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APA Annotated Bibliography (Haddad)

Gender and Online Communication 1

Arman Haddad
 Professor Andrews
 Psychology 101
 14 October XXXX

Patterns of Gender-Related Differences in
 Online Communication: An Annotated Bibliography

Bruckman, A. S. (1993). Gender swapping on the Internet. *Proceedings of INET '93*. Retrieved from <http://www.cc.gatech.edu/elc/papers/bruckman/gender-swapping-bruckman.pdf>

In this brief analysis, Bruckman investigates the perceptions of males and females in electronic environments. She argues that females (or those posing as females) receive an inordinate amount of unwanted sexual attention and offers of assistance from males. She also suggests that females (and sexually unthreatening males) are welcomed more willingly than dominant males into virtual communities. She concludes that behavior in electronic forums is an exaggerated reflection of gender stereotypes in real-life communication. The article is interesting and accessible, but it is quite old, and it relies almost entirely on quotations from four anonymous forum participants.

Crowston, C., & Kammerer, E. (1998). Communicative style and gender differences in computer-mediated communications. In B. Ebo (Ed.), *Cyberghetto or cybertopia? Race, class, and gender on the Internet* (pp. 185-203). Westport, CT: Praeger.

This brief study examines how the dominant

In APA style, each entry begins at the left margin; subsequent lines indent 1/2".

The annotation begins on a new line and is indented 1/2".

Summary is followed by a short evaluation of the source that notes its age and questionable research techniques.

Marginal annotations indicate APA-style formatting and effective writing.

Source: Diana Hacker (Boston: Bedford/St. Martin's, 2008). This paper follows the style guidelines in the *Publication Manual of the American Psychological Association*, 6th ed. (2010).

A Comparative Literature Survey of Islamic Finance and Banking

BY TAREK S. ZAHER AND M. KABIR HASSAN

There has been large-scale growth in Islamic finance and banking in Muslim countries and around the world during the last twenty years. This growth is influenced by factors including the introduction of broad macroeconomic and structural reforms in financial systems, the liberalization of capital movements, privatization, the global integration of financial markets, and the introduction of innovative and new Islamic products. Islamic finance is now reaching new levels of sophistication. However, a complete Islamic financial system with its identifiable instruments and markets is still very much at an early stage of evolution. Many problems and challenges relating to Islamic instruments, financial markets, and regulations must be addressed and resolved. In this paper, we provide a comprehensive comparative review of the literature on the Islamic financial system. Specifically, we discuss the basic features of the Islamic finance and banking. We also introduce Islamic financial instruments in order to compare them to existing Western financial instruments and discuss the legal problems that investors in these instruments may encounter. The paper also gives a preliminary empirical assessment of the performance of Islamic banking and finance, and highlights the regulations, challenges and problems in the Islamic banking market.

I. INTRODUCTION

Islamic finance was practiced predominantly in the Muslim world throughout the middle ages. European financiers and businessmen later adopted many concepts, techniques, and instruments of Islamic finance. In contrast, the term "Islamic financial system" is relatively new, appearing only in the mid-1980s. In fact, all earlier references to commercial or mercantile activities conforming to Islamic principles were made under the umbrella of either "interest free" or "Islamic" banking. This, no doubt, prohibits the receipt or payment of interest as the nucleus of the system, but is supported by other principles of Islamic doctrine advocating risk sharing, individuals' rights and duties, property rights, and the sanctity of contracts. Similarly, the Islamic financial system is not limited to banking, but covers financial instruments, financial markets, and all types of financial intermediation.

There is a debate among the Islamic community over the effectiveness of an interest-based banking system. While it is acknowledged that banks play a pivotal role in the development of a country through their role as financial intermediaries, the question is how efficient an interest-based system is in

Financial Markets, Institutions & Instruments, V. 10, No. 4, November 2001 © 2001 New York University Salomon Center. Published by Blackwell Publishers, 350 Main St., Malden, MA 02148, USA, and 108 Cowley Road, Oxford, OX4 1JF, UK.

EXPANDED CONTENTS

Introduction to the Module	6
Specimen Examination Questions	9
<i>Each of these questions is accompanied by a full marking scheme, illustrated with sample scripts.</i>	
Contents	10
Introduction	11
"The journey"	12
"Camping"	20
"Going to school"	28
"The vending machine"	38
"The hurdles race"	42
"The cassette tape"	46
"Filling a swimming pool"	52
Classroom Materials	59
Introduction to the Classroom Materials	60
Unit A	
<i>This unit involves sketching and interpreting graphs arising from situations which are presented verbally or pictorially. No algebraic knowledge is required. Emphasis is laid on the interpretation of global graphical features, such as maxima, minima, intervals and gradients. This Unit will occupy about two weeks and it contains a full set of worksheets and teaching notes.</i>	
Contents	62
Introduction	63
A1 "Interpreting points"	64
A2 "Are graphs just pictures?"	74
A3 "Sketching graphs from words"	82
A4 "Sketching graphs from pictures"	88
A5 "Looking at gradients"	94
Supplementary booklets	99
Unit B	
<i>In this Unit, emphasis is laid on the process of searching for patterns within realistic situations, identifying functional relationships and expressing these in verbal, graphical and algebraic terms. Full teaching notes and solutions are provided. This Unit again occupies approximately two weeks.</i>	
Contents	108
Introduction	109
B1 "Sketching graphs from tables"	110
B2 "Finding functions in situations"	116
B3 "Looking at exponential functions"	120
B4 "A function with several variables"	126
Supplementary booklets	130

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