

A CASE STUDY OF THAI ESL LEARNERS' LANGUAGE AND LITERACY LEARNING IN AN AUTHENTIC SITUATION

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Introduction

Learning is a life-long process. Whether we are at school or not, we are always learning something for some purpose. In fact, society is a large classroom full of rich resources, which allows us to experience, explore, and experiment. As human beings, we all have the capacity to learn to survive and to better our quality of life. We have seen people learn from observing the things and the people around them, from their past experiences, and even from self-reflection, self-exploration, and self-discovery. However, we may wonder why learners learn with different degrees of success. To be more specific, we may want to know why many learners fail to learn in school, why they lose interest in learning, and why they even refuse to learn after they leave school. If learning and acquisition can take place with different degrees of success in different learning situations, we then need to know what really makes people learn. It is expected that the observation of language learning instances in natural settings may give us some insight into how natural language learning occurs, and thereby help us enhance classroom language learning.

The present qualitative study addressed how second language and literacy are learned in an authentic situation. Although authentic learning occurs in various natural settings, an in-depth case study can possibly elicit some of the most important features of how ESL learners learn language authentically. Put another way, the present research aimed at finding out to what extent the theory and conceptions of authentic learning can be generalized in language learning in a specific authentic language situation for Thai ESL learners attempting to acquire the target language in the United States. It was hoped that it would be possible to identify the strategies employed by these learners as well as provide a rich description of such strategies.

In this study, a single situation—opening a bank account—was chosen to minimize contextual variation so that learning strategies could be focused upon. Since most international learners who have newly arrived in the United States have an immediate need to open a bank account, this specific setting was selected as the source of data collection for this study. It was anticipated that the findings of the present study would contribute to our understanding of the ways learners learn language in authentic situations as well as enable ESL teachers to incorporate the characteristics which enhance effective language learning into their classroom practice.

Review of the Literature

Although there is no one theory or conception that can be directly quoted to explain how learning takes place in an authentic situation, the following theories and conceptions can contribute to part of our understanding of authentic language and literary learning.

I. Community of Support and Expert Assistance: Sociocultural Theory of the Mind

A sociocultural theory of mind, developed by Lev S. Vygotsky and his colleagues, maintains that social interactions have important roles to play in an individual's cognitive growth and development (Donato & McCormick, 1994). This theory suggests that most learning takes place in "communities of practice" where "individuals, initially inexperienced and unaware, are apprenticed into full participation into the sociocultural practices of the community in which they live" (Donato & McCormick, 1994, p. 454). The community provides a support environment for them to explore and to practice, so that they can step through the stage of being novices to the stage of becoming experts. Therefore, the transition from a novice to an expert can be concluded as the result of the socialization process.

1. Zone of Proximal Development

How does the socialization process function in assisting this transition? In investigating the relationship between learning and development, Vygotsky insists that two developmental levels of the individual must be taken into account: the actual developmental level, "established as a result of certain already completed developmental cycles" (Vygotsky, 1978) and the level of potential development, the level at which the individual functions with assistance from, or collaboration with, more experienced members of society. The distance between the learner's individual capacity and the capacity to perform with assistance is the "zone of proximal development" (ZPD).

According to Vygotsky, "every function in the child's cultural development appears twice: first, on a social level, and later, on the individual level: first, between people (interpsychological), and then inside the child (intrapsychological)" (Vygotsky, 1978, p. 57). "The transition from inter- to intra-mental functioning... is a dynamic process of reconstruction and qualitative change in which the novice and the expert collaborate in constructing a mutual activity frame" (Aljaafreh & Lantolf, 1994, p. 467). Therefore, individuals have the capacity to learn something which is somewhat beyond their current developmental level if they are assisted. That is, under the assistance of more capable others, an individual learns to do things which he or she could not do previously.

2. Modeling

A fundamental means of assisting performance, suggested by most sociocultural theorists, is modeling, a process of offering behavior for imitation. Tharp & Gallimore (1988) state, "imitation is probably the principle mechanism by which new behaviors are initiated, at least until language maturity is reached. Language development itself is pulled along through imitation" (p. 47). A novice observes and imitates the behaviors of the expert. The imitated behaviors are then gradually internalized into his or her own capacity.

Although sociocultural theorists do not situate community support of learning in any specific context, it is suspected that it may also be true for learning in an authentic environment since people constantly interact with each other in their daily lives. Owing to the dynamic contact patterns among people, it is predicted that the support provided in an authentic situation is structured in various ways in addition to merely providing models.

II. Making Connections: A Transactional View of Language and Literacy Learning

A transactional view of language and literacy learning presents itself as another angle from which the notion of authentic learning can be explored. As described in Harste et al. (1984), the transactional view of language and literacy learning assumes that meaning and understanding occur as a result of an on-going sign interpretation and the making of connections on part of the learners. These connections are to previous experiences, ideas, and understandings. To further clarify the matter, they refer to research studies which confirm that instead of developing their own grammar when attempting to master the language, children actually acquire their grammar—and interpretative rules of language use—through social interaction. In doing so, children seek for

particular patterns that occur in the language used by the adults around them and link these patterns to their own existing frameworks, that is, the rules of language they have already acquired.

The support of the essence of making connections as a crucial factor for authentic language and literacy learning can also be found in Schank (1992). According to him, in order for understanding to occur, not only do listeners have to pay enough attention to the story being told to them but also to relate that story to their repertoire that is mostly closely connected to it. He explains:

We can only understand things that relate to our own experiences. It is actually very difficult to hear things that people say to us that are not interpretable through those experiences...When what we hear relates to what we know, what we care about, or what we were prepared to hear, we can understand quite easily what someone is saying to us (p. 57).

In other words, *understanders* have to interpret new stories that they hear as old stories they have heard before. It is when people are trying to understand a new story by relating what they are hearing to the stories or experiences stored in their memories that connection is being made.

1. Personal Purpose

In addition to the stories or experiences stored in memories, personal purposes/ interests also play an important role in determining which connection will be made. Schank (1992) claims:

People are only able to hear part of what is said to them...Most of what we hear is complex and has so many possible avenues of interpretation and provides so many possible interference paths that people must make their choices as they listen. We cannot think about all the possible ramifications of something we are being told. So we pay attention to what interests us (p. 57).

Interest does influence what we want to hear and what we want to learn, but how is interest expressed? Schank continues, "Interest can be expressed in a variety of ways, but one way is to focus on the things you are looking for, ignoring the things you are not prepared to deal with" (p. 57). Therefore, interest not only predominates what we want to learn, but also what we do not intend to learn.

III. Confronting Anomalies

Another significant factor, which is seen as a propeller for learning to occur, is the process of sense/meaning-making, especially when encountering differences or anomalies. According to Harste (1994), newer theories of learning suggest that children learn when they have the opportunity to confront anomalies. He further explains that even though learning normally takes place when patterns are being sought and connection is being made, it is in fact anomalies that yield the richest opportunity for learning. "It is here that patterns break down and new explanations and learning are more likely" (p. 1235). The view which contends that a theory of difference is a theory of learning is also advocated by Schank (1992). In his book entitled *Tell Me a Story*, the explanation for such an assumption can be found:

We dislike failing to understand. When what we have been asked to understand is anomalous in some way, failing to correspond to what we expect, we must reevaluate what is going on. We must attempt to explain why we were wrong in our expectations. A failure to have things turn out as expected indicates a failure in understanding. People desire very much to remedy such failures. We ask ourselves questions about what was going on...anomalies occur when the answers to one or more of those questions is unknown. Then we seek to explain what was going on, and then we learn (p. 60).

On the one hand, most of Harste's notions of connections and meaning making are derived from his own experiences of working and researching with small children. We are not certain whether these notions can also be applied to the way adults learn in an authentic environment or not. On the other hand, Schank interprets how learning occurs only through the stories people make or connect. We suspect that people do not always learn in the form of stories. Therefore, it is deemed necessary that a study be conducted to allow us to look at authentic language and literacy learning from different angles and with a specific population so that how people learn can be better understood.

Research Methodology

Subject selection

The subjects who took part in this study were Thai learners who were studying English as a second language and were enrolled in graduate programs at Indiana University, Bloomington, Indiana, U.S.A. in the fall semester of 2002. They were selected by means of purposive sampling

based on the inclusion criteria previously set. One important criterion was that they had to be staying in the United States for less than two years. This is because it may have been the case that the longer they had stayed, the less they were likely to be able to recount their initial authentic learning experiences. The other selection criterion was that the subjects needed to have experiences in opening a bank account during their stay and consider themselves relatively good at doing it as a result. Finally, ten subjects agreed to participate in the study. Of these ten subjects, six were female, and four were male. In addition, six were law students, two majored in business administration, one majored in education, and one was a music student. Besides this, they were not asked to give information about themselves except their sex, their English language background, the length of time they had been staying in the United States, and their personal experiences concerning the act of opening a bank account. They were not required to take any special roles except to be themselves in order that realistic responses could be obtained from them.

Instrumentation

The present study was a qualitative research study which employed interviews as the data gathering technique. The format of the interviews was semi-structured in which the subjects were asked a series of general and specific questions (See Appendix). The general questions were used to ensure that the subjects were knowledgeable enough in opening a bank account to take part in the study, whereas the specific questions, developed based on prominent scholars' and experts' notions of authentic learning, deliberately elicited information as to how the subjects had learned through the experience of opening bank accounts. Attempts were made to make sure that the questions were open enough to yield as much needed information as possible, and although the meaning of each question remained constant in all interviews, some variation of the questions was necessary for the sake of the clarity of the information. Each interview lasted one hour to one and a half hours, and the interviews were tape-recorded for subsequent transcription.

Data Analysis

In the present research, data collection methods included interviews and general observation during the interviews. It could be said that, just as in other qualitative studies, data collection and data analysis were conducted simultaneously until theoretical saturation of each category was reached. This meant (1) no new or relevant data seemed to emerge regarding a category; (2) the

category development was dense; and (3) the relationships between categories were well-established and validated (Strauss, 1990, p. 188).

The data were then unitized in accordance with each episode, and each unit of information was placed on separate index cards. Subsequently, the index cards were sorted and the following steps were then taken to develop categories that were a mixture of the experts' theories or conceptions and something newly invented: 1) The first card from the pile of units was selected and placed in an unnamed pile; 2) For each new card, determination was made as to whether it was similar to a previous card or whether it was substantively different; 3) When the original pile was exhausted, the new piles were examined to determine new categories; and, 4) The set of categories was reviewed to see if there was category overlap or category relatedness.

In addition, several measures were taken to prevent biases from undermining the study and to ensure the credibility and reliability of the findings of the study. The researcher thoroughly examined the findings and asked the advisor, a professor at the Department of Language Education at Indiana University, for a consensus about the results of the study. The information elicited from all of the subjects was later on shown to each subject for comment and verification, especially during the process of categorizing the data. If it was found that some of the necessary information was still missing, such as the difference in the subjects' feelings toward their first and second experiences of opening bank accounts or the reason why a particular person was chosen by the subjects to provide them with expert modeling, the researcher went back to the subjects and conducted clarification interviews. During this phase, the researcher went back to check with the subjects twice on average.

Findings and Discussion of Findings

I. Community of Support and Expert Assistance

It was discovered that communities of support and expert assistance suggested by Vygotsky and other sociocultural theorists were used in the learning process of all ten subjects. In the present study's specific case, that is, opening a bank account, support came from bank clerks, parents, and friends. However, support was provided in different ways.

A. *The Importance of Getting Expert Assistance*

The following statement gives us a sense of how learners perceive the importance of getting assistance:

1. *"I didn't feel embarrassed to ask for help; Yeah...maybe I felt a little bit embarrassed, but I just didn't let it stand in my way. The clerk was the one who knew and could help you go through it, so I thought asking for help from someone who knows wouldn't hurt. It's nothing to be ashamed of. We were not born with all the knowledge in the world."* (Subject #7).

B. Expert Assistance by Modeling

As predicted by Tharp & Gallimore (1988), the findings revealed that expert modeling did assist the subjects to learn authentically the language and the processes of opening back accounts.

Two examples of modeling are given below:

2. *"My friend did most of the talking, like telling the clerk what we wanted to do and answered some questions for me when she saw that I couldn't answer them right away. I listened very carefully because I knew that next time I need to do it by myself."* (Subject #6)
3. *"I said I didn't know how to use the key. So, the clerk took me to the back where the security box was. She showed me how to use the key to open my security box. It was easy actually."* (Subject #2).

The above two examples demonstrate that in authentic learning situations, expert modeling plays an important role in providing assistance for formulating new behavior. In these two examples, the learners simply observed the interactive dialogues between two experts or the expert's behavior. Although one cannot tell whether learning occurred as a result of the observation, in order to learn the learner did deliberately pay attention to the conversation. Let's look at the following example in which Subject #5 clearly stated how she learned through modeling:

4. *"Part of it, I learned from my parents. They showed me during the first time what we are supposed to do."* (Subject #5).

However, expert modeling is not the only way novices can be assisted. When analyzing the interview protocols, it was found that the subjects were assisted in a variety of ways in addition to modeling. The findings are somewhat beyond what sociocultural theorists have suggested. Other ways of assistance are discussed in the following sections.

C. Expert Assistance by Providing Oral Information or Advice

5. *"She [the clerk] told me I also needed a checking account to pay my bills, and she told me about a combo account. I didn't understand it at first, so I had to ask her to explain it to me one more time." (Subject #7)*

In the above example, the clerk assisted the learner by providing advice, information, and explanations. The notion of experts as information providers and advisers is also evident in the following statements:

6. *"I asked one of my friends who used to live in Bloomington, and he told me about all the banks we have here. I chose Bank One because my parents told me to go for a big bank with many branches in the state, not a local one such as Monroe County Bank or IU Credit Union." (Subject #5)*

In the following example, the information provided by the experts (both the friend and the clerk) did actually help the learner solve the problem he came across:

7. *"At first, I was confused by the large discrepancy between the monthly bank account statement and the statement I got from the ATM machine. So, I talked to a student who used to work in a bank about the discrepancy. He said that that was because the statement from the ATM machine does not include the \$1,000.00 we deposited in the bank. I then called the bank and asked the clerk there. They said that was true..." (Subject #2).*

At this point, it is worth noting that the action of this particular subject went beyond what theorists have pointed out. Although the subject received oral information from the person who she thought of as an expert, she still sought for confirmation from the person she believed was truly knowledgeable in the matter. Thus, it could be concluded that, for some learners, the level of perceived trustworthiness they have for different experts varies and that sometimes confirmation of certain experts' oral information or advice is deemed necessary.

D. Expert Assistance by Providing Oral Instructions

The next example demonstrates how the clerk helped the subject learn new behaviors and language by giving step by step oral instructions. The benefit of this sort of direct instruction is

that feedback is immediately provided. The learner, therefore, could adjust his or her incorrect or undesirable behavior right away:

8. *"I followed the clerk to a table where there was a small machine. She told me to slide the ATM card she gave me through the machine and key in the four-digit personal identification number I wanted to have for my ATM card. But I didn't really understand what she wanted me to do. I made a mistake, and I asked her again. She then told me what to do, and I did it."* (Subject #5).

E. Expert Assistance by Providing Written Materials

In some cases, the clerk would give the subjects brochures to read as a means of providing assistance:

9. *"I also learned from what the clerk explained to me and what I had read from the brochure she gave me."* (Subject #5)
10. *"The clerk gave me the brochure to read, and it made me understand everything better."* (Subject #6).

F. Expert Assistance by Collaboration

Experts do not always act as knowledge dispensers and learners as receivers, however. Sometimes, they do cooperate. In the learning process, the learner actively interacts and negotiates with the expert. The following statement clearly reflects how the negotiation process helped Subject #1 learn the word "teletext:"

11. *"I was trying to explain how I transferred money from Thailand to this bank, but I didn't know the word 'teletext' at that time. So, I just literally translate this meaning from the Thai word. I said something like 'it's a kind of system, and you can transfer message very quickly.' The clerk asked me, 'Did you transfer it by mail or by teletext?' Since I knew that it was definitely not by mail, I guessed it must be 'teletext.' Thus, I decided to use this word. After I went home, I looked up this word in the dictionary. My guessing was right!"* (Subject #1)

G. Expert Assistance within ZPD

From all the examples provided above, it can be seen that experts or more capable others do play an essential role in authentic language and literacy learning. However, Vygotsky's ZPD

theory also reminds us that not all the assistance from experts will always work. A learner cannot learn what is far beyond his or her present linguistic or developmental level. Let's look at the following two examples:

12. *Subject: "I asked the clerk to explain the difference between checking and savings accounts. Because my English was so poor at that time that I couldn't understand what she was talking about. I didn't know what to do, so I asked my Japanese friend to explain it all over again to me. Then finally I understood the difference."*

Researcher: "Why could you understand your Japanese friend's explanations, but not the clerk's? You had to use the English language with both of them, and their explanations were both in English, right?"

Subject: "Oh, because the clerk spoke a lot faster than my friend did. And also, some terms and sentence structures she used were much more difficult for me. I guess. Anyway, I felt it was much easier to understand my friend's talking." (Subject #4).

The theory of ZPD is well demonstrated in the above examples in which two more capable others provided different levels of assistance. The assistance from the clerk (a native speaker of English) was far beyond the subjects' present developmental level (speaking too fast and using more difficult terms and more complicated sentence structures), so the subjects failed to understand the explanations. However, the explanations provided by their friends were given in a less complicated way. The level of assistance was much closer to their current developmental level, within the zone, so to speak. This could explain why the friends' assistance was more effective.

From the above twelve examples, it was not only found that expert assistance is important, but the learner's active conscious learning is even more crucial. It could be seen that the subjects were not only actively engaged in the conversation, but they even initiated the conversation to get needed information or help. Even in the cases of modeling, they tried to engage themselves mentally and paid extra attention while observing the modeling process. Active conscious learning is probably one of the major characteristics which distinguish learning in an authentic situation from learning in a traditional classroom in which the teacher tends to dominate the whole learning process and learners are often unaware of the goal of the activity in which they are required to participate.

II. Personal Purpose

It was found that personal purpose served as an incentive for nine of the ten subjects wanting to learn and for them to determine what to learn. The findings do confirm Schank's (1992) notion that people only pay attention to what interests them and ignore what does not. Two such examples are given:

A. *Selecting What to Focus upon and What to Ignore*

1. *"I didn't understand the clerk's description most of the time, but I just let it go. This is because I was not really interested in that. What I cared was which program provided the highest interest rate. So after her long descriptions, I just asked, 'which one gives the highest interest rate?' Then, I chose that one."* (Subject #4)

2. *Subject: "I didn't really understand her descriptions of all different programs."*

Researcher: "What did you do when you did not understand the explanations?"

Subject: "I knew I only wanted to have 'money market checking' account. I listened carefully if she was talking about that. If I didn't understand, I would ask her to explain again. But if she was talking about something else, I just ignored it." (Subject #2)

However, Schank's notion does not explain why people act like this. An examination of the subjects' accounts in the following two sections somehow offers some clues.

B. *Meeting Personal Needs*

In order to be able to survive or function in the community where the target language is spoken, international learners are usually aware of what they need to learn. This particular need serves as an important purpose for them to be actively involved in learning. Let us look at Examples 3 and 4:

3. *"I knew when I moved to Bloomington, my parents would not be here with me, so I had to learn to do it by myself."* (Subject #5)

4. *"I tried to learn from it because I knew that when I moved, I would need another bank account. And this time, I would have to be able to do it all by myself. There would not be anyone*

who could help me, so I tried to remember what my friend said to the clerk and followed it.”
(Subject #6)

The subjects acknowledged that there would not always be someone who could help them open bank accounts so that they needed to learn to do it by themselves. Subject #6 even deliberately tried to remember what her friend said and imitated it. The need became a strong motive for them to learn. In the following example, the sense of need was so strong that the subject was willing to take a risk to try out and explore:

5 *“For the first time, I knew almost nothing, but I knew I had to do it although I was not sure whether I could do it or not. I did, and I could...and I knew what it was about. Maybe not everything, but I did learn it. I thought to myself at that time, ‘If you didn’t try, how would you know whether you could do it or not?’”* (Subject #7)

In brief, these statements help emphasize that when learners feel the need to learn something, language or otherwise, they become interested and motivated, and their interest and motivation result in their endeavor to learn to fulfill such needs.

C. Getting Benefits

In addition to satisfying needs, getting benefits is another purpose for learning. Here, two examples are given:

6. *“I told the clerk I wanted to know which program would benefit me most. Then, she started showing me the benefits of different programs.”* (Subject #3).

7. *Researcher: “How did you know which bank to go to?”*

Subject: “Well, I chose the one which has the highest interest rate.”

Researcher: “How did you know which bank has the highest interest rate?”

Subject: “I went to each bank to take program descriptions and read them. I also got information from the advertisement and from asking others.” (Subject #4)

8. *“I had already opened my accounts with IU Credit Union. But when I learned that Fifth-Third Bank gave a handbag to the customers who opened a new account with them, I went to*

Fifth-Third Bank and asked the clerk there about the free gift. I switched my accounts to Fifth-Third Bank after that.” (Subject #8)

In these examples, the purpose of getting the highest interest rates even motivated the subjects to look for information from banks and other outside resources.

In summary, the above eight examples reveal the important role a personal purpose serves for learning to be authentic. Learning in an authentic environment usually involves a personal view of values. An individual is constantly evaluating what is worthy to learn and what is not. In the above examples, two subjects considered the benefits they would gain in the form of interest rates were worth the search for new information, while in the third example, the subject decided that getting a new handbag was worth her effort in seeking data. Thus, for these subjects, as previously exemplified, both personal needs and the intention of getting benefits from the community served as two major purposes of learning.

III. Personal Effort of Sense/Meaning Making

The findings of the study also indicated that in order to learn authentically, all of the subjects made a personal effort to make sense out of what was formerly unknown to them, not meaningful, or different from what was already known. The following sections illustrate the several ways the subjects of the present study tried to make sense of or understand something new or hitherto unknown.

A. *Sense/Meaning Making by Making Connections*

As Harste (1994) points out, learning always involves the process of “finding patterns that connect” (p. 1223). This view holds true in the present investigation. It was found that the subjects made connections in three different ways: making connection to a similar situation from the past, making connection to a different situation from the past, and making connection to background knowledge. They are illustrated as follows:

1. *Making Connection to Similar Situations from the Past*

When the subjects did not understand the process of opening a bank account in which they were involved, most of them tried to think back to the time when they were doing the same thing before, either in their native country or in the United States:

1. *"I didn't understand the difference between checking and savings accounts. I didn't know what 'CD' was either. So, I asked the clerk to explain it to me once again. I still wasn't sure whether my understanding was correct or not. Then, I tried to think of the types of bank accounts I had back home in Thailand. I thought of the Thai names of each account, and I thought I got the correct understanding. For example, I just thought that 'checking' account came with checkbooks, so it had to be 'gra-sae-rai-wan' in Thai. It was not too difficult to understand then. (subject #1)*

2. *"When I didn't understand the explanations of some terms, conditions, or types of accounts, I tried to think of what I had done before when I opened the bank account with my parents for the first time here. I thought that some types of accounts could be the same thing but with different names, so I asked the clerk whether I was right or not. Turned out I was right."* (Subject #5)

Later, when she had to open another bank account, her past experiences proved to be helpful to her once again:

3. *"When I opened the bank account for the third time, I already knew that each bank has different terms and conditions and offers different interest rates. So, I asked the clerk to explain everything to me in detail so that I could make up my mind. I chose the bank according to the conditions they provide."* (Subject #5).

2. Making Connection to Different Situations from the Past

The kind of experience which led to meaningful understanding of the subjects did not necessarily have to be the same as opening a bank account. The following statements suggest that, sometimes, the experience of doing something entirely different can surprisingly prove to be helpful as well:

4. *"I once bought some spinach in the supermarket. When I paid for it at the cashier, I found that she charged me more than what was said in the price tag that I saw. I was surprised because I had never expected such a mistake. I thought to myself that even Americans could be wrong; they were not always correct. After that, I tried to be more careful. When I opened my bank accounts, I tried to follow the clerk's explanation very carefully and checked everything written down on the application statements."* (Subject #2).

5. *"I was rejected several times when I applied for a credit card. Someone told me later that it was because I used my address in Thailand as my permanent address instead of using an address in the United States. When the bank clerk asked me for my permanent address, I asked her what the difference would be if I gave her the address in Thailand instead of using the address in Bloomington as both my permanent and mailing address."* (Subject #3)

3. *Making Connection to Background Knowledge*

There were also two subjects who tried to make sense of what was being explained by making connections to their background linguistic knowledge. One example is shown here:

6. *Subject: "I didn't know what 'transaction' meant. I tried to listen very carefully to what she was talking about.*

Researcher: "Did you understand then?"

Subject: "No."

Researcher: "Then what did you do? Did you ask her to explain it to you?"

Subject: "No, I felt quite embarrassed to ask her. I just tried to connect it to the word I knew. I knew the meaning of 'transfer.' I thought they might be somewhat related. But I was still not quite sure. After I went home, I checked the dictionary." (Subject #1)

B. *Sense/Meaning Making by Confronting Anomalies*

Confronting anomalies was found to be a motive for five of the subjects to learn something new or unknown. As suggested by both Harste (1994) and Schank (1992), the opportunity to encounter anomalies is a crucial propeller for learning. According to both scholars, anomalies represent a break in the patterns that the learners have previously connected. This leads to seeking for meaningful explanation which in turn brings about understanding and learning. Let's examine some of the examples obtained in the study:

7. *"At first, I was confused by the large discrepancy between the monthly bank account statement and the statement I got from the ATM machine, so I talked to a student who used to work in a bank about the discrepancy...I then called the bank and asked the clerk there..."* (Subject #2)

8. *"When I went to the bank to buy a traveler's check, they charged me \$5.00 for service fee. I was surprised. It didn't make sense at all. Never had a bank charged me money for that. I was quite angry. I asked the clerk why she charged me service fee. I told her that in other banks they*

charged me nothing. She said that was their policy. Then I asked to see the manager and argued with him. I said that if they wanted to charge me money, I would transfer to another bank. Finally, they did not charge me any money. From this experience, I learned that arguing could be really effective.” (Subject #3)

From the investigation, there are two other ways of making meaning that are mentioned neither by Harste nor Schank that have emerged. These are making meaning by asking for help from others and by focused listening. These two categories are discussed and exemplified in the following accounts:

C. Sense/Meaning Making by Asking for Help

Six of the ten subjects asked for either explanations or help from others when they did not understand something, or when something did not seem to make any sense to them. Two examples are provided here:

9. *“I asked the clerk to explain in more details some terms I didn’t know such as ‘deposit,’ ‘combo,’ ‘prime program,’...” (Subject #1)*

10. *“I wondered why she kept my money in two deposit slips. I was afraid she would lose one, so I asked her.” (Subject #2)*

D. Sense/Meaning Making by Focused Listening

In addition to seeking help for making sense, three subjects made an attempt to listen attentively to explanation being given. The following example demonstrates how the subjects tried to make sense by focused listening:

11. *“When I didn’t understand something they were talking about, I tried to listen more carefully, and sometimes I asked the clerk to explain it to me one more time.” (Subject #5)*

The above eleven examples confirm the notion that in order for one to learn authentically, it is often useful to be engaged in the situations which are initially incomprehensible. As Schank points out, “We dislike failing to understand.” When we are in such conditions, we make efforts to overcome the feelings of discomfort by seeking for meaningful explanation, discovering the truth, or trying to make sense or get, at least partially, if not fully, meanings. From the investigation of

the present study, it was discovered that making sense/meaning can be done in various ways. Be it making connections to previous experiences or background knowledge, asking for help from capable others, or utilizing focused listening strategies, authentic language learning occurs as a result.

Implications and Suggestions

In the light of the findings of the present study, it is suggested that ESL teachers consider the need to set up a more naturalistic environment and/or bring in more authentic tasks for learners to learn the target language in class. Special attention should be paid to establishing a support community of experts, serving individual purposes, and encouraging meaning making processes. In order for these goals to be achieved, the following classroom practices are worth careful and thorough consideration:

1. ESL teachers can incorporate cooperative small group activities such as jigsaw and group investigation into the curriculum, so that learners can be at different levels or have the specialty of experts and support one another both academically and emotionally. It has widely been accepted that cooperative learning is a pedagogical technique that promotes learner-learner interaction and working in small groups with fellow learners enables learners to maximize their learning and reach their shared goals (Kessler, 1992). When taking part in cooperative learning, learners are encouraged to produce extended English discourse with meaningful manner in authentic contexts, and the quality of language input, output, and context had a positive impact on learners' language acquisition (Meteetam, 2001).
2. ESL teachers can also provide learners with ample opportunities to work on individualized projects which meet their personal goals or interests. Learners should be allowed to choose topics they are interested in to work on and to do so in their own ways. The role of the teacher should be that of an advisor or facilitator who offers advice whenever learners seem to need help or guidance and facilitates the learning process. When learners are offered the opportunity to take control of their learning, they will also be provided with a chance to develop their autonomy, the ability to take charge of their own learning. In brief, learner-centeredness provides a good basis for the development of learner autonomy (Dam, 1995).
3. In achieving the goal of encouraging personal efforts of meaning making, ESL teachers can create problem solving projects for learners to work on either individually or in small groups. The project can be a real life case study that provides learners with a chance to encounter problems

which may occur in their lives such as facing the dilemma of choosing a career and try to come up with a personal decision or solution. In this way, learning can be very meaningful for learners, and the fact that they may have to interact with others to obtain information to support their decision also yields opportunity for the development of critical thinking, a crucial skill in language and literacy acquisition as well (Wasanasomsithi, 2001).

The above suggestions provide some ideas and guidelines for ESL teachers to bring in more authentic tasks into their classrooms. However, they should not be restricted by these suggested activities. Rather, ESL teachers are encouraged to design their own curricula which can be best fitted into their own classes and meet their learners' specific needs.

Conclusion

There are many ways available for ESL teachers to provide the most effective instruction possible to enable learners to become successful language learners. Trying to identify and comprehend the different situations in which their learners learn is one way of doing so. The present study is a result of the researcher's interest in what really motivates ESL learners to learn as well as what characteristics enable them to succeed in their learning, especially in an authentic situation. In this study, attempts were made to explore and determine different ways in which learning occurred when learners themselves were engaged in the situation of opening a bank account. The findings of the study reveal that different learners employ different means when they attempt to learn. However, three important patterns have emerged from the observation of all ten subjects. Having a community of expert support, a personal purpose, and personal efforts of making sense/meaning have been found to be essential factors which assisted almost all of the ESL subjects to learn authentically. From these findings, it is undeniable that not only have the experts' theories and conceptions been confirmed, but light has been shed on new insights and perspectives into the ways such learning can take place for ESL learners. It is anticipated that these insights and perspectives on language and literacy learning, especially in authentic situations, will be applicable and yield themselves as valuable guidelines for ESL teachers, program designers, curriculum planners, and material developers who wish to enhance the optimal growth in their learners' learning to improve the quality and success rate of the language teaching/learning situation.

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Appendix

Interview Protocol

General Questions

1. Where are you from?
2. How long have you been in the U.S.?
3. What do you think of your own English language proficiency?
4. Have you had experience of opening a bank account?
5. How many times have you had this kind of experience?
6. Do you think you are good at it?
7. Do you remember the first time you did that? Please explain. [If subjects had difficulty responding to this question, they were asked the following questions:
 - a. When?
 - b. Where?
 - c. With Whom?]

Specific Questions

1. Why did you want to open a bank account?
2. Did you have any problems with opening a bank account at that time?
3. If you did, how did you solve the problem?
4. Did you ask for help at that time?
5. How did you learn about that? [At this point, a list of questions to examine the evidence of authentic learning will be asked. The examples of these questions are as follows:
 - a. Did you talk to anybody before?
 - b. Did you share your stories with others?
 - c. Did anybody show you how to do it?
 - d. Did it remind you of anything you have done before?]
6. How did you keep that problem from happening again the next time?
7. When did you realize that you are good at it?