ABOUT THE RESOURCE

Photo: Vlad Sohkin/OxfamAUS

This education resource is designed for students in Years 9 and 10, studying humanities, business, economics, commerce and civics and citizenship.

This unit of work will help students understand the links between Australian banks, global development, and the practice of land grabs. It also increases students' awareness of the ethical and commercial risks involved in financing international projects, especially in relation to environmental and human rights impacts.

Using real-life case studies, students learn about supply chains, responsible investing and due diligence, and the impact Australian banks can have on lives overseas.

Students also learn about the role consumers, including young people, can have in holding institutions to account for unethical business practices.

CURRICULUM MAPPING

The Banking on Shaky Ground education resource has been mapped to demonstrate relevance to the following curricula:

- Australian Curriculum: Economics and Business Yr 9
- Australian Curriculum: Economics and Business Yr 10
- New South Wales: Commerce
- Northern Territory: Studies of Society and Environment Band 4 and 5
- South Australia: Society and Environment Standard 5
- Queensland: Business Year 10
- Victoria: AusVELS Humanities-Economics Yr 9-10
- Victoria: AusVELS Humanities-Civics and Citizenship Yr 9-10

This mapping can be found on the following pages.

KEEPING UP-TO-DATE

Oxfam's work surrounding the *Banking on Shaky Ground* report is ongoing, and the story continues to unfold. This resource and the details contained in it was correct as at 9am, 17 November 2014. To keep up-to-date with the issue's progression, visit https://www.oxfam.org.au/grow/land/australias-big-four-banks-and-land-grabs/campaign-updates/

QUESTIONS AND CONTACT

For any questions about this resource, and to contact Oxfam Australia's Schools Program Coordinator, Annalise De Mel, please contact annalisedm@oxfam.org.au or 03 9289 9444.





NORTHERN TERRITORY: STUDIES OF SOCIETY AND ENVIRONMENT - BANDS 4 AND 5

Studies of Society and Environment Strands	Banking on Shaky Ground educational resources relevance
Social Systems and Structures - Outcomes	
4.3 Civics, Governance and Social Justice Explain the roles, rights and responsibilities of citizens on the existing structure of Australia's political and legal systems, and their formation; evaluate how these structures protect the rights of individuals and societies	Students can critically examine the rights and obligations of businesses and consumers, and participate in active citizenship when completing activities from this resource such as Activity 9 'Write to your bank' or Activity 10 'Stage a fake land grab'.
5.3 Civics, Governance and Social Justice Critically evaluate a range of political and legal systems, their policies, and how these impact on citizens; analyse the moral/ethical codes of organisations that promote and protect human rights	Students examine and analyse Australian banks and global businesses, their policies, and how these impact on local communities in developing countries such as Cambodia, Brazil, Papua New Guinea and Indonesia. Students critically evaluate the role of Australian banks in relation to the issue of land grabs overseas and the associated human rights impacts. The resource also touches on the UN Global Compact, Universal Declaration of Human Rights, the UN Principles for Responsible Investment.
Environments - Outcomes	
4.2 Environmental Awareness and Care Identify the perspective of key stakeholders in issues arising from current resources and land use	Students analyse and compare the positions of local communities in developing countries, Australian banks and international corporations in relation to the issue of land grabs, especially in Activities 4 and 6.
5.2 Environmental Awareness and Care Examine the economic, political and technical responses to issues arising from current resources and land use	Students examine and critically analyse the ethics, rights and responsibilities involved in land use by exploring the issue of land grabs. Students examine how consumers can impact on corporate policies relating to patterns of resource and land use.
Enterprise - Outcomes	
4.3 Consumerism Investigate the rights and responsibilities of the consumer.	Students explore how consumers can act as advocates for positive social change, and the power consumers can have. Students also explore the issue of land grabs, a negative impact of consumerism.
5.3 Consumerism Examine global patterns of production and consumption, and the distribution of wealth, population and resources.	Students examine the issue of globalisation in relation to consumption, and how Australian investment in agricultural companies overseas impacts on local communities in developing countries such as such as Cambodia, Brazil, Papua New Guinea and Indonesia.

Source: http://www.education.nt.gov.au/ data/assets/pdf file/0020/2369/learning areas soc env.pdf



Photo: Vlad Sohkin/OxfamAUS

NEW SOUTH WALES: COMMERCE

NSW Commerce learning content	Banking on Shaky Ground educational resources relevance
Consumer choice	
Commerce and choice (Core Part 1.1) Students learn to recognise the consequences of commercial and legal decisions on the quality of our lives and the environment.	Students learn to recognise the consequences of commercial decisions such as investment and land grabbing on the quality of people's lives and the environment.
Investing (Option 1)	
Investing Students learn about ethical investments. Students learn to investigate the issues relating to ethical investments.	Students learn about ethical investment through the case studies and Oxfam's report. Students learn to investigate the issues relating to ethical investment, such as international protocols, human rights issues and social justice.
Investment options Students learn about risk and return.	Students learn about the risk associated with investment, particular in overseas companies working in developing countries such as Cambodia, Brazil, Papua New Guinea and Indonesia.
Global Links (Option 4)	
The global consumer Students learn to discuss the influences of globalisation	Students learn to discuss the influences of globalisation, in particular on Australian bank operations and the lives of people in developing countries.
Students learn to compare advantages and disadvantages of investing money internationally compared with domestic investment	Students can compare advantages and disadvantages of investing money internationally, especially in agricultural companies that operate in developing countries such as Cambodia, Brazil, Papua New Guinea and Indonesia.
Transnational organisations Students learn about ethical issues of international trade.	Students learn about human rights and ethical business practices in international trade.
Students learn to investigate how traded goods should meet minimum environmental and human rights standards.	Students investigate real-life case studies from Australia, Cambodia, Brazil, Papua New Guinea and Indonesia to examine how traded goods should meet minimum environmental and human rights standards.
Global business Students learn about global business and environmental issues	Students learn about human rights, land grabs and ethical business practices in relation to global business and environmental issues in developing countries such as Cambodia, Brazil, Papua New Guinea and Indonesia.
Students learn to investigate the environmental impact of global businesses on communities	Students investigate the environmental impact of global businesses on local communities in developing countries such as Cambodia, Brazil, Papua New Guinea and Indonesia.
Current issues Students learn about current issues impacting on globalisation	Students learn about the current issues of land grabs, ethical investment and consumer power in relation to globalisation.
Students learn to identify and investigate current issues relating to globalization	Students can identify and investigate current issues of land grabs, ethical investment and consumer power in relation to globalisation.



Photo: Vlad Sohkin/OxfamAllS

Political Involvement (Option 6)	
Political action Students learn about how to take action on political issues.	Students take action on the political issue of land grabs when completing activities from this resource such as Activity 9 'Write to your bank' or Activity 10 'Stage a fake land grab'.
Decision making Students learn about organisations which make decisions that impact on the community — businesses	Students learn about how Australian banks and international businesses can make decisions that impact on local communities in developing countries as Cambodia, Brazil, Papua New Guinea and Indonesia.
Students learn to identify the impact of decisions made by various organisations on different groups on the community	Students learn to identify the impact of investment choices and business practices made by Australian banks and international businesses on local communities in developing countries as Cambodia, Brazil, Papua New Guinea and Indonesia.
Students learn to discuss the influence on particular organisations in the community on different groups	Students discuess the influence of Australian banks and international businesses on local communities in developing countries, and the influence of consumers on Australian banks and international businesses.
Our Economy (Option 9)	
Economic change Students learn to describe the links between the Australian economy and the world economy.	Students learn to describe links between the Australian economy and the world economy, through the lens of ethical investment and ethical business practices.
Community participation (Option 10)	
Active community participation Students learn about global citizenship	Students learn about global citizenship and how they can be active global citizens, when completing activities from this resource such as Activity 9 'Write to your bank' or Activity 10 'Stage a fake land grab'.
Students learn to identify global issues and actions	Students learn to indentify global issues, such as human rights, development, investment and social justice, and how local actions can impact on global issues.
Students learn to participate in a school or wider organisation to achieve goals	Students will be able to demonstrate active global citizenship at their school and in the wider community when completing activities from this resource such as Activity 9 'Write to your bank' or Activity 10 'Stage a fake land grab'.

NSW Commerce - Stage 5 learning outcomes	Banking on Shaky Ground educational resources relevance
Knowledge and understanding of consumer, financi	al, business, legal and employment matters
5.1 applies consumer, financial, business, legal and employment concepts and terminology in a variety of contexts	Students apply a range of consumer, financial and business concepts and terminology in a variety of contexts through all activities in the resource.
5.2 analyses the rights and responsibilities of individuals in a range of consumer, financial, business, legal and employment contexts	Students analyse rights and responsibilities of businesses and investors through the context of land grabs. Students also analyse the rights and responsibilities of consumers in holding businesses and instutuions to account.



Photo: Vlad Sohkin/OxfamAUS

Skills in decision-making and problem-solving in relation to consumer, financial, business, legal and employment issues		
5.4 analyses key factors affecting commercial and legal decisions	Students analyse key factors commercial and legal decisions surrounding land grabs and investment.	
5.5 evaluates options for solving commercial and legal problems and issues	Students evaluates options for solving commercial and legal problems and issues surrounding land grabs and investment.	
Skills in effective research and communication		
5.7 researches and assesses commercial and legal information using a variety of sources	Researches and assesses commercial information using a variety of sources including reports, videos, websites, media releases and the media.	
5.8 explains commercial and legal information using a variety of forms	Students explain commercial and legal information using a variety of forms, including written fact sheets, class debates, role plays, flyers, written reports and letters.	
Skills in working independently and collaboratively		
5.9 works independently and collaboratively to meet individual and collective goals within specified timelines	This resource has a range of activities, where students work both individually and collaboratively to meet goals within specified timelines.	

Source: http://www.boardofstudies.nsw.edu.au/syllabus_sc/pdf_doc/commerce_710_syllabus.pdf



SOUTH AUSTRALIA: SOCIETY AND ENVIRONMENT - STANDARD 5

Photo: Vlad Sohkin/OxfamAllS

Standard 5 - Society and Environment standards	Banking on Shaky Ground educational resources
	relevance
Time continuity and change	
Researches and analyses primary and secondary	Investigating the issue of land grabs and
sources to contextualise, justify and act on the	overseas investment requires students to
basis of their interpretation of an issue, event or	research and analyse primary and secondary
pattern	sources to contextualise, justify and act on the
	basis of their interpretation of the issue.
Explains and justifies a position on continuing and	Students will explain and justify a position on how
changing aspects of societies, including	globalisation in business can impact societies,
underlying values, ways to influence the future,	including underlying values, how consumers can
and how these are connected to responsible decision-making and action.	impact the future, and how they are all connect to responsible decision-making and action.
	responsible decision-making and action.
Place, space and environment	Ctudents will analyse and report on the issue of
Analyses and justifies personal views about similarities and differences between regions, in	Students will analyse and report on the issue of land grabs and its connections with Australia and
Australia and globally, identifying factors which	other countries globally, and how it impacts on
shape dominant natural, sociocultural, political,	sociocultural, political, economic and
economic and environmental contexts.	environmental contexts, using examples from
Coonstilled and on monitorical contexts.	reports, media and case studies.
Social systems	reporte, media and edee etadieer
Compares features of economies, in terms of	Students will explore the effects of transnational
power, equity and justice, in relation to how they	corporate business and the banking sector can
impact on national systems, individuals and	have on individuals and environments in
environments in poor and rich countries.	developing countries, such as Cambodia, Brazil,
	Papua New Guinea and Indonesia. While
	completing activities from this resource,
	students will examine power, equity and justice.
Critically analyses the ethical and non-ethical	Students will investigate the ethical or non-
practices of powerful corporations or	ethical practices of Australian banks and
governments in relation to less powerful nations,	powerful corporations, and how they affect
and Indigenous and other minorities. They discuss	people in less powerful nations. While completing
and propose strategies to ensure preferred	activities from this resource, students will have
futures.	the opportunity to discuss and propose
	strategies to ensure preferred futures, examine
	ways of lobbying to ensure their wellbeing and
	take action themselves.

Source: http://www.sacsa.sa.edu.au/index_fsrc.asp?t=CB





Photo: Vlad Sohkin/OxfamAlIS

QUEENSLAND: BUSINESS - YEAR 10

Business Year 10 Essential Learnings	Banking on Shaky Ground educational resources relevance
Knowledge and understanding	
Business, economic and legal systems Consumers and government expect businesses to act responsibly by making informed decisions and using business practices that are socially, ethically, economically and environmentally responsible and sustainable	Students will investigate the corporate behaviour of Australian banks and the social, ethical and environmental responsibility relating to their business practices with regard to investing in overseas agricultural projects linked to the practice of land grabs.
Ways of working	
Conduct investigations of past, present and future business, economic and legal activities, using valid business strategies, procedures and processes	Students will investigate the past business and economic activities of Australian banks when researching the topic of overseas investment and land grabs.
Gather and validate evidence and data from a range of relevant sources using a planned approach	Students will gather and validate evidence and data from a range of sources including text and video using a planned approach to research the issue of land grabs.
Develop arguments supported by interpretations of data, information and evidence	Students will develop arguments supported by interpretations of data, information and evidence while investigating the issue of land grabs and investment overseas by Australian banks.
Apply concepts, processes and principles to unfamiliar business issues, problems and situations	Students will have the opportunity to apply concepts, processes and principles to the unfamiliar issue of land grabs.
Select and apply procedures, business technology and communication tools to present information to a business standard that suits the context and audience	Through researching this issue of land grabs, students will have the opportunity to select and apply business technology and communication tools to present information to a business standard.
Reflect on different perspectives and interactions within business, economic and legal environments, demonstrating consideration of social, ethical, environmental and economic responsibility.	Students have the opportunity to reflect on different perspectives and interactions within different environments, including Australian banks and foreign companies, and to demonstrate consideration of social, ethical, environmental and economic responsibility.

Source: https://www.qcaa.qld.edu.au/downloads/senior/yr10_guide_learning_areas_business.pdf





AUSTRALIAN CURRICULUM: ECONOMICS AND BUSINESS - YEAR 9

Australian Year 9 Economics and Business	Banking on Shaky Ground educational resources
Content Descriptions	relevance
Economics and Business Knowledge and Understan	
Australia as an 'economy' and its place within the broader Asia and global economy (ACHEK038)	Students will explore Australia's place in the Asian and global economy by investigating overseas investment by Australian banks in companies that operate in countries inlcuding Cambodia, Brazil, Papua New Guinea & Indonesia.
Why and how people manage financial risks and rewards in the current Australian and global financial landscape (ACHEK040)	Students will explore the financial risks and rewards to Australian banks when they invest in agricultural projects overseas linked to the practice of land grabs.
Economics and Business Skills	
Questioning and Research Develop questions and hypotheses about an economic or business issue or event, and plan and conduct an investigation (ACHES043) Questioning and Research Gather relevant and reliable data and information from a range of digital, online and print sources (ACHES044)	Students will develop questions and hypotheses regarding the implications of investment in agricultural projects overseas, and plan and conduct an investigation into the issue. Students will have opportunity to gather relevant and reliable data and information from a range of digital, online and print sources for a number of activities, including defining key terms, analysing media in Activity 1, and when researching the issue of lands grabs for Activity 7.
Interpretation and analysis Analyse data and information in different formats to explain cause and effect relationships, make predictions and illustrate alternative perspectives (ACHES045)	Students analyse data and information in different formats to explain cause and effect relationships, for example in Activity 5 which requiring the development of a flow chart to explain the impacts of land grabs. Analysis and interpretation of information is also necessary to make predictions and demonstrate alternative perspectives, in Activity 6's role play activity.
Economic reasoning, decision-making and application Apply economics and business knowledge, skills and concepts in familiar, new and hypothetical situations (ACHESO47)	Students will apply economic and business knowledge, skills and concepts to the issue of land grabs in order to develop a greater understanding of the problem.
Communication and reflection Present reasoned arguments and evidence-based conclusions in a range of appropriate formats using economics and business conventions, language and concepts (ACHES048)	Students present reasoned arguments and evidence-based conclusions in a range of appropriate formats including analysis of the issue, Activity 6's role play exercise and Activity 7's development of a fact sheet. These require the use of economics and business conventions, language and concepts.
Communication and reflection Reflect on the intended and unintended consequences of economic and business decisions (ACHES049)	Students are able to reflect on the intended and unintended consequences of economic and business decisions Australian banks make when investing in overseas agricultural projects.





AUSTRALIAN CURRICULUM: ECONOMICS AND BUSINESS - YEAR 10

Australian Year 10 Economics and Business Content Descriptions	Banking on Shaky Ground educational resources relevance
Economics and Business Knowledge and Understan	ding
Factors that influence major consumer and financial decisions and the short- and long-term consequences of these decisions (ACHEK053)	Students will gain an understanding of the factors that influence major consumer and financial decisions by investigating the issue of land grabs and Australian investment overseas. Students will explore the consequences of, and risks associated with providing financial support to, certain agricultural projects in countries such as Cambodia, Brazil, Papua New Guinea & Indonesia.
Economics and Business Skills	
Questioning and Research Develop questions and hypotheses about an economic or business issue or event, and plan and conduct an investigation (ACHES055) Questioning and Research Gather relevant and reliable data and information from a range of digital, online and print sources (ACHES056)	Students will develop questions and hypotheses regarding the implications of investment in agricultural projects overseas and investigate the issue using a variety of sources and methods. Students will gather relevant and reliable data and information from a range of digital, online and print sources when researching the issue of lands grabs, defining key terms and analysing media.
Interpretation and analysis Analyse data and information in different formats to explain cause and effect relationships, make predictions and illustrate alternative perspectives (ACHES057)	Students analyse data and information in different formats to explain cause and effect relationships, especially in Activity 5's flow chart activity. Analysis and interpretation of information by students is necessary to make predictions and demonstrate alternative perspectives, as required by Activity 6's role play activity.
Economic reasoning, decision-making and application Apply economics and business knowledge, skills and concepts in familiar, new and hypothetical situations (ACHES059)	Students will apply economic and business knowledge, skills and concepts to the real-life situation of land grabs, in order to develop a greater understanding of the issue.
Communication and reflection Present reasoned arguments and evidence-based conclusions in a range of appropriate formats using economics and business conventions, language and concepts (ACHES060)	Students present reasoned arguments and evidence-based conclusions in a range of appropriate formats including analysis of the issue, a role play exercise and development of a fact sheet. These require the use of economics and business conventions, language and concepts.
Communication and reflection Reflect on the intended and unintended consequences of economic and business decisions (ACHES061)	Students are able to reflect on the intended and unintended consequences of economic and business decisions when investigating investment by Australia's big four banks in agricultural projects overseas and the impacts these have.

Source: http://www.australiancurriculum.edu.au/humanitiesandsocialsciences/economicsandbusiness/Curriculum/F-10



Photo: Vlad Sohkin/OxfamAUS

VICTORIA: AUSVELS THE HUMANITIES - ECONOMICS - YEAR 9-10

Humanities – Economics Year 9-10 Learning focus	Banking on Shaky Ground educational resources relevance
Students investigate the relationship between economic growth, ecological sustainability and explore what it means to be an ethical producer and consumer.	Students will investigate the relationship between economic growth and ecological sustainability through the issue of land grabs, and explore what it means to be an ethical produce and consumer.
They begin to reflect on the role of values in the economic decision making of producers, consumers and governments.	Students will reflect on the role of values such as social justice, ethical investment and human rights in the economic decision making of banking consumers, banks and corporations.
They develop skills in using economic reasoning to research economic issues and propose solutions for economic problems of global significance.	Students develop skills in using economic reasoning to research the economic issues of land grabs and investment ethics, and propose solutions and alternatives to this issue of global significance.
They research economic problems and argue the validity or otherwise of their own hypotheses	Students research the economic problems of investment ethics and land grabs, and argue the validity or otherwise of their hypotheses.
Such research assists students in understanding, clarifying and justifying values and attitudes about issues affecting the economy, society and the environment.	Research conducted as part of this resource will assist students understand, clarify and justice values and attitudes surrounding ethical investment, human rights and social justice affecting the economy, society and the environment.

Humanities – Economics Year 9-10 Standards	Banking on Shaky Ground educational resources relevance
Economic knowledge and understanding	
Students describe howenterprise affect the economy, society and environment in terms of employment, economic growth, the use of resources and ecological sustainability.	Students describe how enterprises linked to, or directly undertaking, land grabs affect the economy, society and the environment in terms of economic growth, the use of resources and ecological sustainability.
They identify examples of ways values can affect the economic decision making of consumers, producers and governments.	Students identify ways that values such as social justice, ethical investment and human rights can affect the economic decision making of banking consumers, banks and corporations.
Students analyse the role that other institutions such as banks play in the economy, and evaluate their performance in achieving appropriate economic outcomes for individuals and for society.	Students analyse the role that Australia's 'big four' banks play in the Australian economy, and evaluate their performance in achieving appropriate economic outcomes for individuals and society within a human rights context.
Economic reasoning and interpretation	
Students use economic reasoning to research and propose solutions to economic issues and problems of global significance, and to clarify and justify values and attitudes.	Students research and propose solutions and alternatives to the economic issues of land grabs and unethical investments, and to clarify and justify values and attitudes.



Photo: Vlad Sohkin/OxfamAUS

They conduct investigations in order to	Students conduct investigations in order to
research an economic problem and/or argue the	research the economic problem of land grabs and
validity or otherwise of their own hypotheses.	argue the validity or otherwise of their own
	hypotheses, especially in Activities 5, 6 7 and 8.
They use relevant economic concepts and	Students can use economic concepts and
relationships to evaluate economic propositions,	relationships to evaluate the economic
proposals and policies, and debate the costs and	proposition of ethical and overseas investment,
benefits of contentious economics-related issues	and debate the costs and benefits of land grabs,
of local, national or international concern.	a contentious economics -related issue of
	national and international concern.
Students demonstrate an	Students demonstrate an awareness of the
awareness of the impact of values and beliefs on	impact of values and beliefs such as human
economic issues	rights, ethical investment and social justice on
	economic issues.

Source: http://ausvels.vcaa.vic.edu.au/The-Humanities-Economics/Curriculum



Photo: Vlad Sohkin/OxfamAUS

VICTORIA: AUSVELS CIVICS & CITIZENSHIP - YEAR 9-10

Humanities - Civics & Citizenship Year 9-10 Learning focus	Banking on Shaky Ground educational resources relevance
Students investigate the nature of the concept of human rights.	Students investigate the issue human rights through the case study of land grabs.
They become aware of national and international legislation designed to protect those rights.	The resource touches on the UN Global Compact, Universal Declaration of Human Rights, the UN Principles for Responsible Investment.
They explore human rights issues at the international level.	The resource's land grabs case studies aids students in exploring human rights on an international and transnational level.
They consider other processes for influencing the views and actions of others; for example, through participation in organisations such as interest groups.	Students consider processes for influencing individuals and corporations, used by an interest group (Oxfam Australia).
They explore Australia's relationship with other nations and examine the influence of global events and issues on these relationships.	Students explore the relationship and influence Australian banks have with corporations in developing nations, and the flow-on impacts this can have on local communities.
Students are provided with opportunities to participate in leadership activities and projects that may have a local, national or global focus.	Students have opportunities to participate in leadership activities and projects in this resource such as Activity 9 'Write to your bank' or Activity 10 'Stage a fake land grab'.

Humanities - Civics & Citizenship Year 9-10 Standards	Banking on Shaky Ground educational resources relevance
Civic knowledge and understanding	
They explain human rights issues, both national and international.	Students are given the opportunities to explain human rights issues, through the lens of ethical investing and land grabs.
They explain how citizens influence policy through participation in interest groups.	Students explain how citizens as consumers can impact on bank and corporation policies through participation in activities supported by an interest group (Oxfam Australia).
They take a global perspective when analysing an issue, and describe the role of global organisations in responding to international issues.	Students are required to take a global perspective when analysing the issue of Australian bank links to land grabs in developing countries, and describe the role of global organisations in responding to this issue.
Community engagement	
Students draw on a range of resources, including the mass media to articulate and defend their own opinions about social issues in national and global contexts.	Students draw on a range of resources including reports, websites, media releases, videos and the mass media to articulate and defend their opinions about this international social issue, especially in Activities 2, 3, 4, 5, 7 and 8.
They contest, where appropriate, the opinions of others.	Students can participate in role plays (Activity 6) and class debates (Activity 8) where they contest the opinions of others.
They participate in a range of citizenship activities including those with a national or global perspective, at school and in the local community.	Students will be able to demonstrate active citizenship when completing activities from this resource such as Activity 9 'Write to your bank' or Activity 10 'Stage a fake land grab'.

