may view as useful and what the learners understand; what seems obvious to the tutor does not appear to be obvious to the students. Thus, an issue that needs to be considered is how the tool is introduced and explained, and how it is integrated (or not) in the curriculum. This feedback is essential to aid in the design of future SA tools and their role in the curriculum in this course.

4.3.2 Improvements

All interview participants agreed that they believed the students' writing had improved over the course of the three assessment tasks. Student 10's answers indicate that he felt his understanding of objectivity and referencing improved as a result of the tool:

R: [Ok]. Ok good. And um (...) do you think that the tool actually helped you to improve during the course, you said something about objectivity before?

S10: Yeah, yeah.

R: That improved?

S10: Used that as a bit of a checklist sometimes to make sure I'm not using those words.

R: Well that's good, and was there any other section that you thought really improved during your (...) course?

S10: ((looking through the tool)) Oh, referencing at the start...

R: Referencing.

S10: In the first couple of sessions.

(Lines 44-54)

Student 1 and Student 8 both maintained that using the tool had been helpful to them in increasing their understanding of linguistic aspects of which they had been previously unaware:

S8: Um (...) it gave (...) a lot more detailed points than that were on my (...) review, so it allowed me to go through my work (...) and (...) look at the (...) actual numbers (...) and try (...) improve that.

R: That's good. What about you, Student 1?

S1: I think (...) it made me (...) realise (...) the importance of (...) things like lexical density, which I was previously unaware of. Um how important they are to my actual writing, but also um (...) particularly I enj, I liked the um (...) the (...) sentence, the long sentences bit where you have to go through and find (...) the long sentences because I'm (...) I'm the main culprit of that and that was really helpful for me, looking through all my sentences and (...) reforming them.

(Lines 07-16)

The tutor was asked if the students' assessments showed improvement during the course of the study and she was certain that they had. She had particularly noticed an improvement during the soft-submission process, stating that students were able to edit their work more successfully:

T: (...) I think they've learned a lot from that, and particularly when it comes to the soft submission process they're more aware of the types of (..) errors in their writing that they're looking for.

(Lines 70-72)

She also acknowledged improvement in the specific areas of lexical density and referencing:

T: Referencing has certainly improved, they're aware of what they need to do (..) they don't always do it perfectly, but that's more about the formatting and (...) little things like punctuation falling off at times (..) but I do think referencing is definitely better. The in-text citations were definitely better (..) the placement (..) um (..) and the integration of evidence. There's definitely an (..) an improvement in lexical density (..) so from the (...) critical summary was the first one you looked at?

R: Uh, [diagnostic].

T: [The diagnostic], yeah. Well there's a significant improvement from the diagnostic to the (...)

R: Yeah the business report was the last one.

T: Yeah, yeah. So there's (..) there's definitely a (..) significant difference there.

(Lines 75-86)

On examination of the assessment tasks, it is clear that the students actually showed little to no improvement in all aspects of the tool. The in-text referencing, as mentioned by the tutor, was one of the only areas in which the students did improve. Nonetheless, it is not possible to state that this improvement occurred as a direct result of the student's use of the SA tool or detailed linguistic feedback. There are many other factors which may have contributed, for example the more detailed instruction the students were receiving in class.

4.3.3 Impact of Linguistic Feedback

The students were asked if they had read the detailed linguistic feedback given to them on completion of their self-assessments, and if so, how it compared to theirs. Student 10's answers indicate that his own assessments of his skills were very similar to the linguistic assessments:

S10: A couple of words, maybe, just the numbers slightly off but (...) very similar.
(Line 63)

However, as shown in Section 4.2, Student 10's self-assessments were extremely different from the linguistic assessments, and nowhere near as detailed. This could indicate that his own perception of his ability is incorrect; it could also indicate that he wished to give the researcher the answer he believed was expected of him, that he did not actually look at the feedback, or that he cannot remember what it said.

When asked if the detailed linguistic feedback they received was similar to their self-assessment, Student 8 implied that it was more useful than his own:

S8: [[Um, yeah, uh]], I looked more at that one than the one I did. ((laughing))

S1: [Yeah, yeah]. ((laughing))

R: [[Really]]? ((laughing)) And how did it compare to the one that you did?

S8: Uh, it was just more detailed and accurate.

(Lines 59-62)

On the other hand, as in the case of Student 10, Student 1 stated that the linguistic feedback he received was very similar to his own assessment, particularly in terms of sentence structure:

S1: It was (...) mine was really similar (...) with the um (...) the se the long sentences (...) um and picking up things that I picked up that were really bad (...) um were the same basically so I thought (...) I was stoked when I made the right decisions but also that (...) kinda sad when I realised that, my writing actually wasn't that good.

(Lines 64-68)

Nevertheless, as in the case of Student 10, the linguistic feedback given to Student 1 was in fact markedly different from his self-assessment, again indicating that the students possibly lacked the ability to accurately compare linguistic analyses, that they wished to give the answers they believed were expected of them, that they did not in fact look at the feedback, or that they could not remember it accurately.

The students were also asked if they had been able to use the detailed linguistic feedback to improve their subsequent assessments. Student 10 stated that it had aided him:

S10: Oh, just (...) the, th (..) that (...) the only thing I really used was (...) that objectivity part.

R: Mmm hmm?

S10: Yeah a few hints here and there yeah. I would make sure not to do it like in the next assignment if I got something (..) really wrong like referencing (..) in the first assignment.

(Lines 68-73)

As previously mentioned, it is clear from Student 10's assessment tasks that he did improve in certain ways, which will be further discussed in Section 4.4. Nevertheless, it is not possible at this point to determine whether this improvement was in fact connected to the tool and what, if any, other factors may have contributed.

On being questioned whether she believed the SA tool was in alignment with her teaching and thus the students' ability to complete it was heightened by what they were learning in class, the tutor expressed confidence that this was indeed the case:

T: I do, yes. And I think um (...) I think pretty much what you've got covered in the worksheet (...) we covered almost (..) well lexical density before you did it (..) the first time, but the second time (..) I think we'd covered off on subjectivity and objectivity (..) and word usage in a little bit more detail, so they would have been more prepared to look for those particular types of things.

T: Um all of the stuff that you've got on here is in alignment with the (..) um (..) assessment criteria that we have so they know this is what we're looking for. So (...) for them to be able to find it in their actual work would be a really good thing.

T: Yeah yep so it definitely does align (..) um (..) and they should have known how to look for some of these things but (...)

(Lines 30-50)

Her comments suggest that explicit teaching of linguistic features in class is seen as beneficial by the instructor; students' accuracy increases significantly with instruction and detailed feedback on how to improve their performance, as previously argued in Chapter Two (e.g. (Gebhard, Chen & Britton, 2014; Liardet 2015, 2013; Luu, 2011; Schleppegrell, 2004; Wang, 2010). This is axiomatic in pedagogical approaches based on SFL, yet it appears that developing explicit knowledge of language does not necessarily develop the ability to self-assess. This may be as a result of the nature of the tool used here, or the

process of implementing it, or may be due to the reluctance of learners to take on self-assessment due to their perspectives on the division of roles and responsibilities between learners and teachers in the curriculum (e.g. Cram, 1992).

When asked if she had any final comments, the tutor expressed a desire to use the SA tool in the future as a component of the soft-submission process:

T: I really like the (..) the self-evaluation, and it would be really nice if we could work it into (..) when we do the critical summary that this is some of the (...) not the critical summary (..) the um (..) soft submission (..) when they do the soft submission that some of these areas are what they're looking for as well so taking it down to the sentence level could you identify any sentence fragments (..) you know (..) what (..) check out your subject-verb agreement.

(Lines 91-96)

What is important to note from these interviews is that the tutor shared the students' belief that they had improved, and all participants identified the same linguistic features that they believed demonstrated greatest improvement (referencing, objectivity, sentence structure, and general ability to recognise and correct errors), although interestingly these features did not actually show improvement. The tutor appeared confident that the SA tools, coupled with the explicit teaching of linguistic features of academic discourse that the students were exposed to in class, strongly contributed to their increased success. However, the students' interview comments do not appear to support the tutor's positive attitude towards the tool.

The SA tools and interviews alone did not provide the detailed data necessary to evaluate whether the quality of the students' texts had significantly improved. Due to the somewhat limited nature of the SA tool, a more comprehensive textual analysis was required to properly examine the development of the three tasks. For a more holistic approach, the texts were examined for command of genre, thematic structure and periodicity. The

following section explores each of these in detail and provides insight into how the students' writing changed over the data collection period.

4.4 Textual Analysis

The textual analysis was performed on all nine texts: three texts per student. The textual analysis focused on linguistic features of the texts, as opposed to the SA tools, which examined the students' self-awareness and ability to identify and revise problematic aspects of the texts. As previously mentioned in Chapter Three, as the project unfolded, the textual analysis was incorporated into the data collection due to the need for a greater understanding of the students' linguistic development. The overall aim of the SA tool was to improve students' writing. However, rather than focusing on simply those aspects of writing featured in the tool, a further textual analysis was performed by the researcher in order to add another perspective. The textual analysis encompasses two components: genre analysis and periodic structure with analysis of thematic development. The results will be presented in the following sections.

4.4.1 Genre Analysis

The ACBE100 unit comprised three written assignments, with each task requiring a different genre: a hortatory exposition, a critical summary, and a business report. These are examples of what is known as *response* genres, a term coined by Rothery and colleagues (1994) to describe texts in which the writer is required to respond in some way to another text (Christie & Dreyfus, 2007). For example, it is common for primary and secondary school students to be required to write a book or film review. At tertiary level, students are expected to be able to respond to academic research, evaluating this research to create an argument. Christie and Dreyfus (2007) present the stages of response genres as:

Response genres
Stage
Theme Identification/Preview of Theme Elements
Element Evaluation
Restatement of Theme

Table 12: Response genres

The genre stages of the first two assessment tasks in particular are loosely based on this research. The third task, the business report, differs somewhat as it does not conclude with a restatement of theme. The business report stages selected for this study are based on those outlined by Szenes (2015) and are discussed in more detail later in this section.

Each written assignment was also analysed in accordance with the stages assigned by the tutors. These assignments were designed to include argument, and as the texts were analysed, a strong pattern of Point-Elaboration in each text began to emerge as the students presented their arguments. Thus, the texts were also analysed in accordance with this structure, which is common when creating arguments (see for example Dreyfus, Humphrey, Mahboob & Martin, 2015; Knapp & Watkins, 2005; Woodward-Kron, 2003). These stages added an additional layer of detail that aided in an understanding of the structure and organisation of these texts. In Appendix Q-S, the stages given to the students by the tutors are highlighted in yellow, whereas the stages adapted from other researchers are in green.

The following table outlines the task descriptions for each of the three assessment tasks:

Task 1 (Diagnostic Task)	Task 2 (Critical Summary)	Task 3 (Business Report)
<p>Question:</p> <p>Using the statistics and information below, write a short essay (~700 words) arguing for what the Australian government should do to remediate this significant issue.</p>	<p>Question:</p> <p>Choose one resource that is immediately relevant to your pre-selected social inclusion issue. Each summary should be concise (i.e. 500 words not including citation) and adequately summarise and critically evaluate the main points of the text.</p>	<p>Question:</p> <p>Gather information on your chosen social inclusion issue, outline the factors contributing to the issue and the outcomes resulting from the issue, examine currently available and potential solutions to respond to the issue, and demonstrate analytical reasoning skills for identifying and “weighing up” solutions and outcomes. (1200 words).</p>
<p>Task description:</p> <p>This task was assigned in the first week of the course and designed to examine existing academic writing ability. Students were given four extracts of information with full references provided and were required to complete this task within a set time limit in the classroom.</p>	<p>Task description:</p> <p>Students were supplied with a selection of resources to choose from. They were not expected to find additional resources. Students were also supplied with genre stages to guide them in writing a concise description and evaluation of the source’s main points. To maintain the word count limits, students were required to distinguish the most significant and relevant details and organise language statically.</p>	<p>Task description:</p> <p>Students were required to effectively structure language at both the macro- and micro-levels simultaneously. Within the issue stages (i.e., contributing factors and impacts), students were also required to integrate data that illustrated and supported the information presented through the inclusion of a data diagram and appropriately staged data commentary. Students were expected to locate additional resources and provide a full reference list.</p>

Table 13: Assessment task descriptions

These tasks will be discussed in more detail throughout this Chapter but cannot be fully reproduced here or in the Appendices as they are ongoing assessments in an existing program.

The first assigned text, a diagnostic task, was expected to be written in the hortatory exposition genre. Its stages are defined thusly (see Humphrey, Droga & Feez, 2012; Love & Humphrey, 2012):

Hortatory exposition
Stage
Background (optional)
Thesis/appeal for action
Arguments supporting the thesis
Reinforcement of thesis/appeal for action

Table 14: Hortatory exposition stages

For this task, students were required to answer the question: ‘What should the Australian government do to remediate the significant issue of homelessness?’ The students were required to base their answer on supplied articles and were not required to locate any additional sources.

From the diagnostic tasks, it can be seen that the students were able to demonstrate understanding of the genre implied by the question, even though they had not yet been made explicitly aware of it (at least not in this unit). Students 1 and 10 placed the question at the top of the text to assist in orientating the reader to the content. Student 10 added the reference for the assigned article at the end. Each student began his written text with background information, made a thesis statement, and provided arguments to support the

thesis. The arguments followed the aforementioned Point-Elaboration structure. Students 8 and 10 reinforced the thesis at the conclusion of their texts; Student 1 may have intended to do the same, but his text appears to be unfinished (this task was a timed activity).

Student 1's text begins strongly but shows a lessening command of the genre as it continues (see Appendix Q). He places the given question at the top, which assists in orientating the reader to the text. The text then shows a clear background and thesis, but is followed by only one argument with two separate points. The first is a fully developed point encompassing a Point-Elaboration structure followed by an evaluative statement.

Table 15 shows Student 1's second point, which lacks this clear structure:

Stage	Content	Linguistic Features
Point	Concerning more developed situations of chronic homelessness, where the prevalence or identity of a homeless individual or community has become deeply entrenched both mentally and economically in modern-day Australian communities such as King's Cross,	Main point is present but not textually salient: it follows a dependent, non-finite clause, and is within a second dependent clause in this sentence: <i>...the prevalence or identity of a homeless individual or community has become deeply entrenched in modern-day Australian communities...</i>
Evaluation	an employment of sustainable housing to aid the economically displaced holds a multitude of benefits.	Evaluative statement in the final, and only independent clause of the sentence: <i>... holds a multitude of benefits</i>
Elaboration (incomplete)	The Journal of the American Media Association explores "chronic public inebriates"	Incomplete reference/direct quote; no full stop; no further text

Table 15: Student 1: Genre stages (diagnostic task)

Student 1's point is buried within his opening sentence; he also makes an evaluative statement within that same sentence, which would have been better placed after

Elaboration. He then attempts to provide Elaboration, yet his text abruptly ends. As this task was a timed task and not a take-home assignment, it is likely that this student simply ran out of time to complete the text. This question could have been asked of this student during his interview; however, at the time the interviews were conducted, the focus was on the students' perceptions of the SA tools rather than on the textual analysis.

Students 8 and 10 achieved transparent text structure in their diagnostic tasks. Although they also structured their arguments in a Point-Elaboration manner, they did not do so in exactly the same way, as can be seen in the extracts in Table 16:

Student 8	Student 10
<p>Point</p> <p>The use of prevention and early intervention by the government can discontinue a fundamental issue associated with chronic homelessness as well as assisting in the support of low socioeconomic members of Australian society. The transition from youth to adult homelessness is a principal and core part of policy-making.</p>	<p>Point</p> <p>In order to resolve homelessness, sometimes minimum resources are needed.</p>
<p>Elaboration</p> <p>This is due to many factors of low socioeconomic children such as poor education, lack of appropriate role models and the emerging “gap” in Australian society. Prevention strategies could be used to target this early issue through public education policies such as supporting socioeconomically disadvantaged youth, increasing community acknowledgment and awareness of the issue and targeting the development of families with low socioeconomic backgrounds towards a more educated and supportive environment.</p>	<p>Elaboration</p> <p>For example, the access to healthcare, housing and employment services to the homeless costs the same as the \$40500 a year used on “public funds for shelter, jail and hospital services.” (Ozio R, 2001). It is a fact that the society benefits from increased productivity and therefore higher level of GDP, rather than continuous spending on shelters and jail operation costs. Other groups that are prone to homelessness are “those who are exiting prisons or psychiatric facilities.” (National Alliance to end Homelessness, 2015).</p>
	<p>Recommendation</p> <p>Yet, the Australian government should remediate this issue by a simple provision of “housing that meets their needs and prevents them from becoming homeless in the first place.” (National Alliance to end Homelessness, 2015).</p>
<p>Evaluation/Implication</p> <p>This key idea of prevention, especially for youth in Australia, can allow for a more educated society in the future and the ability to maintain the population of homeless people.</p>	<p>Evaluation/Implication</p> <p>It is evident that targeted prevention policies towards certain groups that are prone to homelessness are effective in slicing the problem of homelessness at the very root.</p>

Table 16: Students 8 and 10: Genre stages (diagnostic task)

As shown in Table 16, both students display a reasonable command of the genre. Clear

stages are highlighted, with key linguistic features that demonstrate those stages in bold. The Elaborations include examples or citations for evidence; the recommendation includes a clear deontic statement of responsibility for action (*the Australian government should ...*); the Evaluations include evaluative language (*key; more educated; effective; prone to homelessness*) and grammatically indirect expressions (i.e. grammatical metaphors) of modality (*ability; it is evident that*). Student 8's arguments are divided into Point and Elaboration, with the first argument also followed by an evaluative/implicative statement, as shown in the table above. His point in this extract is quite lengthy; the first sentence makes use of the linking phrase *as well as*, which reduces the clarity of the point. The second sentence is shorter and makes a clearer point; his point could have been clearer if these two sentences were reversed. Overall, his structure is otherwise sound.

Student 10 also demonstrates a competent command of the genre; as shown in the table above, he follows the Point-Elaboration structure, but he adds an extra stage, a recommendation, before making an evaluative/implicative statement. From the analysis of these tasks, it appears that the students shared a similar understanding of the structure implicit in the question and were mostly able to follow it successfully.

The second assigned text, the critical summary, was assigned to the students with the following genre stages provided:

Critical Summary
Stage
Main purpose
Background
Summary of key findings
Significance statement

Table 17: Critical summary stages

The students were not required to include these headings in their assignment, but were expected to structure their texts accordingly. As in the case of the diagnostic task, the students were assigned an article on which to base their summary and were not required to refer to additional sources. This time, none of the three students orientated the reader with a title or question at the top of the text; however, each supplied the reference at the end for the article on which the text was based. The texts each displayed a sound command of the required structure; each text can be clearly separated into the given stages although the headings are not present.

The main difficulty shared by all students in this task was in creating transparent text structure within the main body stage: Summary of Key Findings. This is apparent in the following extract from Student 8's text. Although his first, second and final stages are clearly structured, it is this body section of the text which displays aspects of poor organisation. Table 18 demonstrates the lack of lexical cohesion in this part of the text and how it could be revised. Changes to the student's text are highlighted in blue.

Original	Revised
<p>Point</p> <p>Poor people encounter a significant amount of barriers to become financially included</p>	<p>Point</p> <p>Poor people encounter a significant amount of barriers to become financially included.</p>
<p>Elaboration</p> <p>as formal financial institutions attempt to avoid a typically unviable and risky sector of the population. Lack of financial literacy limits the capability of poor people to recognise commercial opportunities, make informed decisions and, hence, improve their financial security. Adolescent females specifically gain life skills from education as it decreases the risks of “sexual and domestic violence, school dropout, illiteracy, early marriage and pregnancy” (p.9).</p>	<p>Elaboration</p> <p>Formal financial institutions attempt to avoid a typically unviable and risky sector of the population. Lack of financial literacy limits the capability of poor people to recognise commercial opportunities, make informed decisions and, hence, improve their financial security.</p>
<p>Point</p> <p>Gender discrimination is a barrier that prevents financial inclusion.</p>	<p>Point</p> <p>Gender discrimination is a barrier that prevents financial inclusion.</p>
<p>Elaboration</p> <p>Females reinvest up to 90 percent of their earnings towards their families, contrasted with only 30-40 percent for males, but are more likely to be financially excluded despite being recognised as a better credit risk.</p>	<p>Elaboration</p> <p>Adolescent females specifically gain life skills from education as it decreases the risks of “sexual and domestic violence, school dropout, illiteracy, early marriage and pregnancy” (p.9). Yet females reinvest up to 90 percent of their earnings towards their families, contrasted with only 30-40 percent for males, but are more likely to be financially excluded despite being recognised as a better credit risk.</p>
<p>Implication</p> <p>This is caused by the development of discriminatory policies and strategies which increase the gap between male and female access to financial services for the poor (p.11).</p>	<p>Implication</p> <p>This is caused by the development of discriminatory policies and strategies which increase the gap between male and female access to financial services for the poor (p.11).</p>

Table 18: Student 8: Genre stages (critical summary)

Student 8’s first point could be more clearly delineated from the Elaboration by beginning a new sentence. Furthermore, the third sentence of this Elaboration: “Adolescent

females...” is also problematic as in terms of lexical cohesion as it follows on from the second point, which is about ‘poor people.’ ‘Adolescent females’ is more lexically coherent with ‘gender discrimination’ than with ‘poor people’; thus, it would have been better placed after the second point, as Table 18 demonstrates.

Student 10’s critical summary text displays similar structural problems, as can be seen in Table 19 in the original and revised versions of the following extract. Changes to the student’s text are highlighted in blue.

Original	Revised
<p>Point</p> <p>Although charitable organizations tried to assist the poor with financial services,</p>	<p>Point</p> <p>Charitable organizations try to assist the poor with financial services.</p>
<p>Elaboration</p> <p>the lending institutions still alienate the poor and “often prefer to offer credit to non-minority, non-poor communities and individuals because such communities and individuals fit more neatly into the lending structure and represent more profitable lending activity.” (p.70). In fact, “Almost half of all African-American families are without bank accounts.” (p.71).</p>	<p>Elaboration</p> <p>However, the lending institutions still alienate the poor and “often prefer to offer credit to non-minority, non-poor communities and individuals because such communities and individuals fit more neatly into the lending structure and represent more profitable lending activity.” (p.70).</p>
<p>Point</p> <p>Many societal groups are often financially discriminated against due to recent banking deregulation.</p>	<p>Point</p> <p>Many societal groups are often financially discriminated against due to recent banking deregulation.</p>
	<p>Elaboration</p> <p>In fact, “Almost half of all African-American families are without bank accounts.” (p.71).</p>

Table 19: Student 10: Genre stages (critical summary)

As in the case of Student 8, Student 10's first point also contains Elaboration within the sentence. Additionally, Student 10's text displays a misplaced sentence, much in the same manner as Student 8's did. The last sentence of the original Elaboration, "In fact, almost half..." would be better placed as an Elaboration of the second Point, which mentions particular societal groups in relation to banking.

It can be seen from the critical summary texts that all start and finish reasonably strongly and coherently, yet the structure of the arguments warrants further instruction (see Appendix Q-S). The students were able to successfully follow the given stages, yet had difficulty organising the text within those stages. An examination of the periodic structure found in Section 4.4.2 will illuminate the exact areas for improvement.

The third assigned text was a business report in which the students were again supplied with genre stages. As opposed to the critical summary task, this time the students were required to write under the following given headings:

Business Report
Stage
Executive Summary
Issue Discussion
Issue Outcomes
Recommendations

Table 20: Business report stages

These stages were adapted from recent research regarding report stages, for example Szenes (2015) analyses business reports as analytical discussions beginning with an introduction which includes statement of the issue, background information and scope. The

report then presents differing perspectives on the issue, followed by a ‘resolution’ section which includes conclusions and recommendations.

The students were given some additional guidelines: the Executive Summary had to include a preview and summary of the report, and the Issue Discussion, Outcomes and Recommendations stages each had to include two points. Each of these points was required to have its own heading, which had to include nominalisation. A data diagram was also required to be incorporated into the Issue Discussion section. This time, the students were expected to find additional sources and write a full reference list.

In comparison to the other tasks, all three students were most successful in terms of clarity and transparent text structure when writing this text. All had a title at the top and a full reference list at the end. All wrote under the required headings and ensured each stage comprised two points. Each student structured their texts so that the Issue Discussion, Issue Outcomes and Recommendations stages each began with a preview, followed by two Points and an Elaboration of each Point. This basic Argument structure matched that of their earlier texts. In this task their arguments showed greater clarity and transparent text structure. The following table displays the structure of each student’s first point in the Issue Discussion section; as with Table 16, key linguistic indicators of each stage are shown in bold:

Student 1	Student 8	Student 10
<p>Point Preview</p> <p>Gender associated income stratification within the corporate management sector through a contemporary lens is an issue associated with several factors which engender an intersex imbalance of opportunity. The main causes of median salary disparity within the corporate sector are:</p>	<p>Point Preview</p> <p>Lack of financial inclusion in developing nations is a crucial issue recognised by governments, financial institutions and key organisations that restricts economic growth and development in many areas worldwide. The main causes of lack of financial inclusion for the unbanked and people in poverty are:</p>	<p>Point Preview</p> <p>Inadequate access to and provision of financial services to the poor is a complex global issue strongly associated with several issues impeding the marginalised in receiving necessary loans for their struggling business or goal savings. The main causes of the lack of financial services and assistance are:</p>
<p>Point</p> <p>1. Gender Discrimination Mindset Gender-oriented discrimination abetted by patriarchal regulation is the primary factor maintaining gender income inequality.</p>	<p>Point</p> <p>1. Lack of Financial Literacy The forefront barrier to financial inclusion is the lack of financial literacy and understanding about formal financial institutions.</p>	<p>Point</p> <p>1. Unaffordable Credit Services The leading factor hindering financial services for the poor is a lack of affordability. Unaffordable credit services are more pervasive than simply overcharging the poor's small transactions. Banks rarely wish to invest financial resources to provide microcredit and small loans to rural and marginalised communities as there is little profit incentive (Mujeri 2015, pp. 6-15). This mindset prevents many uneducated self-employed families from accessing the formal economy.</p>

Table 21: Students 1, 8 and 10: Genre stages (business report)

As can be seen from Table 21, each student began with a preview of their first point, which nominalises their chosen topic as the Theme and Subject of the clause, and identifies it as an 'issue' in an attributive relational clause, presumably a structure which has been effectively modelled in the classroom. The previews also include a statement introducing

the next section: *the main causes of [nominalisation] are ...*, again, presumably modelled for the students. Each preview features highly nominalised and complex nominal groups with abstract language, highly valued in academic discourse, suggesting that the pedagogical approach was effective.

Each student then made his first point under a numbered heading which again included nominalisation, as they were asked to do, in a relational clause identifying the issue as, respectively, *the primary factor, the forefront barrier, the leading factor*. Following this, the students elaborated on their points and sometimes also included an evaluative/implicative stage. As was the case in the second task, in this task the Elaboration stage was more varied across the students' texts, but generally speaking this text appears to be the most successful in terms of structure for all three students.

It does appear that these texts, particularly those in the third task, were nominalised to an extreme degree. One of the aims in developing the academic discourse in the students was to improve their use of nominalisation, condensing language in statically oriented expression. As the students were endeavouring to write successfully in a new register, they often overused resources like nominalisation, resulting in over-condensation; thus, lack of clarity. It is clear from the textual analysis that the students were attempting to use the resources they had learned in class and were developing from task to task, but none achieved proficiency in the short time period of the study. It is important to bear in mind that the ACBE100 unit is a foundational program and the students were for the most part unfamiliar with the resources necessary for successful creation of academic texts at the commencement of the course; moreover, due to the limited scope of the study, there was insufficient time for these skills to develop. The assessment tasks were all submitted within a period of two months. Due to the time limitations, it was not possible to focus

more deeply on the texts from the SFL perspective of grammar as a meaning-making resource rather than rule-conforming behaviour.

On close examination of the structure of the texts, it can be argued that the more explicit and detailed the genre stages, the better organised the texts. However, within the overall text structure, it appears that the learners benefit from explicit instruction and/or modelling of how to structure Argument stages, and of the linguistic features of the Point-Elaboration structure. This also raises the question of whether the SA instrument might have been more effective had it focussed on these aspects of writing, rather than more 'traditional' aspects of grammar and referencing errors, even though those aspects in the instrument were informed by SFL.

It can also be argued that the students would have benefitted greatly from an understanding of periodic structure to enable them to create more cohesive sections of text. As stated earlier, an exploration of the periodic structure found in the upcoming Section will serve to further illuminate the students' organisation attempts.

4.4.2 Periodicity and Theme Analysis

Following the genre analysis, the nine texts were then analysed to identify their periodic structure (see Martin & Rose, 2003; Piriyasilpa, 2013; 2009). An analysis of the Themes present at clause level in the nine texts was also performed, treating Theme as everything up to and including the Subject (see discussion of different approaches to Theme in Forey, 2002). While the students received some explicit instruction regarding thematic development, this unit did not specifically teach them about periodic structure.

As mentioned in Section 4.4.1, the students were not provided with guidelines regarding structural expectations for their first task, the diagnostic essay. Nevertheless, they

constructed the tasks similarly (see Appendix T). All wrote in paragraphs, and without having been explicitly taught about periodic structure (at least not in this unit), all the students demonstrated a clear macroTheme, macroNew and several hyperThemes, with the exception of Student 1's seemingly unfinished text (see Section 4.4.1) not including a macroNew. Two of the students provided a title at the top of their task, and Student 10 also included an end-of-text reference, albeit an incorrect one. All of this assisted in creating clarity and transparent structure in their texts.

Generally speaking, the tasks all demonstrated reasonably sound periodic structure and thematic development. Student 10's text has a well-constructed periodic structure, including a macroTheme, a macroNew, and four hyperThemes, each with a hyperNew. Figure 3 shows Student 10's macroTheme and the next passage of text.

MacroTheme

The importance of Australian Government's actions to combat homelessness

Many members of the Australian society tend to turn a blind eye to the issue of homelessness as there is a common belief that the resolution of this issue is costly. There is even a common belief that it is not worthwhile to help the homeless in the areas of health care, housing and mental support because homelessness is looked upon as an "irreversible condition." Yet, it is evident that it is actually a wise allocation of government resources to cut the rate of homelessness because in fact, the costs of catering for the problem and allowing it to flourish are significantly higher.

HyperTheme 1

The majority of homeless people, as identified by MacKenzie and Chamberlain, become homeless due to the following causes

"one as the result of a housing crisis, one as a result of a family or relationship breakdown (particularly if this also involved domestic violence); and the third as a transition from youth to adult homelessness."

HyperNew 1

There is a significant number of people becoming a part of the homeless bandwagon, therefore it is an ongoing issue on behalf of the Australian government.

Figure 1: Student 10: Periodic structure (diagnostic task)

As can be seen from Figure 1, this extract is well connected and clear. The macroTheme introduces the content of the text coherently, referring to the issue of homelessness in Australia and the belief that providing assistance to the homeless is not worthwhile as it is too costly. The macroTheme closes with a thesis statement: ‘...it is actually a wise allocation of government resources to cut the rate of homelessness...’, successfully making Student 10’s position clear.

The content after hyperTheme 1 elaborates on the causes of homelessness mentioned, as the reader would expect. Following that, hyperNew 1 connects to hyperTheme 1 in an explicit manner: ‘a significant number of people becoming (...) homeless...’ evaluates the issue of homeless people (as set up in the macroTheme and in hyperTheme1) based on its scope, and ‘it is an ongoing issue’ evaluates it as socially significant for Australia and for the Australian government. However, as Figure 1 shows, this passage is also problematic, with the ‘content’ of the passage appearing in the same sentence as the hyperTheme, and without appropriate punctuation.

The hyperTheme would have been clearer had the student written it thusly:

HyperTheme 1: The majority of homeless people become homeless due to a number of causes.

Following this hyperTheme, the student could have included the direct quote and reference when elaborating on these causes. Despite these problems, the fact that the student has included a clear periodic structure means that the reader can follow the progression of the argument, and its significance for the author’s position at this point regardless. All three student texts demonstrated some understanding of periodic structure prior to instruction in this course, as all the diagnostic tasks were similarly constructed. All texts displayed room

for improvement; the students were generally able to make their positions clear, but the construction of their main points as indicated by the hyperThemes was not always as sound as it could have been.

For the second task, the critical summary, the students were provided with structural headings (as explained in Section 4.4.1). Although they were not required to write under these headings, it would nevertheless be expected that these tasks would be similar in terms of structure, which was indeed the case (see Appendix U and discussion in section 4.4.1). All of the texts included a macroTheme, macroNew, and several hyperThemes and corresponding hyperNews. The texts appear to be well organised according to the supplied headings. However, as explored in Section 4.4.1, although the students made use of the headings to structure their texts, they had some difficulty on occasion when organising the content within those headings. An example is the passage immediately following the macroTheme in Student 8's text, which is somewhat poorly organised:

HyperTheme 1

Poor people encounter a significant amount of barriers to become financially included as formal financial institutions attempt to avoid a typically unviable and risky sector of the population.

Lack of financial literacy limits the capability of poor people to recognise commercial opportunities, make informed decisions and, hence, improve their financial security. Adolescent females specifically gain life skills from education as it decreases the risks of “sexual and domestic violence, school dropout, illiteracy, early marriage and pregnancy” (p.9).

HyperTheme 2

Gender discrimination is a barrier that prevents financial inclusion.

Females reinvest up to 90 percent of their earnings towards their families, contrasted with only 30-40 percent for males, but are more likely to be financially excluded despite being recognised as a better credit risk. This is caused by the development of discriminatory policies and strategies which increase the gap between male and female access to financial services for the poor (p.11).

HyperTheme 3

Supply factors of the formal financial sector generally impact the poor negatively.

Around 36 percent of the Banking on Change users conveyed low and unpredictable income as a crucial barrier towards financial inclusion (p.14). Unreliable cash flows dissuade poor people to access formal financial institutions due to the high cost of transactions. Additionally, the geographical location of banks, which are primarily situated in middle to high income areas, adds extra costs of transport for poor people to access financial services as they generally live in remote communities (p.5).

HyperNew

These high opportunity costs lead to increased exclusion and reluctance for engagement between poor people and formal financial institutions.

Figure 2: Student 8: Periodic structure (critical summary)

As discussed in the genre analysis, this passage (which coincides with a genre stage) is not well organised, since the *adolescent females* argument is out of place. This problem - revealed by the genre analysis - is also reflected by disjunction in the periodic structure at this point. However, if we compare hyperThemes 1 and 2 with hyperTheme 3, we see that hyperTheme 3 clearly defines a barrier to financial inclusion (‘supply factors of the formal

financial sector’) and this time it is used to begin a new paragraph. This paragraph is more clearly organised, as can be seen from the thematic development:

Theme	Rheme
Supply factors of the formal financial sector	generally impact the poor negatively.
Around 36 percent of the Banking on Change users	conveyed low and unpredictable income as a crucial barrier towards financial inclusion (p.14).
Unreliable cash flows	dissuade poor people to access formal financial institutions due to the high cost of transactions.
Additionally, the geographical location of banks,...	<<...>>* adds extra costs of transport for poor people to access financial services
as they	generally live in remote communities (p.5).]]
These high opportunity costs	lead to increased exclusion and reluctance for engagement between poor people and formal financial institutions.

Table 22: Student 8: Thematic development (critical summary)* interrupting clause omitted - see Appendix X

Each Theme presented in this paragraph displays a clear, complete subject, highlighted in Table 22 in bold. The supporting sentences all include evidence to support hyperTheme 3, with attempts at in-text referencing of external sources. In this passage, a ‘zig-zag’ pattern of thematic development is employed, with Themes picking up content of previous Rhemes and expanding them (see Figure 3). The hyperNew is easy to identify: ‘these high opportunity costs’ relate to the costs mentioned in the sentences in this passage of text with the referent ‘these’ effectively bringing all the content into the Theme of this hyperNew, ‘lead to’ indicates an implicative statement, and ‘formal financial institutions’ relates to the ‘formal financial sector’ mentioned in hyperTheme 3. Further, there is evaluation of the costs (*lead to increased exclusion and reluctance for engagement*) as would typically be

expected in a hyperNew. Student 8's critical summary could have been improved had he managed to structure each passage of text as clearly. It can be argued that he could have done this more successfully had he been explicitly made aware of periodic structure and how to construct it.


Theme	Rheme
Supply factors of the formal financial sector	generally impact <u>the poor</u> negatively.
Around 36 percent of the Banking on Change users	conveyed low and <u>unpredictable income</u> as a crucial barrier towards financial inclusion (p.14).
Unreliable cash flows	dissuade poor people to access <u>formal financial institutions</u> due to the high cost of transactions.
Additionally, the geographical location of banks...	<<...>>* adds extra costs of transport for <u>poor people</u> to access financial services
as they	generally live in remote communities (p.5).
	
These high opportunity costs	lead to increased exclusion and reluctance for engagement between poor people and formal financial institutions.

Figure 3: Student 8: Zig-zag thematic development

The students displayed similar strengths and weaknesses in this second task to those demonstrated in the periodic analysis of the first task. As was the case in the first assessment task, the critical summary texts were all similarly constructed. This was unsurprising considering the students had been supplied with genre stages prior to attempting the task. It appears that due to this provision they were able to create clarity with greater confidence; this time, all of the texts included a macroTheme, macroNew, and

several hyperThemes and corresponding hyperNews. However, all three students continued to have difficulty structuring the content within the given stages.

As explained in Section 4.4.1, the third task was a business report in which the students were supplied with headings and additional guidelines. Although the business report was based on the same article they relied upon for the critical summary, the students were required to locate additional sources of information and include a full end-of-text reference list. With such explicit guidelines, it would be expected that the texts would again show a high level of structural similarity. As with the first two tasks, this was the case with the business report. Unlike the critical summary in which the students were supplied with headings but not required to write under them, this task required the students to include the headings. As a result, the periodic structure was different from the previous tasks. For example, all the students began their tasks with an Executive Summary; consequently, the macroNew was positioned at the beginning of the text along with the macroTheme rather than at the end. Furthermore, as the students were required to write in numbered points under headings, it was practical to assign levels to the hyperThemes and hyperNews.

The periodic structure of the business reports was very similar across all three texts (see Appendix V). Following the Executive Summary, each text comprised three main sections: Issue Discussion, Issue Outcomes and Recommendations. Each of these sections comprised two points. All three of the students structured these sections so that they began with a heading and a preview of the two points; these elements comprised a hyperTheme at Level A. Each of the two points then began with a hyperTheme at Level B, which included a secondary heading. To demonstrate this, Figure 4 shows the first passage of text from the Issue Discussion section of Student 1's business report:

HyperTheme 1 (Level A)

Issue Discussion

Gender associated income stratification within the corporate management sector through a contemporary lens is an issue associated with several factors which engender an intersex imbalance of opportunity. The main causes of median salary disparity within the corporate sector are:

HyperTheme 1 (Level B)

1. Gender Discrimination Mindset

Gender-oriented discrimination abetted by patriarchal regulation is the primary factor maintaining gender income inequality.

(content omitted)

HyperTheme 2 (Level B)

2. Occupational Presupposition

The presupposition of gender association with particular occupations inhibits the progression of women into higher tier management positions, thereby upholding gender income inequality within the corporate sector.

(content omitted)

Even within a context dislocated from the tacit constraints of gender discrimination, such a presupposition of job association accrues to a tendency towards biased employment on the grounds of 'maximising expected profit' (Phelps p.659) per employee, under the assumption that traditionally male dominated work will be best performed by males,

HyperNew 1 Level B

hence presenting a paradoxical issue which inhibits female progression into such management positions.

Figure 4: Student 1: Periodic structure (business report)

Student 1's first hyperTheme at Level A comprises the main heading 'Issue Discussion' and a preview of the two points to follow. Consequently, it is clear to the reader that he will be discussing 'gender associated income stratification within the corporate

management sector' and he will be outlining the 'main causes of median salary disparity'. He follows this with two main points, each with a secondary heading which becomes part of the hyperTheme at Level B. The two points, 'Gender Discrimination Mindset' and 'Occupational Presupposition' make sense in relation to each other and to the preview in hyperTheme Level A.

It appears that Student 1 attempted to close this section of text with a hyperNew, as it contains the linking word 'hence' and gives the impression of an evaluative statement conveyed through language such as 'a paradoxical issue which inhibits...' This hyperNew appears to summarise the entire passage of text up to this point; however, it concludes about 'female progression into such management positions', which is more consistent with the hyperTheme Level B 'occupational presupposition' than with the hyperTheme Level A 'gender associated income stratification'. Thus, it would be arguably more appropriate to class it as a hyperNew at Level B. It is also not particularly well constructed, beginning with a non-finite clause. An example of revision might look like this:

Hence, the assumption that traditionally male dominated work will be best performed by males present a paradoxical issue which inhibits female progression into such management positions.

Had Student 1 constructed the hyperNew thusly, as a separate sentence beginning with a finite clause, it could have ended this entire section with greater clarity. Furthermore, a hyperNew at Level A to bring together the points in hyperThemes 1 and 2 would have further improved this part of the student's text.

As was the case in the second task, the students appear to have benefitted from the provision of supplied genre stages to assist them in constructing their texts. The detailed assessment task guidelines (i.e. organisation into headings and subheadings) seem to have

encouraged students to create hyperThemes and hyperNews at Levels A and B, without the students necessarily being explicitly aware of this. Nevertheless, as was the case with the second task, the students continued to display difficulties in structuring their text within the headings, particularly in relation to the hyperNews. The hyperNews were often either missing or mistakenly relating to a hyperTheme of a non-corresponding Level.

Overall, the periodic structure and thematic development do not appear to show significant improvement across the three tasks. The students demonstrated existing knowledge of how to structure their tasks clearly from the beginning, before they had received explicit instruction regarding generic stages or thematic development. Improvement was difficult to measure as the students were writing three different types of texts with increasing degree of difficulty, yet it appears that in the most demanding task, the final business report, there has been explicit teaching and modelling of text and argument structure that has been effective.

The genre analysis showed that modelling and teaching of the generic staging assisted the students in using the kind of language necessary to ‘set up’ the argumentation at this point in their texts. The periodic analysis suggests that periodicity, and organising ‘waves’ of information in the text was not taught or modelled in the same way. While these texts have used a generic structure consistent with the social purpose of the texts at this point, they have not used a periodic structure that would ‘carry the reader’ through the argumentation and to the desired conclusions in clear manner that resonates with the layers of the argument. This suggests that such explicit teaching and modelling of periodic structure could be of benefit to these students, and could be a useful addition to this curriculum.

4.5 Conclusion

This chapter has presented the findings of the data obtained from the SA tools, the interviews/focus groups, and the textual analysis, which comprised genre analysis and periodicity/thematic development. These findings focus on the data collected from Students 1, 8 and 10 and one of their tutors. The data do not indicate that the SA tools were effective in raising the students' metalinguistic awareness, nor their ability to revise their written work on the basis of these instruments. This finding is seemingly at odds with the interview data, which show that the students say the tool was useful, and the linguistic feedback they received from the researcher was helpful in improving their subsequent written tasks. There are a number of possible explanations for this, including the fact that the students were in a face-to-face interview with the researcher whom they knew from the course, and whom they knew had been working on the SA instrument. The tutor's interview data suggest that she believes that the tool was a valuable resource and the students' writing improved as a result of using it. The same possibilities for understanding these data apply here, along with the possibility of a mismatch between learners and teacher since the learners did include negative evaluation of the SA instrument, whereas the tutor did not.

Data from the textual analysis demonstrates that the students already had a general control of the exposition genre coming into the course, but that their 'setting up' of detailed and complex argument stages improved in the final task, and this appeared to be as a result of explicit teaching and/or modelling. However, while the points were generally well constructed, the elaborations that followed were still somewhat problematic. While providing the students with genre stages for the second and third tasks appears to have been helpful, it can be argued that the students would have benefitted from an

understanding of periodic structure to enable them to create more cohesive and 'reader-friendly' sections of text within those stages, as this was a common issue throughout all three tasks.

5.0 CONCLUSION

5.1 Introduction

It is crucial that higher education institutions in Australia find methods of ensuring that students are graduating with sufficient levels of language proficiency in order to achieve the required outcomes for successful further study and employment. This research project, designed as an intervention within the larger MQLLC project at Macquarie University, investigated the relationship between explicit teaching of language features and academic writing development of three students in the foundational first year unit ACBE100. Results focused on the data collected from three students: Student 1, Student 8 and Student 10.

Conducted from an SFL perspective, this qualitative study examined command of linguistic features across nine written academic texts encompassing three genres: a diagnostic task, a critical summary and a business report. Writing development was explored from the students' perspective through use of an SA tool and interviews regarding their perceptions of the SA process, and from a linguistic perspective through textual analysis encompassing genre, thematic development and periodic structure.

The preceding Chapters have reviewed the key literature regarding the underlying theories and recent research comprising the foundations of this research project, described the procedures involved in research design and data collection, and analysed and discussed the main findings from the data. This Chapter will provide further insight into the significance of the findings by summarising the findings in relation to the research questions, discussing the implications and limitations, and commenting on the direction of future research.

5.2 Summary of Findings

5.2.1 Self-Assessment Tool Findings

The SA tool comprised five sections: lexical density, sentence-level errors, objectivity, word usage and referencing. All of these sections were designed based on the curriculum of the ACBE100 unit, a core purpose of the unit being to raise students' metalinguistic awareness through explicit teaching of language features.

The lexical density section of the tool effected little to no improvement in either the students' accuracy in identifying content words or their ability to identify and revise lengthy phrases. The sentence-level errors section also showed little to no improvement in the students' ability to identify and revise sentence-level errors, or in their accuracy in doing so as a result of using the tool. Similarly, the objectivity section showed that the students showed little to no improvement in their ability to identify and revise subjective language or in their accuracy in doing so. They did not appear to find it challenging to identify subjective language in their texts, yet their ability to revise it remained largely unchanged. The students also did not appear to find it challenging to identify discipline-specific vocabulary in their texts in the word usage section and this remained constant. However, the students showed little to no improvement in their ability to identify misused words. The referencing section of the tool was the only section that showed some improvement in the students' ability to identify types of references and use in-text referencing.

On examination of all sections of the SA tool, the data do not show that the instrument was particularly effective in raising the students' metalinguistic awareness, nor their ability to revise their work on the basis of the linguistic feedback they received from the researcher's

completion of the instrument. The SA tool may have been more effective had it focused on structural linguistic features such as those related to genre and periodicity; this warrants future investigation. It is also possible that the students' awareness may have been increased due to the introduction of the instrument and the first use, but then plateaued. The possibility still exists that the introduction of the instrument and the process of using it in the curriculum was worthwhile.

5.2.2 Interview and Focus Group Findings

The semi-structured interviews and focus group were designed to focus on participants' perspectives on the usefulness of the SA tools and linguistic feedback from the researcher. The first interview was performed with Student 10, the second took the format of a focus group with Students 1 and 8, and the third interview was conducted with one of the tutors teaching the ACBE100 unit.

The interviews and focus group provided different perspectives on aspects of the SA tool. The tutor conveyed a positive attitude towards the tool and maintained that the students were engaged during completion. However, the students' lack of completion of the SA tool suggests a low level of engagement with the task. All three of the students interviewed expressed reluctance to perform the lengthy counting processes, regardless of whether they were focusing on the text as a whole or a small part of it. Similarly, if a linguistic feature took time and/or effort to find, they conveyed unwillingness to expend the effort. The tutor's interview comments showed that she assumed the students could see the usefulness of the tasks. However, there seems to be a gap between what an instructor may view as useful and what the learners understand, as the students described the completion process as tedious and unnecessary.

The students also commented that the linguistic feedback from the researcher was mostly similar to their own. However, this was not the case for any of the students. There are several possible reasons for this discrepancy: the students were unable to accurately compare linguistic feedback to their own assessment, they wished to give the answers they believed were expected of them, they did not look at the feedback, or they could not remember it accurately.

All three students maintained that their academic writing had improved as a result of using the tool and comparing their self-assessment to the linguistic feedback from the researcher. The tutor shared the students' belief that they had improved, and all participants identified the same linguistic features that they believed demonstrated greatest improvement (referencing, objectivity, sentence structure, and general ability to recognise and correct errors). Interestingly, as stated in Section 5.2.1, these features actually showed very little or no improvement.

5.2.3 Genre Analysis Findings

The genre analysis was performed as the first component of the textual analysis of the nine texts. The three texts each required a different approach and were analysed in accordance with the stages assigned by the tutors. However, as all the texts were required to be written in an argument style, common patterns began to emerge. Thus, the texts were also analysed in accordance with these patterns.

Genre analysis of the first task, the diagnostic, showed that although the students were not provided with structural guidelines, they demonstrated a shared understanding of the argument structure implicit in the question. All three diagnostic tasks were very similarly structured with an introduction, body and conclusion, organised into paragraphs and written in an argument style of point, elaboration and often an implication/evaluation. The

students were supplied with stages to follow for the critical summary and business report tasks. As would be expected, the texts again were very similarly structured. The students did not appear to have difficulty writing in accordance with the given stages, yet they did have some difficulty organising the text within those stages at times. They continued to write in the argument style of point, elaboration and implication/evaluation within the broader stages, but did not always achieve a high level of clarity and transparent text structure. This appeared to be maximised when there was a great deal of structural similarity between the texts, suggesting a high degree of explicit pedagogy and/or modelling of these aspects of the text.

On close examination of the structure of the texts, it can be argued that the more explicit and detailed the genre stages, the better organised the texts. They were all able to successfully follow the stages they were given, but their clarity and transparent text structure could have been enhanced with further guidelines regarding how to organise their texts within those stages.

5.2.4 Periodicity and Thematic Development Findings

Following the genre analysis, the nine texts were analysed for command of periodic structure and clause level thematic development. The students were not provided with guidelines regarding structural expectations for their first task, the diagnostic essay. Nevertheless, they constructed the tasks similarly in terms of periodicity. The students were supplied with structural headings for the critical summary and business report. For the critical summary, they were not required to write under these headings; nonetheless, the tasks were very similar in terms of periodic structure and were well organised according to the supplied headings. For the business report, the students were required to

write under the supplied headings; again, the texts showed a high level of structural similarity in terms of periodicity.

Ultimately, all nine texts were well constructed in terms of periodic structure and thematic development. The difficulties the students had in terms of clarity and transparent text structure were mostly related to their varying ability to successfully construct and elaborate on their hyperThemes. Their texts also could have been enhanced with more effective hyperNews, which when present were often not clearly signposted. While the students were explicitly taught about thematic development in the ACBE100 unit, they did not receive instruction in periodic structure. Although they appeared to have a high level of implicit knowledge of construction of the periodic elements, their writing could have benefitted greatly from explicit teaching of effective construction of hyperThemes and hyperNews.

The periodic structure and thematic development did not appear to show significant improvement across the three tasks. However, improvement was difficult to measure as the students were writing three different types of texts with increasing degrees of complexity in terms of the required periodic structure, particularly with the final task.

5.3 Answering the Research Questions

The following questions have been answered in the context of the foundational first year unit ACBE100 at Macquarie University.

- 1) Does explicit teaching of linguistic terminology raise students' metalinguistic awareness of their academic writing development?

It appears that explicit teaching of linguistic terminology does not necessarily raise students' metalinguistic awareness of their academic writing development. The students

were taught terms such as ‘content words’, ‘lexical density’, and ‘subject-verb agreement’, yet being aware of these terms and what they meant did not seem to have an effect on the students’ ability to identify or revise problems at clause-level in their texts across the course. As can be seen from the interviews, the students stated they felt it was valuable to be taught this terminology, yet they could not explain why, and they were unable to implement their learning to improve their subsequent tasks.

- 2) Using this self-assessment tool, how accurately are students able to self-assess, and how effective is the tool in enabling them to do so?

The SA tool appears to have been largely ineffective. The students were mostly unable to accurately self-assess in comparison to the researcher’s linguistic analysis, despite repeated attempts to do so, nor did their accuracy improve over time. On examination of all sections of the SA tool, the data show that it did not raise the students’ metalinguistic awareness over time, nor did it enhance their ability to revise their work on the basis of the linguistic feedback they received from the researcher’s completion of the tool.

- 3) How does students’ academic writing develop across the course of this unit in terms of generic structure, periodic structure and thematic development?

Although the three students in this study all demonstrated a pre-existing understanding of appropriate generic structure and periodicity prior to receiving instruction in this course, once they began to receive explicit instruction and guidelines, the structure of their writing improved. Their ability to structure Arguments increased with each task, and all three students demonstrated significant improvement by the third task in terms of generic and periodic structure.

5.4 Implications

This study has important implications in relation to the context of teaching academic writing at Australian universities. Firstly, institutions and instructors should be made aware that while some students already display prior understanding of the linguistic elements required for academic success, explicit teaching ensures that all students, regardless of background and circumstances, receive the same opportunities for success (Bernstein, 1975; 1990; 2000). However, it appears that explicit teaching of language features and associated metalanguage does not necessarily assist in raising students' metalinguistic awareness. This raises the question of what exactly is required in order to raise metalinguistic awareness. One would expect that this could be achieved from explicit teaching of the language and metalanguage, yet this study demonstrates that that is not necessarily the case. Future research is needed to determine what exactly is required to raise students' metalinguistic awareness.

The students in this course received explicit instruction in generic structure, thematic development and clause-level elements (such as those found in the SA tool). The students were able to adopt the overall generic structure for their written texts relatively easily, however instruction in the clause-level elements seemed to have little impact, and there appears to be gaps in the students' knowledge concerning for example Point-Elaboration structure within Arguments, and periodic structure. It seems that what is needed are adjustments regarding what is explicitly taught and how. As the students in this study seemed to respond well to explicit teaching and modelling of structure but not so well to clause-level elements, perhaps generic structure could have been taught in conjunction with periodicity and thematic development at first, incorporating instruction in clause-level elements later in the course.

The use of an SA instrument could play an important role in this approach. The SA tool developed for this study was introduced as an adjunct to the curriculum. An SA instrument could be more thoroughly and effectively incorporated into the curriculum as a form of explicit teaching by developing students' metalinguistic understanding to enable them to accurately self-assess. This process would involve structured activity whereby the students are able to 'control' the activity with input and scaffolding from the instructor in order to develop understanding of and ability to use the instrument. The students will then ideally be able to independently make use of the instrument to self-assess (in this case edit their writing), and eventually they will potentially have the ability to self-assess independently of the instrument and the course. Design of such an SA instrument could be informed by literacy development frameworks such as the 4x4 framework developed by Humphrey and Robinson (2012), which is divided into four textual levels (whole text, paragraph, sentence and word) in relation to field, tenor and mode.

The design of the SA tool in this study raises some issues. Firstly, it was designed in accordance with Oscarson's (1997) assertion that the SA criteria should be concrete and specific to achieve an impact. This study has shown that even with concrete and specific language features to be identified and revised, the students remained unable to apply this knowledge to improve their subsequent texts. Moreover, in accordance with suggestions from Fastre et al. (2013) and Wingate (2010), this study incorporated detailed linguistic feedback from the researcher to provide the students with the opportunity to compare this feedback to their self-assessments. However, the linguistic feedback appeared to have little to no effect on the students' subsequent writing. All of this indicates that the SA tool was not sufficiently integrated within the curriculum and its purpose and usefulness was not made clear to the students.

Regarding the possibility of using an SA instrument in the classroom, an issue that needs to be considered is how the instrument is introduced and explained, and how it is integrated in the curriculum. As Cram (1992) and Oscarson (1989) cautioned, for the SA process to be successful, its role within the context and curriculum must be clearly defined. This study has demonstrated that if the value of the SA process is not made clear to the students, they are unlikely to engage successfully. A successful SA instrument would be one that is implemented as an integral part of the curriculum in order to demonstrate its usefulness to the students, thus overcoming their reluctance to engage with it.

This study also showed that continued use of the same SA tool as a whole did not appear to be beneficial for the students. Thus, a more successful SA instrument could be designed to be adaptable to different tasks and able to shift in accordance with the changing curriculum. For example, a series of shorter instruments could be implemented throughout the curriculum, each targeting one or two language features in alignment with the assessment criteria of the current task. Instructors could select language features to target based on their students' needs. For example, if subject-verb agreement errors were particularly problematic in the first task, this could be a feature to focus on when working towards the second task. This shorter, more targeted SA tool would be more beneficial for instructors and students alike.

This study shows that this particular attempt to implement an SA instrument was not successful; however, if students receive more instructor input and scaffolding regarding use of the instrument, and if it is integrated into the curriculum in a potentially adaptable form, it could yet be a valuable future endeavour.

5.5 Limitations and Future Research

This research project was not without limitations. Firstly, due to time constraints, this study was small, comprising nine texts written by three students. A larger version of this study with participants from a range of language and socio-economic backgrounds should be considered for the future. Moreover, this study focused on writing development across a two month period; thus, the students did not have a great deal of time in which to demonstrate improvement. A longer time period over which the texts could be collected could aid in an understanding of writing development by allowing the students more time to assimilate and apply their newfound knowledge. For example, a future study could examine progress over a year. As discussed in Section 3.5.4, the limited scope of the study also meant that it was not feasible to include other important aspects of textual analysis such as Appraisal and ideation. These elements could be examined in depth in a subsequent larger study.

Additionally, as the students were writing three different types of texts with increasing degrees of difficulty, it was difficult to measure their writing development. In this study, the students' ability to use certain language features diminished over time, and it is likely that this happened due to the increasing difficulty and/or length of the tasks. A future study requiring the students to write the same type of text each time could more accurately measure improvement.

Finally, while the continued use of the SA tool as a whole does not appear to have been effective, the possibility still exists that the introduction of the tool and the process of using it in the curriculum was worthwhile. Rather than being introduced as an 'add-on' to the curriculum, an SA tool would need to be implemented as an integral part in order to appear valuable and useful to the students. In the future, it may be more useful to develop

a series of shorter, more adaptable instruments, each targeting one or two aspects of metalinguistic awareness. The instruments could be modified for different types of writing tasks, targeting certain language features as determined by the curriculum. This could be more successful for instructors and students alike, as the language focus of the SA tool could shift in accordance with the changing curriculum and the tasks unfolding.

5.6 Conclusion

It is clear from this research project that while some students display prior understanding of the linguistic elements required for success in academic writing, their writing would nevertheless benefit greatly from explicit teaching to enhance their existing knowledge. Moreover, explicit teaching and modelling ensures that all students, regardless of background and circumstances, receive the same opportunities for success. Use of SA instruments could increase learner success through promotion of autonomous learning; however, for the instrument to be effective, it needs to be an adaptable, integral part of the curriculum in order for learners to understand its value.

Language proficiency must be incorporated into learning in a manner that is relevant to all students, regardless of learner language background or other circumstance. It is necessary for the learning and teaching process to be made transparent in order to gain students' trust and interest; relevance to their future learning must be made clear. In Australia, it is vital that students can demonstrate sufficient levels of language proficiency in order to achieve the required outcomes for successful further study and future employment. It is crucial that all educational institutions urgently address this issue.

REFERENCES

- Adam, C.. & Artemeva, N. (2002). Writing instruction in English for academic purposes (EAP) classes: Introducing second language learners to the academic community. In A. Johns (Ed.), *Genre in the classroom: Multiple perspectives* (pp. 179-196). Mahwah, NJ: Erlbaum.
- Andrade, H., & Valtcheva, A. (2009). Promoting learning and achievement through self-assessment. *Theory into practice*, 48(1), 12-19.
- Arkoudis, S., & Doughney, L. (2014). *Good Practice Report: English Language Proficiency*. Canberra: Office for Learning and Teaching.
- Baratta, A.M. (2010). Nominalization development across an undergraduate degree program. *Journal of Pragmatics*, 42, 1017-1036.
- Bernstein, B. (2000). *Pedagogy, symbolic control and identity: Theory, research, critique*. Oxford: Rowman & Littlefield.
- Bernstein, B. (1990). *The Structuring of Pedagogic Discourse*. London: Routledge.
- Bernstein, B. (1975). Class and Pedagogies: Visible and Invisible. *Educational studies*, 1(1), 23-41.
- Biber, D. (2006). *University language: A corpus-based study of spoken and written registers* (Vol. 23). John Benjamins Publishing.
- Butt, D. (2009). *Using functional grammar*. Macmillan Education AU.
- Byrnes, H. (2009). Emergent L2 German writing ability in a curricular context: A longitudinal study of grammatical metaphor. *Linguistics and Education*, 20(1), 50-66.
- Christie, F. (2002). The development of abstraction in adolescence in subject English. In M.J. Schleppegrell & M.C. Colombi (Eds.), *Developing advanced literacy in first and second languages: Meaning with power* (pp. 45-66). Mahwah, NJ: Lawrence Erlbaum.
- Christie, F. & Derewianka, B. M. (2008). *School Discourse: Learning to write across the years of schooling*. London: Continuum.
- Christie, F., & Dreyfus, S. (2007). Letting the secret out: Successful writing in secondary English. *Australian Journal of Language and Literacy*, 30(3), 235-247.
- Coffin, C., & Donohue, J. P. (2012). Academic Literacies and systemic functional linguistics: How do they relate? *Journal of English for Academic Purposes*, 11(1), 64-75.
- Coffin, C., Donohue, J., & North, S. (2009). *Exploring English Grammar: From Formal to Functional*. New York, NY: Routledge.
- Cram, B. (1992). Training learners for self-assessment. *TESOL in Context*, 2(2), 30.

- Department of Education and Training. (2014). *International student enrolments in Australia 1994–2014*. Retrieved from <https://internationaleducation.gov.au/research/International-Student-Data/Pages/InternationalStudentData2014.aspx>
- Dornyei, Z. (2007). *Research Methods in Applied Linguistics*. London: Oxford University Press.
- Dreyfus, S. J., Humphrey, S., Mahboob, A., & Martin, J. R. (2015). *Genre pedagogy in higher education: The SLATE project*. Palgrave Macmillan.
- Dreyfus, S., Macnaught, L., & Humphrey, S. (2008). Understanding Joint construction in the tertiary context. *Linguistics and the Human Sciences*, 4(2), 135-160.
- DuPreez, I., & Fossey, A. (2012). Developing Academic Writing Skills as Part of Graduate Attributes in Undergraduate Curricula. *South African Journal of Higher Education*, 26(2), 346-357.
- Eggins, S. (2004). *An Introduction to Systemic Functional Linguistics*. 2nd ed. New York, NY: Continuum.
- Ellis, R. (2008). *The Study of Second Language Acquisition*. (2nd ed.). Oxford: Oxford University Press.
- Fastré, G. M., Van der Klink, M. R., Sluijsmans, D., & van Merriënboer, J. J. (2013). Towards an integrated model for developing sustainable assessment skills. *Assessment & Evaluation in Higher Education*, 38(5), 611-630.
- Fang, Z., Schleppegrell, M. J., & Cox, B. E. (2006). Understanding the language demands of schooling: Nouns in academic registers. *Journal of Literacy Research*, 38(3), 247-273.
- Forey, G. (2002). *Aspects of Theme and Their Role in Workplace Texts*, Unpublished Ph.D., Department of English Language. University of Glasgow. Retrieved from <http://www.isfla.org/Systemics/Print/Theses/ForeyThesis/Front.pdf>
- Freedman, A., & Medway, P. (1994). Locating genre studies: Antecedents and prospects. In A. Freedman & P. Medway (Eds.), *Genre and the new rhetoric* (pp 1-20). London: Taylor & Francis.
- Gebhard, M., Chen, I., & Britton, L. (2014). “Miss, nominalization is a nominalization”: English language learners’ use of SFL metalanguage and their literacy practices. *Linguistics and Education*, 26, 106-125.
- Gee, J.P. (1996). *Social Linguistics and Literacies: Ideology in Discourses*. 2nd ed. London: Taylor & Francis Ltd.
- Guirao, J. C., de Larios, J. R., & Coyle, Y. (2015). The use of models as a written feedback technique with young EFL learners. *System*, 52, 63-77.
- Halliday, M. A. K. (2002). On grammar and grammatics. In J. J. Webster (Ed.), *On grammar* (pp. 384-417). London: Continuum.

- Halliday, M. A. K. (2002). Spoken and written modes of meaning. In J. J. Webster (Ed.), *On grammar* (pp. 323–351). London: Continuum.
- Halliday, M. A. K. (1998). Things and relations: Regrammaticising experience as technical knowledge. In J. R. Martin & R. Veel (Eds.), *Reading science: Critical and functional perspectives on discourses of science* (pp. 185–235). London: Routledge.
- Halliday, M.A.K. (1994). *An introduction to functional grammar* (2nd ed.). London: Edward Arnold.
- Halliday, M.A.K. (1993). Towards a Language-Based Theory of Learning. *Linguistics and Education*, 5, 93-116.
- Halliday, M. A., & Hasan, R. (1989). *Spoken and written English*. Oxford: Oxford University Press.
- Halliday, M.A.K., & Hasan, R. (1985). *Language, context, and text: Aspects of language in a social– semiotic perspective*. Oxford: Oxford University Press.
- Halliday, M. A. K., & Martin, J. R. (1993). *Writing science: Literacy and discursive power*. Taylor & Francis.
- Harris, A. J., & Ashton, J. (2011). Embedding and integrating language and academic skills: An innovative approach. *Journal of Academic Language and Learning*, 5(2), 73-87.
- Hood, S.E. (2016). Systemic Functional Linguistics and EAP. In Hyland, K. & Shaw, P. (Eds.), *The Routledge Handbook of English for Academic Purposes* (pp. 193-205). Routledge.
- Hyland, K. (2009). *Academic Discourse: English in a Global Context*. New York, NY: Continuum International Publishing Group.
- Hyland, K. (2007). Genre pedagogy: Language, literacy and L2 writing instruction. *Journal of second language writing*, 16(3), 148-164.
- Hyon, S. (1996). Genre in three traditions: Implications for ESL. *TESOL Quarterly*, 30(4), 693-722.
- Humphrey, S., Droga, L., & Feez, S. (2012). *Grammar and meaning*. Sydney: Primary English Teaching Association Australia.
- Humphrey, S., & Robinson, S. H. (2012). Using a 4x4 framework for whole school literacy development. *To boldly proceed*, 81-86.
- Jeffrey, R. (2015). Using feedback comments to develop a rating scale for a written coursework assessment. *Journal of English for Academic Purposes*, 18, 51-63.
- Kang, E., & Han, Z. (2015). The Efficacy of Written Corrective Feedback in Improving L2 Written Accuracy: A Meta-Analysis. *The Modern Language Journal*, 99(1), 1-18.

- Knapp, P., & Watkins, M. (2005). *Genre, text, grammar: Technologies for teaching and assessing writing*. UNSW Press.
- Knoch, U., Rouhshad, A., Oon, S. P., & Storch, N. (2015). What happens to ESL students' writing after three years of study at an English medium university? *Journal of Second Language Writing*, 28, 39-52.
- Liardet, C. (2015). Academic Literacy and Grammatical Metaphor: Mapping Development. *TESOL International Journal*, 10(1), 29-46.
- Liardet, C. L. (2013). An exploration of Chinese EFL Learner's deployment of grammatical metaphor: Learning to make academically valued meanings. *Journal of Second Language Writing*, 22, 161-178.
- Love, K., & Humphrey, S. (2012). A multi-level language toolkit for the Australian Curriculum: English. *The Australian Journal of Language and Literacy*, 35(2), 173-191.
- Luu, T. T. (2011). Teaching writing through genre-based approach. *BELT-Brazilian English Language Teaching Journal*, 1, 1471-1478.
- Macken-Horarik, M. (2016). Grammar in wonderland: What might a re-imagined grammar look like in contemporary school English?. *Metaphor*, (5), 4-12.
- Macken-Horarik, M. (2009). Navigational metalanguages for new territory in English: The potential of grammatics. *English Teaching*, 8(3), 55.
- Macnaught, L., Maton, K., Martin, J. R., & Matruglio, E. (2013). Jointly constructing semantic waves: Implications for teacher training. *Linguistics and Education*, 24 (1), 50-63.
- Mahboob, A., & Devrim, D. Y. (2013). Supporting independent construction online: Feedback in the SLATE project'. *Linguistics and the Human Sciences*, 7(1-3), 101-123.
- Martin, J. R. (1997). Analysing Genre: Functional Parameters. In Christie, F. & Martin, J. R. (Eds.), *Genres and Institutions: Social Processes in the Workplace and School* (pp. 3-39). London, Cassell.
- Martin, J. R. (1997). Waves of abstraction: Organizing exposition. In T. Miller (Ed.), *Functional Approaches to Written Text: Classroom Applications* (pp. 244-259). Washington, D.C.: United States Information Agency.
- Martin, J. R. (1995). Reading Positions/Positioning Readers: JUDGEMENT in English. *Prospect: a Journal of Australian TESOL* 10(2), 27-37.
- Martin, J.R. (1992). *English Text: System and Structure*. Philadelphia/Amsterdam: John Benjamins.
- Martin, J. R. (1989). *Factual writing: exploring and challenging social reality*. Hong Kong: Oxford University Press.
- Martin, J.R., & Rose, D. (2008). *Genre relations: Mapping culture*. London: Equinox.

- Martin, J. R. & Rose, D. (2003). *Working with discourse*. London: Continuum.
- Martin, J. R., & White, P. R. R. (2005). *The language of evaluation*. London: Palgrave Macmillan.
- Matruglio, E. (2016). Objectivity and critique: The creation of historical perspectives in senior secondary writing. *Australian Journal of Language and Literacy*, 39 (2), 124-134.
- Matruglio, E., Maton, K. & Martin, J. R. (2013). Time travel: The role of temporality in enabling semantic waves in secondary school teaching. *Linguistics and Education*, 24 (1), 38-49.
- McCabe, A., & Gallagher, C. (2009). The role of the Nominal group in undergraduate academic writing. In C. Jones & E. Ventola (Eds.), *From Language to Multimodality: New Developments in the Study of Ideational Meaning* (pp 189-208). Sheffield, UK: Equinox.
- McWilliams, R. & Allan, Q. (2014). Embedding Academic Literacy Skills: Towards a Best Practice Model. *Journal of University Teaching & Learning Practice*, 11(3), 1-20.
- Miller, C. (1984). Genre as Social Action. *Quarterly Journal of Speech*, 70, 151-167.
- NSW Department of School Education, Metropolitan East Region. (1994). *Exploring Literacy in School English. Resources for Literacy and Learning. The Write it Right Project*. Sydney: NSW Department of School Education.
- Oscarson, M. (1997). Self-assessment of foreign and second language proficiency. In C. Clapham & D. Corson (Eds.), *Encyclopedia of Language and Education. Volume 7: Language Testing and Assessment* (pp. 175-187). Dordrecht: Kluwer Academic Publishers.
- Oscarson, M. (1989). Self-assessment of language proficiency: Rationale and applications. *Language testing*, 6(1), 1-13.
- Parkinson, J., & Musgrave, J. (2014). Development of Noun Phrase Complexity in the Writing of English for Academic Purposes Students. *Journal of English for Academic Purposes*, 14, 48-59.
- Phakiti, A., Hirsh, D. & Woodrow, L. (2013). It's not only English: Effects of other individual factors on English language learning and academic learning of ESL international students in Australia. *Journal of Research in International Education*, 12(3), 239-258.
- Piriyasilpa, Y. (2013). Teaching 'periodicity' in an EFL writing class to help students develop ideas from paragraph to text: A classroom case study. *Linguistics and the Human Sciences*, 8(1), 91-121.
- Piriyasilpa, Y. (2009). Periodicity and Its Use in Language Teaching. *TESL-EJ*, 12(4), 1-20.
- Richards, L. (2005). *Handling qualitative data: A practical guide*. Sage.

- Richards, K. (2003). *Qualitative inquiry in TESOL*. Springer.
- Rose, D. (2015a). Building a pedagogic metalanguage I: curriculum genres. In J. Martin (Ed.), *Applicable Linguistics and Academic Discourse*. Shanghai: Shanghai Jiao Tong University Press.
- Rose, D. (2015b). Building a pedagogic metalanguage II: knowledge genres. In J. Martin (Ed.), *Applicable Linguistics and Academic Discourse*. Shanghai: Shanghai Jiao Tong University Press.
- Rose, D. (2015c). New developments in genre-based literacy pedagogy. In C.A. MacArthur, S. Graham & J. Fitzgerald (Eds.) *Handbook of Writing Research*, 2nd Edition. New York: Guilford.
- Rose, D. (2014). Analysing pedagogic discourse: an approach from genre and register. *Functional Linguistics*, 1(1), 1-32.
- Rose, D. (2011). Genre in the Sydney school. *The Routledge Handbook of Discourse Analysis*. London: Routledge, 209-225.
- Rose, D., & Martin, J.R. (2012). *Learning to write, reading to learn: Genre, knowledge and pedagogy in the Sydney School*. Bristol: Equinox.
- Ross, J.A. (2006). The reliability, validity, and utility of self-assessment. *Practical Assessment, Research, and Evaluation*, 11(10), 1-13.
- Schleppegrell, M.J. (2004). Technical writing in a second language: The role of grammatical metaphor. In L.J. Ravelli & R.A. Ellis (Eds.), *Analysing academic writing: Contextualized frameworks* (pp. 172-189). London: Continuum.
- Schleppegrell, M.J. (2001). Linguistic Features of the Language of Schooling. *Linguistics and Education*, 12(4), 431-459.
- Swales, J. (1990). *Genre Analysis: English in academic and research settings*. Cambridge: Cambridge University Press.
- Szenes, E. (2015, July). "How do texts get bigger than a page?" revisited: construing 'depth' in long business reports. In *42nd International Systemic Functional Congress, RWTH University, Aachen, Germany, July* (pp. 27-31).
- Tan, K. H. K. (2008). Qualitatively different ways of experiencing student self-assessment. *Higher Education Research & Development*, 27(1), 15-29.
- Thomas, G., Martin, D., & Pleasants, K. (2011). Using self- and peer-assessment to enhance students' future-learning in higher education. *Journal of University Teaching & Learning Practice*, 8(1), 1-17.
- Vygotsky, L. (1978). *Mind in society: The development of higher psychological processes*. London: Harvard University Press.
- Walser, T.M. (2009). An Action Research Study of Student Self-Assessment in Higher Education. *Innovative Higher Education*, 34(5), 299-306.
- Wang, Y. (2015). Native English speakers' authority in English. *English Today*, 1-6.

- Wang, X.F. (2010). Grammatical metaphor and its difficulties in application. *US-China Foreign Language*, 8(12), 29-37.
- Wingate, U. (2010). The impact of formative feedback on the development of academic writing. *Assessment & Evaluation in Higher Education*, 35(5), 519-533.
- Woodward-Kron, R. (2003). Critical analysis and the journal article review assignment. *Prospect*, 18(2), 20-36.

Appendix A: Self-Assessment Tool

FORMATIVE SELF-EVALUATION TOOL FOR WRITTEN ENGLISH

Student name _____

Instructor name _____

Unit name _____

Date _____

Instructions: Use this evaluation tool to check your written work. Your instructor will also complete a copy of this tool. You will receive both copies and be able to compare your results.

LEXICAL DENSITY	Number
Total word count	
Total number of sentences	
Total number of content words (nouns, main verbs, adjectives and adverbs)	

I have identified the following words/phrases that could be more concise:

Wordy phrase (e.g. 'to make sure')	Revised phrase (e.g. 'to ensure')

Now calculate your lexical density ratio by dividing your total number of content words by your total number of sentences e.g. $228/27 = 8.4$

Lexical density ratio:

SENTENCE ERRORS	Number
Total number of sentences	
Total number of fragments (incomplete sentences)	
Total number of subject-verb agreement (SVA) errors	
Total number of run-ons (sentences which are too long or have too many clauses strung together)	

I have identified the following problems:

Fragment/SVA/Run-on error	Suggested revision

OBJECTIVITY	Number
Number of personal references (I, you, we, our, they, their)	
Obligatory language (should, must, need(s) to, have/has to)	
Possibility language (could, would, possibly, probably, may, might, can)	

I have identified the following problems:

Example of subjectivity	Suggested revision

WORD USAGE

I have effectively integrated discipline-specific vocabulary/terminology into my text: **Y/N**

Examples (write the phrase or sentence here):

1

2

3

I have misused the following words:

Examples (write the word here, e.g. affect/effect; number/amount; fewer/less):

1

2

3

REFERENCING	Number
Number of direct voice references (quotations)	
Number of indirect voice references (i.e. using a reporting verb like 'studies show'...)	
Number of external voice references (summary of another writer's words with citation at conclusion of sentence)	
Number of omitted citations (i.e. information from outside source is included without an appropriate in-text citation)	
Number of incorrect citations (i.e. missing page number; citation in incorrect location etc.)	

Appendix B: Interview Questions

List of interview questions for participants (students)

How did you feel about completing the self-evaluation tool?

Do you feel that the tool was difficult to complete? If so, which parts were the most difficult? Why?

What would you change about the tool?

What would you change about the process of completing the tool?

Was there anything else that affected your ability to complete the tool?

Do you feel that the tool helped you to improve your writing throughout the course? If so, in what ways?

Did you look at the feedback you were given? If not, why not?

How did your own assessment compare to the feedback you were given?

If you looked at the feedback, did it help you improve your writing? In what ways?

Do you have any other comments or suggestions?

List of interview questions for participants (tutor)

Do you feel that the students enjoyed completing the self-evaluation tool? If so, why? If not, why not?

Which parts of the tool do you think the students found easiest to complete? Why?

Which parts of the tool do you think the students had the most trouble completing? Why?

What would you change about the process of completing the tool?

What kind of impact do you think the self-evaluation tool has had on the students' development of writing skills?

What else do you think might have influenced the students' writing development throughout this course?

Do you have any other comments or suggestions?

Appendix C: Interview Transcripts

Interview Transcripts 24/05/2016

Key:

Falling intonation	.
Continuing contour	,
Questioning intonation	?
Exclamatory utterance	!
Pause of about 2 seconds	(0.2)
Pause of about 1 second	(...)
Pause of about 0.5 second	(..)
Overlap	[]
Speakers start at same time	[[]]
Other details	(())
Reactions to the tool	Yellow highlight
Perspectives on the tool's usefulness	Bold
Comments regarding objectivity	<i>Italics</i>
Comments regarding referencing	<u>Underline</u>

(Adapted from Richards, 2003, p. 173-174).

Interview 1: Researcher (R) and Student 10 (S10)

Timing: 04.52

01 R: All right testing, testing, that sounds pretty good, I think? All right this is, May 24th,

02 2016, and I am with Student 10. (0.2) So, how did you feel about completing the self-

03 evaluation tool? Did you like it, did you hate it? What [did you think?]

04 S10: [Ah, it] helped a little bit.

05 R: Ok. Um, in what way did it help?

06 S10: Um, that part where (..) you look for words (..) that (..) shouldn't really be in

07 an essay (..) that aren't lexically dense (..) and changing them, like would (...) um

08 (...) I (...) all that stuff, like that part was the most helpful about this.

09 R: *So that was the objectivity part?*

10 S10: *((looking through the tool)) Um...*

11 R: *[[This part?]]*

12 S10: *[[Yes]](...) yes.*

13 R: Ok, good. Was there any part of the tool that you thought was (..) difficult?

14 Something you didn't understand?

15 S10: (...) Uh, that (...) the first one, lexical density. The whole page.

16 R: The whole page was difficult?

17 S10: Oh yeah, don't really know it.

18 R: [Ok].

19 S10: [Never really learnt it].

20 R: You didn't learn it in class?

21 S10: Uh, I have learnt it in class, but (..) never like bothered to (..) learn it too

22 much, it never really affected me, so.

23 R: Ok. Um (...) and what part did you find easy, easiest?

24 S10: *((looking through the tool)) Well probably that objectivity part, cos yeah you can*

25 *search it up and change it instantly using the find function on Word.*

26 R: Ok, good. And (..) what about the (..) actual process of completing the tool, like did
27 you like that it was on paper, would you have preferred it on computer, was it a good
28 time of day, what did you think about (...) actually doing it?

29 S10: *I (...) used both computer and paper like some stuff (..) is easier to do on*
30 *computer like the objectivity part. It would be horrible trying to find every word on*
31 *paper.*

32 R: Yeah.

33 S10: But other parts, like (...) sentence errors you can't really do on the computer you
34 have to do on paper.

35 R: Ok. So you think it would be best if it was a combination?

36 S10: Yep, both.

37 R: Ok. And uh what did you think about the (..) time of day (..) you did it on (..)
38 Fridays at (..) around about 11, do you think that was a good time to do it?

39 S10: Well yeah, that was like the only like (...) the only time I can do it, a comfortable
40 time for me, yep.

41 R: Ok. If you could have done it at a different time do you think it would have been
42 better or worse?

43 S10: Doesn't really matter, a good time is (...) any time (...) [that] I'm free I guess.

44 R: [Ok]. Ok good. And um (...) do you think that the tool actually helped you to
45 improve during the course, you said something about objectivity before?

46 S10: Yeah, yeah.

47 R: That improved?

48 S10: *Used that as a bit of a checklist sometimes to make sure I'm not using those*
49 *words.*

50 R: Well that's good, and was there any other section that you thought really improved
51 during your (..) course?

52 S10: ((looking through the tool)) Oh, referencing at the start...

53 R: Referencing.

54 S10: In the first couple of sessions.

55 R: Ok, that's good. **And (..) did you look at the (..) feedback that the instructor**

56 **gave you?**

57 S10: **The feedback, yep.**

58 R: **Yep? Um (..) how did the feedback compare to (..) your feedback?**

59 S10: [[Oh]]...

60 R: [[Was it]] kind of similar or really different?

61 S10: **Very similar, yeah.**

62 R: Very similar, that's good.

63 S10: **A couple of words, maybe, just the numbers slightly off but (...) very similar.**

64 R: That's good. **And did you use that feedback to improve for the next**

65 **assignment?**

66 S10: **Yep.**

67 R: Yeah? Can you tell me any specific ways?

68 S10: *Oh, just (...) the, th (..) that (...) the only thing I really used was (...) that*

69 *objectivity part.*

70 R: Mmm hmm?

71 S10: **Yeah a few hints here and there yeah. I would make sure not to do it like in the**

72 next assignment if I got something (..) really wrong like referencing (..) in the first

73 assignment.

74 R: Ok great and one more question... **do you have any more (..) final comments or**

75 **suggestions about the tool or the process or anything?**

76 S10: **Um, yeah just make it paper and computer combination (...) not just paper as it**

77 **started off to be. That would be a lot easier and (...) yep (...) a lot faster, which is what**

78 **we kind of have been doing, during my sessions.**

79 R: Sure. **And you think the tool is (...) a good length, or would you make it shorter?**

80 S10: The tool (...) um (0.2) ((looking through the tool)) just right.

81 R: Just right?

82 S10: Just right. Can't really add more.

83 R: Ok. Thank you so much.

Interview 2 (focus group): Researcher (R), Student 1 (S1) and Student 8 (S8)

Timing: 06.03

01 R: Ok. This is (...) interview number two (..) on (..) May the 24th, 2016 (..) with

02 Student 1 and Student 8. So, guys, um (...) how did you feel about (...) this self-

03 evaluation tool what are your first thoughts about it? Did you like it, did you hate it?

04 S8: Um (0.2) ah I thought it was good and it (...) helped quite a bit with some of
05 my writing.

06 R: Well that's good, can you be more specific?

07 S8: Um (...) it gave (...) a lot more detailed points than that were on my (..)

08 review, so it allowed me to go through my work (...) and (..) look at the (...) actual
09 numbers (...) and try (...) improve that.

10 R: That's good. What about you, Student 1?

11 S1: I think (...) it made me (...) realise (...) the importance of (...) things like

12 lexical density, which I was previously unaware of. Um how important they are to

13 my actual writing, but also um (...) particularly I enj, I liked the um (...) the (...)

14 sentence, the long sentences bit where you have to go through and find (...) the

15 long sentences because I'm (...) I'm the main culprit of that and that was really

16 helpful for me, looking through all my sentences and (...) reforming them.

17 R: Ok that's great. And did you find any part of the tool particularly difficult?

18 Anything you didn't understand?

19 S1: I think it was just difficult counting up (...) the (...) sentences and (...) the

20 lexical density bit (...) um (...) and yeah just more the um (...) the (...) um (...)

21 more like meticulous (...) bits about like the subject-verb agreements and stuff,

22 we, like they were all useful (...) but just (...) like take a while to find, that's all.

23 R: Ok. And [you're the same, or do you have something different]?

24 S8: [Yeah, I agree]...

25 R: Agree?

26 S8: Yeah... [yep].

27 R: [Ok]. Cool and um (...) also (...) would you change anything about, the process of

28 completing, like did you like that it was on paper, would you prefer it on computer,

29 was it a bad time (...) any comments about the process?

30 S1: No, I think it was (..) I think it was good on paper because (...) it's (...) there's a

31 (...) the (...) old saying which is, you know when you're putting (...) pen to paper

32 you're gonna remember it better and it's gonna mean more (...) to you especially in the

33 age of (...) technology so **I think that pen to paper thing was really (...) useful (...)**

34 **um and also that you look at your work on a computer and then (...) write it**

35 **down on a di through a different medium which is also like it (...) makes it (...)**

36 **resonate more with you.** So yeah I thought that was really good.

37 R: Ok, cool. Uh Student 8 what are your thoughts about the time of day (..) too late?

38 S8: Um (...)

39 R: Difficult to concentrate, or was it ok?

40 S8: **I think it was an okay time, but (..) for others it might be (..) a bit late I guess?**

41 R: You think, so why do you think that?

42 S8: I don't know. **After a long day of uni or something, or work (...) but for me that's**

43 **the only tutorial I have (...) the lecture and tutorial.**

44 R: Ok (...) sure. **All right and um (...) do you feel that (...) the tool helped you**

45 **improve your writing during the course?**

46 S1: Um, yeah, **I thought it definitely helped me (...) um (...) because I don't (...)**

47 **usually (...) evaluate my work at all (...) and so it was good to (...) be able to sign**

48 **up for something and then actually (...) instead of just (...) knowing that you had**

49 **to do it but like not really making a good attempt (...) in tutorials when we had**

50 **like designated time to do it, it made me actually go over my work and realise that**

51 **I'm actually (...) I haven't made many mistakes in my work (..) and yeah (..)**

52 **hopefully that's improved my writing.**

53 R: Great. Uh (0.2) ok. **The instructor feedback that you received. Did you (..) look**
54 **at it when you received it?**

55 S1: Oh, the um... yeah, the, the feedback which was the one that was the same, in the
56 same scaffold [as this]?

57 R: [Yes].

58 S1: [[Yes, yeah]].

59 S8: [[Um, yeah, uh]], **I looked more at that one than the one I did.** ((laughing))

60 S1: [Yeah, yeah]. ((laughing))

61 R: [[Really]]? ((laughing)) **And how did it compare to the one that you did?**

62 S8: **Uh, it was just more detailed and accurate.**

63 R: Ok. Was it similar or different?

64 S1: **It was (..) mine was really similar (..) with the um (...) the se the long**
65 **sentences (...) um and picking up things that I picked up that were really bad (...)**
66 **um were the same basically so I thought (...) I was stoked when I made the right**
67 **decisions but also that (...) kinda sad when I realised that, my writing actually**
68 **wasn't that good.** ((laughing))

69 R: Ok good. Final question. **Do you have (..) um (..) any comments about the length of**
70 **the tool (..) do you think it could be shorter or longer or was it the right length?**

71 S8: **Um (...) I think maybe (...) if there is a way to make it (..) easier (..) to complete.**
72 **Not necessarily shorter (..) or harder. Just like (..) simpler.**

73 R: Ok like clearer?

74 S8: **Um (..) not necessarily clearer (..) it's just (...) when you have like total word**
75 **count, total number of sentences, it's a bit um (...) tedious going through and (..)**
76 **counting all that.**

77 R: Counting is tedious?

78 S8: [[Yes]]. ((laughing))

79 R: [[Ok]], what do you think?

80 S1: **I think um (...) on yeah on a similar note, it's the (..) all the things we have to**
81 **identify (..) your (..) the problems in your writing (...) are good (..) um (..) I**
82 **suppose, it comes down to (...) like how much time (..) ah (..) it's a long process (..)**
83 **but (...) if you're given time to do it then (...) it works.** I think the (..) the main thing
84 is (...) yeah just the counting how many words, maybe if you could (...) I guess there's
85 like so you could copy paste into a document and have like a (..) a (..) an internet
86 source tell you (...) how lexically dense it is, and like the number of sentences and et
87 cetera, but (...) at the same time, like (..) maybe that's (...) it doesn't (..) help you (..)
88 figure out (..) like how to actually make sure it's lexically dense by yourself, so **I guess**
89 **like (..) it all comes down to maybe the more time you spend on it the better**
90 **you're gonna (...) the outcome will be.** So (...) yeah I suppose at the end of the day
91 (..) it (..) well it's worked for me, so I was (..) I was happy with it.

92 S8: Yeah.

93 R: Ok great, thanks guys. Any final comments?

94 S1: Not really.

95 R: [[No]]?

96 S8: **[[It was good]].**

97 S1: **Good on you, good work, yeah! ((laughing))**

Interview 3: Researcher (R) and Tutor (T)

Timing: 06.20

01 R: Ok, testing. All right this is interview number three (..) on May 24th, 2016 (..) with
02 the tutor.

03 (0.2) Ok um (...) did you feel that the students enjoyed completing this tool?

04 T: **I think primarily most of the students were engaged in completing the tool,**

05 **particularly those who were going to get feedback because they knew (...)**

06 **obviously that it was going to be quite helpful and they could compare it to their**

07 **own feedback.** Um (...) I think a lot of the engagement, was probably hampered by

08 **the time of night so (...) 8pm tutorial on the back of a two hour lecture prior to that,**

09 **you know they were probably quite tired (...)**

10 R: Mmmm hmmm?

11 T: Um (...) yeah.

12 R: **Did you think that there was a part that they found particularly easy to complete, or**

13 **difficult?**

14 T: ((looking through the tool)) **I think perhaps the lexical density once they understood**

15 **it.**

16 R: [[That was easy or difficult]]?

17 T: [[That was easy to]] do, because you know (..) it's a bit of a word count (..) it's a

18 **number, um (..) the number of sentences, and it doesn't really (..) require them to look**

19 **too critically (..) at their work, whereas things like examples of subjectivity (..) um (..)**

20 **word usage, they probably had to dig a little bit deeper into their own texts, and (...)**

21 **one may have had difficulty (..) identifying them, because obviously they didn't**

22 **identify it during the soft submission process, but that could be just (..) er (..) because**

23 **(...) we all get used to reading what we think we've written so they may not have**

24 **picked them up.**

25 R: Mmmm.

26 T: But I think having to dig deep into their own text might have been quite challenge
27 challenging for them (..) particularly the first time. The second time probably (..) a
28 little bit easier.

29 R: Ok. And do you think that was affected by what they were learning in class?

30 T: I do, yes. *And I think um (...) I think pretty much what you've got covered in the*
31 *worksheet (...) we covered almost (..) well lexical density before you did it (..) the first*
32 *time, but the second time (..) I think we'd covered off on subjectivity and objectivity (..) and word usage in a little bit more detail, so they would have been more prepared to*
33 *look for those particular types of things.* Um (...) in terms of sentence errors, they
34 would have prob (..) well they would have needed a little bit more background
35 information (..) in terms of fragmented sentences (...) we do look at them, but I don't
36 think students necessarily pick them up particularly well when we ask them to find
37 them in their own work. Um even subject-verb agreement (...) getting them to focus on
38 that is (..) quite challenging.

40 R: Yes.

41 T: **Um all of the stuff that you've got on here is in alignment with the (..) um (..) assessment criteria that we have so they know this is what we're looking for. So**
42 **(...) for them to be able to find it in their actual work would be a really good**
43 **thing.**

45 Um (...) yeah but it pretty much followed the schedule, followed the assessment
46 guidelines (..) and I've forgotten what the question was that you asked me! ((laughing))

48 R: ((laughing)) It was about the relation to what they'd studied in the course.

49 T: **Yeah yep so it definitely does align (..) um (..) and they should have known how**
50 **to look for some of these things but (...)**

51 R: Ok. **And (...) um (...) is there something you would change about the way they**
52 **completed the tool, the process of it?**

53 T: (0.2) Not necessarily, because I (..) I know that part of what you were looking for
54 was for them to have been taught these particular things in the lectures and be familiar
55 with it so be able to use that when they revised their own work. (0.2) Maybe (..) I I
56 don't know, I think it might defeat the purpose but if you were to remind them or
57 explain (...) each of the sections in (..) in detail before they do it. But (...) that's not
58 necessarily what you were looking for them to be able to do anyway, you were
59 expecting them to take the knowledge from the lectures and be able to look at their
60 work using that (..) without additional explanation.

61 R: Yes.

62 T: Yeah (0.2)

63 R: Ok and um (...) so do you think that, the self-evaluation tool actually (..) helped
64 them to improve in their assignments?

65 T: (0.2) Without (..) uh (..) without having a look at the assignments of the
66 students who are actually (..) in the study (..) um (..) I know the students that you
67 do have in the study and (...) I think it did make them more aware (...) of errors
68 in their work. Um (..) being able to identify them and particularly the feedback
69 that you were able to give them as well, comparing their self-evaluation with the
70 evaluation that you did (...) I think they've learned a lot from that, and
71 particularly when it comes to the soft submission process they're more aware of
72 the types of (..) errors in their writing that they're looking for.

73 R: Did you notice anything (...) specific, like any particular section that you think
74 improved? Referencing maybe, or density?

75 T: Referencing has certainly improved, they're aware of what they need to do (..)
76 they don't always do it perfectly, but that's more about the formatting and (...)
77 little things like punctuation falling off at times (..) but I do think referencing is
78 definitely better. The in-text citations were definitely better (..) the placement (..)
79 um (..) and the integration of evidence. There's definitely an (..) an improvement

80 in lexical density (..) so from the (...) critical summary was the first one you
81 looked at?

82 R: Uh, [diagnostic].

83 T: [The diagnostic], yeah. Well there's a significant improvement from the
84 diagnostic to the (...)

85 R: Yeah the business report was the last one.

86 T: Yeah, yeah. So there's (..) there's definitely a (..) significant difference there.

87 And (...) whether that's because they're more familiar with lexical density (..)

88 they're playing around with more nominalisation and (...) looking through their
89 work to see how they can (...) tighten it up a little bit.

90 R: Cool. And do you have any final comments or suggestions?

91 T: I really like the (..) the self-evaluation, and it would be really nice if we could

92 work it into (..) when we do the critical summary that this is some of the (...) not

93 the critical summary (..) the um (..) soft submission (..) when they do the soft

94 submission that some of these areas are what they're looking for as well so taking

95 it down to the sentence level could you identify any sentence fragments (..) you

96 know (..) what (..) check out your subject-verb agreement. So I think it has a lot of

97 potential to be used (..) as part of the soft submission process. Also post-marking

98 as well. But as a pre (..) as well as a sort of exit thing as well.

99 R: Sure. Ok thank you so much.

Appendix D: Assessment Criteria ACBE100

Critical Summary Marking Criteria

GRAMMAR & COHESION		INADEQUATE	DEVELOPING	ADEQUATE	COMPETENT	PROFICIENT
GRAMMAR	language communicates the message clearly; free from errors (e.g., subject-verb agreement, awkward phrasing)	Frequent grammatical errors; writing construction largely impedes the message (i.e. many concepts unclear due to disorganised grammatical structure)	Consistent grammatical errors; writing construction partially impedes the message (i.e. some concepts unclear due to disorganised grammatical structure)	Grammar demonstrates solid construction with infrequent grammatical errors	Grammar demonstrates sophisticated construction grammatical errors are rare or non-existent	Grammar demonstrates advanced, proficient and sophisticated structuring with no grammatical errors.
SENTENCE STRUCTURE	proper sentence construction, demonstrates variety (i.e., simple, compound, complex) no fragments or run-ons	Sentence structure poor, with one or more fragments	Basic sentence structure; no sentence fragments, may have occasional run-on sentence.	Good sentence structure; no fragments or run-ons.	Sentence structure demonstrates variety (e.g. not all simple sentences, etc.)	Good variety of sentence structure according to the meanings (i.e. structure demonstrates an understanding of organisation's impact on the message; e.g. foregrounding info).
PUNCTUATION	Appropriate punctuation placed at all necessary points	Punctuation frequently omitted or misplaced; improper use impedes the message.	Punctuation sometimes omitted or misplaced	Good level of punctuation use with infrequent choice or placement errors. (i.e., appropriate punctuation mark selected & placed in appropriate position)	Punctuation errors rare or non-existent	Excellent use and variety of punctuation as appropriate.
COHESION	Logical organization of ideas, sentences, and paragraphs throughout, cohesion demonstrated	Information organised incoherently. Ideas, sentences and/or paragraphs demonstrate illogical organisation and are difficult to follow and comprehend.	Information somewhat disorganised Ideas, sentences and/or paragraphs sometimes illogical; lacks clear cohesion at several points.	Information generally well-organised. Ideas, sentences and/or paragraphs generally demonstrate logical organisation and cohesion.	Information presented coherently. Ideas, sentences and paragraphs demonstrate logical organisation and cohesion.	Information presented logically and coherently. Ideas, sentences & paragraphs demonstrate expert organisation & cohesion.

Critical Summary Marking Criteria

MACRO-STRUCTURE	OMMITTED	INADEQUATE	ADEQUATE	PROFICIENT
<p>Staging patterns adhere to key conventions:</p> <p>MAIN PURPOSE</p> <ul style="list-style-type: none"> - Foregrounds the text type and maintains active voice, discussing what the report/article 'does' - Main point concisely summarised & accurately states text's purpose & aim <p>BACKGROUND</p> <ul style="list-style-type: none"> - Main points of the article/report elaborated - Major & minor supporting information immediately crucial to an understanding of the text's main purpose <p>KEY FINDINGS SUMMARY</p> <ul style="list-style-type: none"> - Further elaborates on the article/report's central argument by outlining the most salient information required to understand the text's main purpose. - Supporting evidence, quotes & examples provided throughout <p>SIGNIFICANCE STATEMENT</p> <ul style="list-style-type: none"> - Evaluative comment states the significance of the text in relation to the social inclusion issue - Concluding remark evaluates the efficacy of the text and the value it adds to the social inclusion issue discussion. 	<p>The stage and/or all required elements are omitted. (0)</p>	<p>1 or more stage elements omitted; minimal adherence to required features</p>	<p>All stage elements present, demonstrates basic adherence to required features</p>	<p>All stage elements present and demonstrate expert-level adherence</p>
REFERENCING & FORMATTING	OMITTED	INADEQUATE	ADEQUATE	PROFICIENT
<p>ACADEMIC RELIABILITY</p> <ul style="list-style-type: none"> - A single (1) academically reliable resources appropriately cited (i.e. peer-reviewed, sources, no blogs, etc.) - Appropriate Harvard reference style consistently used throughout the reference page. <p>IN-TEXT CITATIONS</p> <ul style="list-style-type: none"> - In-text citations accurately & appropriately included at all necessary points - All necessary information included (i.e. appropriate page numbers, placement etc.) - Harvard in-text citation conventions adhered to throughout <p>EVIDENCE INTEGRATION</p> <ul style="list-style-type: none"> - Evidence, examples, definitions and support expertly integrated to support the summary of the text's argument. <p>FORMATTING & WORD COUNT</p> <ul style="list-style-type: none"> - Academic essay formatting (Font, paragraph, etc.) followed throughout. - Word count within +/- 10% of 500 words 	<p>All required elements are omitted. (0)</p>	<p>1 or more elements omitted or applied improperly; minimal adherence to required features</p>	<p>All elements present, demonstrates basic adherence to required features</p>	<p>All elements present and demonstrates expert-level adherence</p>

Critical Summary Marking Criteria

	ACADEMIC STYLE	INADEQUATE	DEVELOPING	ADEQUATE	COMPETENT	PROFICIENT
VOCABULARY	Disciplinary vocabulary skilfully integrated and used properly (i.e. academic vocabulary / discipline-specific terminology)	Disciplinary language omitted entirely or misused frequently	Disciplinary language infrequently used;	Limited use of disciplinary language and/or some inappropriate usage noted.	Disciplinary language and expressions integrated effectively throughout the text.	Disciplinary language and expressions integrated expertly throughout the text; demonstrates expert understanding of the terms used.
FORMALITY	Formal, non-colloquial, academic expression (i.e. no clichés or expressions characteristic of spoken language, no abbreviations in text).	Informal style characteristic of spoken, personal voice; (i.e. clichés or abbreviations prevalent throughout text)	Informal style more characteristic of spoken, personal voice evident at some points; (i.e., some clichés or abbreviations present)	Formal style, basic academic expression evident (no clichés or abbreviations)	Formal style evident throughout the text, academic expression consistently evident.	Formal style expertly maintained across the text; academic expression consistently evident.
OBJECTIVITY	Impersonal, objective voice (i.e. foreground info rather than author voice), avoids all obligatory language e.g., should, must, etc.	Personal, subjective voice dominates the evaluation and obligatory language evident.	Personal, subjective voice is prevalent or frequent use of obligatory language.	Personal, subjective voice present on occasion or infrequent use of obligatory language.	Objective, impersonal voice used on occasion to obscure the source of the evaluation (e.g., <i>it is evident that...</i>). No obligatory language or personal references.	Objective, impersonal voice effectively used to obscure the author as source of the evaluation (i.e., <i>it is evident that...</i>); no obligatory language evident.
LEXICAL DENSITY	concise, lexically dense, language organised clearly in cause and effect networks. (i.e. active verbal language reorganised as static, noun expressions, readily described & commented on)	Structures are grammatically intricate; few instances of lexically dense expression and/or they lack clarity (e.g., overloading cause) Language is largely action-oriented and dynamic rather than noun-dominated	Structures are grammatically intricate; instance of lexically dense expression lacks clarity (e.g., overloading cause) Language is generally more action-oriented and dynamic rather than noun-dominated	Structures are somewhat lexically dense; however, several instances in which the language requires reorganisation to become static, noun-dominated.	Language is organised mostly in lexically dense, relationally-oriented (i.e., is, leads to, results in, etc.) constructions with nominalisation and cause-and-effect logical orderings.	Language is organised expertly in lexically dense, relationally-oriented constructions with extensive use of nominalisation and cause-and-effect networks

Business Report Marking Criteria

GRAMMAR & COHESION		INADEQUATE	DEVELOPING	ADEQUATE	COMPETENT	PROFICIENT
GRAMMAR	language communicates the message clearly; free from errors (e.g., subject-verb agreement, awkward phrasing)	Frequent grammatical errors; writing construction largely impedes the message (i.e. many concepts unclear due to disorganised grammatical structure)	Consistent grammatical errors; writing construction partially impedes the message (i.e. some concepts unclear due to disorganised grammatical structure)	Grammar demonstrates solid construction with infrequent grammatical errors	Grammar demonstrates sophisticated construction grammatical errors are rare or non-existent	Grammar demonstrates advanced, proficient and sophisticated structuring with no grammatical errors.
SENTENCE STRUCTURE	proper sentence construction, demonstrates variety (i.e., simple, compound, complex) no fragments or run-ons	Sentence structure poor, with one or more fragments	Basic sentence structure; no sentence fragments, may have occasional run-on sentence.	Good sentence structure; no fragments or run-ons.	Sentence structure demonstrates variety (e.g. not all simple sentences, etc.)	Good variety of sentence structure according to the meanings (i.e. structure demonstrates an understanding of organisation's impact on the message; e.g. foregrounding info).
PUNCTUATION	Appropriate punctuation placed at all necessary points	Punctuation frequently omitted or misplaced; improper use impedes the message.	Punctuation sometimes omitted or misplaced	Good level of punctuation use with infrequent choice or placement errors. (i.e., appropriate punctuation mark selected & placed in appropriate position)	Punctuation errors rare or non-existent	Excellent use and variety of punctuation as appropriate.
COHESION	Logical organization of ideas, sentences, and paragraphs throughout, cohesion demonstrated	Information organised incoherently. Ideas, sentences and/or paragraphs demonstrate illogical organisation and are difficult to follow and comprehend.	Information somewhat disorganised Ideas, sentences and/or paragraphs sometimes illogical; lacks clear cohesion at several points.	Information generally well-organised. Ideas, sentences and/or paragraphs generally demonstrate logical organisation and cohesion.	Information presented coherently. Ideas, sentences and paragraphs demonstrate logical organisation and cohesion.	Information presented logically and coherently. Ideas, sentences & paragraphs demonstrate expert organisation & cohesion.

Business Report Marking Criteria

MACRO-STRUCTURE	OMITTED	INADEQUATE	ADEQUATE	PROFICIENT
<p>Staging patterns adhere to key conventions:</p> <p>EXECUTIVE SUMMARY</p> <ul style="list-style-type: none"> - Briefly states the aim of the report - Provides relevant background on the issue - Previews the report stages <p>ISSUE DISCUSSION (CONTRIBUTING FACTORS)</p> <ul style="list-style-type: none"> - Introduces the key contributing factors that have led to the problematic issue - Identifies the top 2 causes of the issue with relevant evidence through definition, description and examples. <p>ISSUE OUTCOMES</p> <ul style="list-style-type: none"> - Introduces the key outcomes that result from the problematic issue - Identifies the top 2 impacts of the issue with relevant evidence through definition, description & examples. <p>DATA COMMENTARY (W/ISSUE STAGES)</p> <ul style="list-style-type: none"> - One data diagram well-integrated to relevantly support the Issue stage - Appropriately identifies, highlights, interprets & applies the data to the relevant factor or outcome <p>RECOMMENDATIONS</p> <ul style="list-style-type: none"> - Introduces 2 salient recommendations or solutions that exist to remediate the issue - Identifies the benefits and limitations of the top 2 recommendations with relevant evidence supported through definition, description and examples. 	<p>The stage and/or all required elements are omitted. (0)</p>	<p>1 or more stage elements omitted; minimal adherence to required features</p>	<p>All stage elements present, demonstrates basic adherence to required features</p>	<p>All stage elements present and demonstrate expert-level adherence</p>
REFERENCING & FORMATTING	OMITTED	INADEQUATE	ADEQUATE	PROFICIENT
<p>ACADEMIC RELIABILITY</p> <ul style="list-style-type: none"> - At least 6 academically reliable resources appropriately cited in the reference list (i.e. peer-reviewed, sources, no blogs, etc.) - Appropriate Harvard reference style consistently used throughout the reference page. <p>IN-TEXT CITATIONS</p> <ul style="list-style-type: none"> - In-text citations accurately & appropriately included at all necessary points - All necessary information included (i.e. appropriate page numbers, placement etc.) - Harvard in-text citation conventions adhered to throughout <p>EVIDENCE INTEGRATION</p> <ul style="list-style-type: none"> - Evidence, examples, definitions and support expertly integrated to support the author's argument, without overshadowing it. - Balance of direct, indirect and external voice used appropriately according to the manner in which the evidence is being presented. <p>FORMATTING & WORD COUNT</p> <ul style="list-style-type: none"> - Academic essay formatting (Font, paragraph, etc.) followed throughout. - Word count within +/- 10% of 1200 words 	<p>All required elements are omitted. (0)</p>	<p>1 or more elements omitted or applied improperly; minimal adherence to required features</p>	<p>All elements present, demonstrates basic adherence to required features</p>	<p>All elements present and demonstrates expert-level adherence</p>

Business Report Marking Criteria

	ACADEMIC STYLE	INADEQUATE	DEVELOPING	ADEQUATE	COMPETENT	PROFICIENT
VOCABULARY	Disciplinary vocabulary skilfully integrated and used properly (i.e. academic vocabulary / discipline-specific terminology)	Disciplinary language omitted entirely or misused frequently	Disciplinary language infrequently used;	Limited use of disciplinary language and/or some inappropriate usage noted.	Disciplinary language and expressions integrated effectively throughout the text.	Disciplinary language and expressions integrated expertly throughout the text; demonstrates expert understanding of the terms used.
FORMALITY	Formal, non-colloquial, academic expression (i.e. no clichés or expressions characteristic of spoken language, no abbreviations in text).	Informal style characteristic of spoken, personal voice; (i.e. clichés or abbreviations prevalent throughout text)	Informal style more characteristic of spoken, personal voice evident at some points; (i.e., some clichés or abbreviations present)	Formal style, basic academic expression evident (no clichés or abbreviations)	Formal style evident throughout the text, academic expression consistently evident.	Formal style expertly maintained across the text; academic expression consistently evident.
OBJECTIVITY	Impersonal, objective voice (i.e. foreground info rather than author voice), avoids all obligatory language e.g., should, must, etc.	Personal, subjective voice dominates the evaluation and obligatory language evident.	Personal, subjective voice is prevalent or frequent use of obligatory language.	Personal, subjective voice present on occasion or infrequent use of obligatory language.	Objective, impersonal voice used on occasion to obscure the source of the evaluation (e.g., <i>it is evident that...</i>). No obligatory language or personal references.	Objective, impersonal voice effectively used to obscure the author as source of the evaluation (i.e., <i>it is evident that...</i>); no obligatory language evident.
LEXICAL DENSITY	Concise, lexically dense, language organised clearly in cause and effect networks. (i.e. active verbal language reorganised as static, noun expressions, readily described & commented on)	Structures are grammatically intricate; few instances of lexically dense expression and/or they lack clarity (e.g., overloading cause) Language is largely action-oriented and dynamic rather than noun-dominated	Structures are grammatically intricate; instance of lexically dense expression lacks clarity (e.g., overloading cause) Language is generally more action-oriented and dynamic rather than noun-dominated	Structures are somewhat lexically dense; however, several instances in which the language requires reorganisation to become static, noun-dominated.	Language is organised mostly in lexically dense, relationally-oriented (i.e., is, leads to, results in, etc.) constructions with nominalisation and cause-and-effect logical orderings.	Language is organised expertly in lexically dense, relationally-oriented constructions with extensive use of nominalisation and cause-and-effect networks

Appendix E: Diagnostic Tasks (Original)

Student 1

What should the Australian government do to remediate the significant issue of homelessness?

The multifaceted issue of homelessness imposes significant socio-economic strains on Australian society in the modern day. Coined as "long term or repeated homelessness often coupled with a disability (National Alliance to End Homelessness 2015, p.1), Australia's chronically homeless population increasingly burdens the Federal government in their pursuit of socio-economic equality within the nation. Yet a rational response to this issue which tarnishes Australia's national identity and community lies in the three-pronged approach to inhibiting homelessness, namely in developing policies of "prevention, early intervention (and) crisis intervention." (2), all which can be accommodated by the concept of "permanent supportive housing". (3)

Primarily, the prospect of tackling onset chronic homelessness would be abetted if the Australian government implemented policies of housing support services. Acknowledging previous governmental attempts to accommodate the economically disadvantaged in their 'Housing Commission' implementation, research within the United States has suggested that individuals advantaged by stable housing carry a minute economic burden on "public costs- whether local, state or federal" (4), illustrated in the findings of the 1811 'Eastlake Program' in Seattle, where over \$30,000 in public funding was saved per individual annually (4). Moreover, Mackenzie and Chamberlain explore the label of 'homelessness' as an identity rather than an economic status, exposing it is a "process...before they develop an identity as a homeless person", thus illustrating the impacts of displacement upon the human psyche. Accordingly, in acknowledging that onset homelessness has major economic and mental advantages on the disenfranchised, public sector and economic sustainability of the nation, the concept of sustainable housing built to accommodate these people most certainly has its merits.

Concerning more developed situations of chronic homelessness, where the prevalence or identity of a homeless individual or community has become deeply entrenched both mentally and economically in modern-day Australian communities such as King's Cross, an employment of sustainable housing to aid the economically displaced holds a multitude of benefits. The Journal of the American Media Association explores "chronic public inebriates"

Student 8

Homelessness refers to the inability for individuals within a society to maintain a permanent or consistent residence. This is a significant concern in Australia that concerns all aspects of society (i.e. individuals/households, firms and governments) and requires government strategies and policies to remediate this issue. These strategies and policies should target prevention and early intervention as well as long-term support to reduce and maintain the number of homeless people and, hence, the complicated problem at hand.

The use of prevention and early intervention by the government can discontinue a fundamental issue associated with chronic homelessness as well as assisting in the support of low socioeconomic members of Australian society. The transition from youth to adult homelessness is a principal and core part of policy-making. This is due to many factors of low socioeconomic children such as poor education, lack of appropriate role models and the emerging "gap" in Australian society. Prevention strategies could be used to target this early issue through public education policies such as supporting socioeconomically disadvantaged youth, increasing community acknowledgment and awareness of the issue and targeting the development of families with low socioeconomic backgrounds towards a more educated and supportive environment. This key idea of prevention, especially for youth in Australia, can allow for a more educated society in the future and the ability to maintain the population of homeless people.

Additionally, the identification of further pathways into homelessness allows for prevention and early intervention strategies to be optimised. Relationship breakdowns often lead into financial disputes and instability between both parties. This will increase the temporary homeless population as the financial aspect of relationship breakdowns can affect the consistent residency of the involved members. The bereavement or loss of an adult caregiver adds additional concern upon the disabled and elderly sectors of society. The use of government policies to assist in these influences include welfare benefits to temporary socioeconomic disadvantaged members of society, increased encouragement and benefits towards the carer and nursing industry and the implementation of increased public residency within supportive communities.

The chronically homeless members of society contribute many negative impacts within society. The use of long-term support allows for these impacts, such as public costs (i.e. poor community morale, increased government expenditure and publicly funded health resources) and economic stability to be significantly reduced.

Student 10

The importance of Australian Government's actions to combat homelessness

Many members of the Australian society tend to turn a blind eye to the issue of homelessness as there is a common belief that the resolution of this issue is costly. There is even a common belief that it is not worthwhile to help the homeless in the areas of health care, housing and mental support because homelessness is looked upon as an "irreversible condition." Yet, it is evident that it is actually a wise allocation of government resources to cut the rate of homelessness because in fact, the costs of catering for the problem and allowing it to flourish are significantly higher.

The majority of homeless people, as identified by MacKenzie and Chamberlain, become homeless due to the following causes "one as the result of a housing crisis, one as a result of a family or relationship breakdown (particularly if this also involved domestic violence); and the third as a transition from youth to adult homelessness." There is a significant number of people becoming a part of the homeless bandwagon, therefore it is an ongoing issue on behalf of the Australian government. In order to resolve homelessness, sometimes minimum resources are needed. For example, the access to healthcare, housing and employment services to the homeless costs the same as the \$40500 a year used on "public funds for shelter, jail and hospital services." (Ozio R, 2001). It is a fact that the society benefits from increased productivity and therefore higher level of GDP, rather than continuous spending on shelters and jail operation costs. Other groups that are prone to homelessness are "those who are exiting prisons or psychiatric facilities." (National Alliance to end Homelessness, 2015). Yet, the Australian government should remediate this issue by a simple provision of "housing that meets their needs and prevents them from becoming homeless in the first place." (National Alliance to end Homelessness, 2015). It is evident that targeted prevention policies towards certain groups that are prone to homelessness are effective in slicing the problem of homelessness at the very root.

It is a fact that the Australian healthcare system is struggling due to an insufficient number of hospital beds and nursing staff. There are even up to 70% of the homeless deaths being related to alcohol. (Larimer, 2009). Many of those deaths would be inside a hospital with a large cost to the taxpayer due to the treatments and staff wages that the homeless would require. The provision of housing "reduces hospital visits, admissions, and duration of hospital stays among homeless individuals." (Larimer, 2009). The Australian government could have a smaller number of homeless individuals in hospital beds and provide those places to other individuals in need. Combating homelessness by the Australian government can only benefit the whole community, the economy and the homeless themselves.

The Australian society would also benefit by not having less of the homeless in the community. It is a fact that many of the homeless resort to theft, violence and rape due to being on the street or untreated mental issues. Substance disorders can also have a trigger impact on increasing crime amongst the homeless population. If the Australian government considered these factors of homelessness, there would be an "implication of policy, particularly for prevention, early intervention, crisis intervention and long term support." (Minnery and Greenhalgh (2007). A result of such measure would be an increased sense of safety among the population and higher living standards.

It is quite clear that the Australian's government's initiative to combat the issue of homelessness could only pose positive implications for the local populations. Whether the outcome is providing the nation with an economic boost, higher economic productivity or increased sense of safety among the community, the resolution of the problem is proven to be a less costly alternative as opposed to having a high homeless population. The sample article made it crystal clear that the resolution of homelessness carries a significant number of positives for the nation. The arguments were effective and provided a great insight into the importance of resolving homelessness on the government's behalf.

Moir, 2016. Diagnostic Essay. PP 1-3. Viewed on 11 February, 2016.

Appendix F: Critical Summaries (Original)

Student 1

This article examines the impact of society's entrenched stigmatic tenets and contemporary gender stereotypes within the workforce in accruing to the coined 'glass ceiling'. In the past half-century, an egregious issue of wage discrimination has emerged from a presupposition of gender association with particular occupations, stemming from a 1960's context which boasted an influx of women within the workforce. This empirical study draws upon current data within the international workplace to impress upon the responder the existence of wage stratification between genders in senior leadership positions, while endeavouring to posit prospective resolutions.

Women are both significantly underrepresented and face prejudice within the modern day corporate sector. Johns eclectically employs the findings of the 'Glass Ceiling Commission' as a case-study, where in 1995, the commission noted that females were significantly underrepresented within the executive sphere in Fortune 500 companies, accounting for a miniscule three to five percent of the upper-tier of the corporate sector (p.1). Accordingly, Johns notes that the commission identified noticeable barriers which inhibit females in progressing to higher levels of management, both governmental and societal, relating to an inability to monitor affirmative action programs in the endeavour to subvert the impact of stereotyping (p.2). Hence, in noting that aspects of gender inequality and misrepresentation are indeed analogous to prejudice and bias experienced by cultural and ethnic minorities within the workforce, Johns effectively portrays the issue as ethically questionable.

In spite of this lies the incrementally positive influence which the underrepresented gender holds within today's economy and workplace. Propelling a consumer-reliant economy, women reportedly account for 85% of household discretionary spending, depicting the gender as a collectively reliant consumer. (p.2). In foregrounding the progression of female education within the last few decades as inherently beneficial in abetting issues of female employment, career opportunity and income, such that women receive 60% of all offered Bachelor degrees per year (p.2), Johns quickly refutes any preconception of newfound equity, noting the illustrious statistic that "women...earned about 77 percent as much as their male counterparts" (p.2). In saying this, Johns cites evidence supporting her axiom that, when given the opportunity through means such as education, women offer an impressive contribution to the economy through a consumer lens.

Ultimately, Johns' censure of gender income inequality within the contemporary world doesn't disregard authorial proposals to both alleviate and optimistically break the 'glass ceiling' which inhibits gender equality. In proposing a multifaceted, communal response to this issue, Johns anticipates

the role of the government as one which could “promote gender equality perspectives” (p.6) through implementing legislation against gender discrimination, which, coupled with the role of employers through “comprehensive, organisation-specific programs” (p.7) may have the capacity to subvert workplace barriers. Johns recognises the influence of bodies of power in both regulating discrimination and implementing resolute methods of maintenance, giving females an opportunity to break down discriminatory stigmas on a macro-scale.

The significance of this study is to censure entrenched stigmas concerning the capacity of the female gender which pervade the corporate sector and manifest themselves in a metaphorical ‘glass ceiling’. Accordingly, Johns postulates how, when given the opportunity, women are inherently beneficial to the economy and workforce, and posits viable alternatives and prospective solutions to this issue.

Johns, ML 2013 ‘Breaking the Glass Ceiling: Structural, Cultural, and Organizational Barriers Preventing Women from Achieving Senior and Executive Positions’, *Perspectives in Health Information Management*, no.1, pp. 1-8, viewed 22 March 2016, <http://www.ncbi.nlm.nih.gov/pmc/articles/PMC3544145/>

Student 8

This report examines the positive impacts upon the poor due to increased relations and association with formal financial services. In the past decade, financial inclusion for the poor has developed into a prominent and forefront issue with discussions at the G20 and through the Alliance for Financial Inclusion, where 35 developing nations recognised the importance of financial inclusion to assist in reducing poverty and the vulnerability of the poor (p.3). Despite this, 2.5 billion people remain financially excluded (p.3).

Poor people encounter a significant amount of barriers to become financially included as formal financial institutions attempt to avoid a typically unviable and risky sector of the population. Lack of financial literacy limits the capability of poor people to recognise commercial opportunities, make informed decisions and, hence, improve their financial security. Adolescent females specifically gain life skills from education as it decreases the risks of "sexual and domestic violence, school dropout, illiteracy, early marriage and pregnancy" (p.9). Gender discrimination is a barrier that prevents financial inclusion. Females reinvest up to 90 percent of their earnings towards their families, contrasted with only 30-40 percent for males, but are more likely to be financially excluded despite being recognised as a better credit risk. This is caused by the development of discriminatory policies and strategies which increase the gap between male and female access to financial services for the poor (p.11).

Supply factors of the formal financial sector generally impact the poor negatively. Around 36 percent of the Banking on Change users conveyed low and unpredictable income as a crucial barrier towards financial inclusion (p.14). Unreliable cash flows dissuade poor people to access formal financial institutions due to the high cost of transactions. Additionally, the geographical location of banks, which are primarily situated in middle to high income areas, adds extra costs of transport for poor people to access financial services as they generally live in remote communities (p.5). These high opportunity costs lead to increased exclusion and reluctance for engagement between poor people and formal financial institutions.

Lack of access to formal financial institutions not only impacts poor people, as they are unable to develop the abilities to improve their monetary situations, but also the global economy. The research gathered from this report shows that the Banking on Change conglomerate has influenced 513,000 unbanked people in 3 years with an average saving of \$58 per year (p.6). When this is applied to all 2.5 billion financially excluded people, it demonstrates the possible \$145 billion that could be injected into the world economy annually (p.6). This shows how a simplified banking process and increasing the access to formal financial services and information for poor people will positively impact economies worldwide. The process used by Banking on Change in poor

communities, where low savings are gradually built into small businesses and assets, allows for a more productive economy as well as the ability for poor people to access financial services.

The significance of this study is to discuss the barriers to financial inclusion for the poor and to identify processes that will allow for increased access to formal financial institutions and services. In short, this report effectively presents many key findings and recommendations which allows for the poor to progressively increase access to financial services.

Allan, A, Massu, M, Svarer, C 2013, 'Banking on Change: Breaking the barriers to financial inclusion', *CARE International UK Report*, pp. 1-32, viewed 6 March 2016,
<https://www.home.barclays/content/dam/barclayspublic/docs/Citizenship/banking-on-change.pdf>

Student 10

This article will present the benefits of providing effective financial services to "Low-income families that frequently lack financial savings." (p.71). In current times, financially assisting the poor became society's concern. This factual report argues that the key to a resolution is contemporary financial strategies by institutions, as well as governments. Although charitable organizations tried to assist the poor with financial services, the lending institutions still alienate the poor and "often prefer to offer credit to non-minority, non-poor communities and individuals because such communities and individuals fit more neatly into the lending structure and represent more profitable lending activity." (p.70). In fact, "Almost half of all African-American families are without bank accounts." (p.71).

Many societal groups are often financially discriminated against due to recent banking deregulation. The research collected reveals that such government action resulted in "less accessibility of affordable financial services and credit in poor communities because of a high number of mergers and the increased opportunity to serve more lucrative markets in non-poor communities." (p.74). A solution on the government's behalf towards an elimination of fear reduction within lenders is those "serving disadvantaged populations should be compensated for the risk they take by lending to the poor and not conducting credit checks." (p.74). (Lewison, 1999).

While providing the poor with financial services may seem as a fruitless exercise, the reduction of poverty resulting in an increase in stable banking loans, as well as economic growth stands as a fact. For example, a community development fund began "providing government monies for equity investments, capital grants, loans and technical assistance." (p.75). This action is an advancement for long term economic growth as it provides a "promising approach to financial services for low-income families," which results in more families gaining financial competence, rather than government payments. (p.76). Nevertheless, while there are some financial instruments that the lower economic quintiles may utilise. Much policy and practice work requires accomplishment for provisions of affordable financial services and access to credit for low-income families. (p.79).

In evaluating the return on providing the marginalised with financial services, this article explores the reasons behind the difficulty of meeting the financial needs of the poor. For instance, "The rise in interest rates, in turn, increased the cost of credit for borrowers." (p.74). (Glasberg&Skidmore, 1997). Because of a government's decision to deregulate "maximum-allowable interest rate to depositors by commercial banks," a result of increased loan rates was achieved. (p.74). The obstacles of overcoming biased lending structures by low income families became unconquerable due to unethical decisions on behalf of the government and business bodies. Although cashing in cheques

poses a “convenience with which their financial needs can be met, the cost of credit from the alternative industry is excessively high,” often over 2% of the cheques value. Also, cash on hand increases the risk of theft due to unsecured monies.

The connotation of this study is to provide insight into the hardships of accessing financial services by the impoverished families, as well as provide facts on resolutions currently offered. In conclusion, this article effectively argues for a more coherent and principled approach to resolving the lack of affordable services to the marginalised in order to satisfy needs.

Birkenmaier, J, Watson, L (2005), “Affordable Financial Services and Credit for the Poor”, *Journal of Community Practice*, pp. 71, 74-75, 79, viewed 14 March, 2015, http://www.tandfonline.com/doi/abs/10.1300/J125v13n01_05

Appendix G: Business Reports (Original)

Student 1

The Inadequacy of Gender Income Equality within the Corporate and Management Sectors

Executive Summary

This report examines the significant issues pertaining to gender income inequality entrenched within the contemporary management sector. Research indicates that despite female proficiency within the workforce, notwithstanding high-echelon management positions, a presupposition of gender association with particular occupations has accrued to the illustrious 'glass ceiling', manifesting in contemporary wage discrimination (Johns 2013). However, occupational gender segregation has declined throughout the past 40 years, where traditionally male-dominated positions within the workforce such as computer programming and production have been subject to gender-based integration (American Association of University Women 2016). Despite indications of progression, the noteworthy absence of heterogeneity within top-tier management positions stems from 'nuanced forms of gender stereotyping, tokenism and sexual harassment' (Barreto, M Ryan, MK, Schmitt, MT 2009 pp. 1), facilitating and maintaining the illustrious wage gap statistic, namely that women reportedly receive 79% of the average male's median salary annually (Workplace Gender Equality Agency 2013).

This report examines the foundational tenets which uphold the egregious wage imbalance within the corporate sector, while evaluating the magnitude of its impacts and prospective solutions which lie corollary.

Issue Discussion

Gender associated income stratification within the corporate management sector through a contemporary lens is an issue associated with several factors which engender an intersex imbalance of opportunity. The main causes of median salary disparity within the corporate sector are:

1. Gender Discrimination Mindset

Gender-oriented discrimination abetted by patriarchal regulation is the primary factor maintaining gender income inequality.

Historically, the antagonistic concept of sexism and gender discrimination has malleably pervaded aspects of a developing society, both physically and psychologically, insofar as it is often disregarded as a commonality. As such, this inherent bias towards the male gender has infiltrated institutional bodies who often maintain hierarchical structure, whereby top tier positions become male-dominated (Phelps 1972).

By extension, it was traditionally theorised that a pervading sociological belief that 'women grow up disadvantaged due to...prejudices towards them' serve as valid reasoning for various employers to maintain bias towards hiring males, accentuated by a prospective perception of women as 'less qualified, reliable, long-term etc.' (Phelps p.659).

2. Occupational Presupposition

The presupposition of gender association with particular occupations inhibits the progression of women into higher tier management positions, thereby upholding gender income inequality within the corporate sector. Research undertaken in 1995 by the Glass Ceiling Commission indicates that women are significantly underrepresented within higher echelons of management in Fortune 500 companies, accounting for a minute three to five percent of upper-tier occupations (Johns). Even within a context dislocated from the tacit constraints of gender discrimination, such a presupposition of job association accrues to a tendency towards biased employment on the grounds of 'maximising expected profit' (Phelps p.659) per employee, under the assumption that traditionally male dominated work will be best performed by males, hence presenting a paradoxical issue which inhibits female progression into such management positions.

Issue Outcomes

As the executive sphere within management and corporate entities is often subject to varying degrees of public exposure, the twofold impact of gender income equality is accentuated. The following research outlines the key outcomes of gender income inequality within this sector:

1. Maintaining the Wage Gap and Prejudiced Employment

The statistical impact of the concepts of gender discrimination and occupational presupposition accrues in contemporary skewed employment rates and the wage gap which often corresponds. The overall gender pay gap per median annual salary from 2014-2015 was \$27,000 in favour of males, yet research indicates that the intersex income stratification is greater when comparing key management positions, such that females earn 29% less per annum than their male counterparts (Workplace Gender Agency 2013). Figure 1 below illustrates the impact of gender discrimination and occupational presupposition within Australia's management sector:

Figure 1 Proportion of women by management category in 2014-15

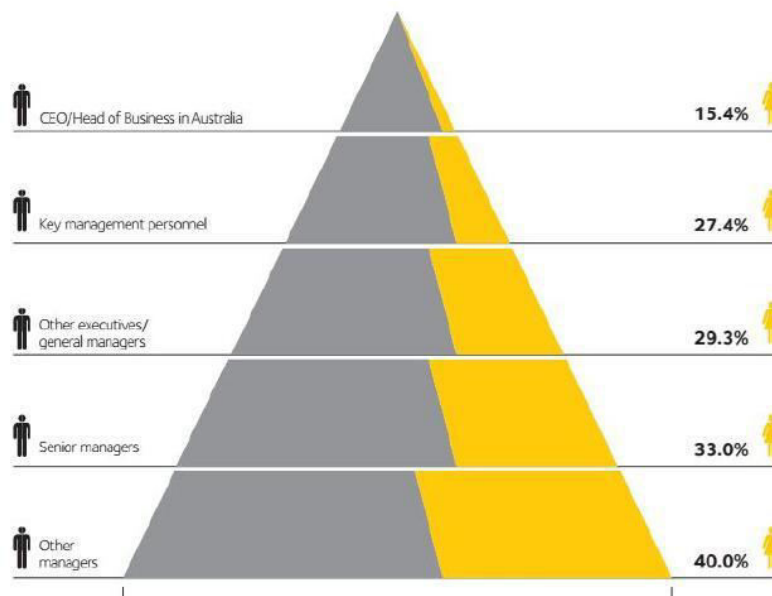


Figure 1 (Proportion of women by management category in 2014-15) illustrates gender income stratification within the framework of high echelon management positions within Australia's workforce. According to the figure, the female gender is significantly underrepresented within Australia's management sector relative to males. By extension, Figure 1 exposes an inherent correlation between management tier and female employment, noting that as the position attains stature, the number of women to men becomes increasingly disproportionate. This posits an entrenched stigmatic sexism which continues to pervade Australia's management workforce. Irrespective of the capacity for female potential in capably managing an institution or franchise, this antagonistic stigma favours the employment of men, engendering a male-dominated and bigoted sector of the workforce. This approach is particularly appropriate in censuring Australia's entrenched sexism in underpinning gender income inequality, particularly within the management sphere.

2. Normalising Gender Stereotyping

In dismissing the deeply entrenched values of sexism and gender association within the workplace, society normalises gender stereotyping through the manifestation of an inter-generational paradox. Research undertaken by the Institute of Leadership and Management suggests that 'women managers are hampered in their careers by lower ambitions and expectations', whereby on average it takes three more years for a woman to achieve the same level of management as a man, which can be attributed to lower career ambitions and thus 'more cautious career choices' (Johns pp.6). Furthermore, Australia is losing more than \$8 billion a year for

'undergraduate and postgraduate women' who have not entered the workforce, which can be further attributed to lower career ambition as a result of gender stigmatising (Workplace Gender Equality Agency).

Recommendations

Abolishing gender income inequality within the management sector requires a strategic methodology:

1. Government Intervention

In an attempt to alleviate or abolish the 'glass ceiling', a governmental response is warranted. In endeavouring to destroy the psychologically entrenched stigmas which uphold gender income inequality, the regulatory influence of a governmental body is of much importance. The Government maintains the capacity to 'promote gender equality perspectives' (Johns pp.6) through imposing legislation which regulates workplace discrimination, for instance the *Fair Work Act 2009* (Cwlth) which governs workplace discrimination.

Furthermore, the government has the capacity to reduce childcare costs in the case that the employee endeavours to work on a full-time basis (WGEA), as a fundamental reasoning inhibiting female employment stems from the lack of flexible-availability career positions, particularly noteworthy in professional management positions as the median pregnancy age is 32 years (Johns).

2. Ethical Workplace Standards and Programs

To increase performance and eliminate gender discrimination, research indicates that employers should uphold workplace and legal standards. Maintaining fair pay can improve the morale of female workers, whereby "workplace performance has also been linked to the perception of organisational justice" (AAUW 2013). In doing so, public exposure of management corporations is untainted by possible lawsuits or claims of inequality, while maximising productivity.

Furthermore, companies which incorporate 'comprehensive, organisation-specific programs'(Johns pp.6) to abet the deconstruction of gender stereotyping while empowering women are more likely to maximise productivity through maintaining ethical workplace standards. Research indicates that "management commitment, women's development programs" (McKinsey & Company 2010 pp. 1) and child care initiatives supported gender diversity the strongest, whereby women in the management sector

obtained maximum opportunity through thorough support mechanisms and flexibility.

References

Johns, ML 2013 'Breaking the Glass Ceiling: Structural, Cultural, and Organizational Barriers Preventing Women from Achieving Senior and Executive Positions', *Perspectives in Health Information Management*, no.1, pp. 1-8, viewed 20 April 2016, <http://www.ncbi.nlm.nih.gov/pmc/articles/PMC3544145/>

American Association of University Women 2016 'The Simple Truth', *AAUW Spring Edition*, viewed 24/4/2016, http://www.aauw.org/files/2016/02/SimpleTruth_Spring2016.pdf

American Psychological Association, 'The glass ceiling in the 21st century: Understanding barriers to gender equality', *Psychology Of Women*, no. 1, pp 344, viewed 20 April 2016 <http://psycnet.apa.org/psycinfo/2008-18321-000>

Workplace Gender Equality Agency 2013, 'Untapped Opportunity: The role of women in unlocking Australia's productivity potential', *Gender Equality Reports*, no. 3, ed. July, viewed 20 April 2016 [https://www.wgea.gov.au/sites/default/files/EY-\(2013\)-Untapped-opportunity-The-role-of-women-in-unlocking-Australias-productivity-potential.pdf](https://www.wgea.gov.au/sites/default/files/EY-(2013)-Untapped-opportunity-The-role-of-women-in-unlocking-Australias-productivity-potential.pdf)

Barreto, M Ryan, M & Schmitt, MT 2009, *The glass ceiling in the 21st century: Understanding barriers to gender equality*, Psychology of Women book series, American Psychology Association, Washington DC, viewed 20 April 2016 http://www.jstor.org/stable/1806107?loggedin=true&seq=1#page_scan_tab_contents

Phelps, ES 1972, 'The Statistical Theory of Racism and Sexism', *The American Economic Review*, vol. 62, no. 4, pp. 659-661, viewed 20 April 2016, http://www.jstor.org/stable/1806107?loggedin=true&seq=1#page_scan_tab_contents

McKinsey and Company 2007, 'Women Matter: Gender diversity, a corporate performance driver', *Womens Forum for the Economy & Society*, vol. 1, no. 1, pp.4, viewed 20 April 2016, http://www.jstor.org/stable/1806107?loggedin=true&seq=1#page_scan_tab_contents

Legislation

Fair Work Act 2009 (Cwlth)

Student 8

Financial Inclusion for the Unbanked and People in Poverty

Executive Summary

This report investigates the barriers of entry to formal financial institutions and the issues associated with lack of financial inclusion for the unbanked and people in poverty. Financial inclusion involves increased access to a range of financial products and services for the excluded population worldwide. Recently, the global microfinance sector has regarded financial inclusion as an increasingly important issue due to 2 billion adults currently remaining unbanked (Global Financial Index 2014). It is a critical aspect in reducing poverty and stabilising economic growth for many developing nations as it allows for improved financial literacy, decreased gender discrimination and increased savings levels. Additionally, financial inclusion allows for sustainable progress towards many development agendas such as the UN Millennium Goals and the Global Sustainable Development Goals (The Economist 2015, p.6). This is significant as it allows for the establishment of specific financial sector policies and regulations associated with increasing international financial inclusion levels.

This report examines the barriers of entry and impacts associated with financial inclusion for the unbanked and people in poverty as well as the outcomes of policy and regulation development by many formal financial institutions and organisations.

Issue Discussion

Lack of financial inclusion in developing nations is a crucial issue recognised by governments, financial institutions and key organisations that restricts economic growth and development in many areas worldwide. The main causes of lack of financial inclusion for the unbanked and people in poverty are:

- 1. Lack of Financial Literacy**

The forefront barrier to financial inclusion is the lack of financial literacy and understanding about formal financial institutions. This limits the ability of the unbanked to "be aware of financial opportunities, make informed choices and take effective action to improve their financial well-being" (World Bank 2013, p.9). The lack of understanding of formal financial institutions leads to a reluctance to use these financial services and, hence, increases the dependency of risky and informal savings methods. An example of this is a Village Savings and Loan Association where a group of people or small community have a unified savings account that can be accessed for small loans. Financial education can be implemented by governments and organisations to allow for the understanding of the importance and basic processes of finance. This will evidently allow for more financially included communities in

developing nations as it intrinsically benefits financial security and enables financial opportunities (such as financial products and services) available to these communities to be seen and evaluated.

Figure 1

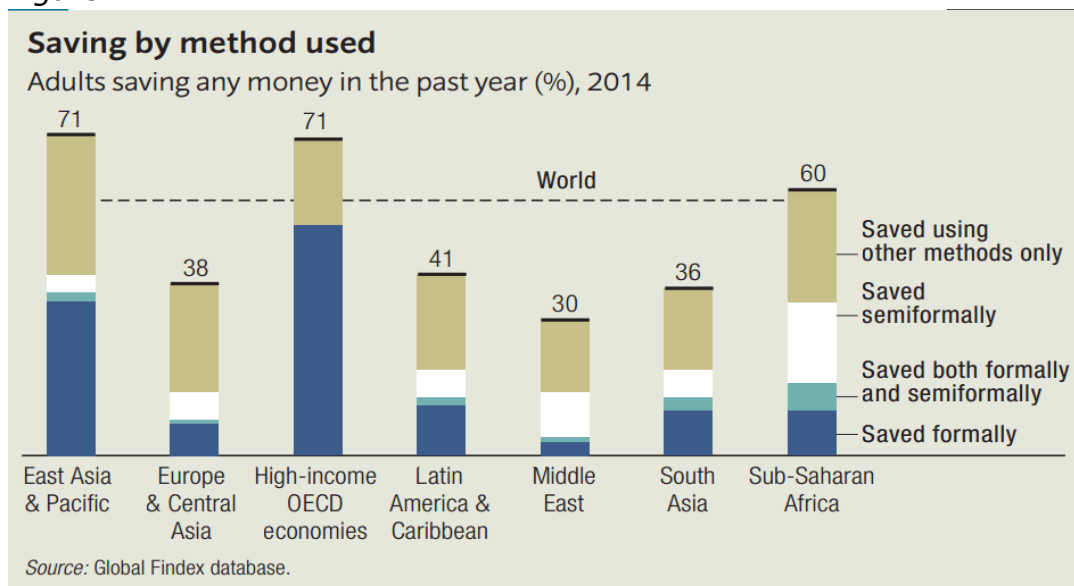


Figure 1 (Saving by method used) shows the proportion of the different methods of saving used by adults in different regions around the world. The figure compares money saved semiformally, formally, both semiformally and formally, and using other methods only between different regions around the world. Further noted in Figure 1, the overall level of saving and the use of formal saving methods between developed and developing nations are significantly divergent. This suggests that there are high levels of inequality associated with financial inclusion internationally. Rather than increasing the inclusion of developing nations by formal financial institutions, education about alternative saving methods such as informal savings clubs (VSLA and ROSCA) is implemented by global organisations. This approach is particularly effective as it allows for general financial participation despite applying riskier and subordinate methods.

2. Low and Erratic Income

The unreliable and inconsistent cash inflows of people in poverty cause lack of sufficient funds for access to banks. This is reported to affect the use of formal financial institutions for approximately 30 per cent of unbanked people globally (World Bank 2013, p.14). Lack of sufficient transaction materials due to high unemployment levels and low income is a key source of discouragement for people in poverty to associate with banks and formal financial institutions. CGAP's (2014) report concludes that there is a direct correlation between macroeconomic issues and financial inclusion in developing nations. It presents the relationship between increased financial inclusion with improved income levels, employment levels and economic growth due to "lower

transaction costs and better distribution of capital across the economy” (CGAP 2014, p.7). However, this also shows low financial inclusion levels in developing economies producing negative impacts for financial stability and efficient allocation of resources. Financial stability and efficient allocation of resources are important concepts to effectively develop government strategies and policies associated with improving income levels.

Issue Outcomes

Increasing financial inclusion in developing nations reduces the vulnerability for people in poverty and allows for more financial services and opportunities to be accessed. The following research summarises the positive impacts of improving financial inclusion:

1. Financial Opportunities

Lack of financial knowledge and understanding correlates with the low amount of financial opportunities for unbanked people. Despite desiring access to a range of financial products, people in poverty are unaware of the services available outside of savings funds. Barclays and CARE International’s (2013) study presents research showing direct interaction between formal financial institutions and Village Savings and Loan Associations leading to new understandings and increased financial inclusion for the members involved. This is due to the VSLA’s informal nature being guided by established rules and principles that allows for enhanced structure and further awareness of financial opportunities.

2. Economic Development

Many macroeconomic issues of developing economies derive from low financial inclusion levels. Economic growth is largely impacted as unsustainable levels caused by poor financial regulation leads to high rates of inflation and detrimental effects for the economy. Additionally, through financial intermediation, lower transaction costs and increased financial inclusion leads to positive developments for financial stability (CGAP 2014, p.6). Financial intermediation also allows for economic development through improving the Gini coefficient of developing nations, so that the share of income is more equitable between the highest and lowest income earners. This causes proportional interest rates leading to increased motivation for formal financial institutions to enter the market.

Recommendations

Increasing levels of financial inclusion, particularly for developing nations, requires a strategic approach:

1. Ease of Access to Formal Financial Services

Appropriate financial relations between the formal financial sector and people in poverty needs to be supported and implemented by governments and organisations. This will allow for the development of financial inclusion in developing nations. Formal financial institutions “need to invest in meaningful products and services to reach unbanked people” (CARE and Barclays 2013, p.25). This leads to increased transaction and financial service capabilities for communities in isolated areas as well as developing financial inclusion levels throughout associated nations. The increase in technological equipment in these areas through foreign investments also allows for further financial development and access to transactions for these remote areas.

2. Protection Policies

The lack of use of formal financial institutions leads to vulnerable individuals who have an increased likelihood of being presented with fraudulent financial products. Generally, lack of financial literacy and poor decision-making also cause high interest rates and deceitful agreements to be attained by many unbanked people (CARE and Barclays 2013, p.25). The enforcement of consumer protection policies as well as new global and national policy frameworks, recognising appropriate and fair arrangements between banks and people in poverty, can lead to improved protection and developments towards suitable financial products for the people involved. This allows for better understanding of financial products presented to individuals with low financial literacy and more suitable services available for people in poverty.

References

Abruzzese, L, Bandura, R, Glynne, R, Shah, A & Sarda, A 2015, 'Global Microscope 2015: The Enabling Environment for Financial Inclusion', *The Economist Intelligence Unit (EIU)*, pp. 1-25, viewed 23 April 2016, https://centerforfinancialinclusionblog.files.wordpress.com/2015/12/eiu_microscope_2015_web.pdf

Allan, A, Massu, M & Svarer, C 2013, 'Banking on Change: Breaking the barriers to financial inclusion', *CARE International UK Report*, pp. 1-32, viewed 6 March 2016, <https://www.home.barclays/content/dam/barclayspublic/docs/Citizenship/banking-on-change.pdf>

Bos, M & Sverdllov, I 2016, 'AFI Public-Private Dialogue (PPD) Platform on Financial Inclusion', *Alliance for Financial Inclusion*, pp. 1-2, viewed 23 April 2016, http://www.afi-global.org/sites/default/files/publications/ppd_fact_sheet_2016_final.pdf

Cheston, S 2015, 'Financial Inclusion 2020: The Essential Debates', *ACCION International*, pp. 1-11, viewed 23 April 2016, <https://centerforfinancialinclusionblog.files.wordpress.com/2015/08/financial-inclusion-2020-the-essential-debates.pdf>

Cull, R, Ehrbeck, T & Holle, N 2014, 'Financial Inclusion and Development: Recent Impact Evidence', *Consultative Group to Assist the Poor*, no. 92, pp. 1-12, viewed 30 April 2016, <http://www.cgap.org/sites/default/files/FocusNote-Financial-Inclusion-and-Development-April-2014.pdf>

Demirguc-Kunt, A, Klapper, L, Singer, D & Van Oudheusden, P 2015, 'The Global Findex Database 2014', *World Bank Group*, pp. 1-84, viewed 24 April 2016, http://www-wds.worldbank.org/external/default/WDSPContentServer/WDSP/IB/2015/10/19/090224b08315413c/2_0/Rendered/PDF/The0Global0Fin0ion0around0the0world.pdf#page=3

Lyman, T, Shrader, L & Tomilova, O 2015, 'Inclusive Finance and Shadow Banking', *Consultative Group to Assist the Poor*, pp. 1-4, viewed 30 April 2016, <http://www.cgap.org/sites/default/files/Brief-Inclusive-Finance-and-Shadow-Banking-Sept-2015.pdf>

Student 10

The Obstacles and Outcomes of Managing Financial Services for the Marginalised

Executive Summary

This report investigates the obstacles of provisions of appropriate financial services for the poor and the ongoing issues relating to economic inequality and lowered quality of life. Research reveals that poverty can be reduced by the provision of financial services to the poor both directly through viable economic opportunities to the broader community and indirectly through “the independence and self-development of poor households” (Sjauw-Koen-Fa & Vereijken 2005, p. 3). Accessible financial services are especially important to the impoverished as the poor are routinely discriminated against and excluded by financial institutions, resulting in a waste of talents and inability to access the formal economy (Gates Foundation 2012, pp. 1-5). When examining the issue globally, it is important to consider that there are “2.6 billion people who live on less than \$2 per day” with an estimate of 78% of those lacking a bank account (Gates Foundation 2012, pp. 1-5). Those numbers are significant, and there is a great economic potential when they are reduced.

Issue Discussion

Inadequate access to and provision of financial services to the poor is a complex global issue strongly associated with several issues impeding the marginalised in receiving necessary loans for their struggling business or goal savings. The main causes of the lack of financial services and assistance are:

1. Unaffordable Credit Services

The leading factor hindering financial services for the poor is a lack of affordability. Unaffordable credit services are more pervasive than simply overcharging the poor’s small transactions. Banks rarely wish to invest financial resources to provide microcredit and small loans to rural and marginalised communities as there is little profit incentive (Mujeri 2015, pp. 6-15). This mindset prevents many uneducated self-employed families from accessing the formal economy. For example, anecdotal evidence reveals that 34% of the labour-orientated households lack any financial services (Mujeri 2015, pp. 6-15). The discrimination is further intensified by high costs and insecurities associated with financially servicing the poor. High transaction costs, lack of collateral and high lending rates prevent the majority of banks from providing credit services (Mujeri 2015, pp. 6-15).

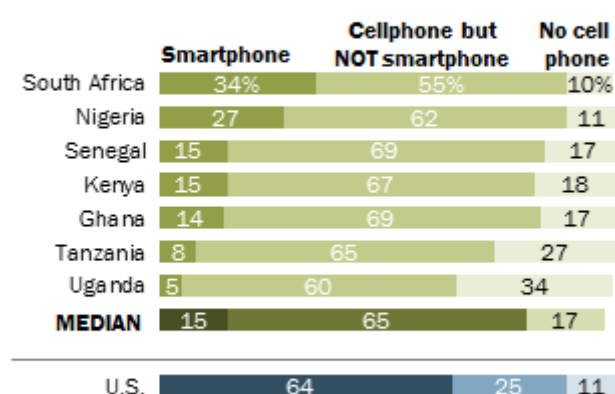
2. Limited Accessibility

Difficulties of reaching the disadvantaged communities both physically and remotely are also attribute to lacking banking

services. Certain remote communities can only be accessed by limited transport such as motorised scooters or public buses, which are also costly for the poor to embark (Care 2009, pp. 1-2). Figure 1 below also illustrates the difficulties of communications with the poor due to a lack of simple technology such as mobile phones.

Few Own Smartphones in Africa, But Cell Phones Common

Do you own a cell phone? Is it a smartphone?



Note: Percentages based on total sample. U.S. data from December 2014 Pew Research Center surveys. Median percentage excludes the U.S.

Figure 1 Few Own Smartphones in Africa, But Cell Phones Common (Dobush 2015)

Figure 1 (Few Own Smartphones in Africa, But Cell Phones Common) shows the average percentage of people owning cell phones in developing communities. According to the figure, there is an average of 11% of the marginalised not owning a cell phone in Africa. In contrast, there is an average of 80% that do have a portable phone, with 65% of those being ordinary cell phones. This disparity suggests that only 15% hold the ability to access their emails, government websites or banking tools. Other holders must rely on phone calls and text messages, which are also imperfect, as many rural communities have limited reception. This figure clearly underpins the difficulties of sharing information between institutions and the poor.

Issue Outcomes

Although the specific influence of providing financial services to the poor is inexact, there is a growing body of evidence which demonstrates the positive impact of financially servicing the poor. The following evidence reviews key outcomes of providing credit to the poor:

1. Establishment of Structured Social Services

Poorly structures social services correlate with uneven distribution of funds to the marginalised. However, better education of social workers increases the effectiveness of monies distributions. Birkenmaier and Watson's (2005) study examines strategies of effective credit services for the poor and identifies that social work programs must educate social workers with financial and credit content. Similarly, UNICEF (1997) report outlines that combining microcredit programs with access to basic social serviced yields more benefits than programs focused on credit alone. Group-based lending is also efficacious due to risk reductions; all members work to ensure that others aren't affected by their defaults (UNICEF 1997).

2. Aids Solutions of Other Social Issues

Access to credit services is effective in resolutions of various social issues. Providing credit resolves problems such as high infant mortality rates and poor sanitation. UNICEF (1997) statistics show that average child deaths from diarrhoea were reduced by 33% in areas with credit provisions and 37% where credit and social services combined. This outcome is a result of an 83% increase of immunisations in unsanitary areas with credit services (UNICEF 1997). Education of girls of borrowers' families also increased to 97% compared to 73% of those without access to credit services (UNICEF 1997). Borrowings evidently correlate with solutions to various social problems.

Recommendations

Provisions of financial services to the marginalised requires a strategic approach:

1. Increased Communication

Providing the poor with technology is required to grant the poor with opportunities to communicate. Research concludes that "Mobile telephony effectively reduces the "distance" between individuals and institutions, making the sharing of information and knowledge easier and more effective" (E-Agriculture 2011). Providing low cost telephony to the poor will increase communications required to ensure access to credit services offered by institutions. Economic opportunities will also arise; the poor will utilise technology for business needs and sales (E-Agriculture 2011). Digital necessities must be considered when financially crediting the poor.

2. Identification of Individuals

One unique concept of providing credit for the poor is creating legitimate identification. Currently, it is common for individuals to be unacknowledged by the state (Elliot Hannon 2012). Due to a lack of documentation, proving that you live at a particular address is difficult; getting a credit loan or creating a bank account is impossible (Kosta Peric 2014). In order to increase access to credit, it is necessary for the

government to reduce the bureaucracy associated with providing documents to the marginalised. One individual stated that “since he has enrolled to get an ID, he has been able to get a mobile phone, which he couldn't get without one” (Elliot Hannon 2012). Identification of the poor is crucial for participation in the formal economy.

References

- Birkenmaier, J & Watson, L 2005, 'Affordable Financial Services and Credit for the Poor', *Journal of Community Practice*, pp. 79-81, viewed 1 May 2016, http://www.tandfonline.com/doi/abs/10.1300/J125v13n01_05
- Care 2009, 'BRINGING FINANCIAL SERVICES TO AFRICA'S POOR', *MICROFINANCE IN AFRICA, STATE-OF-THE-SECTOR REPORT*, pp. 1-2, viewed 17 April 2016, http://www.care.org/sites/default/files/documents/MF-2009-access_africa_sos_report.pdf
- Dobush, G 2015, 'How Mobile Phones Are Changing the Developing World', *Consumer Technology Association*, viewed 18 April 2016, <http://www.cta.tech/Blog/Articles/2015/July/How-Mobile-Phones-Are-Changing-the-Developing-Worl.aspx>
- E-Agriculture 2011, Socio-economic benefits, *Mobile Telephony in Rural Areas*, p. 1, viewed 1 May 2016, <http://www.fao.org/docrep/017/ap738e/ap738e.pdf>
- Gates Foundation 2012, 'FINANCIAL SERVICES FOR THE POOR', *STRATEGY OVERVIEW*, pp. 1-5, viewed 17 April 2016, <https://docs.gatesfoundation.org/Documents/fsp-strategy-overview.pdf>
- Hannon, E 2012, 'For India's Undocumented Citizens, An ID At Last', *Morning Edition*, viewed 1 May 2016, <http://www.npr.org/2012/03/01/147662322/for-indias-undocumented-citizens-an-id-at-last>
- Mujeri, MK 2015, 'Improving Access of the Poor to Financial Services', *A Report prepared for the General Economics Division of the Planning Commission to serve as a background study for preparing the 7th Five Year Plan (2016-2020) of Bangladesh*, pp. 6-10, viewed 17 April 2016, http://www.plancomm.gov.bd/wp-content/uploads/2015/02/1_Improving-Access-of-the-Poor-to-Financial-Services.pdf
- Peric, K 2014, The third innovation is a crowd-sourced, social media based, identity system, *Four Technologies That Will Revolutionize Financial Services*, viewed 1 May 2016, <http://bankinnovation.net/2014/04/four-technologies-that-will-revolutionize-financial-services/>
- Sjauw-Koen-Fa, A & Vereijken, I 2005, 'Access to financial services in developing countries', *Economic Research Department of Rabobank*

Nederland, The Rabobank view, p. 3, viewed 17 April 2016,
https://economie.rabobank.com/PageFiles/3584/access_tcm64-75165.pdf

UNICEF 1997, 'The development equation: Microcredit + basic social services',
Give Us Credit, p. 3, viewed 1 May 2016,
<http://www.unicef.org/credit/credit.pdf>

Appendix H: Data Spreadsheets (Diagnostic Tasks)

LEXICAL DENSITY				
Text Name	Word Count	# Clauses	# Content Words	Ratio: Content per Clause
Student 1	323	21	200	9.5
Student 8	381	29	244	8.4
Student 10	684	50	411	8.2

SENTENCE-LEVEL ERRORS					
Text Name	Word Count	# Sentences	# Fragments	# SVA	# Run-Ons
Student 1	323	8	0	1	3
Student 8	381	15	0	1	3
Student 10	684	27	0	1	0

OBJECTIVITY						
Text Name	Personal Reference	#	Modulation	#	Modality	#
Student 1	their	2		0	would	1
					can	1
Student 8		0	should	1	can	3
					could	1
Student 10		0	should	1	would	5
					could	2
					can	2

REFERENCING					
Text Name	Direct	Indirect	External	Omitted citation	Incorrect citation
Student 1	6	1	1	0	6
Student 8	0	0	0	11	0
Student 10	7	2	8	10	5

Appendix I: Data Spreadsheets (Critical Summaries)

Text Name	Word Count	# Clauses	# Content Words	Ratio: Content per Clause
Student 1	530	43	329	7.6
Student 8	540	40	343	8.5
Student 10	528	38	341	8.9

SENTENCE-LEVEL ERRORS					
Text Name	Word Count	# Sentences	# Fragments	# SVA	# Run-Ons
Student 1	530	16	0	0	3
Student 8	540	20	0	3	1
Student 10	528	21	1	3	1

OBJECTIVITY						
Text Name	Personal Reference	#	Modulation	#	Modality	#
Student 1		0		0	could	1
					may	1
Student 8	their	4		0	could	1
	they	2			possible	1
Student 10		0		0	may	2
		0				

REFERENCING					
Text Name	Direct	Indirect	External	Omitted citation	Incorrect citation
Student 1	3	10	2	0	1
Student 8	1	8	2	5	0
Student 10	9	2	3	2	3

Appendix J: Data Spreadsheets (Business Reports)

LEXICAL DENSITY				
Text Name	Word Count	# Clauses	# Content Words	Ratio: Content per Clause
Student 1	1172	98	769	7.8
Student 8	1209	90	787	8.7
Student 10	1038	87	623	7.1

SENTENCE-LEVEL ERRORS					
Text Name	Word Count	# Sentences	# Fragments	# SVA	# Run-Ons
Student 1	1172	38	0	1	9
Student 8	1209	49	0	5	2
Student 10	1038	48	0	10	0

OBJECTIVITY						
Text Name	Personal Reference	#	Modulation	#	Modality	#
Student 1	their	1	should	1	can	3
					possible	1
Student 8		0	needs to	1	can	3
Student 10	their	3	must	3	can	2
	they	1	necessary	2		
	you	1				

REFERENCING					
Text Name	Direct	Indirect	External	Omitted citation	Incorrect citation
Student 1	8	20	4	4	19
Student 8	3	15	1	13	2
Student 10	4	27	3	3	4

Appendix K: Student Self-Assessments (Diagnostic Tasks)

Diagnostic

FORMATIVE SELF-EVALUATION TOOL FOR WRITTEN ENGLISH

Student name Student 1

Instructor name _____

Unit name ACBE100

Date 15/03/16

Instructions: Use this evaluation tool to check your written work. Your instructor will also complete a copy of this tool. You will receive both copies and be able to compare your results.

LEXICAL DENSITY	Number
Total word count	323
Total number of sentences	8
Total number of content words (<u>nouns</u> , <u>main verbs</u> , <u>adjectives</u> and <u>adverbs</u>)	$\begin{array}{r} 11+21+26+14 \\ +37+19+21 \\ \hline = 201 \end{array}$

I have identified the following words/phrases that could be more concise:

Wordy phrase (e.g. 'to make sure')	Revised phrase (e.g. 'to ensure')
lies in the three-pronged approach to inhibiting homelessness	tripartite approach
"most certainly" has its merits	certainly has value
concerning more developed situations of homelessness	Regarding chronic homelessness

Now calculate your lexical density ratio by dividing your total number of content words by your total number of clauses e.g. $228/27 = 8.4$

Lexical density ratio: 1:23?

SENTENCE ERRORS	Number
Total number of sentences	8
Total number of fragments (incomplete sentences)	0
Total number of subject-verb agreement (SVA) errors	0
Total number of run-ons (sentences which are too long or have too many clauses strung together)	2?

I have identified the following problems:

Fragment/SVA/Run-on error	Suggested revision
"Acknowledging previous... actually"	use (.) at "public costs"
"Yet a rotation... raising"	"homelessness".

OBJECTIVITY	Number
Number of personal references (I, you, we, our, they, their)	0
Obligatory language (should, must, need(s) to, have/has to)	1
Possibility language (could, would, possibly, probably, may, might, can)	2

I have identified the following problems:

Example of subjectivity	Suggested revision
"certainly has its benefits"	has evidence-based benefits.
"could be offset"	"has the capacity" "within reason"

--	--

WORD USAGE

I have effectively integrated discipline-specific vocabulary/terminology into my text: **Y/N**

Examples (write the phrase or sentence here):	
1	socio-economic strains
2	economic advantages
3	entranced both mentally & economically

I have misused the following words:

Examples (write the word here, e.g. affect/effect; number/amount; fewer/less):	
1	disenfranchised
2	
3	

REFERENCING	Number
Number of direct voice references (quotations)	4
Number of indirect voice references (i.e. using a reporting verb like 'studies show'...)	1, 3, 3
Number of external voice references (summary of another writer's words with citation at conclusion of sentence)	1
Number of omitted citations (i.e. information from outside source is included without an appropriate in-text citation)	2
Number of incorrect citations (i.e. missing page number; citation in incorrect location etc.)	1

Diagnostic

FORMATIVE SELF-EVALUATION TOOL FOR WRITTEN ENGLISH

Student name Student 8

Instructor name _____

Unit name ACBE100

Date 15/3/16

Instructions: Use this evaluation tool to check your written work. Your instructor will also complete a copy of this tool. You will receive both copies and be able to compare your results.

LEXICAL DENSITY	Number
Total word count	387
Total number of sentences	15
Total number of content words (nouns, main verbs, adjectives and adverbs)	229

I have identified the following words/phrases that could be more concise:

Wordy phrase (e.g. 'to make sure')	Revised phrase (e.g. 'to ensure')
reduce and maintain	moderate
increased benefits and encouragement towards...	improved initiatives for...

Now calculate your lexical density ratio by dividing your total number of content words by your total number of clauses e.g. $228/27 = 8.4$

Lexical density ratio: $229/15 = 15.3$

SENTENCE ERRORS	Number
Total number of sentences	15
Total number of fragments (incomplete sentences)	
Total number of subject-verb agreement (SVA) errors	
Total number of run-ons (sentences which are too long or have too many clauses strung together)	

I have identified the following problems:

Fragment/SVA/Run-on error	Suggested revision

OBJECTIVITY	Number
Number of personal references (I, you, we, our, they, their)	0
Obligatory language (should, must, need(s) to, have/has to)	2
Possibility language (could, would, possibly, probably, may, might, can)	5

I have identified the following problems:

Example of subjectivity	Suggested revision
policies should target prevention...	

--	--

WORD USAGE

I have effectively integrated discipline-specific vocabulary/terminology into my text: **Y/N**

Examples (write the phrase or sentence here):	
1	
2	
3	

I have misused the following words:

Examples (write the word here, e.g. affect/effect; number/amount; fewer/less):	
1	
2	
3	

REFERENCING	Number
Number of direct voice references (quotations)	0
Number of indirect voice references (i.e. using a reporting verb like 'studies show'...)	1
Number of external voice references (summary of another writer's words with citation at conclusion of sentence)	1
Number of omitted citations (i.e. information from outside source is included without an appropriate in-text citation)	1 1
Number of incorrect citations (i.e. missing page number; citation in incorrect location etc.)	5

Diagnostic

FORMATIVE SELF-EVALUATION TOOL FOR WRITTEN ENGLISH

Student name Student 10

Instructor name

Unit name ACDP 200

Date 18/13/16

Instructions: Use this evaluation tool to check your written work. Your instructor will also complete a copy of this tool. You will receive both copies and be able to compare your results.

LEXICAL DENSITY	Number
Total word count	684
Total number of sentences	26
Total number of content words (nouns, main verbs, adjectives and adverbs)	

I have identified the following words/phrases that could be more concise:

Wordy phrase (e.g. 'to make sure')	Revised phrase (e.g. 'to ensure')
with a large cost	with exaggerated costs
could have a number number	could have been the number
not having less of	having reduced

Now calculate your lexical density ratio by dividing your total number of content words by your total number of sentences e.g. $228/27 = 8.4$

Lexical density ratio:

SENTENCE ERRORS	Number
Total number of sentences	26
Total number of fragments (incomplete sentences)	0
Total number of subject-verb agreement (SVA) errors	
Total number of run-ons (sentences which are too long or have too many clauses strung together)	1

I have identified the following problems:

Fragment/SVA/Run-on error	Suggested revision
Whether the outcome	the resolution.

OBJECTIVITY	Number
Number of personal references (I, you, we, our, they, <u>their</u>)	1 (imaginary)
Obligatory language (should, must, need(s) to, have/has to)	1
Possibility language (could, would, possibly, probably, may, might, can)	2

I have identified the following problems:

Example of subjectivity	Suggested revision
should remediate	must remediate
can only	will only
can also	may also

--	--

WORD USAGE

I have effectively integrated discipline-specific vocabulary/terminology into my text: Y/N

Examples (write the phrase or sentence here):	
1	health care, irreversible condition
2	homeless bandwagon
3	shelter

I have misused the following words:

Examples (write the word here, e.g. affect/effect; number/amount; fewer/less):	
1	homeless bandwagon
2	
3	

REFERENCING	Number
Number of direct voice references (quotations)	6
Number of indirect voice references (i.e. using a reporting verb like 'studies show'...)	0
Number of external voice references (summary of another writer's words with citation at conclusion of sentence)	0
Number of omitted citations (i.e. information from outside source is included without an appropriate in-text citation)	0
Number of incorrect citations (i.e. missing page number; citation in incorrect location etc.)	6

Appendix L: Student Self-Assessments (Critical Summaries)

Critical summary

FORMATIVE SELF-EVALUATION TOOL FOR WRITTEN ENGLISH

Student name Student 1

Instructor name _____

Unit name NEBE100

Date 5/04/15

Instructions: Use this evaluation tool to check your written work. Your instructor will also complete a copy of this tool. You will receive both copies and be able to compare your results.

LEXICAL DENSITY	Number
Total word count	300 381
Total number of sentences	10 11
Total number of content words (nouns, main verbs, adjectives and adverbs)	10 180

I have identified the following words/phrases that could be more concise:

Wordy phrase (e.g. 'to make sure')	Revised phrase (e.g. 'to ensure')
"In proposing... workplace barriers"	Fullstop in between.
"eclectically employs"	"employs"

Now calculate your lexical density ratio by dividing your total number of content words by your total number of sentences e.g. $228/27 = 8.4$

Lexical density ratio: $\frac{180}{11} = 16.3$

SENTENCE ERRORS	Number
Total number of sentences	11
Total number of fragments (incomplete sentences)	0
Total number of subject-verb agreement (SVA) errors	0
Total number of run-ons (sentences which are too long or have too many clauses strung together)	2

I have identified the following problems:

Fragment/SVA/Run-on error	Suggested revision
"in proposing ... coupled ... workplace barriers"	Full stop before "coupled".
"in regarding ... "contempt" "	" - John's quickly after"

OBJECTIVITY	Number
Number of personal references (I, you, we, our, they, their)	0
Obligatory language (should, must, need(s) to, have/has to)	0
Possibility language (could, would, possibly, probably, may, might, can)	1

I have identified the following problems:

Example of subjectivity	Suggested revision
'would'	don't use

WORD USAGE

I have effectively integrated discipline-specific vocabulary/terminology into my text **(Y/N)**

Examples (write the phrase or sentence here):	
1	John's ^{notes} identified that the commission identified vocabulary barriers
2	
3	

I have misused the following words:

Examples (write the word here, e.g. affect/effect; number/amount; fewer/less):	
1	effectively
2	electrically
3	which & that

REFERENCING	Number
Number of direct voice references (quotations)	3
Number of indirect voice references (i.e. using a reporting verb like 'studies show'...)	4
Number of external voice references (summary of another writer's words with citation at conclusion of sentence)	0
Number of omitted citations (i.e. information from outside source is included without an appropriate in-text citation)	0
Number of incorrect citations (i.e. missing page number; citation in incorrect location etc.)	0

Critical summary
FORMATIVE SELF-EVALUATION TOOL FOR WRITTEN ENGLISH

Student name Student 8

Instructor name _____

Unit name ACBE100

Date 5/4/16

Instructions: Use this evaluation tool to check your written work. Your instructor will also complete a copy of this tool. You will receive both copies and be able to compare your results.

LEXICAL DENSITY	Number
Total word count	107
Total number of sentences	5
Total number of content words (nouns, main verbs, adjectives and adverbs)	69

I have identified the following words/phrases that could be more concise:

Wordy phrase (e.g. 'to make sure')	Revised phrase (e.g. 'to ensure')

Now calculate your lexical density ratio by dividing your total number of content words by your total number of sentences e.g. $228/27 = 8.4$

Lexical density ratio: 13.8

SENTENCE ERRORS	Number
Total number of sentences	5
Total number of fragments (incomplete sentences)	0
Total number of subject-verb agreement (SVA) errors	0
Total number of run-ons (sentences which are too long or have too many clauses strung together)	1

I have identified the following problems:

Fragment/SVA/Run-on error	Suggested revision
Run-on Additionally, the geographical location...	

OBJECTIVITY	Number
Number of personal references (I, you, we, our, they, their)	0
Obligatory language (should, must, need(s) to, have/has to)	0
Possibility language (could, would, possibly, probably, may, might, can)	0

I have identified the following problems:

Example of subjectivity	Suggested revision

WORD USAGE

I have effectively integrated discipline-specific vocabulary/terminology into my text: **Y/N**

Examples (write the phrase or sentence here):
1
2
3

I have misused the following words:

Examples (write the word here, e.g. affect/effect; number/amount; fewer/less):
1
2
3

REFERENCING	Number
Number of direct voice references (quotations)	0
Number of indirect voice references (i.e. using a reporting verb like 'studies show'...)	0
Number of external voice references (summary of another writer's words with citation at conclusion of sentence)	2
Number of omitted citations (i.e. information from outside source is included without an appropriate in-text citation)	2
Number of incorrect citations (i.e. missing page number; citation in incorrect location etc.)	0

Critical summary

FORMATIVE SELF-EVALUATION TOOL FOR WRITTEN ENGLISH

Student name Student 10

Instructor name _____

Unit name ACBE 100

Date 8/4/16

Instructions: Use this evaluation tool to check your written work. Your instructor will also complete a copy of this tool. You will receive both copies and be able to compare your results.

LEXICAL DENSITY	Number
Total word count	265
Total number of sentences	10
Total number of content words (nouns, main verbs, adjectives and adverbs)	

I have identified the following words/phrases that could be more concise:

Wordy phrase (e.g. 'to make sure')	Revised phrase (e.g. 'to ensure')

Now calculate your lexical density ratio by dividing your total number of content words by your total number of sentences e.g. $228/27 = 8.4$

Lexical density ratio:

SENTENCE ERRORS	Number
Total number of sentences	10
Total number of fragments (incomplete sentences)	0
Total number of subject-verb agreement (SVA) errors	0
Total number of run-ons (sentences which are too long or have too many clauses strung together)	0

I have identified the following problems:

Fragment/SVA/Run-on error	Suggested revision

OBJECTIVITY	Number
Number of personal references (I, you, we, our, they, their)	1
Obligatory language (should, must, need(s) to, have/has to)	0
Possibility language (could, would, possibly, probably, may, might, can)	2

I have identified the following problems:

Example of subjectivity	Suggested revision

WORD USAGE

I have effectively integrated discipline-specific vocabulary/terminology into my text: Y/N

Examples (write the phrase or sentence here):	
1	financial services
2	financial competence
3	fruitless exercise

I have misused the following words:

Examples (write the word here, e.g. affect/effect; number/amount; fewer/less):	
1	
2	
3	

REFERENCING	Number
Number of direct voice references (quotations)	5
Number of indirect voice references (i.e. using a reporting verb like 'studies show'...)	0
Number of external voice references (summary of another writer's words with citation at conclusion of sentence)	0
Number of omitted citations (i.e. information from outside source is included without an appropriate in-text citation)	
Number of incorrect citations (i.e. missing page number; citation in incorrect location etc.)	5

Appendix M: Student Self-Assessments (Business Reports)

Business report

FORMATIVE SELF-EVALUATION TOOL FOR WRITTEN ENGLISH

Student name: Student 1

Instructor name: _____

Unit name: ACBE101

Date: 10/05/16

1 + 28
27

Instructions: Use this evaluation tool to check your written work. Your instructor will also complete a copy of this tool. You will receive both copies and be able to compare your results.

LEXICAL DENSITY	Number
Total word count	228 716
Total number of sentences	27 25
Total number of content words (nouns, main verbs, adjectives and adverbs)	228 451

I have identified the following words/phrases that could be more concise:

Wordy phrase (e.g. 'to make sure')	Revised phrase (e.g. 'to ensure')
"maintain bias towards hiring males"	"gender employment discrimination"
"employee endeavours to work on a full time basis"	"aspiring to work full-time"
"particularly noteworthy"	"significant"

Now calculate your lexical density ratio by dividing your total number of content words by your total number of sentences e.g. $228/27 = 8.4$

Lexical density ratio:

~~10.84~~ 18.04

SENTENCE ERRORS	Number
Total number of sentences	20 25
Total number of fragments (incomplete sentences)	0
Total number of subject-verb agreement (SVA) errors	0
Total number of run-ons (sentences which are too long or have too many clauses strung together)	4

I have identified the following problems:

Fragment/SVA/Run-on error	Suggested revision
"Furthermore ... 32 years"	"Full time basis. The fundamental..."
"By extension ... etc."	"hiring modes. This is acknowledged..."
"Even within ... positions"	"employee. Furthermore..."

OBJECTIVITY	Number
Number of personal references (I, you, we, our, they, their)	0
Obligatory language (should, must, need(s) to, have/has to)	0
Possibility language (could, would, possibly, probably, may, might, can)	3

I have identified the following problems:

Example of subjectivity	Suggested revision
can be further attributed	is further attributed
can improve	improves
can be attributed	" "

WORD USAGE

I have effectively integrated discipline-specific vocabulary/terminology into my text: Y/N

Examples (write the phrase or sentence here):	
1	absence of heterogeneity within top-tier positions
2	intersex imbalance of opportunity
3	entrenched values of sexism and gender association

I have misused the following words:

Examples (write the word here, e.g. affect/effect; number/amount; fewer/less):	
1	stigmatic sexism
2	flexible - availability career positions
3	particularly noteworthy

REFERENCING	Number
Number of direct voice references (quotations)	4
Number of indirect voice references (i.e. using a reporting verb like 'studies show'...)	2
Number of external voice references (summary of another writer's words with citation at conclusion of sentence)	2
Number of omitted citations (i.e. information from outside source is included without an appropriate in-text citation)	0
Number of incorrect citations (i.e. missing page number; citation in incorrect location etc.)	2

Business report

FORMATIVE SELF-EVALUATION TOOL FOR WRITTEN ENGLISH

Student name Student 8

Instructor name Dr. Jane J.

Unit name ACBE100

Date 10/5/16

Instructions: Use this evaluation tool to check your written work. Your instructor will also complete a copy of this tool. You will receive both copies and be able to compare your results.

LEXICAL DENSITY	Number
Total word count	1220
Total number of sentences	
Total number of content words (nouns, main verbs, adjectives and adverbs)	1015

I have identified the following words/phrases that could be more concise:

Wordy phrase (e.g. 'to make sure')	Revised phrase (e.g. 'to ensure')

Now calculate your lexical density ratio by dividing your total number of content words by your total number of sentences e.g. $228/27 = 8.4$

Lexical density ratio: $281/32$
 $= 8.8$

SENTENCE ERRORS	Number
Total number of sentences	
Total number of fragments (incomplete sentences)	
Total number of subject-verb agreement (SVA) errors	
Total number of run-ons (sentences which are too long or have too many clauses strung together)	

I have identified the following problems:

Fragment/SVA/Run-on error	Suggested revision

OBJECTIVITY	Number
Number of personal references (I, you, we, our, they, their)	0
Obligatory language (should, must, need(s) to, have/has to)	0
Possibility language (could, would, possibly, probably, may, might, can)	0

I have identified the following problems:

Example of subjectivity	Suggested revision

WORD USAGE

I have effectively integrated discipline-specific vocabulary/terminology into my text. ☒ Y / ☐ N

Examples (write the phrase or sentence here):
1
2
3

I have misused the following words:

Examples (write the word here, e.g. affect/effect; number/amount; fewer/less):
1
2
3

REFERENCING	Number
Number of direct voice references (quotations)	2
Number of indirect voice references (i.e. using a reporting verb like 'studies show'...)	2
Number of external voice references (summary of another writer's words with citation at conclusion of sentence)	4
Number of omitted citations (i.e. information from outside source is included without an appropriate in-text citation)	
Number of incorrect citations (i.e. missing page number; citation in incorrect location etc.)	0

Business report

FORMATIVE SELF-EVALUATION TOOL FOR WRITTEN ENGLISH

Student name _ Student 10

Instructor name _____

Unit name

ACBE 100

Date

13/5/16

Instructions: Use this evaluation tool to check your written work. Your instructor will also complete a copy of this tool. You will receive both copies and be able to compare your results.

LEXICAL DENSITY	Number
Total word count	642
Total number of sentences	52
Total number of content words (nouns, main verbs, adjectives and adverbs)	

I have identified the following words/phrases that could be more concise:

Wordy phrase (e.g. 'to make sure')	Revised phrase (e.g. 'to ensure')

Now calculate your lexical density ratio by dividing your total number of content words by your total number of sentences e.g. $228/27 = 8.4$

Lexical density ratio:

SENTENCE ERRORS	Number
Total number of sentences	32
Total number of fragments (incomplete sentences)	0
Total number of subject-verb agreement (SVA) errors	0
Total number of run-ons (sentences which are too long or have too many clauses strung together)	0

I have identified the following problems:

Fragment/SVA/Run-on error	Suggested revision

OBJECTIVITY	Number
Number of personal references (I, you, we, our, they, <u>their</u>)	3
Obligatory language (should, <u>must</u> , need(s) to, have/has to)	2
Possibility language (could, would, possibly, probably, may, might, <u>can</u>)	1

I have identified the following problems:

Example of subjectivity	Suggested revision
their struggling business can only be accessed must educate	struggling businesses access is only by remote require education

WORD USAGE

I have effectively integrated discipline-specific vocabulary/terminology into my text: Y/N

Examples (write the phrase or sentence here):	
1	developing communities
2	banking tools
3	labour-orientated households

I have misused the following words:

Examples (write the word here, e.g. affect/effect; number/amount; fewer/less):	
1	
2	
3	

REFERENCING	Number
Number of direct voice references (quotations)	5 0
Number of indirect voice references (i.e. using a reporting verb like 'studies show'...)	11 2
Number of external voice references (summary of another writer's words with citation at conclusion of sentence)	 8
Number of omitted citations (i.e. information from outside source is included without an appropriate in-text citation)	0
Number of incorrect citations (i.e. missing page number; citation in incorrect location etc.)	0

Appendix N: Linguistic Assessments (Diagnostic Tasks)

FORMATIVE SELF-EVALUATION TOOL FOR WRITTEN ENGLISH

Student name: Student 1

Unit name: ACBE100

Date: 15/03/2016

Instructions: Use this evaluation tool to check your written work. Your instructor will also complete a copy of this tool. You will receive both copies and be able to compare your results.

LEXICAL DENSITY	Number
Total word count	323
Total number of sentences	8
Total number of content words (nouns, main verbs, adjectives and adverbs)	200

I have identified the following words/phrases that could be more concise:

Wordy phrase (e.g. 'to make sure')	Revised phrase (e.g. 'to ensure')
...this issue which tarnishes...	...this issue tarnishing...

Now calculate your lexical density ratio by dividing your total number of content words by your total number of clauses e.g. $228/27 = 8.4$

Lexical density ratio: **9.5**

SENTENCE ERRORS	Number
Total number of sentences	8
Total number of fragments (incomplete sentences)	0
Total number of subject-verb agreement (SVA) errors	1
Total number of run-ons (sentences which are too long or have too many clauses strung together)	3

I have identified the following problems:

Fragment/SVA/Run-on error	Suggested revision
...increasingly burdens the Federal government in their pursuit of socio-economic equality within the nation.	...increasingly burdens the Federal government in its pursuit of socio-economic equality within the nation.
...lies in the three-pronged approach to inhibiting homelessness, namely in developing policies of “prevention, early intervention (and) crisis intervention.” (2), all which can be accommodated by the concept of “permanent supportive housing”. (3)	...lies in the three-pronged approach to inhibiting homelessness. This involves developing policies of “prevention, early intervention (and) crisis intervention.” (2), all which can be accommodated by the concept of “permanent supportive housing”. (3)
...that individuals advantaged by stable housing carry a minute economic burden on “public costs- whether local, state or federal” (4), illustrated in the findings of the 1811 ‘Eastlake Program’ in Seattle, where over \$30,000 in public funding was saved per individual annually (4).	...that individuals advantaged by stable housing carry a minute economic burden on “public costs- whether local, state or federal” (4). This was illustrated in the findings of the 1811 ‘Eastlake Program’ in Seattle, where over \$30,000 in public funding was saved per individual annually (4).

OBJECTIVITY	Number
Number of personal references (I, you, we, our, they, their)	2
Obligatory language (should, must, need(s) to, have/has to)	0
Possibility language (could, would, possibly, probably, may, might, can)	2

I have identified the following problems:

Example of subjectivity	Suggested revision
Australia's chronically homeless population increasingly burdens the Federal government in their pursuit of socio-economic equality within the nation.	Australia's chronically homeless population increasingly burdens the Federal government's pursuit of socio-economic equality within the nation.
Acknowledging previous governmental attempts to accommodate the economically disadvantaged in their 'Housing Commission' implementation, research within the United States has suggested that...	Acknowledging previous attempts to accommodate the economically disadvantaged in the government's 'Housing Commission' implementation, research within the United States has suggested that...
Primarily, the prospect of tackling onset chronic homelessness would be abetted if the Australian government implemented policies of housing support services.	Primarily, the prospect of tackling onset chronic homelessness will be abetted if the Australian government implements policies of housing support services.

WORD USAGE

I have effectively integrated discipline-specific vocabulary/terminology into my text: **Y/N**

Examples (write the phrase or sentence here):
1 chronically homeless population
2 socio-economic equality
3 sustainable housing to aid the economically displaced

I have misused the following words:

Examples (write the word here, e.g. affect/effect; number/amount; fewer/less):
1
2
3

REFERENCING	Number
Number of direct voice references (quotations)	6
Number of indirect voice references (i.e. using a reporting verb like 'studies show'...)	1
Number of external voice references (summary of another writer's words with citation at conclusion of sentence)	1
Number of omitted citations (i.e. information from outside source is included without an appropriate in-text citation)	0
Number of incorrect citations (i.e. missing page number; citation in incorrect location etc.)	6

FORMATIVE SELF-EVALUATION TOOL FOR WRITTEN ENGLISH

Student name: Student 8

Unit name: ACBE100

Date: 15/03/2016

Instructions: Use this evaluation tool to check your written work. Your instructor will also complete a copy of this tool. You will receive both copies and be able to compare your results.

LEXICAL DENSITY	Number
Total word count	381
Total number of sentences	15
Total number of content words (nouns, main verbs, adjectives and adverbs)	244

I have identified the following words/phrases that could be more concise:

Wordy phrase (e.g. 'to make sure')	Revised phrase (e.g. 'to ensure')

Now calculate your lexical density ratio by dividing your total number of content words by your total number of clauses e.g. $228/27 = 8.4$

Lexical density ratio: **8.4**

--	--

SENTENCE ERRORS	Number
Total number of sentences	15
Total number of fragments (incomplete sentences)	0
Total number of subject-verb agreement (SVA) errors	1
Total number of run-ons (sentences which are too long or have too many clauses strung together)	3

I have identified the following problems:

Fragment/SVA/Run-on error	Suggested revision
...increased encouragement and benefits towards the carer and nursing industry and the implementation of increased public residency within supportive communities.	...increased encouragement and benefits towards the carer and nursing industries and the implementation of increased public residency within supportive communities.
Prevention strategies could be used to target this early issue through public education policies such as supporting socioeconomically disadvantaged youth, increasing community acknowledgment and awareness of the issue and targeting the development of families with low socioeconomic backgrounds towards a more educated and supportive environment.	Prevention strategies could be used to target this early issue through public education policies such as supporting socioeconomically disadvantaged youth, increasing community acknowledgment and targeting the development of families with low socioeconomic backgrounds. Awareness of the issue will lead these families towards a more educated and supportive environment.
The use of government policies to assist in these influences include welfare benefits to temporary socioeconomic disadvantaged members of society, increased encouragement and benefits towards the carer and nursing industry and the implementation of increased public residency within supportive communities.	The use of government policies to assist in these influences include welfare benefits to temporary socioeconomic disadvantaged members of society, increased encouragement and benefits towards the carer and nursing industries, and the implementation of increased public residency within supportive communities.

OBJECTIVITY	Number
Number of personal references (I, you, we, our, they, their)	0
Obligatory language (should, must, need(s) to, have/has to)	1
Possibility language (could, would, possibly, probably, may, might, can)	4

I have identified the following problems:

Example of subjectivity	Suggested revision
These strategies and policies should target prevention and early intervention as well as long-term support to reduce and maintain the number of homeless people and, hence, the complicated problem at hand.	These strategies and policies for targeting prevention and early intervention as well as long-term support will reduce and maintain the number of homeless people and, hence, the complicated problem at hand.
Prevention strategies could be used to target this early issue through public education policies such as supporting socioeconomically disadvantaged youth, increasing community acknowledgment and awareness of the issue and targeting the development of families with low socioeconomic backgrounds towards a more educated and supportive environment.	Targeting this early issue through public education policies requires prevention strategies such as supporting socioeconomically disadvantaged youth, increasing community acknowledgment and targeting the development of families with low socioeconomic backgrounds. Awareness of the issue will lead these families towards a more educated and supportive environment.
This will increase the temporary homeless population as the financial aspect of relationship breakdowns can affect the consistent residency of the involved members.	This will increase the temporary homeless population as the financial aspect of relationship breakdowns often affects the consistent residency of the involved members.

WORD USAGE

I have effectively integrated discipline-specific vocabulary/terminology into my text: **Y/N**

Examples (write the phrase or sentence here):

1 chronic homelessness

2 prevention and early intervention strategies

3 socioeconomically disadvantaged

I have misused the following words:

Examples (write the word here, e.g. affect/effect; number/amount; fewer/less):

1 The use of prevention and early intervention by the government can **discontinue** a fundamental issue...

2 This is due to many **factors of low socioeconomic children**...

3 ...welfare benefits to temporary **socioeconomic** disadvantaged members of society,...

REFERENCING	Number
Number of direct voice references (quotations)	0
Number of indirect voice references (i.e. using a reporting verb like 'studies show'...)	0
Number of external voice references (summary of another writer's words with citation at conclusion of sentence)	0
Number of omitted citations (i.e. information from outside source is included without an appropriate in-text citation)	11
Number of incorrect citations (i.e. missing page number; citation in incorrect location etc.)	0

FORMATIVE SELF-EVALUATION TOOL FOR WRITTEN ENGLISH

Student name: Student 10

Unit name: ACBE100

Date: 15/03/2016

Instructions: Use this evaluation tool to check your written work. Your instructor will also complete a copy of this tool. You will receive both copies and be able to compare your results.

LEXICAL DENSITY	Number
Total word count	684
Total number of sentences	27
Total number of content words (nouns, main verbs, adjectives and adverbs)	411

I have identified the following words/phrases that could be more concise:

Wordy phrase (e.g. 'to make sure')	Revised phrase (e.g. 'to ensure')
Many members of the Australian society tend to turn a blind eye to the issue of homelessness...	Many members of the Australian society tend to disregard the issue of homelessness...
...homelessness is looked upon as an "irreversible condition."	...homelessness is viewed as an "irreversible condition."
...the resolution of the problem is proven to be a less costly alternative...	...the resolution of the problem proves a less costly alternative...

Now calculate your lexical density ratio by dividing your total number of content words by your total number of clauses e.g. $228/27 = 8.4$

Lexical density ratio: **8**

SENTENCE ERRORS	Number
Total number of sentences	27
Total number of fragments (incomplete sentences)	0
Total number of subject-verb agreement (SVA) errors	1
Total number of run-ons (sentences which are too long or have too many clauses strung together)	0

I have identified the following problems:

Fragment/SVA/Run-on error	Suggested revision
A result of such measure would be an increased sense of safety among the population and higher living standards.	A result of such measures would be an increased sense of safety among the population and higher living standards.

OBJECTIVITY	Number
Number of personal references (I, you, we, our, they, their)	0
Obligatory language (should, must, need(s) to, have/has to)	1
Possibility language (could, would, possibly, probably, may, might, can)	9

I have identified the following problems:

Example of subjectivity	Suggested revision
It is quite clear that the Australian's government's initiative to combat the issue of homelessness could only pose positive implications for the local populations.	It is quite clear that the Australian's government's initiative to combat the issue of homelessness only poses positive implications for the local populations.
Many of those deaths would be inside a hospital with a large cost to the taxpayer due to the treatments and staff wages that the homeless would require.	Many of those deaths occur inside hospitals with a large cost to the taxpayer due to the treatments and staff wages that the homeless require.
Yet, the Australian government should remediate this issue by a simple provision of "housing that meets their needs and prevents them from becoming homeless in the first place." (National Alliance to end Homelessness, 2015).	Remediation of this issue by the Australian government requires a simple provision of "housing that meets their needs and prevents them from becoming homeless in the first place." (National Alliance to end Homelessness, 2015).

WORD USAGE

I have effectively integrated discipline-specific vocabulary/terminology into my text: **Y/N**

Examples (write the phrase or sentence here):

1 It is a fact that the society benefits from increased productivity and therefore higher level of GDP, rather than continuous spending on shelters and jail operation costs.

2 Substance disorders can also have a trigger impact on increasing crime amongst the homeless population.

3 Whether the outcome is providing the nation with an economic boost, higher economic productivity or increased sense of safety among the community, the resolution of the problem is proven to be a less costly alternative as opposed to having a high homeless population.

I have misused the following words:

Examples (write the word here, e.g. affect/effect; number/amount; fewer/less):

1 It is evident that targeted prevention policies towards certain groups that are prone to homelessness are effective in **slicing** the problem of homelessness at the very **root**.

2 ...could only **pose** positive implications...

3 Very informal expressions: turn a blind eye, is looked upon, to cut the rate, part of the bandwagon, crystal clear.

--	--

REFERENCING	Number
Number of direct voice references (quotations)	7
Number of indirect voice references (i.e. using a reporting verb like 'studies show'...)	2
Number of external voice references (summary of another writer's words with citation at conclusion of sentence)	8
Number of omitted citations (i.e. information from outside source is included without an appropriate in-text citation)	10
Number of incorrect citations (i.e. missing page number; citation in incorrect location etc.)	5

Appendix O: Linguistic Assessments (Critical Summaries)

FORMATIVE SELF-EVALUATION TOOL FOR WRITTEN ENGLISH

Student name: Student 1

Unit name: ACBE100

Date: 05/04/2016

Instructions: Use this evaluation tool to check your written work. Your instructor will also complete a copy of this tool. You will receive both copies and be able to compare your results.

LEXICAL DENSITY	Number
Total word count	530
Total number of sentences	16
Total number of content words (nouns, main verbs, adjectives and adverbs)	329

I have identified the following words/phrases that could be more concise:

Wordy phrase (e.g. 'to make sure')	Revised phrase (e.g. 'to ensure')
...barriers which inhibit females...	...barriers inhibiting females...
...giving females an opportunity to break down discriminatory stigmas on a macro-scale.	...giving females an opportunity to eliminate discriminatory stigmas on a macro-scale.

Now calculate your lexical density ratio by dividing your total number of content words by your total number of sentences e.g. $228/27 = 8.4$

Lexical density ratio: **7.6 (by clause); 20.5 (by sentence)**

SENTENCE ERRORS	Number
Total number of sentences	16
Total number of fragments (incomplete sentences)	0
Total number of subject-verb agreement (SVA) errors	0
Total number of run-ons (sentences which are too long or have too many clauses strung together)	3

I have identified the following problems:

Fragment/SVA/Run-on error	Suggested revision
Johns eclectically employs the findings of the 'Glass Ceiling Commission' as a case-study, where in 1995, the commission noted that females were significantly underrepresented within the executive sphere in Fortune 500 companies, accounting for a miniscule three to five percent of the upper-tier of the corporate sector (p.1).	Johns eclectically employs the findings of the 'Glass Ceiling Commission' as a case-study. In 1995, the commission noted that females were significantly underrepresented within the executive sphere in Fortune 500 companies, accounting for a miniscule three to five percent of the upper-tier of the corporate sector (p.1).
Accordingly, Johns notes that the commission identified noticeable barriers which inhibit females in progressing to higher levels of management, both governmental and societal, relating to an inability to monitor affirmative action programs in the endeavour to subvert the impact of stereotyping (p.2).	Accordingly, Johns notes that the commission identified noticeable barriers inhibiting females in progressing to higher levels of both governmental and social management, relating to an inability to monitor affirmative action programs in the endeavour to subvert the impact of stereotyping (p.2).
In foregrounding the progression of female education within the last few decades as inherently beneficial in abetting issues of female employment, career opportunity and income, such that women receive 60% of all offered Bachelor degrees per year (p.2), Johns quickly refutes any preconception of newfound equity, noting the illustrious statistic that "women...earned about 77 percent as much as their male counterparts" (p.2).	In foregrounding the progression of female education within the last few decades as inherently beneficial in abetting issues of female employment, career opportunity and income, such that women receive 60% of all offered Bachelor degrees per year (p.2), Johns quickly refutes any preconception of newfound equity. He notes the illustrious statistic that "women...earned about 77 percent as much as their male counterparts" (p.2).

OBJECTIVITY	Number
Number of personal references (I, you, we, our, they, their)	1
Obligatory language (should, must, need(s) to, have/has to)	0
Possibility language (could, would, possibly, probably, may, might, can)	2

I have identified the following problems:

Example of subjectivity	Suggested revision
Johns anticipates the role of the government as one which could “promote gender equality perspectives” (p.6)...	Johns anticipates the role of the government as one which “promote(s) gender equality perspectives” (p.6)...
...which, coupled with the role of employers through “comprehensive, organisation-specific programs” (p.7) may have the capacity to subvert workplace barriers.	...which, coupled with the role of employers through “comprehensive, organisation-specific programs” (p.7) will have the capacity to subvert workplace barriers.

WORD USAGE

I have effectively integrated discipline-specific vocabulary/terminology into my text: **Y/N**

Examples (write the phrase or sentence here):
1 This article examines the impact of society’s entrenched stigmatic tenets and contemporary gender stereotypes within the workforce in accruing to the coined ‘glass ceiling’.
2 Propelling a consumer-reliant economy, women reportedly account for 85% of household discretionary spending, depicting the gender as a collectively reliant consumer.
3 Ultimately, Johns’ censure of gender income inequality within the contemporary world doesn’t disregard authorial proposals to both alleviate and optimistically break the ‘glass ceiling’ which inhibits gender equality.

I have misused the following words:

Examples (write the word here, e.g. affect/effect; number/amount; fewer/less):
1 Ultimately, Johns' censure of gender income inequality within the contemporary world doesn't disregard... (no contractions)
2 ...issues of female employment, career opportunity and income, such that women receive 60% of all offered Bachelor degrees per year (p.2),...
3 In spite of this lies the incrementally positive influence which the underrepresented gender holds within today's economy and workplace.

REFERENCING	Number
Number of direct voice references (quotations)	3
Number of indirect voice references (i.e. using a reporting verb like 'studies show'...)	10
Number of external voice references (summary of another writer's words with citation at conclusion of sentence)	2
Number of omitted citations (i.e. information from outside source is included without an appropriate in-text citation)	0
Number of incorrect citations (i.e. missing page number; citation in incorrect location etc.)	1

FORMATIVE SELF-EVALUATION TOOL FOR WRITTEN ENGLISH

Student name: Student 8

Unit name: ACBE100

Date: 05/04/2016

Instructions: Use this evaluation tool to check your written work. Your instructor will also complete a copy of this tool. You will receive both copies and be able to compare your results.

LEXICAL DENSITY	Number
Total word count	540
Total number of sentences	20
Total number of content words (nouns, main verbs, adjectives and adverbs)	343

I have identified the following words/phrases that could be more concise:

Wordy phrase (e.g. 'to make sure')	Revised phrase (e.g. 'to ensure')
Gender discrimination is a barrier that prevents financial inclusion.	Gender discrimination is a barrier preventing financial inclusion.
Additionally, the geographical location of banks, which are primarily situated in middle to high income areas, adds extra costs of transport...	Additionally, banks are primarily situated in middle to high income areas, adding extra costs of transport...
Lack of access to formal financial institutions not only impacts poor people, as they are unable to develop the abilities to improve their monetary situations,...	Lack of access to formal financial institutions not only impacts poor people who cannot develop the abilities to improve their monetary situations,...

Now calculate your lexical density ratio by dividing your total number of content words by your total number of sentences e.g. $228/27 = 8.4$

Lexical density ratio: **8.5 (by clause); 17.1 (by sentence)**

SENTENCE ERRORS	Number
Total number of sentences	20
Total number of fragments (incomplete sentences)	0
Total number of subject-verb agreement (SVA) errors	3
Total number of run-ons (sentences which are too long or have too many clauses strung together)	1

I have identified the following problems:

Fragment/SVA/Run-on error	Suggested revision
In the past decade, financial inclusion for the poor has developed into a prominent and forefront issue with discussions at the G20 and through the Alliance for Financial Inclusion, where 35 developing nations recognised the importance of financial inclusion to assist in reducing poverty and the vulnerability of the poor (p.3).	In the past decade, financial inclusion for the poor has developed into a prominent and forefront issue. Through discussions at the G20 and the Alliance for Financial Inclusion, 35 developing nations recognised the importance of financial inclusion to assist in reducing poverty and the vulnerability of the poor (p.3).
Unreliable cash flows dissuade poor people to access formal financial institutions due to the high cost of transactions.	Unreliable cash flow dissuades poor people from accessing formal financial institutions due to the high cost of transactions.
In short, this report effectively presents many key findings and recommendations which allows for the poor to progressively increase access to financial services.	In short, this report effectively presents many key findings and recommendations which allow for the poor to progressively increase access to financial services.

OBJECTIVITY	Number
Number of personal references (I, you, we, our, they, their)	6
Obligatory language (should, must, need(s) to, have/has to)	0
Possibility language (could, would, possibly, probably, may, might, can)	2

I have identified the following problems:

Example of subjectivity	Suggested revision
When this is applied to all 2.5 billion financially excluded people, it demonstrates the possible \$145 billion that could be injected into the world economy annually (p.6).	When this is applied to all 2.5 billion financially excluded people, it demonstrates the potential for \$145 billion to be injected into the world economy annually (p.6).
Additionally, the geographical location of banks, which are primarily situated in middle to high income areas, adds extra costs of transport for poor people to access financial services as they generally live in remote communities (p.5).	Additionally, banks are primarily situated in middle to high income areas, adding extra costs of transport for people to access financial services as the poor generally live in remote communities (p.5).
Females reinvest up to 90 percent of their earnings towards their families, contrasted with only 30-40 percent for males, but are more likely to be financially excluded despite being recognised as a better credit risk.	Up to 90 percent of female earnings is redistributed to families, contrasted with only 30-40 percent for males. Nevertheless, females are more likely to be financially excluded despite being recognised as a better credit risk.

WORD USAGE

I have effectively integrated discipline-specific vocabulary/terminology into my text: **Y/N**

Examples (write the phrase or sentence here):
1 These high opportunity costs lead to increased exclusion and reluctance for engagement between poor people and formal financial institutions.
2 Lack of access to formal financial institutions not only impacts poor people, as they are unable to develop the abilities to improve their monetary situations, but also the global economy.
3 Gender discrimination is a barrier that prevents financial inclusion.

I have misused the following words:

Examples (write the word here, e.g. affect/effect; number/amount; fewer/less):
1 Unreliable cash flow dissuades poor people to access formal financial institutions due to the high cost of transactions.
2 These high opportunity costs lead to increased exclusion and reluctance for engagement between poor people and formal financial institutions.

REFERENCING	Number
Number of direct voice references (quotations)	1
Number of indirect voice references (i.e. using a reporting verb like 'studies show'...)	8
Number of external voice references (summary of another writer's words with citation at conclusion of sentence)	2
Number of omitted citations (i.e. information from outside source is included without an appropriate in-text citation)	5
Number of incorrect citations (i.e. missing page number; citation in incorrect location etc.)	0

FORMATIVE SELF-EVALUATION TOOL FOR WRITTEN ENGLISH

Student name: Student 10

Unit name: ACBE 100

Date: 05/04/2016

Instructions: Use this evaluation tool to check your written work. Your instructor will also complete a copy of this tool. You will receive both copies and be able to compare your results.

LEXICAL DENSITY	Number
Total word count	528
Total number of sentences	21
Total number of content words (nouns, main verbs, adjectives and adverbs)	341

I have identified the following words/phrases that could be more concise:

Wordy phrase (e.g. 'to make sure')	Revised phrase (e.g. 'to ensure')
...the reduction of poverty resulting in an increase in stable banking loans, as well as economic growth stands as a fact.	...the reduction of poverty results in an increase in stable banking loans as well as economic growth.
...which results in...	...resulting in...
The connotation of this study is to provide insight into the hardships of accessing financial services by the impoverished families, as well as provide facts on resolutions currently offered.	The connotation of this study is to provide insight into the hardships of accessing financial services by the impoverished families, as well as facts on current resolutions.

Now calculate your lexical density ratio by dividing your total number of content words by your total number of sentences e.g. $228/27 = 8.4$

Lexical density ratio: **8.7 (by clause); 16.2 (by sentence)**

SENTENCE ERRORS	Number
Total number of sentences	21
Total number of fragments (incomplete sentences)	1
Total number of subject-verb agreement (SVA) errors	3
Total number of run-ons (sentences which are too long or have too many clauses strung together)	1

I have identified the following problems:

Fragment/SVA/Run-on error	Suggested revision
In current times, financially assisting the poor became society's concern.	In current times, financially assisting the poor has become society's concern.
The research collected reveals that such government action resulted in "less accessibility of affordable financial services...	The research collected reveals that such government action has resulted in "less accessibility of affordable financial services...
Nevertheless, while there are some financial instruments that the lower economic quintiles may utilise. Much policy and practice work requires accomplishment for provisions of affordable financial services and access to credit for low-income families. (p.79).	Nevertheless, while there are some financial instruments that the lower economic quintiles may utilise, much policy and practice work requires accomplishment for provisions of affordable financial services and access to credit for low-income families. (p.79).

OBJECTIVITY	Number
Number of personal references (I, you, we, our, they, their)	2
Obligatory language (should, must, need(s) to, have/has to)	1
Possibility language (could, would, possibly, probably, may, might, can)	2

I have identified the following problems:

Example of subjectivity	Suggested revision
Nevertheless, while there are some financial instruments that the lower economic quintiles may utilise. Much policy and practice work requires accomplishment for provisions of affordable financial services and access to credit for low-income families. (p.79).	Nevertheless, while there are some financial instruments utilised by the lower economic quintiles, much policy and practice work requires accomplishment for provisions of affordable financial services and access to credit for low-income families. (p.79).
While providing the poor with financial services may seem as a fruitless exercise,...	While providing the poor with financial services sometimes seems a fruitless exercise,...

WORD USAGE

I have effectively integrated discipline-specific vocabulary/terminology into my text: **Y/N**

Examples (write the phrase or sentence here):
1 contemporary financial strategies
2 Many societal groups are often financially discriminated against due to recent banking deregulation.
3 lower economic quintiles

I have misused the following words:

Examples (write the word here, e.g. affect/effect; number/amount; fewer/less):
1
2
3

REFERENCING	Number
Number of direct voice references (quotations)	9
Number of indirect voice references (i.e. using a reporting verb like 'studies show'...)	2
Number of external voice references (summary of another writer's words with citation at conclusion of sentence)	3
Number of omitted citations (i.e. information from outside source is included without an appropriate in-text citation)	2
Number of incorrect citations (i.e. missing page number; citation in incorrect location etc.)	3

Appendix P: Linguistic Assessments (Business Reports)

FORMATIVE SELF-EVALUATION TOOL FOR WRITTEN ENGLISH

Student name: Student 1

Unit name: ACBE100

Date: 10/05/2016

Instructions: Use this evaluation tool to check your written work. Your instructor will also complete a copy of this tool. You will receive both copies and be able to compare your results.

LEXICAL DENSITY	Number
Total word count	1172
Total number of sentences	38
Total number of content words (nouns, main verbs, adjectives and adverbs)	769

I have identified the following words/phrases that could be more concise:

Wordy phrase (e.g. 'to make sure')	Revised phrase (e.g. 'to ensure')
...several factors which engender...	...several factors engendering...
...under the assumption that traditionally male dominated work will be best performed by males, hence presenting a paradoxical issue which inhibits female progression...	...assuming that traditionally male dominated work is best performed by males, hence paradoxically inhibiting female progression...
This posits an entrenched stigmatic sexism which continues to pervade Australia's management workforce.	This posits an entrenched stigmatic sexism pervading Australia's management workforce.

Now calculate your lexical density ratio by dividing your total number of content words by your total number of sentences e.g. $228/27 = 8.4$

Lexical density ratio: **8.8**

SENTENCE ERRORS	Number
Total number of sentences	38
Total number of fragments (incomplete sentences)	0
Total number of subject-verb agreement (SVA) errors	0
Total number of run-ons (sentences which are too long or have too many clauses strung together)	9

I have identified the following problems:

Fragment/SVA/Run-on error	Suggested revision
Despite indications of progression, the noteworthy absence of heterogeneity within top-tier management positions stems from 'nuanced forms of gender stereotyping, tokenism and sexual harassment' (Barreto, M Ryan, MK, Schmitt, MT 2009 pp. 1), facilitating and maintaining the illustrious wage gap statistic, namely that women reportedly receive 79% of the average male's median salary annually (Workplace Gender Equality Agency 2013).	Despite indications of progression, the noteworthy absence of heterogeneity within top-tier management positions stems from 'nuanced forms of gender stereotyping, tokenism and sexual harassment' (Barreto, M Ryan, MK, Schmitt, MT 2009 pp. 1). This facilitates and maintains the illustrious wage gap statistic, namely that women reportedly receive 79% of the average male's median salary annually (Workplace Gender Equality Agency 2013).
By extension, it was traditionally theorised that a pervading sociological belief that 'women grow up disadvantaged due to...prejudices towards them' serve as valid reasoning for various employers to maintain bias towards hiring males, accentuated by a prospective perception of women as 'less qualified, reliable, long-term etc.' (Phelps p.659).	By extension, as traditionally theorised, a pervading sociological belief that 'women grow up disadvantaged due to...prejudices towards them' serves as valid reasoning for various employers to maintain bias towards hiring males. This is accentuated by a prospective perception of women as 'less qualified, reliable, long-term etc.' (Phelps p.659).
Research undertaken by the Institute of Leadership and Management suggests that 'women managers are hampered in their careers by lower ambitions and expectations', whereby on average it takes three more years for a woman to achieve the same level of management as a man, which can be attributed to lower career ambitions and thus 'more cautious career choices' (Johns pp.6).	Research undertaken by the Institute of Leadership and Management suggests that 'women managers are hampered in their careers by lower ambitions and expectations'. On average, it takes three more years for a woman to achieve the same level of management as a man, which can be attributed to lower career ambitions and thus 'more cautious career choices' (Johns pp.6).

OBJECTIVITY	Number
Number of personal references (I, you, we, our, they, their)	2
Obligatory language (should, must, need(s) to, have/has to)	1
Possibility language (could, would, possibly, probably, may, might, can)	4

I have identified the following problems:

Example of subjectivity	Suggested revision
...females earn 29% less per annum than their male counterparts...	...females earn 29% less per annum than males...
To increase performance and eliminate gender discrimination, research indicates that employers should uphold workplace and legal standards.	To increase performance and eliminate gender discrimination, research indicates the importance of upholding workplace and legal standards.
Furthermore, Australia is losing more than \$8 billion a year for 'undergraduate and postgraduate women' who have not entered the workforce, which can be further attributed to lower career ambition as a result of gender stigmatising (Workplace Gender Equality Agency).	Furthermore, Australia is losing more than \$8 billion a year for 'undergraduate and postgraduate women' who have not entered the workforce. This is attributed to lower career ambition as a result of gender stigmatising (Workplace Gender Equality Agency).

WORD USAGE

I have effectively integrated discipline-specific vocabulary/terminology into my text: **Y/N**

Examples (write the phrase or sentence here):
1 ...the illustrious 'glass ceiling', manifesting in contemporary wage discrimination...
2 gender-based integration
3 gender-oriented discrimination

I have misused the following words:

Examples (write the word here, e.g. affect/effect; number/amount; fewer/less):
1 Irrespective of the capacity for female potential in capably managing an institution or franchise...
2 Maintaining fair pay can improve the morale of female workers, whereby "workplace performance has also been linked to the perception of organisational justice" (AAUW 2013).
3 ...yet research indicates that the intersex income stratification is greater when comparing key management positions, such that females earn 29% less per annum than their male counterparts (Workplace Gender Agency 2013).

REFERENCING	Number
Number of direct voice references (quotations)	8
Number of indirect voice references (i.e. using a reporting verb like 'studies show'...)	20
Number of external voice references (summary of another writer's words with citation at conclusion of sentence)	4
Number of omitted citations (i.e. information from outside source is included without an appropriate in-text citation)	4
Number of incorrect citations (i.e. missing page number; citation in incorrect location etc.)	19

FORMATIVE SELF-EVALUATION TOOL FOR WRITTEN ENGLISH

Student name: Student 8

Unit name: ACBE100

Date: 10/05/2016

Instructions: Use this evaluation tool to check your written work. Your instructor will also complete a copy of this tool. You will receive both copies and be able to compare your results.

LEXICAL DENSITY	Number
Total word count	1209
Total number of sentences	49
Total number of content words (nouns, main verbs, adjectives and adverbs)	787

I have identified the following words/phrases that could be more concise:

Wordy phrase (e.g. 'to make sure')	Revised phrase (e.g. 'to ensure')
The lack of understanding of formal financial institutions leads to a reluctance to use these financial services...	The lack of understanding of formal financial institutions creates reluctance to use these financial services...
An example of this is a Village Savings and Loan Association where a group of people or small community have a unified savings account that can be accessed for small loans.	An example is a Village Savings and Loan Association where a group of people or small community have a unified savings account for access to small loans.
The figure compares money saved semiformally, formally, both semiformally and formally, and using other methods only between different regions around the world.	The figure compares money saved, both semiformally and formally, and using other methods only between different regions around the world.

Now calculate your lexical density ratio by dividing your total number of content words by your total number of sentences e.g. $228/27 = 8.4$

Lexical density ratio: **9.9**

SENTENCE ERRORS	Number
Total number of sentences	49
Total number of fragments (incomplete sentences)	0
Total number of subject-verb agreement (SVA) errors	5
Total number of run-ons (sentences which are too long or have too many clauses strung together)	2

I have identified the following problems:

Fragment/SVA/Run-on error	Suggested revision
This will evidently allow for more financially included communities in developing nations as it intrinsically benefits financial security and enables financial opportunities (such as financial products and services) available to these communities to be seen and evaluated.	This will evidently allow for more financially included communities in developing nations, as it intrinsically benefits financial security and enables available financial opportunities (such as financial products and services) to be seen and evaluated.
Economic growth is largely impacted as unsustainable levels caused by poor financial regulation leads to high rates of inflation and detrimental effects for the economy.	Economic growth is largely impacted as unsustainable levels caused by poor financial regulation lead to high rates of inflation and detrimental effects for the economy.
Financial intermediation also allows for economic development through improving the Gini coefficient of developing nations,...	Financial intermediation also allows for economic development through improvement of the Gini coefficient of developing nations,...

OBJECTIVITY	Number
Number of personal references (I, you, we, our, they, their)	1
Obligatory language (should, must, need(s) to, have/has to)	2
Possibility language (could, would, possibly, probably, may, might, can)	3

I have identified the following problems:

Example of subjectivity	Suggested revision
Appropriate financial relations between the formal financial sector and people in poverty needs to be supported and implemented by governments and organisations.	Appropriate financial relations between the formal financial sector and people in poverty require support and implementation by governments and organisations.
Financial education can be implemented by governments and organisations to allow for the understanding of the importance and basic processes of finance.	Implementation of financial education by governments and organisations will allow for the understanding of the importance and basic processes of finance.
The enforcement of consumer protection policies as well as new global and national policy frameworks, recognising appropriate and fair arrangements between banks and people in poverty, can lead to improved protection and developments towards suitable financial products for the people involved.	The enforcement of consumer protection policies as well as new global and national policy frameworks, recognising appropriate and fair arrangements between banks and people in poverty, has the potential for improved protection and developments towards suitable financial products for the people involved.

WORD USAGE

I have effectively integrated discipline-specific vocabulary/terminology into my text: **Y/N**

Examples (write the phrase or sentence here):
1 ...barriers of entry to formal financial institutions and the issues associated with lack of financial inclusion for the unbanked and people in poverty.
2 Recently, the global microfinance sector has regarded financial inclusion as an increasingly important issue due to 2 billion adults currently remaining unbanked...
3 It is a critical aspect in reducing poverty and stabilising economic growth for many developing nations as it allows for improved financial literacy, decreased gender discrimination and increased savings levels.

I have misused the following words:

Examples (write the word here, e.g. affect/effect; number/amount; fewer/less):
1 The forefront barrier to financial inclusion is the lack of financial literacy and understanding about formal financial institutions.

REFERENCING	Number
Number of direct voice references (quotations)	3
Number of indirect voice references (i.e. using a reporting verb like 'studies show'...)	15
Number of external voice references (summary of another writer's words with citation at conclusion of sentence)	1
Number of omitted citations (i.e. information from outside source is included without an appropriate in-text citation)	13
Number of incorrect citations (i.e. missing page number; citation in incorrect location etc.)	2

FORMATIVE SELF-EVALUATION TOOL FOR WRITTEN ENGLISH

Student name: Student 10

Unit name: ACBE100

Date: 10/05/2016

Instructions: Use this evaluation tool to check your written work. Your instructor will also complete a copy of this tool. You will receive both copies and be able to compare your results.

LEXICAL DENSITY	Number
Total word count	1038
Total number of sentences	48
Total number of content words (nouns, main verbs, adjectives and adverbs)	623

I have identified the following words/phrases that could be more concise:

Wordy phrase (e.g. 'to make sure')	Revised phrase (e.g. 'to ensure')
When examining the issue globally, it is important to consider that there are "2.6 billion people who live on less than \$2 per day" ...	Globally, there are "2.6 billion people who live on less than \$2 per day"...

Now calculate your lexical density ratio by dividing your total number of content words by your total number of sentences e.g. $228/27 = 8.4$

Lexical density ratio: **8.1**

SENTENCE ERRORS	Number
Total number of sentences	48
Total number of fragments (incomplete sentences)	0
Total number of subject-verb agreement (SVA) errors	10
Total number of run-ons (sentences which are too long or have too many clauses strung together)	0

I have identified the following problems:

Fragment/SVA/Run-on error	Suggested revision
Difficulties of reaching the disadvantaged communities both physically and remotely are also attribute to lacking banking services.	Difficulties of reaching the disadvantaged communities both physically and remotely are also attributed to a lack of banking services.
Poorly structures social services correlate with uneven distribution of funds to the marginalised.	Poorly structured social services correlate with uneven distribution of funds to the marginalised.
Access to credit services is effective in resolutions of various social issues.	Access to credit services is effective in the resolution of various social issues.

OBJECTIVITY	Number
Number of personal references (I, you, we, our, they, their)	5
Obligatory language (should, must, need(s) to, have/has to)	5
Possibility language (could, would, possibly, probably, may, might, can)	2

I have identified the following problems:

Example of subjectivity	Suggested revision
This disparity suggests that only 15% hold the ability to access their emails, government websites or banking tools.	This disparity suggests that only 15% hold the ability to access emails, government websites or banking tools.
Birkenmaier and Watson's (2005) study examines strategies of effective credit services for the poor and identifies that social work programs must educate social workers with financial and credit content.	Birkenmaier and Watson's (2005) study examines strategies of effective credit services for the poor and identifies the importance of social work programs to educate social workers in financial and credit content.
Certain remote communities can only be accessed by limited transport such as motorised scooters or public buses,...	Certain remote communities are only accessible by limited transport such as motorised scooters or public buses,...

WORD USAGE

I have effectively integrated discipline-specific vocabulary/terminology into my text: **Y/N**

Examples (write the phrase or sentence here):

1 ...economic inequality...

2 Accessible financial services are especially important to the impoverished as the poor are routinely discriminated against and excluded by financial institutions...

3 Banks rarely wish to invest financial resources to provide microcredit and small loans to rural and marginalised communities as there is little profit incentive...

I have misused the following words:

Examples (write the word here, e.g. affect/effect; number/amount; fewer/less):

1 This report investigates the **obstacles of provisions** of appropriate financial services for the poor and the ongoing issues relating to economic inequality and lowered quality of life.

2 Inadequate access to and provision of financial services to the poor is a complex global issue strongly associated with several issues impeding the marginalised **in receiving** necessary loans for their struggling business or **goal savings**.

3 Certain remote communities can only be accessed by limited transport such as motorised scooters or public buses, which are also costly for the poor **to embark** (Care 2009, pp. 1-2).

REFERENCING	Number
Number of direct voice references (quotations)	4
Number of indirect voice references (i.e. using a reporting verb like 'studies show'...)	27
Number of external voice references (summary of another writer's words with citation at conclusion of sentence)	3
Number of omitted citations (i.e. information from outside source is included without an appropriate in-text citation)	3
Number of incorrect citations (i.e. missing page number; citation in incorrect location etc.)	4

Appendix Q: Genre Analysis (Diagnostic Tasks)

Student 1

What should the Australian government do to remediate the significant issue of homelessness?

(Background)

The multifaceted issue of homelessness imposes significant socio-economic strains on Australian society in the modern day. Coined as "long term or repeated homelessness often coupled with a disability (National Alliance to End Homelessness 2015, p.1),

Thesis/Appeal for Action

Australia's chronically homeless population increasingly burdens the Federal government in their pursuit of socio-economic equality within the nation. Yet a rational response to this issue which tarnishes Australia's national identity and community lies in the three-pronged approach to inhibiting homelessness, namely in developing policies of "prevention, early intervention (and) crisis intervention." (2), all which can be accommodated by the concept of "permanent supportive housing". (3)

Argument 1

Point

Primarily, the prospect of tackling onset chronic homelessness would be abetted if the Australian government implemented policies of housing support services.

Elaboration

Acknowledging previous governmental attempts to accommodate the economically disadvantaged in their 'Housing Commission' implementation, research within the United States has suggested that individuals advantaged by stable housing carry a minute economic burden on "public costs- whether local, state or federal" (4), illustrated in the findings of the 1811 'Eastlake Program' in Seattle, where over \$30,000 in public funding was saved per individual annually (4). Moreover, Mackenzie and Chamberlain explore the label of 'homelessness' as an identity rather than an economic status, exposing it is a "process...before they develop an identity as a homeless person", thus illustrating the impacts of displacement upon the human psyche.

Evaluation/implication

Accordingly, in acknowledging that onset homelessness has major economic and mental advantages on the disenfranchised, public sector and economic

sustainability of the nation, the concept of sustainable housing built to accommodate these people most certainly has its merits.

Point

Concerning more developed situations of chronic homelessness, where the prevalence or identity of a homeless individual or community has become deeply entrenched both mentally and economically in modern-day Australian communities such as King's Cross,

Evaluation

an employment of sustainable housing to aid the economically displaced holds a multitude of benefits.

Elaboration (incomplete)

The Journal of the American Media Association explores "chronic public inebriates"

Student 8

(Background)

Definition

Homelessness refers to the inability for individuals within a society to maintain a permanent or consistent residence.

Background

This is a significant concern in Australia that concerns all aspects of society (i.e. individuals/households, firms and governments) and requires government strategies and policies to remediate this issue.

Thesis/Appeal for Action

These strategies and policies should target prevention and early intervention as well as long-term support to reduce and maintain the number of homeless people and, hence, the complicated problem at hand.

Argument 1

Point

The use of prevention and early intervention by the government can discontinue a fundamental issue associated with chronic homelessness as well as assisting in the support of low socioeconomic members of Australian society. The transition from youth to adult homelessness is a principal and core part of policy-making.

Elaboration

This is due to many factors of low socioeconomic children such as poor education, lack of appropriate role models and the emerging "gap" in Australian society. Prevention strategies could be used to target this early issue through public education policies such as supporting socioeconomically disadvantaged youth, increasing community acknowledgment and awareness of the issue and targeting the development of families with low socioeconomic backgrounds towards a more educated and supportive environment.

Evaluation/Implication

This key idea of prevention, especially for youth in Australia, can allow for a more educated society in the future and the ability to maintain the population of homeless people.

Argument 2

Point

Additionally, the identification of further pathways into homelessness allows for prevention and early intervention strategies to be optimised.

Elaboration

Relationship breakdowns often lead into financial disputes and instability between both parties. This will increase the temporary homeless population as the financial aspect of relationship breakdowns can affect the consistent residency of the involved members. The bereavement or loss of an adult caregiver adds additional concern upon the disabled and elderly sectors of society. The use of government policies to assist in these influences include welfare benefits to temporary socioeconomic disadvantaged members of society, increased encouragement and benefits towards the carer and nursing industry and the implementation of increased public residency within supportive communities.

Reinforcement of Thesis/Appeal for Action

The chronically homeless members of society contribute many negative impacts within society. The use of long-term support allows for these impacts, such as public costs (i.e. poor community morale, increased government expenditure and publicly funded health resources) and economic stability to be significantly reduced.

Student 10

The importance of Australian Government's actions to combat homelessness

(Background)

Many members of the Australian society tend to turn a blind eye to the issue of homelessness as there is a common belief that the resolution of this issue is costly. There is even a common belief that it is not worthwhile to help the homeless in the areas of health care, housing and mental support because homelessness is looked upon as an "irreversible condition."

Thesis/Appeal for Action

Yet, it is evident that it is actually a wise allocation of government resources to cut the rate of homelessness because in fact, the costs of catering for the problem and allowing it to flourish are significantly higher.

(Background)

The majority of homeless people, as identified by MacKenzie and Chamberlain, become homeless due to the following causes "one as the result of a housing crisis, one as a result of a family or relationship breakdown (particularly if this also involved domestic violence); and the third as a transition from youth to adult homelessness." There is a significant number of people becoming a part of the homeless bandwagon, therefore it is an ongoing issue on behalf of the Australian government.

Argument 1

Point

In order to resolve homelessness, sometimes minimum resources are needed.

Elaboration

For example, the access to healthcare, housing and employment services to the homeless costs the same as the \$40500 a year used on "public funds for shelter, jail and hospital services." (Ozio R, 2001). It is a fact that the society benefits from increased productivity and therefore higher level of GDP, rather than continuous spending on shelters and jail operation costs. Other groups that are prone to homelessness are "those who are exiting prisons or psychiatric facilities." (National Alliance to end Homelessness, 2015).

Recommendation

Yet, the Australian government should remediate this issue by a simple provision of "housing that meets their needs and prevents them from becoming homeless in the first place." (National Alliance to end Homelessness, 2015).

Evaluation/Implication

It is evident that targeted prevention policies towards certain groups that are prone to homelessness are effective in slicing the problem of homelessness at the very root.

Argument 2

Point

It is a fact that the Australian healthcare system is struggling due to an insufficient number of hospital beds and nursing staff.

Elaboration

There are even up to 70% of the homeless deaths being related to alcohol. (Larimer, 2009). Many of those deaths would be inside a hospital with a large cost to the taxpayer due to the treatments and staff wages that the homeless would require. The provision of housing "reduces hospital visits, admissions, and duration of hospital stays among homeless individuals." (Larimer, 2009).

Recommendation

The Australian government could have a smaller number of homeless individuals in hospital beds and provide those places to other individuals in need.

Evaluation/Implication

Combating homelessness by the Australian government can only benefit the whole community, the economy and the homeless themselves.

Argument 3

Point

The Australian society would also benefit by not having less of the homeless in the community.

Elaboration

It is a fact that many of the homeless resort to theft, violence and rape due to being on the street or untreated mental issues. Substance disorders can also have a trigger impact on increasing crime amongst the homeless population.

Recommendation

If the Australian government considered these factors of homelessness, there would be an "implication of policy, particularly for prevention, early intervention, crisis intervention and long term support." (Minnery and Greenhalgh (2007).

Evaluation/Implication

A result of such measure would be an increased sense of safety among the population and higher living standards.

Reinforcement of Thesis/Appeal for Action

It is quite clear that the Australian's government's initiative to combat the issue of homelessness could only pose positive implications for the local populations. Whether the outcome is providing the nation with an economic boost, higher economic productivity or increased sense of safety among the community, the resolution of the problem is proven to be a less costly alternative as opposed to having a high homeless population.

Evaluation

The sample article made it crystal clear that the resolution of homelessness carries a significant number of positives for the nation. The arguments were effective and provided a great insight into the importance of resolving of homelessness on the government's behalf.

Moir, 2016. Diagnostic Essay. PP 1-3. Viewed on 11 February, 2016.

Appendix R: Genre Analysis (Critical Summaries)

Student 1

Main Purpose

Orientation (Preview)

This article examines the impact of society's entrenched stigmatic tenets and contemporary gender stereotypes within the workforce in accruing to the coined 'glass ceiling'.

Background

Rationale

In the past half-century, an egregious issue of wage discrimination has emerged from a presupposition of gender association with particular occupations, stemming from a 1960's context which boasted an influx of women within the workforce.

Summary of the Article

This empirical study draws upon current data within the international workplace to impress upon the responder the existence of wage stratification between genders in senior leadership positions, while endeavouring to posit prospective resolutions.

Summary of Key Findings

Analysis of the Article

Point

Women are both significantly underrepresented and face prejudice within the modern day corporate sector.

Elaboration

Johns eclectically employs the findings of the 'Glass Ceiling Commission' as a case-study, where in 1995, the commission noted that females were significantly underrepresented within the executive sphere in Fortune 500 companies, accounting for a miniscule three to five percent of the upper-tier of the corporate sector (p.1). Accordingly, Johns notes that the commission identified noticeable barriers which inhibit females in progressing to higher levels of management, both governmental and societal, relating to an inability to monitor affirmative action programs in the endeavour to subvert the impact of stereotyping (p.2).

Evaluation/Implication

Hence, in noting that aspects of gender inequality and misrepresentation are indeed analogous to prejudice and bias experienced by cultural and ethnic minorities within the workforce, Johns effectively portrays the issue as ethically questionable.

Point

In spite of this lies the incrementally positive influence which the underrepresented gender holds within today's economy and workplace.

Elaboration

Propelling a consumer-reliant economy, women reportedly account for 85% of household discretionary spending, depicting the gender as a collectively reliant consumer. (p.2). In foregrounding the progression of female education within the last few decades as inherently beneficial in abetting issues of female employment, career opportunity and income, such that women receive 60% of all offered Bachelor degrees per year (p.2), Johns quickly refutes any preconception of newfound equity, noting the illustrious statistic that "women...earned about 77 percent as much as their male counterparts" (p.2).

Evaluation/Implication

In saying this, Johns cites evidence supporting her axiom that, when given the opportunity through means such as education, women offer an impressive contribution to the economy through a consumer lens.

Point

Ultimately, Johns' censure of gender income inequality within the contemporary world doesn't disregard authorial proposals to both alleviate and optimistically break the 'glass ceiling' which inhibits gender equality.

Elaboration

In proposing a multifaceted, communal response to this issue, Johns anticipates the role of the government as one which could "promote gender equality perspectives" (p.6) through implementing legislation against gender discrimination, which, coupled with the role of employers through "comprehensive, organisation-specific programs" (p.7) may have the capacity to subvert workplace barriers.

Evaluation/Implication

Johns recognises the influence of bodies of power in both regulating discrimination and implementing resolute methods of maintenance, giving females an opportunity to break down discriminatory stigmas on a macro-scale.

Significance Statement

Evaluation

The significance of this study is to censure entrenched stigmas concerning the capacity of the female gender which pervade the corporate sector and manifest themselves in a metaphorical 'glass ceiling'. Accordingly, Johns postulates how, when given the opportunity, women are inherently beneficial to the economy and workforce, and posits viable alternatives and prospective solutions to this issue.

Johns, ML 2013 'Breaking the Glass Ceiling: Structural, Cultural, and Organizational Barriers Preventing Women from Achieving Senior and Executive Positions', *Perspectives in Health Information Management*, no.1, pp. 1-8, viewed 22 March 2016,
<http://www.ncbi.nlm.nih.gov/pmc/articles/PMC3544145/>

Student 8

Main Purpose

Orientation (Preview)

This report examines the positive impacts upon the poor due to increased relations and association with formal financial services.

Background

Rationale

In the past decade, financial inclusion for the poor has developed into a prominent and forefront issue with discussions at the G20 and through the Alliance for Financial Inclusion, where 35 developing nations recognised the importance of financial inclusion to assist in reducing poverty and the vulnerability of the poor (p.3). Despite this, 2.5 billion people remain financially excluded (p.3).

Summary of Key Findings

Analysis of the Article

Point

Poor people encounter a significant amount of barriers to become financially included

Elaboration

as formal financial institutions attempt to avoid a typically unviable and risky sector of the population. Lack of financial literacy limits the capability of poor people to recognise commercial opportunities, make informed decisions and, hence, improve their financial security. Adolescent females specifically gain life skills from education as it decreases the risks of "sexual and domestic violence, school dropout, illiteracy, early marriage and pregnancy" (p.9).

Point

Gender discrimination is a barrier that prevents financial inclusion.

Elaboration

Females reinvest up to 90 percent of their earnings towards their families, contrasted with only 30-40 percent for males, but are more likely to be financially excluded despite being recognised as a better credit risk.

Implication

This is caused by the development of discriminatory policies and strategies which increase the gap between male and female access to financial services for the poor (p.11).

Point

Supply factors of the formal financial sector generally impact the poor negatively.

Elaboration

Around 36 percent of the Banking on Change users conveyed low and unpredictable income as a crucial barrier towards financial inclusion (p.14). Unreliable cash flows dissuade poor people to access formal financial institutions due to the high cost of transactions. Additionally, the geographical location of banks, which are primarily situated in middle to high income areas, adds extra costs of transport for poor people to access financial services as they generally live in remote communities (p.5).

Implication

These high opportunity costs lead to increased exclusion and reluctance for engagement between poor people and formal financial institutions.

Point

Lack of access to formal financial institutions not only impacts poor people, as they are unable to develop the abilities to improve their monetary situations, but also the global economy.

Elaboration

The research gathered from this report shows that the Banking on Change conglomerate has influenced 513,000 unbanked people in 3 years with an average saving of \$58 per year (p.6). When this is applied to all 2.5 billion financially excluded people, it demonstrates the possible \$145 billion that could be injected into the world economy annually (p.6).

Evaluation/Implication

This shows how a simplified banking process and increasing the access to formal financial services and information for poor people will positively impact economies worldwide. The process used by Banking on Change in poor communities, where low savings are gradually built into small businesses and assets, allows for a more productive economy as well as the ability for poor people to access financial services.

Significance Statement

Evaluation

The significance of this study is to discuss the barriers to financial inclusion for the poor and to identify processes that will allow for increased access to formal financial institutions and services. In short, this report effectively presents many key findings and recommendations which allows for the poor to progressively increase access to financial services.

Allan, A, Massu, M, Svarer, C 2013, 'Banking on Change: Breaking the barriers to financial inclusion', *CARE International UK Report*, pp. 1-32, viewed 6 March 2016,

<https://www.home.barclays/content/dam/barclayspublic/docs/Citizenship/banking-on-change.pdf>

Student 10

Main Purpose

Orientation (Preview)

This article will present the benefits of providing effective financial services to "Low-income families that frequently lack financial savings." (p.71).

Background

Rationale

In current times, financially assisting the poor became society's concern.

Summary of Key Findings

Summary of the Article

This factual report argues that the key to a resolution is contemporary financial strategies by institutions, as well as governments.

Analysis of the Article

Point

Although charitable organizations tried to assist the poor with financial services,

Elaboration

the lending institutions still alienate the poor and "often prefer to offer credit to non-minority, non-poor communities and individuals because such communities and individuals fit more neatly into the lending structure and represent more profitable lending activity." (p.70). In fact, "Almost half of all African-American families are without bank accounts." (p.71).

Point

Many societal groups are often financially discriminated against due to recent banking deregulation.

Elaboration

The research collected reveals that such government action resulted in "less accessibility of affordable financial services and credit in poor communities because of a high number of mergers and the increased opportunity to serve more lucrative markets in non-poor communities." (p.74).

Recommendation/Implication

A solution on the government's behalf towards an elimination of fear reduction within lenders is those "serving disadvantaged populations should be compensated for the risk they take by lending to the poor and not conducting credit checks." (p.74). (Lewison, 1999).

Point

While providing the poor with financial services may seem as a fruitless exercise, the reduction of poverty resulting in an increase in stable banking loans, as well as economic growth stands as a fact.

Elaboration

For example, a community development fund began "providing government monies for equity investments, capital grants, loans and technical assistance." (p.75).

Evaluation/Implication

This action is an advancement for long term economic growth as it provides a "promising approach to financial services for low-income families," which results in more families gaining financial competence, rather than government payments. (p.76). Nevertheless, while there are some financial instruments that the lower economic quintiles may utilise. Much policy and practice work requires accomplishment for provisions of affordable financial services and access to credit for low-income families. (p.79).

Point

In evaluating the return on providing the marginalised with financial services, this article explores the reasons behind the difficulty of meeting the financial needs of the poor.

Elaboration

For instance, "The rise in interest rates, in turn, increased the cost of credit for borrowers." (p.74). (Glasberg&Skidmore, 1997). Because of a government's decision to deregulate "maximum-allowable interest rate to depositors by commercial banks," a result of increased loan rates was achieved. (p.74). The obstacles of overcoming biased lending structures by low income families became unconquerable due to unethical decisions on behalf of the government and business bodies. Although cashing in cheques poses a "convenience with which their financial needs can be met, the cost of credit from the alternative industry is excessively high," often over 2% of the cheques value. Also, cash on hand increases the risk of theft due to unsecured monies.

Significance Statement

Evaluation

The connotation of this study is to provide insight into the hardships of accessing financial services by the impoverished families, as well as provide facts on resolutions currently offered. In conclusion, this article effectively argues for a more coherent and principled approach to resolving the lack of affordable services to the marginalised in order to satisfy needs.

Birkenmaier, J, Watson, L (2005), "Affordable Financial Services and Credit for the Poor", *Journal of Community Practice*, pp. 71, 74-75, 79, viewed 14 March, 2015, http://www.tandfonline.com/doi/abs/10.1300/J125v13n01_05

Appendix S: Genre Analysis (Business Reports)

Student 1

The Inadequacy of Gender Income Equality within the Corporate and Management Sectors

Executive Summary

Orientation (Preview 1)

This report examines the significant issues pertaining to gender income inequality entrenched within the contemporary management sector.

Summary of the Report

Research indicates that despite female proficiency within the workforce, notwithstanding high-echelon management positions, a presupposition of gender association with particular occupations has accrued to the illustrious 'glass ceiling', manifesting in contemporary wage discrimination (Johns 2013). However, occupational gender segregation has declined throughout the past 40 years, where traditionally male-dominated positions within the workforce such as computer programming and production have been subject to gender-based integration (American Association of University Women 2016). Despite indications of progression, the noteworthy absence of heterogeneity within top-tier management positions stems from 'nuanced forms of gender stereotyping, tokenism and sexual harassment' (Barreto, M Ryan, MK, Schmitt, MT 2009 pp. 1), facilitating and maintaining the illustrious wage gap statistic, namely that women reportedly receive 79% of the average male's median salary annually (Workplace Gender Equality Agency 2013).

Preview 2

This report examines the foundational tenets which uphold the egregious wage imbalance within the corporate sector, while evaluating the magnitude of its impacts and prospective solutions which lie corollary.

Issue Discussion

Point Preview

Gender associated income stratification within the corporate management sector through a contemporary lens is an issue associated with several factors which engender an intersex imbalance of opportunity. The main causes of median salary disparity within the corporate sector are:

Point

3. Gender Discrimination Mindset

Gender-oriented discrimination abetted by patriarchal regulation is the primary factor maintaining gender income inequality.

Elaboration

Historically, the antagonistic concept of sexism and gender discrimination has malleably pervaded aspects of a developing society, both physically and psychologically, insofar as it is often disregarded as a commonality. As such, this inherent bias towards the male gender has infiltrated institutional bodies who often maintain hierarchical structure, whereby top tier positions become male-dominated (Phelps 1972).

By extension, it was traditionally theorised that a pervading sociological belief that 'women grow up disadvantaged due to...prejudices towards them' serve as valid reasoning for various employers to maintain bias towards hiring males, accentuated by a prospective perception of women as 'less qualified, reliable, long-term etc.' (Phelps p.659).

Point

4. Occupational Presupposition

The presupposition of gender association with particular occupations inhibits the progression of women into higher tier management positions,

Elaboration

thereby upholding gender income inequality within the corporate sector. Research undertaken in 1995 by the Glass Ceiling Commission indicates that women are significantly underrepresented within higher echelons of management in Fortune 500 companies, accounting for a minute three to five percent of upper-tier occupations (Johns). Even within a context dislocated from the tacit constraints of gender discrimination, such a presupposition of job association accrues to a tendency towards biased employment on the grounds of 'maximising expected profit' (Phelps p.659) per employee, under the assumption that traditionally male dominated work will be best performed by males, hence presenting a paradoxical issue which inhibits female progression into such management positions.

Issue Outcomes

Point Preview

As the executive sphere within management and corporate entities is often subject to varying degrees of public exposure, the twofold impact of gender income equality is accentuated. The following research outlines the key outcomes of gender income inequality within this sector:

Point

3. Maintaining the Wage Gap and Prejudiced Employment

The statistical impact of the concepts of gender discrimination and occupational presupposition accrues in contemporary skewed employment rates and the wage gap which often corresponds.

Elaboration

The overall gender pay gap per median annual salary from 2014-2015 was \$27,000 in favour of males, yet research indicates that the intersex income stratification is greater when comparing key management positions, such that females earn 29% less per annum than their male counterparts (Workplace Gender Agency 2013). Figure 1 below illustrates the impact of gender discrimination and occupational presupposition within Australia's management sector:

Figure 1 Proportion of women by management category in 2014-15

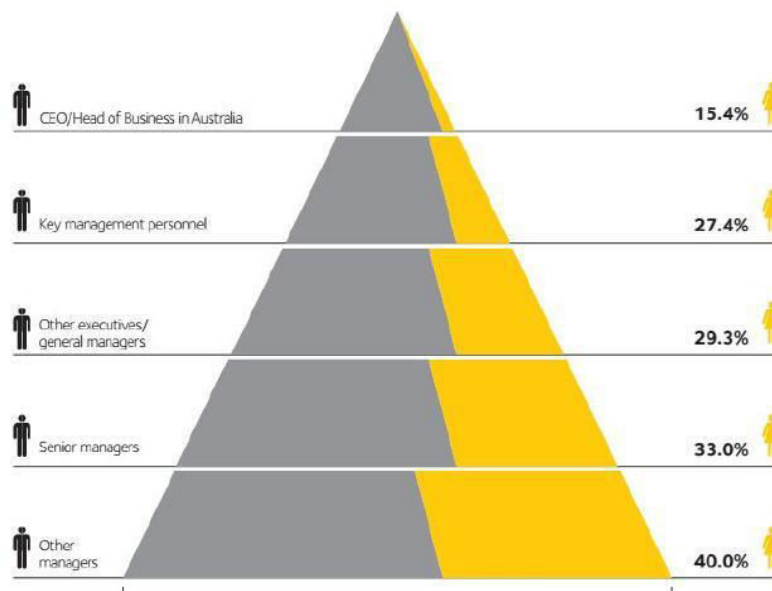


Figure 1 (Proportion of women by management category in 2014-15) illustrates gender income stratification within the framework of high echelon management positions within Australia's workforce. According to the figure, the female gender is significantly underrepresented within Australia's management sector relative to males. By extension, Figure 1 exposes an inherent correlation between management tier and female employment, noting that as the position attains stature, the number of women to men becomes increasingly disproportionate. This posits an entrenched stigmatic sexism which continues to pervade Australia's management workforce. Irrespective of the capacity for female potential in capably managing an

institution or franchise, this antagonistic stigma favours the employment of men, engendering a male-dominated and bigoted sector of the workforce.

Evaluation

This approach is particularly appropriate in censuring Australia's entrenched sexism in underpinning gender income inequality, particularly within the management sphere.

Point

4. Normalising Gender Stereotyping

In dismissing the deeply entrenched values of sexism and gender association within the workplace, society normalises gender stereotyping through the manifestation of an inter-generational paradox.

Elaboration

Research undertaken by the Institute of Leadership and Management suggests that 'women managers are hampered in their careers by lower ambitions and expectations', whereby on average it takes three more years for a woman to achieve the same level of management as a man, which can be attributed to lower career ambitions and thus 'more cautious career choices' (Johns pp.6). Furthermore, Australia is losing more than \$8 billion a year for 'undergraduate and postgraduate women' who have not entered the workforce, which can be further attributed to lower career ambition as a result of gender stigmatising (Workplace Gender Equality Agency).

Recommendations

Point Preview

Abolishing gender income inequality within the management sector requires a strategic methodology:

Point

3. Government Intervention

In an attempt to alleviate or abolish the 'glass ceiling', a governmental response is warranted. In endeavouring to destroy the psychologically entrenched stigmas which uphold gender income inequality, the regulatory influence of a governmental body is of much importance.

Elaboration

The Government maintains the capacity to 'promote gender equality perspectives' (Johns pp.6) through imposing legislation which regulates workplace discrimination, for instance the *Fair Work Act 2009* (Cwlth) which governs workplace discrimination.

Furthermore, the government has the capacity to reduce childcare costs in the case that the employee endeavours to work on a full-time basis (WGEA), as a fundamental reasoning inhibiting female employment stems from the lack of flexible-availability career positions, particularly noteworthy in professional management positions as the median pregnancy age is 32 years (Johns).

Point

4. Ethical Workplace Standards and Programs

To increase performance and eliminate gender discrimination, research indicates that employers should uphold workplace and legal standards.

Elaboration

Maintaining fair pay can improve the morale of female workers, whereby "workplace performance has also been linked to the perception of organisational justice" (AAUW 2013). In doing so, public exposure of management corporations is untainted by possible lawsuits or claims of inequality, while maximising productivity.

Furthermore, companies which incorporate 'comprehensive, organisation-specific programs'(Johns pp.6) to abet the deconstruction of gender stereotyping while empowering women are more likely to maximise productivity through maintaining ethical workplace standards. Research indicates that "management commitment, women's development programs" (McKinsey & Company 2010 pp. 1) and child care initiatives supported gender diversity the strongest, whereby women in the management sector obtained maximum opportunity through thorough support mechanisms and flexibility.

References

Johns, ML 2013 'Breaking the Glass Ceiling: Structural, Cultural, and Organizational Barriers Preventing Women from Achieving Senior and Executive Positions', *Perspectives in Health Information Management*, no.1, pp. 1-8, viewed 20 April 2016, <http://www.ncbi.nlm.nih.gov/pmc/articles/PMC3544145/>

American Association of University Women 2016 'The Simple Truth', *AAUW Spring Edition*, viewed 24/4/2016, http://www.aauw.org/files/2016/02/SimpleTruth_Spring2016.pdf

American Psychological Association, 'The glass ceiling in the 21st century: Understanding barriers to gender equality', *Psychology Of Women*, no. 1, pp 344, viewed 20 April 2016 <http://psycnet.apa.org/psycinfo/2008-18321-000>

Workplace Gender Equality Agency 2013, 'Untapped Opportunity: The role of women in unlocking Australia's productivity potential', *Gender Equality Reports*, no. 3, ed. July, viewed 20 April 2016

[https://www.wgea.gov.au/sites/default/files/EY-\(2013\)-Untapped-opportunity-The-role-of-women-in-unlocking-Australias-productivity-potential.pdf](https://www.wgea.gov.au/sites/default/files/EY-(2013)-Untapped-opportunity-The-role-of-women-in-unlocking-Australias-productivity-potential.pdf)

Barreto, M Ryan, M & Schmitt, MT 2009, *The glass ceiling in the 21st century: Understanding barriers to gender equality*, Psychology of Women book series, American Psychology Association, Washington DC, viewed 20 April 2016
http://www.jstor.org/stable/1806107?loggedin=true&seq=1#page_scan_tab_contents

Phelps, ES 1972, 'The Statistical Theory of Racism and Sexism', *The American Economic Review*, vol. 62, no. 4, pp. 659-661, viewed 20 April 2016,
http://www.jstor.org/stable/1806107?loggedin=true&seq=1#page_scan_tab_contents

McKinsey and Company 2007, 'Women Matter: Gender diversity, a corporate performance driver', *Womens Forum for the Economy & Society*, vol. 1, no. 1, pp.4, viewed 20 April 2016,
http://www.jstor.org/stable/1806107?loggedin=true&seq=1#page_scan_tab_contents

Legislation

Fair Work Act 2009 (Cwlth)

Student 8

Financial Inclusion for the Unbanked and People in Poverty

Executive Summary

Orientation (Preview 1)

This report investigates the barriers of entry to formal financial institutions and the issues associated with lack of financial inclusion for the unbanked and people in poverty.

Summary of the Report

Financial inclusion involves increased access to a range of financial products and services for the excluded population worldwide. Recently, the global microfinance sector has regarded financial inclusion as an increasingly important issue due to 2 billion adults currently remaining unbanked (Global Financial Index 2014). It is a critical aspect in reducing poverty and stabilising economic growth for many developing nations as it allows for improved financial literacy, decreased gender discrimination and increased savings levels. Additionally, financial inclusion allows for sustainable progress towards many development agendas such as the UN Millennium Goals and the Global Sustainable Development Goals (The Economist 2015, p.6). This is significant as it allows for the establishment of specific financial sector policies and regulations associated with increasing international financial inclusion levels.

Preview 2

This report examines the barriers of entry and impacts associated with financial inclusion for the unbanked and people in poverty as well as the outcomes of policy and regulation development by many formal financial institutions and organisations.

Issue Discussion

Point Preview

Lack of financial inclusion in developing nations is a crucial issue recognised by governments, financial institutions and key organisations that restricts economic growth and development in many areas worldwide. The main causes of lack of financial inclusion for the unbanked and people in poverty are:

Point

3. Lack of Financial Literacy

The forefront barrier to financial inclusion is the lack of financial literacy and understanding about formal financial institutions.

Elaboration

This limits the ability of the unbanked to “be aware of financial opportunities, make informed choices and take effective action to improve their financial well-being” (World Bank 2013, p.9). The lack of understanding of formal financial institutions leads to a reluctance to use these financial services and, hence, increases the dependency of risky and informal savings methods. An example of this is a Village Savings and Loan Association where a group of people or small community have a unified savings account that can be accessed for small loans.

Evaluation/Implication

Financial education can be implemented by governments and organisations to allow for the understanding of the importance and basic processes of finance. This will evidently allow for more financially included communities in developing nations as it intrinsically benefits financial security and enables financial opportunities (such as financial products and services) available to these communities to be seen and evaluated.

Elaboration

Figure 1

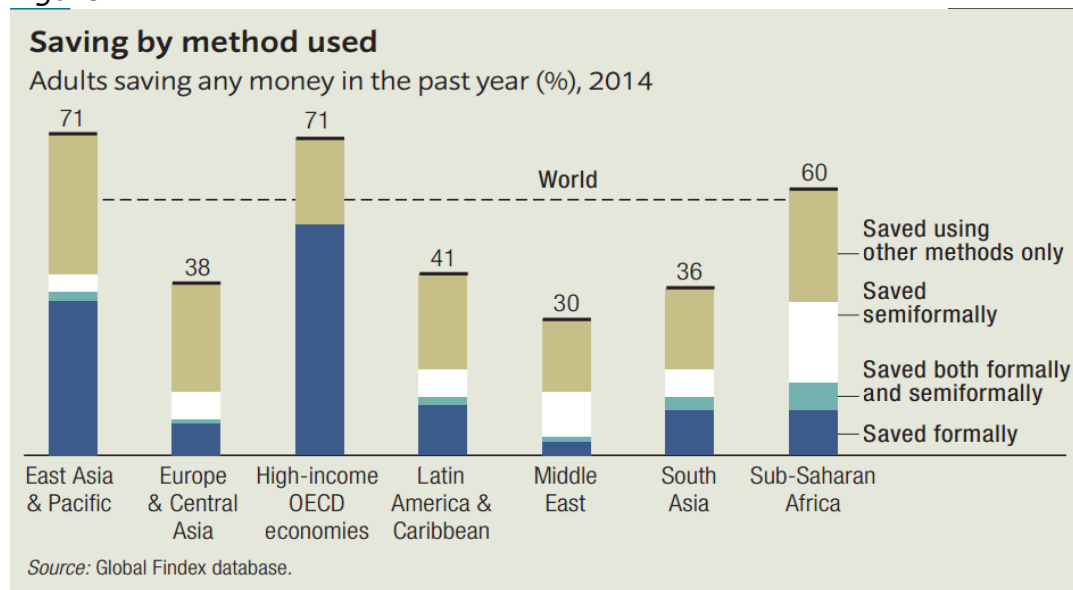


Figure 1 (Saving by method used) shows the proportion of the different methods of saving used by adults in different regions around the world. The figure compares money saved semiformally, formally, both semiformally and formally, and using other methods only between different regions around the world. Further noted in Figure 1, the overall level of saving and the use of formal saving methods between developed and developing nations are significantly divergent. This suggests that there are high levels of inequality associated with financial inclusion internationally. Rather than increasing the inclusion of developing nations by formal financial institutions, education

about alternative saving methods such as informal savings clubs (VSLA and ROSCA) is implemented by global organisations.

Evaluation/Implication

This approach is particularly effective as it allows for general financial participation despite applying riskier and subordinate methods.

Point

4. Low and Erratic Income

The unreliable and inconsistent cash inflows of people in poverty cause lack of sufficient funds for access to banks.

Elaboration

This is reported to affect the use of formal financial institutions for approximately 30 per cent of unbanked people globally (World Bank 2013, p.14). Lack of sufficient transaction materials due to high unemployment levels and low income is a key source of discouragement for people in poverty to associate with banks and formal financial institutions. CGAP's (2014) report concludes that there is a direct correlation between macroeconomic issues and financial inclusion in developing nations. It presents the relationship between increased financial inclusion with improved income levels, employment levels and economic growth due to "lower transaction costs and better distribution of capital across the economy" (CGAP 2014, p.7). However, this also shows low financial inclusion levels in developing economies producing negative impacts for financial stability and efficient allocation of resources.

Evaluation/Implication

Financial stability and efficient allocation of resources are important concepts to effectively develop government strategies and policies associated with improving income levels.

Issue Outcomes

Point Preview

Increasing financial inclusion in developing nations reduces the vulnerability for people in poverty and allows for more financial services and opportunities to be accessed. The following research summarises the positive impacts of improving financial inclusion:

Point

3. Financial Opportunities

Lack of financial knowledge and understanding correlates with the low amount of financial opportunities for unbanked people.

Elaboration

Despite desiring access to a range of financial products, people in poverty are unaware of the services available outside of savings funds. Barclays and CARE International's (2013) study presents research showing direct interaction between formal financial institutions and Village Savings and Loan Associations leading to new understandings and increased financial inclusion for the members involved. This is due to the VSLA's informal nature being guided by established rules and principles that allows for enhanced structure and further awareness of financial opportunities.

Point

4. Economic Development

Many macroeconomic issues of developing economies derive from low financial inclusion levels.

Elaboration

Economic growth is largely impacted as unsustainable levels caused by poor financial regulation leads to high rates of inflation and detrimental effects for the economy. Additionally, through financial intermediation, lower transaction costs and increased financial inclusion leads to positive developments for financial stability (CGAP 2014, p.6). Financial intermediation also allows for economic development through improving the Gini coefficient of developing nations, so that the share of income is more equitable between the highest and lowest income earners. This causes proportional interest rates leading to increased motivation for formal financial institutions to enter the market.

Recommendations

Point Preview

Increasing levels of financial inclusion, particularly for developing nations, requires a strategic approach:

Point

3. Ease of Access to Formal Financial Services

Appropriate financial relations between the formal financial sector and people in poverty needs to be supported and implemented by governments and organisations.

Elaboration

This will allow for the development of financial inclusion in developing nations. Formal financial institutions "need to invest in meaningful products and services to reach unbanked people" (CARE and Barclays 2013, p.25). This leads to increased transaction and financial service capabilities for

communities in isolated areas as well as developing financial inclusion levels throughout associated nations. The increase in technological equipment in these areas through foreign investments also allows for further financial development and access to transactions for these remote areas.

Point

4. Protection Policies

The lack of use of formal financial institutions leads to vulnerable individuals who have an increased likelihood of being presented with fraudulent financial products.

Elaboration

Generally, lack of financial literacy and poor decision-making also cause high interest rates and deceitful agreements to be attained by many unbanked people (CARE and Barclays 2013, p.25). The enforcement of consumer protection policies as well as new global and national policy frameworks, recognising appropriate and fair arrangements between banks and people in poverty, can lead to improved protection and developments towards suitable financial products for the people involved.

Evaluation/Implication

This allows for better understanding of financial products presented to individuals with low financial literacy and more suitable services available for people in poverty.

References

Abruzzese, L, Bandura, R, Glynne, R, Shah, A & Sarda, A 2015, 'Global Microscope 2015: The Enabling Environment for Financial Inclusion', *The Economist Intelligence Unit (EIU)*, pp. 1-25, viewed 23 April 2016, https://centerforfinancialinclusionblog.files.wordpress.com/2015/12/eiu_microscope_2015_web.pdf

Allan, A, Massu, M & Svarer, C 2013, 'Banking on Change: Breaking the barriers to financial inclusion', *CARE International UK Report*, pp. 1-32, viewed 6 March 2016, <https://www.home.barclays/content/dam/barclayspublic/docs/Citizenship/banking-on-change.pdf>

Bos, M & Sverdllov, I 2016, 'AFI Public-Private Dialogue (PPD) Platform on Financial Inclusion', *Alliance for Financial Inclusion*, pp. 1-2, viewed 23 April 2016, http://www.afi-global.org/sites/default/files/publications/ppd_fact_sheet_2016_final.pdf

Cheston, S 2015, 'Financial Inclusion 2020: The Essential Debates', *ACCION International*, pp. 1-11, viewed 23 April 2016,

<https://centerforfinancialinclusionblog.files.wordpress.com/2015/08/financial-inclusion-2020-the-essential-debates.pdf>

Cull, R, Ehrbeck, T & Holle, N 2014, 'Financial Inclusion and Development: Recent Impact Evidence', *Consultative Group to Assist the Poor*, no. 92, pp. 1-12, viewed 30 April 2016, <http://www.cgap.org/sites/default/files/FocusNote-Financial-Inclusion-and-Development-April-2014.pdf>

Demirguc-Kunt, A, Klapper, L, Singer, D & Van Oudheusden, P 2015, 'The Global Findex Database 2014', *World Bank Group*, pp. 1-84, viewed 24 April 2016, http://www-wds.worldbank.org/external/default/WDSPContentServer/WDSP/IB/2015/10/19/090224b08315413c/2_0/Rendered/PDF/The0Global0Fin0ion0around0the0world.pdf#page=3

Lyman, T, Shrader, L & Tomilova, O 2015, 'Inclusive Finance and Shadow Banking', *Consultative Group to Assist the Poor*, pp. 1-4, viewed 30 April 2016, <http://www.cgap.org/sites/default/files/Brief-Inclusive-Finance-and-Shadow-Banking-Sept-2015.pdf>

Student 10

The Obstacles and Outcomes of Managing Financial Services for the Marginalised

Executive Summary

Orientation (Preview)

This report investigates the obstacles of provisions of appropriate financial services for the poor and the ongoing issues relating to economic inequality and lowered quality of life.

Summary of the Report

Research reveals that poverty can be reduced by the provision of financial services to the poor both directly through viable economic opportunities to the broader community and indirectly through “the independence and self-development of poor households” (Sjauw-Koen-Fa & Vereijken 2005, p. 3). Accessible financial services are especially important to the impoverished as the poor are routinely discriminated against and excluded by financial institutions, resulting in a waste of talents and inability to access the formal economy (Gates Foundation 2012, pp. 1-5). When examining the issue globally, it is important to consider that there are “2.6 billion people who live on less than \$2 per day” with an estimate of 78% of those lacking a bank account (Gates Foundation 2012, pp. 1-5). Those numbers are significant, and there is a great economic potential when they are reduced.

Issue Discussion

Point Preview

Inadequate access to and provision of financial services to the poor is a complex global issue strongly associated with several issues impeding the marginalised in receiving necessary loans for their struggling business or goal savings. The main causes of the lack of financial services and assistance are:

Point

3. Unaffordable Credit Services

The leading factor hindering financial services for the poor is a lack of affordability. Unaffordable credit services are more pervasive than simply overcharging the poor’s small transactions. Banks rarely wish to invest financial resources to provide microcredit and small loans to rural and marginalised communities as there is little profit incentive (Mujeri 2015, pp. 6-15). This mindset prevents many uneducated self-employed families from accessing the formal economy.

Elaboration

For example, anecdotal evidence reveals that 34% of the labour-orientated households lack any financial services (Mujeri 2015, pp. 6-15). The discrimination is further intensified by high costs and insecurities associated with financially servicing the poor. High transaction costs, lack of collateral and high lending rates prevent the majority of banks from providing credit services (Mujeri 2015, pp. 6-15).

Point

4. Limited Accessibility

Difficulties of reaching the disadvantaged communities both physically and remotely are also attribute to lacking banking services.

Elaboration

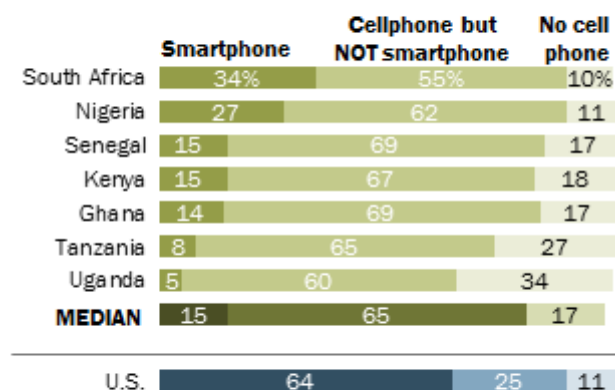
Certain remote communities can only be accessed by limited transport such as motorised scooters or public buses, which are also costly for the poor to embark (Care 2009, pp. 1-2).

Point

Figure 1 below also illustrates the difficulties of communications with the poor due to a lack of simple technology such as mobile phones.

Few Own Smartphones in Africa, But Cell Phones Common

Do you own a cell phone? Is it a smartphone?



Note: Percentages based on total sample. U.S. data from December 2014 Pew Research Center surveys. Median percentage excludes the U.S.

Figure 1 Few Own Smartphones in Africa, But Cell Phones Common (Dobush 2015)

Elaboration

Figure 1 (Few Own Smartphones in Africa, But Cell Phones Common) shows the average percentage of people owning cell phones in developing communities. According to the figure, there is an average of 11% of the marginalised not owning a cell phone in Africa. In contrast, there is an average of 80% that do have a portable phone, with 65% of those being ordinary cell phones. This disparity suggests that only 15% hold the ability to access their emails, government websites or banking tools. Other holders must rely on phone calls and text messages, which are also imperfect, as many rural communities have limited reception.

Evaluation

This figure clearly underpins the difficulties of sharing information between institutions and the poor.

Issue Outcomes

Point Preview

Although the specific influence of providing financial services to the poor is inexact, there is a growing body of evidence which demonstrates the positive impact of financially servicing the poor. The following evidence reviews key outcomes of providing credit to the poor:

Point

3. Establishment of Structured Social Services

Poorly structured social services correlate with uneven distribution of funds to the marginalised. However, better education of social workers increases the effectiveness of monies distributions.

Elaboration

Birkenmaier and Watson's (2005) study examines strategies of effective credit services for the poor and identifies that social work programs must educate social workers with financial and credit content. Similarly, UNICEF (1997) report outlines that combining microcredit programs with access to basic social services yields more benefits than programs focused on credit alone. Group-based lending is also efficacious due to risk reductions; all members work to ensure that others aren't affected by their defaults (UNICEF 1997).

Point

4. Aids Solutions of Other Social Issues

Access to credit services is effective in resolutions of various social issues.

Elaboration

Providing credit resolves problems such as high infant mortality rates and poor sanitation. UNICEF (1997) statistics show that average child deaths from diarrhoea were reduced by 33% in areas with credit provisions and 37% where credit and social services combined. This outcome is a result of an 83% increase of immunisations in unsanitary areas with credit services (UNICEF 1997). Education of girls of borrowers' families also increased to 97% compared to 73% of those without access to credit services (UNICEF 1997).

Evaluation

Borrowings evidently correlate with solutions to various social problems.

Recommendations

Point Preview

Provisions of financial services to the marginalised requires a strategic approach:

Point

3. Increased Communication

Providing the poor with technology is required to grant the poor with opportunities to communicate.

Elaboration

Research concludes that "Mobile telephony effectively reduces the "distance" between individuals and institutions, making the sharing of information and knowledge easier and more effective" (E-Agriculture 2011).

Evaluation/Implication

Providing low cost telephony to the poor will increase communications required to ensure access to credit services offered by institutions. Economic opportunities will also arise; the poor will utilise technology for business needs and sales (E-Agriculture 2011). Digital necessities must be considered when financially crediting the poor.

Point

4. Identification of Individuals

One unique concept of providing credit for the poor is creating legitimate identification.

Elaboration

Currently, it is common for individuals to be unacknowledged by the state (Elliot Hannon 2012). Due to a lack of documentation, proving that you live at

a particular address is difficult; getting a credit loan or creating a bank account is impossible (Kosta Peric 2014). In order to increase access to credit, it is necessary for the government to reduce the bureaucracy associated with providing documents to the marginalised. One individual stated that "since he has enrolled to get an ID, he has been able to get a mobile phone, which he couldn't get without one" (Elliot Hannon 2012).

Evaluation/Implication

Identification of the poor is crucial for participation in the formal economy.

References

Birkenmaier, J & Watson, L 2005, 'Affordable Financial Services and Credit for the Poor', *Journal of Community Practice*, pp. 79-81, viewed 1 May 2016, http://www.tandfonline.com/doi/abs/10.1300/J125v13n01_05

Care 2009, 'BRINGING FINANCIAL SERVICES TO AFRICA'S POOR', *MICROFINANCE IN AFRICA, STATE-OF-THE-SECTOR REPORT*, pp. 1-2, viewed 17 April 2016, http://www.care.org/sites/default/files/documents/MF-2009-access_africa_sos_report.pdf

Dobush, G 2015, 'How Mobile Phones Are Changing the Developing World', *Consumer Technology Association*, viewed 18 April 2016, <http://www.cta.tech/Blog/Articles/2015/July/How-Mobile-Phones-Are-Changing-the-Developing-Worl.aspx>

E-Agriculture 2011, Socio-economic benefits, *Mobile Telephony in Rural Areas*, p. 1, viewed 1 May 2016, <http://www.fao.org/docrep/017/ap738e/ap738e.pdf>

Gates Foundation 2012, 'FINANCIAL SERVICES FOR THE POOR', *STRATEGY OVERVIEW*, pp. 1-5, viewed 17 April 2016, <https://docs.gatesfoundation.org/Documents/fsp-strategy-overview.pdf>

Hannon, E 2012, 'For India's Undocumented Citizens, An ID At Last', *Morning Edition*, viewed 1 May 2016, <http://www.npr.org/2012/03/01/147662322/for-indias-undocumented-citizens-an-id-at-last>

Mujeri, MK 2015, 'Improving Access of the Poor to Financial Services', *A Report prepared for the General Economics Division of the Planning Commission to serve as a background study for preparing the 7th Five Year Plan (2016-2020) of Bangladesh*, pp. 6-10, viewed 17 April 2016, http://www.plancomm.gov.bd/wp-content/uploads/2015/02/1_Improving-Access-of-the-Poor-to-Financial-Services.pdf

Peric, K 2014, The third innovation is a crowd-sourced, social media based, identity system, *Four Technologies That Will Revolutionize Financial Services*, viewed 1 May 2016, <http://bankinnovation.net/2014/04/four-technologies-that-will-revolutionize-financial-services/>

Sjauw-Koen-Fa, A & Vereijken, I 2005, 'Access to financial services in developing countries', *Economic Research Department of Rabobank Nederland, The Rabobank view*, p. 3, viewed 17 April 2016, https://economie.rabobank.com/PageFiles/3584/access_tcm64-75165.pdf

UNICEF 1997, 'The development equation: Microcredit + basic social services', *Give Us Credit*, p. 3, viewed 1 May 2016, <http://www.unicef.org/credit/credit.pdf>

Appendix T: Periodicity Analysis (Diagnostic Tasks)

Student 1

MacroTheme

What should the Australian government do to remediate the significant issue of homelessness?

The multifaceted issue of homelessness imposes significant socio-economic strains on Australian society in the modern day. Coined as “long term or repeated homelessness often coupled with a disability (National Alliance to End Homelessness 2015, p.1), Australia’s chronically homeless population increasingly burdens the Federal government in their pursuit of socio-economic equality within the nation. Yet a rational response to this issue which tarnishes Australia’s national identity and community lies in the three-pronged approach to inhibiting homelessness, namely in developing policies of “prevention, early intervention (and) crisis intervention.” (2), all which can be accommodated by the concept of “permanent supportive housing”. (3)

HyperTheme 1

Primarily, the prospect of tackling onset chronic homelessness would be abetted if the Australian government implemented policies of housing support services.

Acknowledging previous governmental attempts to accommodate the economically disadvantaged in their ‘Housing Commission’ implementation, research within the United States has suggested that individuals advantaged by stable housing carry a minute economic burden on “public costs- whether local, state or federal” (4), illustrated in the findings of the 1811 ‘Eastlake Program’ in Seattle, where over \$30,000 in public funding was saved per individual annually (4). Moreover, Mackenzie and Chamberlain explore the label of ‘homelessness’ as an identity rather than an economic status, exposing it is a “process...before they develop an identity as a homeless person”, thus illustrating the impacts of displacement upon the human psyche.

HyperNew

Accordingly, in acknowledging that onset homelessness has major economic and mental advantages on the disenfranchised, public sector and economic sustainability of the nation, the concept of sustainable housing built to accommodate these people most certainly has its merits.

HyperTheme 2

Concerning more developed situations of chronic homelessness, where the prevalence or identity of a homeless individual or community has become deeply entrenched both mentally and economically in modern-day Australian communities such as King's Cross, an employment of sustainable housing to aid the economically displaced holds a multitude of benefits.

The Journal of the American Media Association explores "chronic public inebriates"

Student 8

MacroTheme

Homelessness refers to the inability for individuals within a society to maintain a permanent or consistent residence. This is a significant concern in Australia that concerns all aspects of society (i.e. individuals/households, firms and governments) and requires government strategies and policies to remediate this issue. These strategies and policies should target prevention and early intervention as well as long-term support to reduce and maintain the number of homeless people and, hence, the complicated problem at hand.

HyperTheme 1

The use of prevention and early intervention by the government can discontinue a fundamental issue associated with chronic homelessness as well as assisting in the support of low socioeconomic members of Australian society.

The transition from youth to adult homelessness is a principal and core part of policy-making. This is due to many factors of low socioeconomic children such as poor education, lack of appropriate role models and the emerging "gap" in Australian society. Prevention strategies could be used to target this early issue through public education policies such as supporting socioeconomically disadvantaged youth, increasing community acknowledgment and awareness of the issue and targeting the development of families with low socioeconomic backgrounds towards a more educated and supportive environment.

HyperNew

This key idea of prevention, especially for youth in Australia, can allow for a more educated society in the future and the ability to maintain the population of homeless people.

HyperTheme 2

Additionally, the identification of further pathways into homelessness allows for prevention and early intervention strategies to be optimised.

Relationship breakdowns often lead into financial disputes and instability between both parties. This will increase the temporary homeless population as the financial aspect of relationship breakdowns can affect the consistent residency of the involved members. The bereavement or loss of an adult caregiver adds additional concern upon the disabled and elderly sectors of society. The use of government policies to assist in these influences include welfare benefits to temporary socioeconomic disadvantaged members of society, increased encouragement and benefits towards the carer and nursing

industry and the implementation of increased public residency within supportive communities.

MacroNew

The chronically homeless members of society contribute many negative impacts within society. The use of long-term support allows for these impacts, such as public costs (i.e. poor community morale, increased government expenditure and publicly funded health resources) and economic stability to be significantly reduced.

Student 10

MacroTheme

The importance of Australian Government's actions to combat homelessness

Many members of the Australian society tend to turn a blind eye to the issue of homelessness as there is a common belief that the resolution of this issue is costly. There is even a common belief that it is not worthwhile to help the homeless in the areas of health care, housing and mental support because homelessness is looked upon as an "irreversible condition." Yet, it is evident that it is actually a wise allocation of government resources to cut the rate of homelessness because in fact, the costs of catering for the problem and allowing it to flourish are significantly higher.

HyperTheme 1

The majority of homeless people, as identified by MacKenzie and Chamberlain, become homeless due to the following causes

"one as the result of a housing crisis, one as a result of a family or relationship breakdown (particularly if this also involved domestic violence); and the third as a transition from youth to adult homelessness."

HyperNew

There is a significant number of people becoming a part of the homeless bandwagon, therefore it is an ongoing issue on behalf of the Australian government.

HyperTheme 2

In order to resolve homelessness, sometimes minimum resources are needed.

For example, the access to healthcare, housing and employment services to the homeless costs the same as the \$40500 a year used on "public funds for shelter, jail and hospital services." (Ozio R, 2001). It is a fact that the society benefits from increased productivity and therefore higher level of GDP, rather than continuous spending on shelters and jail operation costs.

Other groups that are prone to homelessness are "those who are exiting prisons or psychiatric facilities." (National Alliance to end Homelessness, 2015). Yet, the Australian government should remediate this issue by a simple provision of "housing that meets their needs and prevents them from becoming homeless in the first place." (National Alliance to end Homelessness, 2015).

HyperNew

It is evident that targeted prevention policies towards certain groups that are prone to homelessness are effective in slicing the problem of homelessness at the very root.

HyperTheme 3

It is a fact that the Australian healthcare system is struggling due to an insufficient number of hospital beds and nursing staff.

There are even up to 70% of the homeless deaths being related to alcohol. (Larimer, 2009). Many of those deaths would be inside a hospital with a large cost to the taxpayer due to the treatments and staff wages that the homeless would require. The provision of housing "reduces hospital visits, admissions, and duration of hospital stays among homeless individuals." (Larimer, 2009). The Australian government could have a smaller number of homeless individuals in hospital beds and provide those places to other individuals in need.

HyperNew

Combating homelessness by the Australian government can only benefit the whole community, the economy and the homeless themselves.

HyperTheme 4

The Australian society would also benefit by not having less of the homeless in the community.

It is a fact that many of the homeless resort to theft, violence and rape due to being on the street or untreated mental issues. Substance disorders can also have a trigger impact on increasing crime amongst the homeless population. If the Australian government considered these factors of homelessness, there would be an "implication of policy, particularly for prevention, early intervention, crisis intervention and long term support." (Minnery and Greenhalgh (2007).

HyperNew

A result of such measure would be an increased sense of safety among the population and higher living standards.

MacroNew

It is quite clear that the Australian's government's initiative to combat the issue of homelessness could only pose positive implications for the local populations. Whether the outcome is providing the nation with an economic boost, higher economic productivity or increased sense of safety among the community, the resolution of the problem is proven to be a less costly alternative as opposed to having a high homeless population. The sample

article made it crystal clear that the resolution of homelessness carries a significant number of positives for the nation. The arguments were effective and provided a great insight into the importance of resolving of homelessness on the government's behalf.

Moir, 2016. Diagnostic Essay. PP 1-3. Viewed on 11 February, 2016.

Appendix U: Periodicity Analysis (Critical Summaries)

Student 1

MacroTheme

This article examines the impact of society's entrenched stigmatic tenets and contemporary gender stereotypes within the workforce in accruing to the coined 'glass ceiling'. In the past half-century, an egregious issue of wage discrimination has emerged from a presupposition of gender association with particular occupations, stemming from a 1960's context which boasted an influx of women within the workforce. This empirical study draws upon current data within the international workplace to impress upon the responder the existence of wage stratification between genders in senior leadership positions, while endeavouring to posit prospective resolutions.

HyperTheme 1

Women are both significantly underrepresented and face prejudice within the modern day corporate sector.

Johns eclectically employs the findings of the 'Glass Ceiling Commission' as a case-study, where in 1995, the commission noted that females were significantly underrepresented within the executive sphere in Fortune 500 companies, accounting for a miniscule three to five percent of the upper-tier of the corporate sector (p.1). Accordingly, Johns notes that the commission identified noticeable barriers which inhibit females in progressing to higher levels of management, both governmental and societal, relating to an inability to monitor affirmative action programs in the endeavour to subvert the impact of stereotyping (p.2).

HyperNew

Hence, in noting that aspects of gender inequality and misrepresentation are indeed analogous to prejudice and bias experienced by cultural and ethnic minorities within the workforce, Johns effectively portrays the issue as ethically questionable.

HyperTheme 2

In spite of this lies the incrementally positive influence which the underrepresented gender holds within today's economy and workplace.

Propelling a consumer-reliant economy, women reportedly account for 85% of household discretionary spending, depicting the gender as a collectively reliant consumer. (p.2). In foregrounding the progression of female education within the last few decades as inherently beneficial in abetting issues of female

employment, career opportunity and income, such that women receive 60% of all offered Bachelor degrees per year (p.2), Johns quickly refutes any preconception of newfound equity, noting the illustrious statistic that "women...earned about 77 percent as much as their male counterparts" (p.2).

HyperNew

In saying this, Johns cites evidence supporting her axiom that, when given the opportunity through means such as education, women offer an impressive contribution to the economy through a consumer lens.

HyperTheme 3

Ultimately, Johns' censure of gender income inequality within the contemporary world doesn't disregard authorial proposals to both alleviate and optimistically break the 'glass ceiling' which inhibits gender equality.

In proposing a multifaceted, communal response to this issue, Johns anticipates the role of the government as one which could "promote gender equality perspectives" (p.6) through implementing legislation against gender discrimination, which, coupled with the role of employers through "comprehensive, organisation-specific programs" (p.7) may have the capacity to subvert workplace barriers.

HyperNew

Johns recognises the influence of bodies of power in both regulating discrimination and implementing resolute methods of maintenance, giving females an opportunity to break down discriminatory stigmas on a macro-scale.

MacroNew

The significance of this study is to censure entrenched stigmas concerning the capacity of the female gender which pervade the corporate sector and manifest themselves in a metaphorical 'glass ceiling'. Accordingly, Johns postulates how, when given the opportunity, women are inherently beneficial to the economy and workforce, and posits viable alternatives and prospective solutions to this issue.

Johns, ML 2013 'Breaking the Glass Ceiling: Structural, Cultural, and Organizational Barriers Preventing Women from Achieving Senior and Executive Positions', *Perspectives in Health Information Management*, no.1, pp. 1-8, viewed 22 March 2016,

<http://www.ncbi.nlm.nih.gov/pmc/articles/PMC3544145/>

Student 8

MacroTheme

This report examines the positive impacts upon the poor due to increased relations and association with formal financial services. In the past decade, financial inclusion for the poor has developed into a prominent and forefront issue with discussions at the G20 and through the Alliance for Financial Inclusion, where 35 developing nations recognised the importance of financial inclusion to assist in reducing poverty and the vulnerability of the poor (p.3). Despite this, 2.5 billion people remain financially excluded (p.3).

HyperTheme 1

Poor people encounter a significant amount of barriers to become financially included as formal financial institutions attempt to avoid a typically unviable and risky sector of the population.

Lack of financial literacy limits the capability of poor people to recognise commercial opportunities, make informed decisions and, hence, improve their financial security. Adolescent females specifically gain life skills from education as it decreases the risks of "sexual and domestic violence, school dropout, illiteracy, early marriage and pregnancy" (p.9).

HyperTheme 2

Gender discrimination is a barrier that prevents financial inclusion.

Females reinvest up to 90 percent of their earnings towards their families, contrasted with only 30-40 percent for males, but are more likely to be financially excluded despite being recognised as a better credit risk. This is caused by the development of discriminatory policies and strategies which increase the gap between male and female access to financial services for the poor (p.11).

HyperTheme 3

Supply factors of the formal financial sector generally impact the poor negatively.

Around 36 percent of the Banking on Change users conveyed low and unpredictable income as a crucial barrier towards financial inclusion (p.14). Unreliable cash flows dissuade poor people to access formal financial institutions due to the high cost of transactions. Additionally, the geographical location of banks, which are primarily situated in middle to high income areas, adds extra costs of transport for poor people to access financial services as they generally live in remote communities (p.5).

HyperNew

These high opportunity costs lead to increased exclusion and reluctance for engagement between poor people and formal financial institutions.

HyperTheme 4

Lack of access to formal financial institutions not only impacts poor people, as they are unable to develop the abilities to improve their monetary situations, but also the global economy.

The research gathered from this report shows that the Banking on Change conglomerate has influenced 513,000 unbanked people in 3 years with an average saving of \$58 per year (p.6). When this is applied to all 2.5 billion financially excluded people, it demonstrates the possible \$145 billion that could be injected into the world economy annually (p.6). This shows how a simplified banking process and increasing the access to formal financial services and information for poor people will positively impact economies worldwide.

HyperNew

The process used by Banking on Change in poor communities, where low savings are gradually built into small businesses and assets, allows for a more productive economy as well as the ability for poor people to access financial services.

MacroNew

The significance of this study is to discuss the barriers to financial inclusion for the poor and to identify processes that will allow for increased access to formal financial institutions and services. In short, this report effectively presents many key findings and recommendations which allows for the poor to progressively increase access to financial services.

Allan, A, Massu, M, Svarer, C 2013, 'Banking on Change: Breaking the barriers to financial inclusion', *CARE International UK Report*, pp. 1-32, viewed 6 March 2016,
<https://www.home.barclays/content/dam/barclayspublic/docs/Citizenship/banking-on-change.pdf>

Student 10

MacroTheme

This article will present the benefits of providing effective financial services to “Low-income families that frequently lack financial savings.” (p.71). In current times, financially assisting the poor became society’s concern. This factual report argues that the key to a resolution is contemporary financial strategies by institutions, as well as governments.

HyperTheme

Although charitable organizations tried to assist the poor with financial services,

the lending institutions still alienate the poor and “often prefer to offer credit to non-minority, non-poor communities and individuals because such communities and individuals fit more neatly into the lending structure and represent more profitable lending activity.” (p.70). In fact, “Almost half of all African-American families are without bank accounts.” (p.71).

HyperTheme

Many societal groups are often financially discriminated against due to recent banking deregulation.

The research collected reveals that such government action resulted in “less accessibility of affordable financial services and credit in poor communities because of a high number of mergers and the increased opportunity to serve more lucrative markets in non-poor communities.” (p.74). A solution on the government’s behalf towards an elimination of fear reduction within lenders is those “serving disadvantaged populations should be compensated for the risk they take by lending to the poor and not conducting credit checks.” (p.74). (Lewison, 1999).

HyperTheme

While providing the poor with financial services may seem as a fruitless exercise, the reduction of poverty resulting in an increase in stable banking loans, as well as economic growth stands as a fact.

For example, a community development fund began “providing government monies for equity investments, capital grants, loans and technical assistance.” (p.75). This action is an advancement for long term economic growth as it provides a “promising approach to financial services for low-income families,” which results in more families gaining financial competence, rather than government payments. (p.76).

(HyperNew? But incorrect grammar)

Nevertheless, while there are some financial instruments that the lower economic quintiles may utilise. Much policy and practice work requires accomplishment for provisions of affordable financial services and access to credit for low-income families. (p.79).

HyperTheme

In evaluating the return on providing the marginalised with financial services, this article explores the reasons behind the difficulty of meeting the financial needs of the poor.

For instance, "The rise in interest rates, in turn, increased the cost of credit for borrowers." (p.74). (Glasberg&Skidmore, 1997). Because of a government's decision to deregulate "maximum-allowable interest rate to depositors by commercial banks," a result of increased loan rates was achieved. (p.74). The obstacles of overcoming biased lending structures by low income families became unconquerable due to unethical decisions on behalf of the government and business bodies. Although cashing in cheques poses a "convenience with which their financial needs can be met, the cost of credit from the alternative industry is excessively high," often over 2% of the cheques value. Also, cash on hand increases the risk of theft due to unsecured monies.

MacroNew

The connotation of this study is to provide insight into the hardships of accessing financial services by the impoverished families, as well as provide facts on resolutions currently offered. In conclusion, this article effectively argues for a more coherent and principled approach to resolving the lack of affordable services to the marginalised in order to satisfy needs.

Birkenmaier, J, Watson, L (2005), "Affordable Financial Services and Credit for the Poor", *Journal of Community Practice*, pp. 71, 74-75, 79, viewed 14 March, 2015, http://www.tandfonline.com/doi/abs/10.1300/J125v13n01_05

Appendix V: Periodicity Analysis (Business Reports)

Student 1

MacroTheme

The Inadequacy of Gender Income Equality within the Corporate and Management Sectors

MacroNew

Executive Summary

This report examines the significant issues pertaining to gender income inequality entrenched within the contemporary management sector. Research indicates that despite female proficiency within the workforce, notwithstanding high-echelon management positions, a presupposition of gender association with particular occupations has accrued to the illustrious 'glass ceiling', manifesting in contemporary wage discrimination (Johns 2013). However, occupational gender segregation has declined throughout the past 40 years, where traditionally male-dominated positions within the workforce such as computer programming and production have been subject to gender-based integration (American Association of University Women 2016). Despite indications of progression, the noteworthy absence of heterogeneity within top-tier management positions stems from 'nuanced forms of gender stereotyping, tokenism and sexual harassment' (Barreto, M Ryan, MK, Schmitt, MT 2009 pp. 1), facilitating and maintaining the illustrious wage gap statistic, namely that women reportedly receive 79% of the average male's median salary annually (Workplace Gender Equality Agency 2013).

This report examines the foundational tenets which uphold the egregious wage imbalance within the corporate sector, while evaluating the magnitude of its impacts and prospective solutions which lie corollary.

HyperTheme (Level A)

Issue Discussion

Gender associated income stratification within the corporate management sector through a contemporary lens is an issue associated with several factors which engender an intersex imbalance of opportunity. The main causes of median salary disparity within the corporate sector are:

HyperTheme (Level B)

5. Gender Discrimination Mindset

Gender-oriented discrimination abetted by patriarchal regulation is the primary factor maintaining gender income inequality.

Historically, the antagonistic concept of sexism and gender discrimination has malleably pervaded aspects of a developing society, both physically and psychologically, insofar as it is often disregarded as a commonality. As such, this inherent bias towards the male gender has infiltrated institutional bodies who often maintain hierarchical structure, whereby top tier positions become male-dominated (Phelps 1972).

By extension, it was traditionally theorised that a pervading sociological belief that 'women grow up disadvantaged due to...prejudices towards them' serve as valid reasoning for various employers to maintain bias towards hiring males, accentuated by a prospective perception of women as 'less qualified, reliable, long-term etc.' (Phelps p.659).

HyperTheme (Level B)

6. Occupational Presupposition

The presupposition of gender association with particular occupations inhibits the progression of women into higher tier management positions, thereby upholding gender income inequality within the corporate sector.

Research undertaken in 1995 by the Glass Ceiling Commission indicates that women are significantly underrepresented within higher echelons of management in Fortune 500 companies, accounting for a minute three to five percent of upper-tier occupations (Johns). Even within a context dislocated from the tacit constraints of gender discrimination, such a presupposition of job association accrues to a tendency towards biased employment on the grounds of 'maximising expected profit' (Phelps p.659) per employee, under the assumption that traditionally male dominated work will be best performed by males,

HyperNew (Level B)

hence presenting a paradoxical issue which inhibits female progression into such management positions.

HyperTheme (Level A)

Issue Outcomes

As the executive sphere within management and corporate entities is often subject to varying degrees of public exposure, the twofold impact of gender income equality is accentuated. The following research outlines the key outcomes of gender income inequality within this sector:

HyperTheme (Level B)

5. Maintaining the Wage Gap and Prejudiced Employment

The statistical impact of the concepts of gender discrimination and occupational presupposition accrues in contemporary skewed employment rates and the wage gap which often corresponds.

The overall gender pay gap per median annual salary from 2014-2015 was \$27,000 in favour of males, yet research indicates that the intersex income stratification is greater when comparing key management positions, such that females earn 29% less per annum than their male counterparts (Workplace Gender Agency 2013). Figure 1 below illustrates the impact of gender discrimination and occupational presupposition within Australia's management sector:

Figure 1 Proportion of women by management category in 2014-15

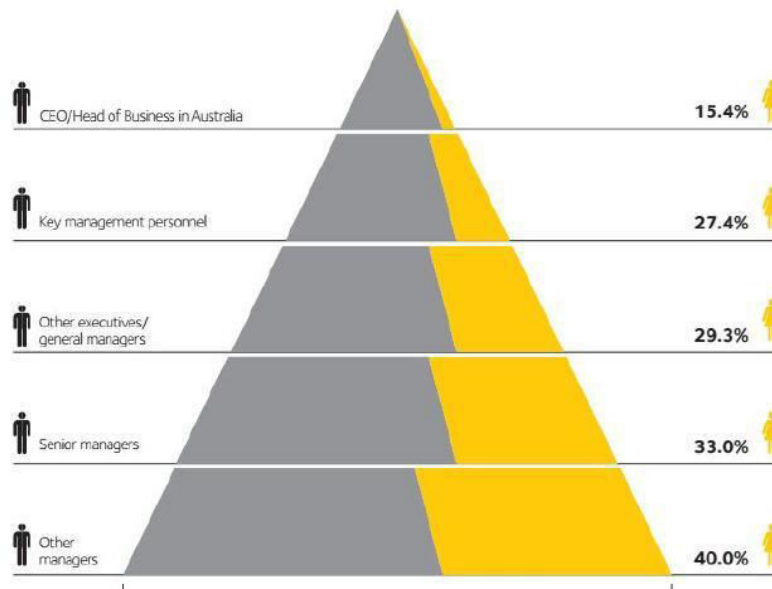


Figure 1 (Proportion of women by management category in 2014-15) illustrates gender income stratification within the framework of high echelon management positions within Australia's workforce. According to the figure, the female gender is significantly underrepresented within Australia's management sector relative to males. By extension, Figure 1 exposes an inherent correlation between management tier and female employment, noting that as the position attains stature, the number of women to men becomes increasingly disproportionate. This posits an entrenched stigmatic sexism which continues to pervade Australia's management workforce. Irrespective of the capacity for female potential in capably managing an institution or franchise, this antagonistic stigma favours the employment of men, engendering a male-dominated and bigoted sector of the workforce.

HyperNew (Level B)

This approach is particularly appropriate in censuring Australia's entrenched sexism in underpinning gender income inequality, particularly within the management sphere.

HyperTheme (Level B)

6. Normalising Gender Stereotyping

In dismissing the deeply entrenched values of sexism and gender association within the workplace, society normalises gender stereotyping through the manifestation of an inter-generational paradox.

Research undertaken by the Institute of Leadership and Management suggests that 'women managers are hampered in their careers by lower ambitions and expectations', whereby on average it takes three more years for a woman to achieve the same level of management as a man, which can be attributed to lower career ambitions and thus 'more cautious career choices' (Johns pp.6). Furthermore, Australia is losing more than \$8 billion a year for 'undergraduate and postgraduate women' who have not entered the workforce, which can be further attributed to lower career ambition as a result of gender stigmatising (Workplace Gender Equality Agency).

HyperTheme (Level A)

Recommendations

Abolishing gender income inequality within the management sector requires a strategic methodology:

HyperTheme (Level B)

5. Government Intervention

In an attempt to alleviate or abolish the 'glass ceiling', a governmental response is warranted.

In endeavouring to destroy the psychologically entrenched stigmas which uphold gender income inequality, the regulatory influence of a governmental body is of much importance. The Government maintains the capacity to 'promote gender equality perspectives' (Johns pp.6) through imposing legislation which regulates workplace discrimination, for instance the *Fair Work Act 2009* (Cwlth) which governs workplace discrimination.

Furthermore, the government has the capacity to reduce childcare costs in the case that the employee endeavours to work on a full-time basis (WGEA), as a fundamental reasoning inhibiting female employment stems from the lack of flexible-availability career positions, particularly noteworthy in professional management positions as the median pregnancy age is 32 years (Johns).

6. Ethical Workplace Standards and Programs

To increase performance and eliminate gender discrimination, research indicates that employers should uphold workplace and legal standards.

Maintaining fair pay can improve the morale of female workers, whereby “workplace performance has also been linked to the perception of organisational justice” (AAUW 2013). In doing so, public exposure of management corporations is untainted by possible lawsuits or claims of inequality, while maximising productivity.

Furthermore, companies which incorporate ‘comprehensive, organisation-specific programs’(Johns pp.6) to abet the deconstruction of gender stereotyping while empowering women are more likely to maximise productivity through maintaining ethical workplace standards. Research indicates that “management commitment, women’s development programs” (McKinsey & Company 2010 pp. 1) and child care initiatives supported gender diversity the strongest, whereby women in the management sector obtained maximum opportunity through thorough support mechanisms and flexibility.

References

Johns, ML 2013 ‘Breaking the Glass Ceiling: Structural, Cultural, and Organizational Barriers Preventing Women from Achieving Senior and Executive Positions’, *Perspectives in Health Information Management*, no.1, pp. 1-8, viewed 20 April 2016,

<http://www.ncbi.nlm.nih.gov/pmc/articles/PMC3544145/>

American Association of University Women 2016 ‘The Simple Truth’, *AAUW Spring Edition*, viewed 24/4/2016,

http://www.aauw.org/files/2016/02/SimpleTruth_Spring2016.pdf

American Psychological Association, ‘The glass ceiling in the 21st century: Understanding barriers to gender equality’, *Psychology Of Women*, no. 1, pp 344, viewed 20 April 2016 <http://psycnet.apa.org/psycinfo/2008-18321-000>

Workplace Gender Equality Agency 2013, ‘Untapped Opportunity: The role of women in unlocking Australia’s productivity potential’, *Gender Equality Reports*, no. 3, ed. July, viewed 20 April 2016

[https://www.wgea.gov.au/sites/default/files/EY-\(2013\)-Untapped-opportunity-The-role-of-women-in-unlocking-Australias-productivity-potential.pdf](https://www.wgea.gov.au/sites/default/files/EY-(2013)-Untapped-opportunity-The-role-of-women-in-unlocking-Australias-productivity-potential.pdf)

Barreto, M Ryan, M & Schmitt, MT 2009, *The glass ceiling in the 21st century: Understanding barriers to gender equality*, Psychology of Women book series, American Psychology Association, Washington DC, viewed 20 April 2016

http://www.jstor.org/stable/1806107?loggedin=true&seq=1#page_scan_tab_contents

Phelps, ES 1972, 'The Statistical Theory of Racism and Sexism', *The American Economic Review*, vol. 62, no. 4, pp. 659-661, viewed 20 April 2016, http://www.jstor.org/stable/1806107?loggedin=true&seq=1#page_scan_tab_contents

McKinsey and Company 2007, 'Women Matter: Gender diversity, a corporate performance driver', *Womens Forum for the Economy & Society*, vol. 1, no. 1, pp.4, viewed 20 April 2016, http://www.jstor.org/stable/1806107?loggedin=true&seq=1#page_scan_tab_contents

Legislation

Fair Work Act 2009 (Cwlth)

Student 8

MacroTheme

Financial Inclusion for the Unbanked and People in Poverty

MacroNew

Executive Summary

This report investigates the barriers of entry to formal financial institutions and the issues associated with lack of financial inclusion for the unbanked and people in poverty. Financial inclusion involves increased access to a range of financial products and services for the excluded population worldwide. Recently, the global microfinance sector has regarded financial inclusion as an increasingly important issue due to 2 billion adults currently remaining unbanked (Global Financial Index 2014). It is a critical aspect in reducing poverty and stabilising economic growth for many developing nations as it allows for improved financial literacy, decreased gender discrimination and increased savings levels. Additionally, financial inclusion allows for sustainable progress towards many development agendas such as the UN Millennium Goals and the Global Sustainable Development Goals (The Economist 2015, p.6). This is significant as it allows for the establishment of specific financial sector policies and regulations associated with increasing international financial inclusion levels.

This report examines the barriers of entry and impacts associated with financial inclusion for the unbanked and people in poverty as well as the outcomes of policy and regulation development by many formal financial institutions and organisations.

HyperTheme (Level A)

Issue Discussion

Lack of financial inclusion in developing nations is a crucial issue recognised by governments, financial institutions and key organisations that restricts economic growth and development in many areas worldwide. The main causes of lack of financial inclusion for the unbanked and people in poverty are:

HyperTheme (Level B)

5. Lack of Financial Literacy

The forefront barrier to financial inclusion is the lack of financial literacy and understanding about formal financial institutions.

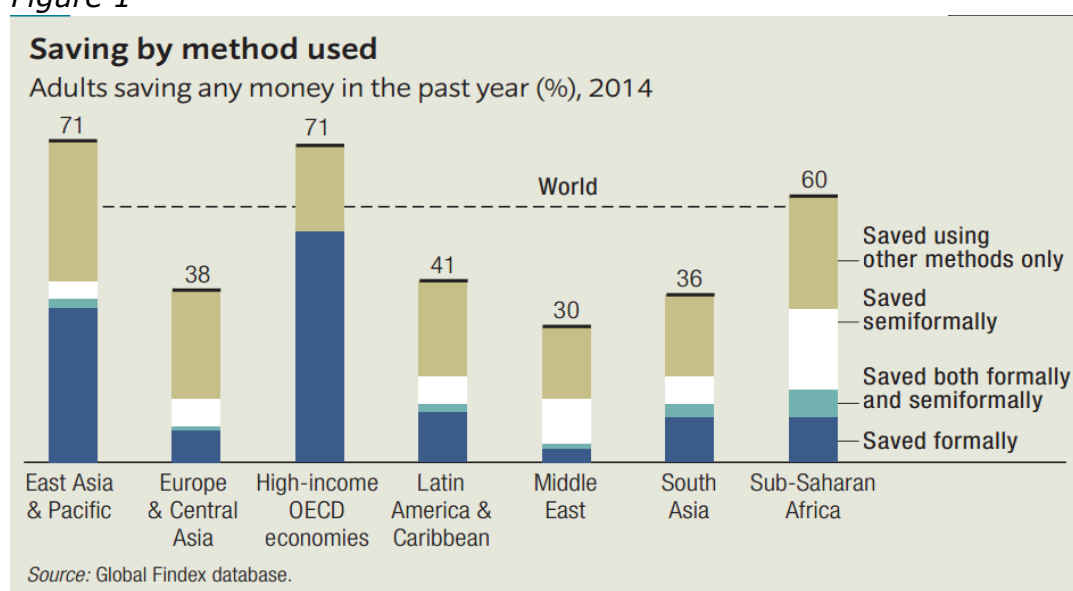
This limits the ability of the unbanked to “be aware of financial opportunities, make informed choices and take effective action to improve their financial well-being” (World Bank 2013, p.9). The lack of understanding of formal

financial institutions leads to a reluctance to use these financial services and, hence, increases the dependency of risky and informal savings methods. An example of this is a Village Savings and Loan Association where a group of people or small community have a unified savings account that can be accessed for small loans.

HyperNew (Level A)

Financial education can be implemented by governments and organisations to allow for the understanding of the importance and basic processes of finance. This will evidently allow for more financially included communities in developing nations as it intrinsically benefits financial security and enables financial opportunities (such as financial products and services) available to these communities to be seen and evaluated.

Figure 1



HyperTheme (Level B)

Figure 1 (Saving by method used) shows the proportion of the different methods of saving used by adults in different regions around the world.

The figure compares money saved semiformally, formally, both semiformally and formally, and using other methods only between different regions around the world. Further noted in Figure 1, the overall level of saving and the use of formal saving methods between developed and developing nations are significantly divergent. This suggests that there are high levels of inequality associated with financial inclusion internationally. Rather than increasing the inclusion of developing nations by formal financial institutions, education about alternative saving methods such as informal savings clubs (VSLA and ROSCA) is implemented by global organisations.

HyperNew (Level B)

This approach is particularly effective as it allows for general financial participation despite applying riskier and subordinate methods.

HyperTheme (Level B)

6. Low and Erratic Income

The unreliable and inconsistent cash inflows of people in poverty cause lack of sufficient funds for access to banks.

This is reported to affect the use of formal financial institutions for approximately 30 per cent of unbanked people globally (World Bank 2013, p.14). Lack of sufficient transaction materials due to high unemployment levels and low income is a key source of discouragement for people in poverty to associate with banks and formal financial institutions. CGAP's (2014) report concludes that there is a direct correlation between macroeconomic issues and financial inclusion in developing nations. It presents the relationship between increased financial inclusion with improved income levels, employment levels and economic growth due to "lower transaction costs and better distribution of capital across the economy" (CGAP 2014, p.7). However, this also shows low financial inclusion levels in developing economies producing negative impacts for financial stability and efficient allocation of resources.

HyperNew (Level B)

Financial stability and efficient allocation of resources are important concepts to effectively develop government strategies and policies associated with improving income levels.

HyperTheme (Level A)

Issue Outcomes

Increasing financial inclusion in developing nations reduces the vulnerability for people in poverty and allows for more financial services and opportunities to be accessed. The following research summarises the positive impacts of improving financial inclusion:

HyperTheme (Level B)

5. Financial Opportunities

Lack of financial knowledge and understanding correlates with the low amount of financial opportunities for unbanked people.

Despite desiring access to a range of financial products, people in poverty are unaware of the services available outside of savings funds. Barclays and CARE International's (2013) study presents research showing direct interaction between formal financial institutions and Village Savings and Loan Associations leading to new understandings and increased financial inclusion

for the members involved. This is due to the VSLA's informal nature being guided by established rules and principles that allows for enhanced structure and further awareness of financial opportunities.

HyperTheme (Level B)

6. Economic Development

Many macroeconomic issues of developing economies derive from low financial inclusion levels.

Economic growth is largely impacted as unsustainable levels caused by poor financial regulation leads to high rates of inflation and detrimental effects for the economy. Additionally, through financial intermediation, lower transaction costs and increased financial inclusion leads to positive developments for financial stability (CGAP 2014, p.6). Financial intermediation also allows for economic development through improving the Gini coefficient of developing nations, so that the share of income is more equitable between the highest and lowest income earners. This causes proportional interest rates leading to increased motivation for formal financial institutions to enter the market.

HyperTheme (Level A)

Recommendations

Increasing levels of financial inclusion, particularly for developing nations, requires a strategic approach:

HyperTheme (Level B)

5. Ease of Access to Formal Financial Services

Appropriate financial relations between the formal financial sector and people in poverty needs to be supported and implemented by governments and organisations.

This will allow for the development of financial inclusion in developing nations. Formal financial institutions "need to invest in meaningful products and services to reach unbanked people" (CARE and Barclays 2013, p.25). This leads to increased transaction and financial service capabilities for communities in isolated areas as well as developing financial inclusion levels throughout associated nations. The increase in technological equipment in these areas through foreign investments also allows for further financial development and access to transactions for these remote areas.

HyperTheme (Level B)

6. Protection Policies

The lack of use of formal financial institutions leads to vulnerable individuals who have an increased likelihood of being presented with fraudulent financial products.

Generally, lack of financial literacy and poor decision-making also cause high interest rates and deceitful agreements to be attained by many unbanked people (CARE and Barclays 2013, p.25). The enforcement of consumer protection policies as well as new global and national policy frameworks, recognising appropriate and fair arrangements between banks and people in poverty, can lead to improved protection and developments towards suitable financial products for the people involved.

HyperNew (Level B)

This allows for better understanding of financial products presented to individuals with low financial literacy and more suitable services available for people in poverty.

References

- Abruzzese, L, Bandura, R, Glynne, R, Shah, A & Sarda, A 2015, 'Global Microscope 2015: The Enabling Environment for Financial Inclusion', *The Economist Intelligence Unit (EIU)*, pp. 1-25, viewed 23 April 2016, https://centerforfinancialinclusionblog.files.wordpress.com/2015/12/eiu_microscope_2015_web.pdf
- Allan, A, Massu, M & Svarer, C 2013, 'Banking on Change: Breaking the barriers to financial inclusion', *CARE International UK Report*, pp. 1-32, viewed 6 March 2016, <https://www.home.barclays/content/dam/barclayspublic/docs/Citizenship/banking-on-change.pdf>
- Bos, M & Sverdllov, I 2016, 'AFI Public-Private Dialogue (PPD) Platform on Financial Inclusion', *Alliance for Financial Inclusion*, pp. 1-2, viewed 23 April 2016, http://www.afi-global.org/sites/default/files/publications/ppd_fact_sheet_2016_final.pdf
- Cheston, S 2015, 'Financial Inclusion 2020: The Essential Debates', *ACCION International*, pp. 1-11, viewed 23 April 2016, <https://centerforfinancialinclusionblog.files.wordpress.com/2015/08/financial-inclusion-2020-the-essential-debates.pdf>
- Cull, R, Ehrbeck, T & Holle, N 2014, 'Financial Inclusion and Development: Recent Impact Evidence', *Consultative Group to Assist the Poor*, no. 92, pp. 1-12, viewed 30 April 2016, <http://www.cgap.org/sites/default/files/FocusNote-Financial-Inclusion-and-Development-April-2014.pdf>
- Demirguc-Kunt, A, Klapper, L, Singer, D & Van Oudheusden, P 2015, 'The Global Findex Database 2014', *World Bank Group*, pp. 1-84, viewed 24 April 2016, <http://wds.worldbank.org/external/default/WDSPContentServer/WDSP/IB/2015/10/19>

/090224b08315413c/2_0/Rendered/PDF/The0Global0Fin0ion0around0the0wor
ld.pdf#page=3

Lyman, T, Shrader, L & Tomilova, O 2015, 'Inclusive Finance and Shadow Banking', *Consultative Group to Assist the Poor*, pp. 1-4, viewed 30 April 2016, <http://www.cgap.org/sites/default/files/Brief-Inclusive-Finance-and-Shadow-Banking-Sept-2015.pdf>

Student 10

MacroTheme

The Obstacles and Outcomes of Managing Financial Services for the Marginalised

Executive Summary

This report investigates the obstacles of provisions of appropriate financial services for the poor and the ongoing issues relating to economic inequality and lowered quality of life.

MacroNew

Research reveals that poverty can be reduced by the provision of financial services to the poor both directly through viable economic opportunities to the broader community and indirectly through "the independence and self-development of poor households" (Sjauw-Koen-Fa & Vereijken 2005, p. 3). Accessible financial services are especially important to the impoverished as the poor are routinely discriminated against and excluded by financial institutions, resulting in a waste of talents and inability to access the formal economy (Gates Foundation 2012, pp. 1-5). When examining the issue globally, it is important to consider that there are "2.6 billion people who live on less than \$2 per day" with an estimate of 78% of those lacking a bank account (Gates Foundation 2012, pp. 1-5). Those numbers are significant, and there is a great economic potential when they are reduced.

HyperTheme (Level A)

Issue Discussion

Inadequate access to and provision of financial services to the poor is a complex global issue strongly associated with several issues impeding the marginalised in receiving necessary loans for their struggling business or goal savings.

The main causes of the lack of financial services and assistance are:

HyperTheme (Level B)

5. Unaffordable Credit Services

The leading factor hindering financial services for the poor is a lack of affordability.

Unaffordable credit services are more pervasive than simply overcharging the poor's small transactions. Banks rarely wish to invest financial resources to provide microcredit and small loans to rural and marginalised communities as there is little profit incentive (Mujeri 2015, pp. 6-15). This mindset prevents many uneducated self-employed families from accessing the formal economy.

For example, anecdotal evidence reveals that 34% of the labour-orientated households lack any financial services (Mujeri 2015, pp. 6-15). The discrimination is further intensified by high costs and insecurities associated with financially servicing the poor. High transaction costs, lack of collateral and high lending rates prevent the majority of banks from providing credit services (Mujeri 2015, pp. 6-15).

HyperTheme (Level B)

6. Limited Accessibility

Difficulties of reaching the disadvantaged communities both physically and remotely are also attribute to lacking banking services.

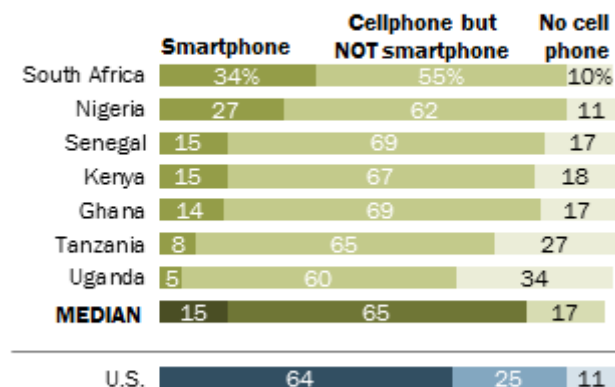
Certain remote communities can only be accessed by limited transport such as motorised scooters or public buses, which are also costly for the poor to embark (Care 2009, pp. 1-2).

HyperTheme Level B

Figure 1 below also illustrates the difficulties of communications with the poor due to a lack of simple technology such as mobile phones.

Few Own Smartphones in Africa, But Cell Phones Common

Do you own a cell phone? Is it a smartphone?



Note: Percentages based on total sample. U.S. data from December 2014 Pew Research Center surveys. Median percentage excludes the U.S.

Figure 1 Few Own Smartphones in Africa, But Cell Phones Common (Dobush 2015)

Figure 1 (Few Own Smartphones in Africa, But Cell Phones Common) shows the average percentage of people owning cell phones in developing communities. According to the figure, there is an average of 11% of the marginalised not owning a cell phone in Africa. In contrast, there is an average of 80% that do have a portable phone, with 65% of those being ordinary cell phones. This disparity suggests that only 15% hold the ability to

access their emails, government websites or banking tools. Other holders must rely on phone calls and text messages, which are also imperfect, as many rural communities have limited reception.

HyperNew (Level B)

This figure clearly underpins the difficulties of sharing information between institutions and the poor.

HyperTheme (Level A)

Issue Outcomes

Although the specific influence of providing financial services to the poor is inexact, there is a growing body of evidence which demonstrates the positive impact of financially servicing the poor. The following evidence reviews key outcomes of providing credit to the poor:

HyperTheme (Level B)

5. Establishment of Structured Social Services

Poorly structured social services correlate with uneven distribution of funds to the marginalised.

However, better education of social workers increases the effectiveness of monies distributions. Birkenmaier and Watson's (2005) study examines strategies of effective credit services for the poor and identifies that social work programs must educate social workers with financial and credit content. Similarly, UNICEF (1997) report outlines that combining microcredit programs with access to basic social services yields more benefits than programs focused on credit alone. Group-based lending is also efficacious due to risk reductions; all members work to ensure that others aren't affected by their defaults (UNICEF 1997).

HyperTheme (Level B)

6. Aids Solutions of Other Social Issues

Access to credit services is effective in resolutions of various social issues.

Providing credit resolves problems such as high infant mortality rates and poor sanitation. UNICEF (1997) statistics show that average child deaths from diarrhoea were reduced by 33% in areas with credit provisions and 37% where credit and social services combined. This outcome is a result of an 83% increase of immunisations in unsanitary areas with credit services (UNICEF 1997). Education of girls of borrowers' families also increased to 97% compared to 73% of those without access to credit services (UNICEF 1997).

HyperNew (Level B)

Borrowings evidently correlate with solutions to various social problems.

HyperTheme (Level A)

Recommendations

Provisions of financial services to the marginalised requires a strategic approach:

HyperTheme (Level B)

5. Increased Communication

Providing the poor with technology is required to grant the poor with opportunities to communicate.

Research concludes that “Mobile telephony effectively reduces the “distance” between individuals and institutions, making the sharing of information and knowledge easier and more effective” (E-Agriculture 2011). Providing low cost telephony to the poor will increase communications required to ensure access to credit services offered by institutions. Economic opportunities will also arise; the poor will utilise technology for business needs and sales (E-Agriculture 2011).

HyperNew (Level B)

Digital necessities must be considered when financially crediting the poor.

HyperTheme (Level B)

6. Identification of Individuals

One unique concept of providing credit for the poor is creating legitimate identification.

Currently, it is common for individuals to be unacknowledged by the state (Elliot Hannon 2012). Due to a lack of documentation, proving that you live at a particular address is difficult; getting a credit loan or creating a bank account is impossible (Kosta Peric 2014). In order to increase access to credit, it is necessary for the government to reduce the bureaucracy associated with providing documents to the marginalised. One individual stated that “since he has enrolled to get an ID, he has been able to get a mobile phone, which he couldn't get without one” (Elliot Hannon 2012).

HyperNew (Level B)

Identification of the poor is crucial for participation in the formal economy.

References

Birkenmaier, J & Watson, L 2005, 'Affordable Financial Services and Credit for the Poor', *Journal of Community Practice*, pp. 79-81, viewed 1 May 2016, http://www.tandfonline.com/doi/abs/10.1300/J125v13n01_05

Care 2009, 'BRINGING FINANCIAL SERVICES TO AFRICA'S POOR', *MICROFINANCE IN AFRICA, STATE-OF-THE-SECTOR REPORT*, pp. 1-2, viewed 17 April 2016, http://www.care.org/sites/default/files/documents/MF-2009-access_africa_sos_report.pdf

Dobush, G 2015, 'How Mobile Phones Are Changing the Developing World', *Consumer Technology Association*, viewed 18 April 2016, <http://www.cta.tech/Blog/Articles/2015/July/How-Mobile-Phones-Are-Changing-the-Developing-Worl.aspx>

E-Agriculture 2011, Socio-economic benefits, *Mobile Telephony in Rural Areas*, p. 1, viewed 1 May 2016, <http://www.fao.org/docrep/017/ap738e/ap738e.pdf>

Gates Foundation 2012, 'FINANCIAL SERVICES FOR THE POOR', *STRATEGY OVERVIEW*, pp. 1-5, viewed 17 April 2016, <https://docs.gatesfoundation.org/Documents/fsp-strategy-overview.pdf>

Hannon, E 2012, 'For India's Undocumented Citizens, An ID At Last', *Morning Edition*, viewed 1 May 2016, <http://www.npr.org/2012/03/01/147662322/for-indias-undocumented-citizens-an-id-at-last>

Mujeri, MK 2015, 'Improving Access of the Poor to Financial Services', *A Report prepared for the General Economics Division of the Planning Commission to serve as a background study for preparing the 7th Five Year Plan (2016-2020) of Bangladesh*, pp. 6-10, viewed 17 April 2016, http://www.plancomm.gov.bd/wp-content/uploads/2015/02/1_Improving-Access-of-the-Poor-to-Financial-Services.pdf

Peric, K 2014, The third innovation is a crowd-sourced, social media based, identity system, *Four Technologies That Will Revolutionize Financial Services*, viewed 1 May 2016, <http://bankinnovation.net/2014/04/four-technologies-that-will-revolutionize-financial-services/>

Sjauw-Koen-Fa, A & Vereijken, I 2005, 'Access to financial services in developing countries', *Economic Research Department of Rabobank Nederland, The Rabobank view*, p. 3, viewed 17 April 2016, https://economie.rabobank.com/PageFiles/3584/access_tcm64-75165.pdf

UNICEF 1997, 'The development equation: Microcredit + basic social services', *Give Us Credit*, p. 3, viewed 1 May 2016, <http://www.unicef.org/credit/credit.pdf>

Appendix W: Theme Analysis (Diagnostic Tasks)

Student 1

What should the Australian government do

to remediate the significant issue of homelessness?

The multifaceted issue of homelessness imposes significant socio-economic strains on Australian society in the modern day.

Coined as "long term or repeated homelessness often coupled with a disability (National Alliance to End Homelessness 2015, p.1),

Australia's chronically homeless population increasingly burdens the Federal government in their pursuit of socio-economic equality within the nation.

Yet a rational response to this issue [[which tarnishes Australia's national identity and community]] lies in the three-pronged approach to inhibiting homelessness,

namely in developing policies of "prevention, early intervention (and) crisis intervention." (2),

all which can be accommodated by the concept of "permanent supportive housing". (3)

Primarily, the prospect of tackling onset chronic homelessness would be abetted

if the Australian government implemented policies of housing support services.

Acknowledging previous governmental attempts [[to accommodate the economically disadvantaged in their 'Housing Commission' implementation]],

research within the United States has suggested

that individuals [[advantaged by stable housing]] carry a minute economic burden on "public costs- whether local, state or federal" (4),

illustrated in the findings of the 1811 'Eastlake Program' in Seattle,

where over \$30,000 in public funding was saved per individual annually (4).

Moreover, Mackenzie and Chamberlain explore the label of 'homelessness' as an identity rather than an economic status,

exposing it is a "process...

before they develop an identity as a homeless person",

thus illustrating the impacts of displacement upon the human psyche.

Accordingly, in acknowledging

that onset homelessness has major economic and mental advantages on the disenfranchised, public sector and economic sustainability of the nation,

the concept of sustainable housing [[built to accommodate these people]] most certainly has its merits.

Concerning more developed situations of chronic homelessness,

where the prevalence or identity of a homeless individual or community has become deeply entrenched both mentally and economically in modern-day Australian communities such as King's Cross,

an employment of sustainable housing [[to aid the economically displaced]] holds a multitude of benefits.

The Journal of the American Media Association explores "chronic public inebriates"

Student 8

Homelessness refers to the inability for individuals within a society [[to maintain a permanent or consistent residence]].

This is a significant concern in Australia [[that concerns all aspects of society (i.e. individuals/households, firms and governments) || and ^THAT requires government strategies and policies || to remediate this issue]].

These strategies and policies should target prevention and early intervention as well as long-term support

to reduce and maintain the number of homeless people and, hence, the complicated problem at hand.

The use of prevention and early intervention by the government can discontinue a fundamental issue [[associated with chronic homelessness]] as well as [[assisting in the support of low socioeconomic members of Australian society]].

The transition from youth to adult homelessness is a principal and core part of policy-making.

This is due to many factors of low socioeconomic children such as poor education, lack of appropriate role models and the emerging "gap" in Australian society.

Prevention strategies could be used

to target this early issue through public education policies such as [[supporting socioeconomically disadvantaged youth, || increasing community acknowledgment and awareness of the issue || and targeting the development of families with low socioeconomic backgrounds towards a more educated and supportive environment]].

This key idea of prevention, especially for youth in Australia, can allow for a more educated society in the future and the ability [[to maintain the population of homeless people]].

Additionally, the identification of further pathways into homelessness allows for prevention and early intervention strategies to be optimised.

Relationship breakdowns often lead into financial disputes and instability between both parties.

This will increase the temporary homeless population

as the financial aspect of relationship breakdowns can affect the consistent residency of the involved members.

The bereavement or loss of an adult caregiver adds additional concern upon the disabled and elderly sectors of society.

The use of government policies [[to assist in these influences]] include welfare benefits to temporary socioeconomic disadvantaged members of society, increased encouragement and benefits towards the carer and nursing industry and the implementation of increased public residency within supportive communities.

The chronically homeless members of society contribute many negative impacts within society.

The use of long-term support allows for these impacts, such as public costs (i.e. poor community morale, increased government expenditure and publicly funded health resources) and economic stability to be significantly reduced.

Student 10

The importance of Australian Government's actions to combat homelessness

Many members of the Australian society tend to turn a blind eye to the issue of homelessness

as there is a common belief [[that the resolution of this issue is costly]].

There is even a common belief [[that it is not worthwhile [[to help the homeless in the areas of health care, housing and mental support]]]]

because homelessness is looked upon as an "irreversible condition."

Yet, it is evident that it is actually a wise allocation of government resources [[to cut the rate of homelessness]]

because in fact, the costs of [[catering for the problem || and allowing it to flourish]] are significantly higher.

The majority of homeless people, [[as identified by MacKenzie and Chamberlain,]] become homeless due to the following causes "one as the result of a housing crisis, one as a result of a family or relationship breakdown (particularly [[if this also involved domestic violence]]); and the third as a transition from youth to adult homelessness."

There is a significant number of people [[becoming a part of the homeless bandwagon]],

therefore it is an ongoing issue on behalf of the Australian government.

In order to resolve homelessness,

sometimes minimum resources are needed.

For example, the access to healthcare, housing and employment services to the homeless costs the same as the \$40500 a year [[used on "public funds for shelter, jail and hospital services]]." (Ozio R, 2001).

It is a fact that the society benefits from increased productivity and therefore higher level of GDP, rather than [[continuous spending on shelters and jail operation costs]].

Other groups that are prone to homelessness are "those [[who are exiting prisons or psychiatric facilities]]." (National Alliance to end Homelessness, 2015).

Yet, the Australian government should remediate this issue by a simple provision of "housing [[that meets their needs || and prevents them from

[[becoming homeless in the first place]]]].” (National Alliance to end Homelessness, 2015).

It is evident that targeted prevention policies towards certain groups [[that are prone to homelessness]] are effective in [[slicing the problem of homelessness at the very root]].

It is a fact that the Australian healthcare system is struggling due to an insufficient number of hospital beds and nursing staff.

There are even up to 70% of the homeless deaths [[being related to alcohol]]. (Larimer, 2009).

Many of those deaths would be inside a hospital with a large cost to the taxpayer due to the treatments and staff wages [[that the homeless would require]].

The provision of housing “reduces hospital visits, admissions, and duration of hospital stays among homeless individuals.” (Larimer, 2009).

The Australian government could have a smaller number of homeless individuals in hospital beds

and ^THE AUSTRALIAN GOVERNMENT COULD provide those places to other individuals in need.

[[Combating homelessness by the Australian government]] can only benefit the whole community, the economy and the homeless themselves.

The Australian society would also benefit by [[not having less of the homeless in the community]].

It a fact that many of the homeless resort to theft, violence and rape due to [[being on the street]] or untreated mental issues.

Substance disorders can also have a trigger impact on increasing crime amongst the homeless population.

If the Australian government considered these factors of homelessness, there would be an “implication of policy, particularly for prevention, early intervention, crisis intervention and long term support.” (Minnery and Greenhalgh (2007).

A result of such measure would be an increased sense of safety among the population and higher living standards.

It is quite clear that the Australian’s government’s initiative [[to combat the issue of homelessness]] could only pose positive implications for the local populations.

Whether the outcome is [[providing the nation with an economic boost, higher economic productivity or increased sense of safety among the community]],

the resolution of the problem is proven to be a less costly alternative

as opposed to having a high homeless population.

The sample article made it crystal clear

that the resolution of homelessness carries a significant number of positives for the nation.

The arguments were effective

and ^THE ARGUMENTS provided a great insight into the importance of resolving of homelessness on the government's behalf.

Moir, 2016. Diagnostic Essay. PP 1-3. Viewed on 11 February, 2016.

Appendix X: Theme Analysis (Critical Summaries)

Student 1

This article examines the impact of society's entrenched stigmatic tenets and contemporary gender stereotypes within the workforce in [[accruing to the coined 'glass ceiling']].

In the past half-century, an egregious issue of wage discrimination has emerged from a presupposition of gender association with particular occupations,

stemming from a 1960's context [[which boasted an influx of women within the workforce]].

This empirical study draws upon current data within the international workplace

to impress upon the responder the existence of wage stratification between genders in senior leadership positions,

while endeavouring to posit prospective resolutions.

Women are both significantly underrepresented

and ^WOMEN face prejudice within the modern day corporate sector.

Johns eclectically employs the findings of the 'Glass Ceiling Commission' as a case-study,

where in 1995, the commission noted

that females were significantly underrepresented within the executive sphere in Fortune 500 companies,

accounting for a miniscule three to five percent of the upper-tier of the corporate sector (p.1).

Accordingly, Johns notes

that the commission identified noticeable barriers [[which inhibit females in progressing to higher levels of management, both governmental and societal]],

relating to an inability [[to monitor affirmative action programs]] in the endeavour [[to subvert the impact of stereotyping (p.2)]].

Hence, in noting that aspects of gender inequality and misrepresentation are indeed analogous to prejudice and bias [[experienced by cultural and ethnic minorities within the workforce]],

Johns effectively portrays the issue as ethically questionable.

In spite of this lies the incrementally positive influence [[which the underrepresented gender holds within today's economy and workplace]].

Propelling a consumer-reliant economy,

women reportedly account for 85% of household discretionary spending, depicting the gender as a collectively reliant consumer. (p.2).

In foregrounding the progression of female education within the last few decades as inherently beneficial in [[abetting issues of female employment, career opportunity and income]],

such that women receive 60% of all offered Bachelor degrees per year (p.2),

Johns quickly refutes any preconception of newfound equity,

noting the illustrious statistic [[that "women...earned about 77 percent as much as their male counterparts" (p.2)]]].

In saying this, Johns cites evidence [[supporting her axiom that, || when given the opportunity through means such as education, || women offer an impressive contribution to the economy through a consumer lens]].

Ultimately, Johns' censure of gender income inequality within the contemporary world doesn't disregard authorial proposals [[to both alleviate and optimistically break the 'glass ceiling' [[which inhibits gender equality]]]].

In proposing a multifaceted, communal response to this issue,

Johns anticipates the role of the government as one [[which could "promote gender equality perspectives" (p.6) through [[implementing legislation against gender discrimination]]]],

which, <<coupled with the role of employers through "comprehensive, organisation-specific programs" (p.7)>> may have the capacity to subvert workplace barriers.

Johns recognises the influence of bodies of power in both [[regulating discrimination || and implementing resolute methods of maintenance]],

giving females an opportunity [[to break down discriminatory stigmas on a macro-scale]].

The significance of this study is [[to censure entrenched stigmas [[concerning the capacity of the female gender || which pervade the corporate sector and manifest themselves in a metaphorical 'glass ceiling']]]].

Accordingly, Johns postulates

how, when given the opportunity,

women are inherently beneficial to the economy and workforce,

and ^JOHNS posits viable alternatives and prospective solutions to this issue.

Johns, ML 2013 'Breaking the Glass Ceiling: Structural, Cultural, and Organizational Barriers Preventing Women from Achieving Senior and Executive Positions', *Perspectives in Health Information Management*, no.1, pp. 1-8, viewed 22 March 2016,
<http://www.ncbi.nlm.nih.gov/pmc/articles/PMC3544145/>

Student 8

This report examines the positive impacts upon the poor due to increased relations and association with formal financial services.

In the past decade, financial inclusion for the poor has developed into a prominent and forefront issue with discussions at the G20 and through the Alliance for Financial Inclusion,

where 35 developing nations recognised the importance of financial inclusion [[to assist in reducing poverty and the vulnerability of the poor (p.3)]].

Despite this, 2.5 billion people remain financially excluded (p.3).

Poor people encounter a significant amount of barriers [[to become financially included]]

as formal financial institutions attempt to avoid a typically unviable and risky sector of the population.

Lack of financial literacy limits the capability of poor people [[to recognise commercial opportunities, || make informed decisions || and, hence, improve their financial security]].

Adolescent females specifically gain life skills from education

as it decreases the risks of "sexual and domestic violence, school dropout, illiteracy, early marriage and pregnancy" (p.9).

Gender discrimination is a barrier [[that prevents financial inclusion]].

Females reinvest up to 90 percent of their earnings towards their families, contrasted with only 30-40 percent for males,

but ^FEMALES are more likely to be financially excluded

despite being recognised as a better credit risk.

This is caused by the development of discriminatory policies and strategies [[which increase the gap between male and female access to financial services for the poor (p.11).]]

Supply factors of the formal financial sector generally impact the poor negatively.

Around 36 percent of the Banking on Change users conveyed low and unpredictable income as a crucial barrier towards financial inclusion (p.14).

Unreliable cash flows dissuade poor people to access formal financial institutions due to the high cost of transactions.

Additionally, the geographical location of banks, <<which are primarily situated in middle to high income areas>>, adds extra costs of transport for poor people [[to access financial services as they generally live in remote communities]] (p.5).

<<which are primarily situated in middle to high income areas>>

These high opportunity costs lead to increased exclusion and reluctance for engagement between poor people and formal financial institutions.

Lack of access to formal financial institutions not only impacts poor people, as they are unable to develop the abilities [[to improve their monetary situations]],

but ^LACK OF ACCESS TO FORMAL FINANCIAL INSTITUTIONS IMPACTS also the global economy.

The research gathered from this report shows

that the Banking on Change conglomerate has influenced 513,000 unbanked people in 3 years with an average saving of \$58 per year (p.6).

When this is applied to all 2.5 billion financially excluded people,

it demonstrates the possible \$145 billion [[that could be injected into the world economy annually]] (p.6).

This shows

how a simplified banking process and increasing the access to formal financial services and information for poor people will positively impact economies worldwide.

The process [[used by Banking on Change in poor communities]], <<where low savings are gradually built into small businesses and assets>>, allows for a more productive economy as well as the ability for poor people [[to access financial services]].

<<where low savings are gradually built into small businesses and assets>>

The significance of this study is [[to discuss the barriers to financial inclusion for the poor |] and to identify processes [[that will allow for increased access to formal financial institutions and services]]]].

In short, this report effectively presents many key findings and recommendations [[which allows for the poor to progressively increase access to financial services]].

Allan, A, Massu, M, Svarer, C 2013, 'Banking on Change: Breaking the barriers to financial inclusion', *CARE International UK Report*, pp. 1-32, viewed 6

March 2016,
<https://www.home.barclays/content/dam/barclayspublic/docs/Citizenship/banking-on-change.pdf>

Student 10

This article will present the benefits of [[providing effective financial services to "Low-income families [[that frequently lack financial savings]]." (p.71)]].

In current times, [[financially assisting the poor]] became society's concern.

This factual report argues

that the key to a resolution is contemporary financial strategies by institutions, as well as governments.

Although charitable organizations tried to assist the poor with financial services,

the lending institutions still alienate the poor

and ^THE LENDING INSTITUTIONS "often prefer to offer credit to non-minority, non-poor communities and individuals

because such communities and individuals fit more neatly into the lending structure

and ^SUCH COMMUNITIES AND INDIVIDUALS represent more profitable lending activity." (p.70).

In fact, "Almost half of all African-American families are without bank accounts." (p.71).

Many societal groups are often financially discriminated against due to recent banking deregulation.

The research collected reveals

that such government action resulted in "less accessibility of affordable financial services and credit in poor communities because of a high number of mergers and the increased opportunity [[to serve more lucrative markets]] in non-poor communities." (p.74).

A solution on the government's behalf towards an elimination of fear reduction within lenders is [[those "serving disadvantaged populations should be compensated for the risk [[they take]] by [[lending to the poor |] and not conducting credit checks]]." (p.74). (Lewison, 1999).

While [[providing the poor with financial services]] may seem as a fruitless exercise,

the reduction of poverty [[resulting in an increase in stable banking loans]], as well as economic growth stands as a fact.

For example, a community development fund began “providing government monies for equity investments, capital grants, loans and technical assistance.” (p.75).

This action is an advancement for long term economic growth

as it provides a “promising approach to financial services for low-income families,”

which results in more families gaining financial competence, rather than government payments. (p.76).

Nevertheless, while there are some financial instruments [[that the lower economic quintiles may utilise]].

Much policy and practice work requires accomplishment for provisions of affordable financial services and access to credit for low-income families. (p.79).

In evaluating the return on [[providing the marginalised with financial services]],

this article explores the reasons behind the difficulty of [[meeting the financial needs of the poor]].

For instance, “The rise in interest rates, in turn, increased the cost of credit for borrowers.” (p.74). (Glasberg&Skidmore, 1997).

Because of a government’s decision [[to deregulate “maximum-allowable interest rate to depositors by commercial banks]],” a result of increased loan rates was achieved. (p.74).

The obstacles of [[overcoming biased lending structures by low income families]] became unconquerable due to unethical decisions on behalf of the government and business bodies.

Although [[cashing in cheques]] poses a “convenience [[with which their financial needs can be met]],

the cost of credit from the alternative industry is excessively high,” often over 2% of the cheques value.

Also, cash on hand increases the risk of theft due to unsecured monies.

The connotation of this study is [[to provide insight into the hardships of [[accessing financial services by the impoverished families]]]],

as well as provide facts on resolutions currently offered.

In conclusion, this article effectively argues for a more coherent and principled approach to [[resolving the lack of affordable services to the marginalised || in order to satisfy needs]].

Birkenmaier, J, Watson, L (2005), "Affordable Financial Services and Credit for the Poor", *Journal of Community Practice*, pp. 71, 74-75, 79, viewed 14 March, 2015, http://www.tandfonline.com/doi/abs/10.1300/J125v13n01_05

Appendix Y: Theme Analysis (Business Reports)

Student 1

The Inadequacy of Gender Income Equality within the Corporate and Management Sectors

Executive Summary

This report examines the significant issues [[pertaining to gender income inequality [[entrenched within the contemporary management sector]]]].

Research indicates

that despite female proficiency within the workforce, notwithstanding high-echelon management positions, a presupposition of gender association with particular occupations has accrued to the illustrious 'glass ceiling',

manifesting in contemporary wage discrimination (Johns 2013).

However, occupational gender segregation has declined throughout the past 40 years,

where traditionally male-dominated positions within the workforce such as computer programming and production have been subject to gender-based integration (American Association of University Women 2016).

Despite indications of progression, the noteworthy absence of heterogeneity within top-tier management positions stems from 'nuanced forms of gender stereotyping, tokenism and sexual harassment' (Barreto, M Ryan, MK, Schmitt, MT 2009 pp. 1),

facilitating and maintaining the illustrious wage gap statistic,

namely that women reportedly receive 79% of the average male's median salary annually (Workplace Gender Equality Agency 2013).

This report examines the foundational tenets [[which uphold the egregious wage imbalance within the corporate sector]],

while evaluating the magnitude of its impacts and prospective solutions [[which lie corollary]].

Issue Discussion

Gender associated income stratification within the corporate management sector through a contemporary lens is an issue [[associated with several factors [[which engender an intersex imbalance of opportunity]]]].

The main causes of median salary disparity within the corporate sector are:

1. Gender Discrimination Mindset

Gender-oriented discrimination [[abetted by patriarchal regulation]] is the primary factor [[maintaining gender income inequality]].

Historically, the antagonistic concept of sexism and gender discrimination has malleably pervaded aspects of a developing society, both physically and psychologically,

insofar as it is often disregarded as a commonality.

As such, this inherent bias towards the male gender has infiltrated institutional bodies [[who often maintain hierarchical structure]],

whereby top tier positions become male-dominated (Phelps 1972).

By extension, it was traditionally theorised

that a pervading sociological belief [[that 'women grow up disadvantaged due to...prejudices towards them']] serve as valid reasoning for various employers [[to maintain bias towards hiring males]],

accentuated by a prospective perception of women as 'less qualified, reliable, long-term etc.' (Phelps p.659).

2. Occupational Presupposition

The presupposition of gender association with particular occupations inhibits the progression of women into higher tier management positions,

thereby upholding gender income inequality within the corporate sector.

Research [[undertaken in 1995 by the Glass Ceiling Commission]] indicates

that women are significantly underrepresented within higher echelons of management in Fortune 500 companies,

accounting for a minute three to five percent of upper-tier occupations (Johns).

Even within a context [[dislocated from the tacit constraints of gender discrimination]], such a presupposition of job association accrues to a tendency towards biased employment on the grounds of 'maximising expected profit' (Phelps p.659) per employee, under the assumption [[that traditionally male dominated work will be best performed by males]],

hence presenting a paradoxical issue [[which inhibits female progression into such management positions.]]

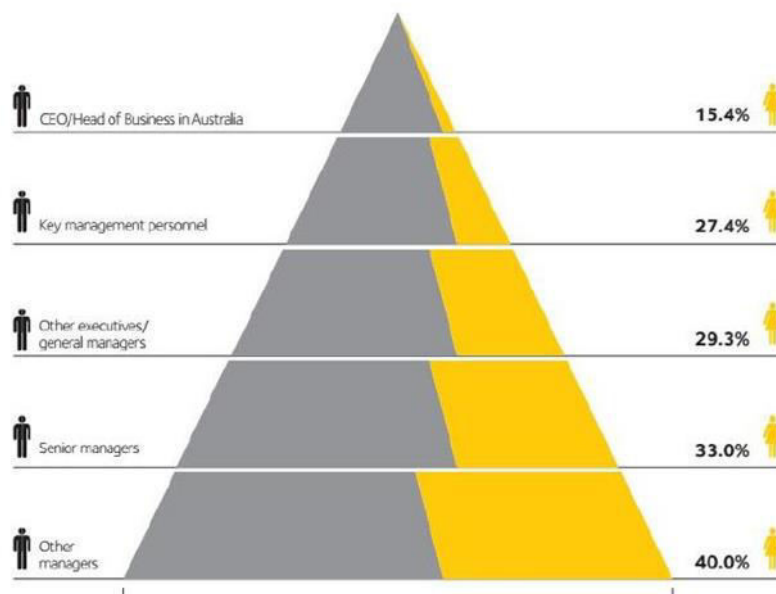
Issue Outcomes

As the executive sphere within management and corporate entities is often subject to varying degrees of public exposure,

the twofold impact of gender income equality is accentuated.

The following research outlines the key outcomes of gender income inequality within this sector:

Figure 1 Proportion of women by management category in 2014-15



1. Maintaining the Wage Gap and Prejudiced Employment

The statistical impact of the concepts of gender discrimination and occupational presupposition accrues in contemporary skewed employment rates and the wage gap which often corresponds.

The overall gender pay gap per median annual salary from 2014-2015 was \$27,000 in favour of males,

yet research indicates

that the intersex income stratification is greater

when comparing key management positions,

such that females earn 29% less per annum than their male counterparts (Workplace Gender Agency 2013).

Figure 1 below illustrates the impact of gender discrimination and occupational presupposition within Australia's management sector:

Figure 1 (Proportion of women by management category in 2014-15) illustrates gender income stratification within the framework of high echelon management positions within Australia's workforce.

According to the figure, the female gender is significantly underrepresented within Australia's management sector relative to males.

By extension, Figure 1 exposes an inherent correlation between management tier and female employment,

noting

that as the position attains stature,

the number of women to men becomes increasingly disproportionate.

This posits an entrenched stigmatic sexism [[which continues to pervade Australia's management workforce.]]

Irrespective of the capacity for female potential in [[capably managing an institution or franchise]], this antagonistic stigma favours the employment of men,

engendering a male-dominated and bigoted sector of the workforce.

This approach is particularly appropriate in [[censuring Australia's entrenched sexism in [[underpinning gender income inequality]]]], particularly within the management sphere.

2. Normalising Gender Stereotyping

In dismissing the deeply entrenched values of sexism and gender association within the workplace,

society normalises gender stereotyping through the manifestation of an inter-generational paradox.

Research [[undertaken by the Institute of Leadership and Management]] suggests

that 'women managers are hampered in their careers by lower ambitions and expectations',

whereby on average it takes three more years for a woman [[to achieve the same level of management as a man]],

which can be attributed to lower career ambitions and thus 'more cautious career choices' (Johns pp.6).

Furthermore, Australia is losing more than \$8 billion a year for 'undergraduate and postgraduate women' [[who have not entered the workforce]],

which can be further attributed to lower career ambition as a result of gender stigmatising (Workplace Gender Equality Agency).

Recommendations

Abolishing gender income inequality within the management sector requires a strategic methodology:

1. Government Intervention

In an attempt [[to alleviate or abolish the 'glass ceiling']], a governmental response is warranted.

In endeavouring to destroy the psychologically entrenched stigmas [[which uphold gender income inequality,]]

the regulatory influence of a governmental body is of much importance.

The Government maintains the capacity [[to 'promote gender equality perspectives' (Johns pp.6)]]

through imposing legislation [[which regulates workplace discrimination]], for instance the *Fair Work Act 2009* (Cwlth) [[which governs workplace discrimination]].

Furthermore, the government has the capacity [[to reduce childcare costs]] in the case [[that the employee endeavours to work on a full-time basis (WGEA)]],

as a fundamental reasoning [[inhibiting female employment]] stems from the lack of flexible-availability career positions, particularly noteworthy in professional management positions as the median pregnancy age is 32 years (Johns).

1. Ethical Workplace Standards and Programs

To increase performance and eliminate gender discrimination,

research indicates

that employers should uphold workplace and legal standards.

[[Maintaining fair pay]] can improve the morale of female workers,

whereby "workplace performance has also been linked to the perception of organisational justice" (AAUW 2013).

In doing so, public exposure of management corporations is untainted by possible lawsuits or claims of inequality,

while maximising productivity.

Furthermore, companies [[which incorporate 'comprehensive, organisation-specific programs'(Johns pp.6) || to abet the deconstruction of gender stereotyping || while empowering women]] are more likely to maximise productivity through [[maintaining ethical workplace standards]].

Research indicates

that "management commitment, women's development programs" (McKinsey & Company 2010 pp. 1) and child care initiatives supported gender diversity the strongest,

whereby women in the management sector obtained maximum opportunity through thorough support mechanisms and flexibility.

References

Johns, ML 2013 'Breaking the Glass Ceiling: Structural, Cultural, and Organizational Barriers Preventing Women from Achieving Senior and Executive Positions', *Perspectives in Health Information Management*, no.1, pp. 1-8, viewed 20 April 2016, <http://www.ncbi.nlm.nih.gov/pmc/articles/PMC3544145/>

American Association of University Women 2016 'The Simple Truth', *AAUW Spring Edition*, viewed 24/4/2016, http://www.aauw.org/files/2016/02/SimpleTruth_Spring2016.pdf

American Psychological Association, 'The glass ceiling in the 21st century: Understanding barriers to gender equality', *Psychology Of Women*, no. 1, pp 344, viewed 20 April 2016 <http://psycnet.apa.org/psycinfo/2008-18321-000>

Workplace Gender Equality Agency 2013, 'Untapped Opportunity: The role of women in unlocking Australia's productivity potential', *Gender Equality Reports*, no. 3, ed. July, viewed 20 April 2016 [https://www.wgea.gov.au/sites/default/files/EY-\(2013\)-Untapped-opportunity-The-role-of-women-in-unlocking-Australias-productivity-potential.pdf](https://www.wgea.gov.au/sites/default/files/EY-(2013)-Untapped-opportunity-The-role-of-women-in-unlocking-Australias-productivity-potential.pdf)

Barreto, M Ryan, M & Schmitt, MT 2009, *The glass ceiling in the 21st century: Understanding barriers to gender equality*, Psychology of Women book series, American Psychology Association, Washington DC, viewed 20 April 2016 http://www.jstor.org/stable/1806107?loggedin=true&seq=1#page_scan_tab_contents

Phelps, ES 1972, 'The Statistical Theory of Racism and Sexism', *The American Economic Review*, vol. 62, no. 4, pp. 659-661, viewed 20 April 2016, http://www.jstor.org/stable/1806107?loggedin=true&seq=1#page_scan_tab_contents

McKinsey and Company 2007, 'Women Matter: Gender diversity, a corporate performance driver', *Womens Forum for the Economy & Society*, vol. 1, no. 1, pp.4, viewed 20 April 2016,
http://www.jstor.org/stable/1806107?loggedin=true&seq=1#page_scan_tab_contents

Legislation

Fair Work Act 2009 (Cwlth)

Student 8

Financial Inclusion for the Unbanked and People in Poverty

Executive Summary

This report investigates the barriers of entry to formal financial institutions and the issues [[associated with lack of financial inclusion]] for the unbanked and people in poverty.

Financial inclusion involves increased access to a range of financial products and services for the excluded population worldwide.

Recently, the global microfinance sector has regarded financial inclusion as an increasingly important issue due to [[2 billion adults currently remaining unbanked (Global Financial Index 2014)]].

It is a critical aspect in [[reducing poverty || and stabilising economic growth]] for many developing nations

as it allows for improved financial literacy, decreased gender discrimination and increased savings levels.

Additionally, financial inclusion allows for sustainable progress towards many development agendas such as the UN Millennium Goals and the Global Sustainable Development Goals (The Economist 2015, p.6).

This is significant

as it allows for the establishment of specific financial sector policies and regulations [[associated with increasing international financial inclusion levels]].

This report examines the barriers of entry and impacts [[associated with financial inclusion for the unbanked and people in poverty]] as well as the outcomes of policy and regulation development by many formal financial institutions and organisations.

Issue Discussion

Lack of financial inclusion in developing nations is a crucial issue [[recognised by governments, financial institutions and key organisations || that restricts economic growth and development in many areas worldwide.]]

The main causes of lack of financial inclusion for the unbanked and people in poverty are:

1. Lack of Financial Literacy

The forefront barrier to financial inclusion is the lack of financial literacy and understanding about formal financial institutions.

This limits the ability of the unbanked [[to “be aware of financial opportunities, || make informed choices || and take effective action || to improve their financial well-being” (World Bank 2013, p.9)]]].

The lack of understanding of formal financial institutions leads to a reluctance [[to use these financial services]]

and, hence, ^THE LACK OF UNDERSTANDING OF FORMAL FINANCIAL INSTITUTIONS increases the dependency of risky and informal savings methods.

An example of this is a Village Savings and Loan Association [[where a group of people or small community have a unified savings account [[that can be accessed for small loans]]]].

Financial education can be implemented by governments and organisations

to allow for the understanding of the importance and basic processes of finance.

This will evidently allow for more financially included communities in developing nations

as it intrinsically benefits financial security

and ^IT enables financial opportunities (such as financial products and services) available to these communities to be seen and evaluated.

Figure 1

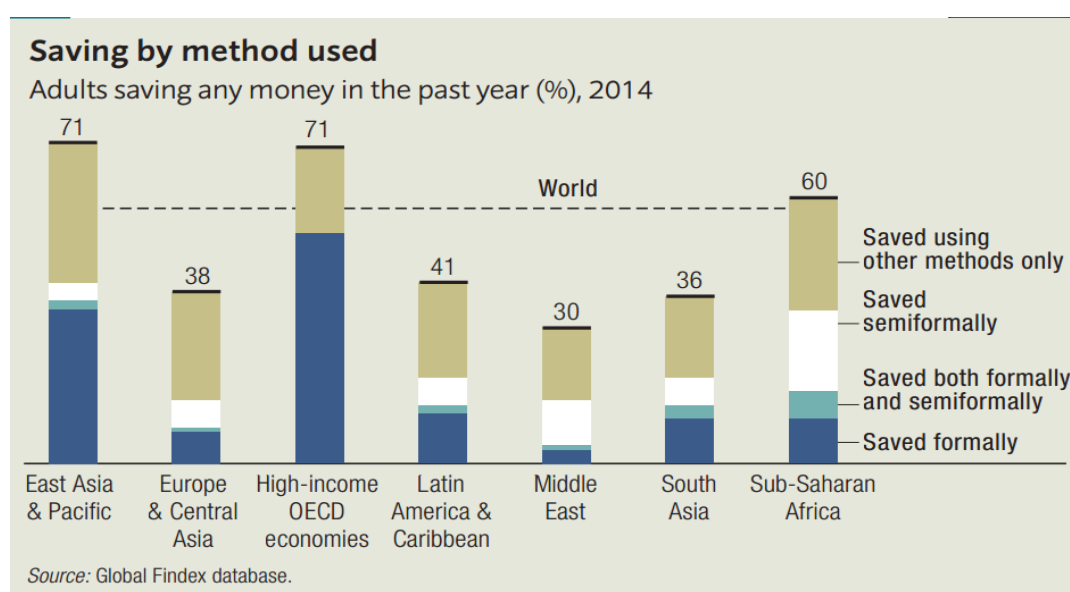


Figure 1 (Saving by method used) shows the proportion of the different methods of saving [[used by adults in different regions around the world]].

The figure compares money [[saved semiformally, formally, both semiformally and formally]], and [[^MONEY using other methods only]] between different regions around the world.

Further noted in Figure 1,

the overall level of saving and the use of formal saving methods between developed and developing nations are significantly divergent.

This suggests

that there are high levels of inequality [[associated with financial inclusion internationally]].

Rather than increasing the inclusion of developing nations by formal financial institutions,

education about alternative saving methods such as informal savings clubs (VSLA and ROSCA) is implemented by global organisations.

This approach is particularly effective

as it allows for general financial participation

despite applying riskier and subordinate methods.

2. Low and Erratic Income

The unreliable and inconsistent cash inflows of people in poverty cause lack of sufficient funds for access to banks.

This is reported to affect the use of formal financial institutions for approximately 30 per cent of unbanked people globally (World Bank 2013, p.14).

Lack of sufficient transaction materials due to high unemployment levels and low income is a key source of discouragement for people in poverty [[to associate with banks and formal financial institutions]].

CGAP's (2014) report concludes

that there is a direct correlation between macroeconomic issues and financial inclusion in developing nations.

It presents the relationship between increased financial inclusion with improved income levels, employment levels and economic growth due to “lower transaction costs and better distribution of capital across the economy” (CGAP 2014, p.7).

However, this also shows low financial inclusion levels in developing economies [[producing negative impacts for financial stability and efficient allocation of resources]].

Financial stability and efficient allocation of resources are important concepts to effectively develop government strategies and policies [[associated with improving income levels]].

Issue Outcomes

Increasing financial inclusion in developing nations reduces the vulnerability for people in poverty

and ^INCREASING FINANCIAL INCLUSION IN DEVELOPING NATIONS allows for more financial services and opportunities to be accessed.

The following research summarises the positive impacts of improving financial inclusion:

1. Financial Opportunities

Lack of financial knowledge and understanding correlates with the low amount of financial opportunities for unbanked people.

Despite desiring access to a range of financial products,

people in poverty are unaware of the services available outside of savings funds.

Barclays and CARE International’s (2013) study presents research [[showing direct interaction between formal financial institutions and Village Savings and Loan Associations [[leading to new understandings and increased financial inclusion for the members involved]]]].

This is due to the VSLA’s informal nature being guided by established rules and principles [[that allows for enhanced structure and further awareness of financial opportunities]].

2. Economic Development

Many macroeconomic issues of developing economies derive from low financial inclusion levels.

Economic growth is largely impacted

as unsustainable levels [[caused by poor financial regulation]] leads to high rates of inflation and detrimental effects for the economy.

Additionally, through financial intermediation, lower transaction costs and increased financial inclusion leads to positive developments for financial stability (CGAP 2014, p.6).

Financial intermediation also allows for economic development

through improving the Gini coefficient of developing nations,

so that the share of income is more equitable between the highest and lowest income earners.

This causes proportional interest rates

leading to increased motivation for formal financial institutions [[to enter the market]].

Recommendations

Increasing levels of financial inclusion, particularly for developing nations, requires a strategic approach:

1. Ease of Access to Formal Financial Services

Appropriate financial relations between the formal financial sector and people in poverty needs to be supported and implemented by governments and organisations.

This will allow for the development of financial inclusion in developing nations.

Formal financial institutions "need to invest in meaningful products and services to reach unbanked people" (CARE and Barclays 2013, p.25).

This leads to increased transaction and financial service capabilities for communities in isolated areas

as well as developing financial inclusion levels throughout associated nations.

The increase in technological equipment in these areas through foreign investments also allows for further financial development and access to transactions for these remote areas.

2. Protection Policies

The lack of use of formal financial institutions leads to vulnerable individuals [[who have an increased likelihood of [[being presented with fraudulent financial products]]]].

Generally, lack of financial literacy and poor decision-making also cause high interest rates and deceitful agreements to be attained by many unbanked people (CARE and Barclays 2013, p.25).

The enforcement of consumer protection policies as well as new global and national policy frameworks, [[recognising appropriate and fair arrangements between banks and people in poverty]], can lead to improved protection and developments towards suitable financial products for the people involved.

This allows for better understanding of financial products [[presented to individuals with low financial literacy]] and more suitable services available for people in poverty.

References

Abruzzese, L, Bandura, R, Glynne, R, Shah, A & Sarda, A 2015, 'Global Microscope 2015: The Enabling Environment for Financial Inclusion', *The Economist Intelligence Unit (EIU)*, pp. 1-25, viewed 23 April 2016, https://centerforfinancialinclusionblog.files.wordpress.com/2015/12/eiu_microscope_2015_web.pdf

Allan, A, Massu, M & Svarer, C 2013, 'Banking on Change: Breaking the barriers to financial inclusion', *CARE International UK Report*, pp. 1-32, viewed 6 March 2016, <https://www.home.barclays/content/dam/barclayspublic/docs/Citizenship/banking-on-change.pdf>

Bos, M & Sverdllov, I 2016, 'AFI Public-Private Dialogue (PPD) Platform on Financial Inclusion', *Alliance for Financial Inclusion*, pp. 1-2, viewed 23 April 2016, http://www.afi-global.org/sites/default/files/publications/ppd_fact_sheet_2016_final.pdf

Cheston, S 2015, 'Financial Inclusion 2020: The Essential Debates', *ACCION International*, pp. 1-11, viewed 23 April 2016, <https://centerforfinancialinclusionblog.files.wordpress.com/2015/08/financial-inclusion-2020-the-essential-debates.pdf>

Cull, R, Ehrbeck, T & Holle, N 2014, 'Financial Inclusion and Development: Recent Impact Evidence', *Consultative Group to Assist the Poor*, no. 92, pp. 1-12, viewed 30 April 2016, <http://www.cgap.org/sites/default/files/FocusNote-Financial-Inclusion-and-Development-April-2014.pdf>

Demirguc-Kunt, A, Klapper, L, Singer, D & Van Oudheusden, P 2015, 'The Global Findex Database 2014', *World Bank Group*, pp. 1-84, viewed 24 April

2016, http://www-wds.worldbank.org/external/default/WDSP/IB/2015/10/19/090224b08315413c/2_0/Rendered/PDF/The0Global0Fin0ion0around0the0world.pdf#page=3

Lyman, T, Shrader, L & Tomilova, O 2015, 'Inclusive Finance and Shadow Banking', *Consultative Group to Assist the Poor*, pp. 1-4, viewed 30 April 2016, <http://www.cgap.org/sites/default/files/Brief-Inclusive-Finance-and-Shadow-Banking-Sept-2015.pdf>

Student 10

The Obstacles and Outcomes of Managing Financial Services for the Marginalised

Executive Summary

This report investigates the obstacles of provisions of appropriate financial services for the poor and the ongoing issues [[relating to economic inequality and lowered quality of life]].

Research reveals

that poverty can be reduced by the provision of financial services to the poor both directly through viable economic opportunities to the broader community and indirectly through “the independence and self-development of poor households” (Sjauw-Koen-Fa & Vereijken 2005, p. 3).

Accessible financial services are especially important to the impoverished as the poor are routinely discriminated against

and ^THE POOR ARE excluded by financial institutions,

resulting in a waste of talents and inability to access the formal economy (Gates Foundation 2012, pp. 1-5).

When examining the issue globally,

it is important [[to consider that || there are “2.6 billion people [[who live on less than \$2 per day”]] with an estimate of 78% of those lacking a bank account (Gates Foundation 2012, pp. 1-5)]]].

Those numbers are significant,

and there is a great economic potential

when they are reduced.

Issue Discussion

Inadequate access to and provision of financial services to the poor is a complex global issue [[strongly associated with several issues [[impeding the marginalised in receiving necessary loans for their struggling business or goal savings]]].

The main causes of the lack of financial services and assistance are:

1. Unaffordable Credit Services

The leading factor [[hindering financial services for the poor]] is a lack of affordability.

Unaffordable credit services are more pervasive than [[simply overcharging the poor's small transactions]].

Banks rarely wish to invest financial resources

to provide microcredit and small loans to rural and marginalised communities

as there is little profit incentive (Mujeri 2015, pp. 6-15).

This mindset prevents many uneducated self-employed families from accessing the formal economy.

For example, anecdotal evidence reveals

that 34% of the labour-orientated households lack any financial services (Mujeri 2015, pp. 6-15).

The discrimination is further intensified by high costs and insecurities [[associated with financially servicing the poor]].

High transaction costs, lack of collateral and high lending rates prevent the majority of banks from providing credit services (Mujeri 2015, pp. 6-15).

2. Limited Accessibility

Difficulties of reaching the disadvantaged communities both physically and remotely are also attribute to [[lacking banking services]].

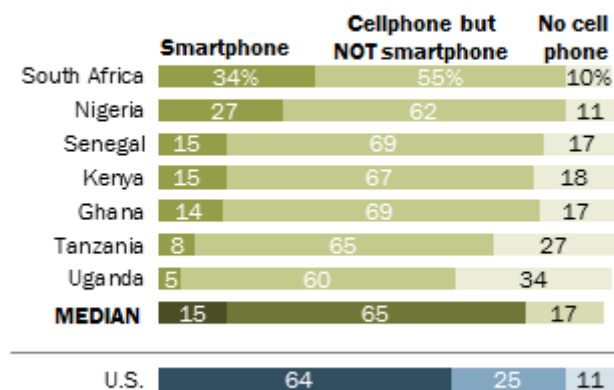
Certain remote communities can only be accessed by limited transport such as motorised scooters or public buses,

which are also costly for the poor to embark (Care 2009, pp. 1-2).

Figure 1 below also illustrates the difficulties of communications with the poor due to a lack of simple technology such as mobile phones.

Few Own Smartphones in Africa, But Cell Phones Common

Do you own a cell phone? Is it a smartphone?



Note: Percentages based on total sample. U.S. data from December 2014 Pew Research Center surveys. Median percentage excludes the U.S.

Figure 1 Few Own Smartphones in Africa, But Cell Phones Common (Dobush 2015)

Figure 1 (Few Own Smartphones in Africa, But Cell Phones Common) shows the average percentage of people [[owning cell phones]] in developing communities.

According to the figure, there is an average of 11% of the marginalised [[not owning a cell phone]] in Africa.

In contrast, there is an average of 80% [[that do have a portable phone]], with 65% of those being ordinary cell phones.

This disparity suggests

that only 15% hold the ability [[to access their emails, government websites or banking tools]].

Other holders must rely on phone calls and text messages,

which are also imperfect,

as many rural communities have limited reception.

This figure clearly underpins the difficulties of sharing information between institutions and the poor.

Issue Outcomes

Although the specific influence of providing financial services to the poor is inexact,

there is a growing body of evidence [[which demonstrates the positive impact of [[financially servicing the poor]]]].

The following evidence reviews key outcomes of [[providing credit to the poor]]:

1. Establishment of Structured Social Services

Poorly structures social services correlate with uneven distribution of funds to the marginalised.

However, better education of social workers increases the effectiveness of monies distributions.

Birkenmaier and Watson's (2005) study examines strategies of effective credit services for the poor

and ^BIRKENMAIER AND WATSON'S (2005) STUDY identifies

that social work programs must educate social workers with financial and credit content.

Similarly, UNICEF (1997) report outlines

that combining microcredit programs with access to basic social serviced yields more benefits than programs [[focused on credit alone]].

Group-based lending is also efficacious due to risk reductions;

all members work

to ensure

that others aren't affected by their defaults (UNICEF 1997).

2. Aids Solutions of Other Social Issues

Access to credit services is effective in resolutions of various social issues.

[[Providing credit]] resolves problems such as high infant mortality rates and poor sanitation.

UNICEF (1997) statistics show

that average child deaths from diarrhoea were reduced by 33% in areas with credit provisions and 37% where credit and social services combined.

This outcome is a result of an 83% increase of immunisations in unsanitary areas with credit services (UNICEF 1997).

Education of girls of borrowers' families also increased to 97% compared to 73% of those without access to credit services (UNICEF 1997).

Borrowings evidently correlate with solutions to various social problems.

Recommendations

Provisions of financial services to the marginalised requires a strategic approach:

1. Increased Communication

[[Providing the poor with technology]] is required

to grant the poor with opportunities to communicate.

Research concludes

that "Mobile telephony effectively reduces the "distance" between individuals and institutions,

making the sharing of information and knowledge easier and more effective" (E-Agriculture 2011).

[[Providing low cost telephony to the poor]] will increase communications [[required || to ensure access to credit services [[offered by institutions]]]].

Economic opportunities will also arise;

the poor will utilise technology for business needs and sales (E-Agriculture 2011).

Digital necessities must be considered

when financially crediting the poor.

2. Identification of Individuals

One unique concept of [[providing credit for the poor]] is [[creating legitimate identification]].

Currently, it is common for [[individuals to be unacknowledged by the state]] (Elliot Hannon 2012).

Due to a lack of documentation, [[proving that you live at a particular address]] is difficult;

[[getting a credit loan]] or creating a bank account]] is impossible (Kosta Peric 2014).

In order to increase access to credit,

it is necessary for [[the government to reduce the bureaucracy [[associated with [[providing documents to the marginalised]]]]]].

One individual stated

that “since he has enrolled to get an ID,

he has been able to get a mobile phone,

which he couldn't get without one” (Elliot Hannon 2012).

Identification of the poor is crucial for participation in the formal economy.

References

Birkenmaier, J & Watson, L 2005, 'Affordable Financial Services and Credit for the Poor', *Journal of Community Practice*, pp. 79-81, viewed 1 May 2016, http://www.tandfonline.com/doi/abs/10.1300/J125v13n01_05

Care 2009, 'BRINGING FINANCIAL SERVICES TO AFRICA'S POOR', *MICROFINANCE IN AFRICA, STATE-OF-THE-SECTOR REPORT*, pp. 1-2, viewed 17 April 2016, http://www.care.org/sites/default/files/documents/MF-2009-access_africa_sos_report.pdf

Dobush, G 2015, 'How Mobile Phones Are Changing the Developing World', *Consumer Technology Association*, viewed 18 April 2016, <http://www.cta.tech/Blog/Articles/2015/July/How-Mobile-Phones-Are-Changing-the-Developing-Worl.aspx>

E-Agriculture 2011, Socio-economic benefits, *Mobile Telephony in Rural Areas*, p. 1, viewed 1 May 2016, <http://www.fao.org/docrep/017/ap738e/ap738e.pdf>

Gates Foundation 2012, 'FINANCIAL SERVICES FOR THE POOR', *STRATEGY OVERVIEW*, pp. 1-5, viewed 17 April 2016, <https://docs.gatesfoundation.org/Documents/fsp-strategy-overview.pdf>

Hannon, E 2012, 'For India's Undocumented Citizens, An ID At Last', *Morning Edition*, viewed 1 May 2016, <http://www.npr.org/2012/03/01/147662322/for-indias-undocumented-citizens-an-id-at-last>

Mujeri, MK 2015, 'Improving Access of the Poor to Financial Services', *A Report prepared for the General Economics Division of the Planning Commission to serve as a background study for preparing the 7th Five Year*

Plan (2016-2020) of Bangladesh, pp. 6-10, viewed 17 April 2016,
http://www.plancomm.gov.bd/wp-content/uploads/2015/02/1_Improving-Access-of-the-Poor-to-Financial-Services.pdf

Peric, K 2014, The third innovation is a crowd-sourced, social media based, identity system, *Four Technologies That Will Revolutionize Financial Services*, viewed 1 May 2016, <http://bankinnovation.net/2014/04/four-technologies-that-will-revolutionize-financial-services/>

Sjauw-Koen-Fa, A & Vereijken, I 2005, 'Access to financial services in developing countries', *Economic Research Department of Rabobank Nederland, The Rabobank view*, p. 3, viewed 17 April 2016,
https://economie.rabobank.com/PageFiles/3584/access_tcm64-75165.pdf

UNICEF 1997, 'The development equation: Microcredit + basic social services', *Give Us Credit*, p. 3, viewed 1 May 2016,
<http://www.unicef.org/credit/credit.pdf>

Appendix Z: Ethics Clearance Emails

Dear Dr Liardet,

RE: 'The Macquarie University Longitudinal Learner Corpus' (Ref: 5201400205)

Thank you for your recent correspondence regarding the amendment request.

The amendments have been reviewed and we are pleased to advise you that the amendments have been approved.

This approval applies to the following amendments:

1. Change in personnel
 - Jodie Martin, Caroline Moir and Sarah Timbs added to the project;
 - Xi Li, Omolayo Abedayo, Stephanie Brooks, Stephen Erichsen, Sunny Shin and James Keene - removed from the research team;
2. Change in recruitment - Macquarie University International College (MUIC) is replacing Sydney Institute of Business and Technology (SIBT);
3. Additional data collection - Participant surveys and interviews added to the study, as stated in Section 6 and 7;
4. Supporting documents - attached and noted
 - PICF Participant Copy
 - PICF Investigator Copy
 - Questionnaires
 - Interview questions
 - Survey questions
 - Engagement letter (MUIC replacing SIBT)

Please accept this email as formal notification that the amendments have been approved. Please do not hesitate to contact us in case of any further queries.

All the best with your research.

Kind regards,

FHS Ethics

Faculty of Human Sciences - Ethics
Research Office
Level 3, Research HUB, Building C5C
Macquarie University
NSW 2109
Ph: [+61 2 9850 4197](tel:+61298504197)
Fax: [+61 2 9850 4465](tel:+61298504465)
Email: fhs.ethics@mq.edu.au

Dear Dr Liardet,

RE: 'The Macquarie University Longitudinal Learner Corpus' (Ref: 5201400205)

Thank you for your recent correspondence regarding the amendment request.
The amendments have been reviewed and we are pleased to advise you that the amendments have been approved.

This approval applies to the following amendments:

1. Addition of personnel to research: Ms Louise Kaktins and Ms Vani Bardetta. Revised Information and consent forms attached and noted;
2. Addition of a sub-study "self-assessment" tool - as described in Section 5, attached and noted;
3. Addition of an advertisement (for iLearn): Attached and noted.

Please accept this email as formal notification that the amendments have been approved. Please do not hesitate to contact us in case of any further queries.

All the best with your research.

Kind regards,

FHS Ethics

Faculty of Human Sciences - Ethics
Research Office
Level 3, Research HUB, Building C5C
Macquarie University
NSW 2109
Ph: [+61 2 9850 4197](tel:+61298504197)
Fax: [+61 2 9850 4465](tel:+61298504465)
Email: fhs.ethics@mq.edu.au
<http://www.research.mq.edu.au/>