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Descriptive map
January 2003

Evidence for Policy and Practice Information and Co-ordinating Centre

The impact of financial circumstances on engagement with post-16 learning:
a systematic map of research

Review conducted by the Post-compulsory Education Review Group

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PREFACE

This descriptive map is the first of a series of reports arising from a systematic review of research conducted by the Learning and Skills Development Agency (LSDA) in conjunction with the EPPI-Centre (Evidence for Policy and Practice Information and Co-ordinating Centre). It sets out the extent and nature of the literature identified in pursuit of the review question, which is about the impact of financial circumstances on students' ability to engage with post-16 learning. The current report precedes a number of fuller reports that synthesise the findings of the relevant literature and draw out implications for policy and practice.

The decision to review existing research in this field was taken primarily in the interests of research users. National policy-makers make periodic decisions about expenditure on financial support for learner groups. Managers in the organisations that provide learning are constantly reviewing strategies for attracting and retaining learners and helping them to progress. The evidence to inform such strategies is fragmented and from research of variable methodological quality. To locate and make sense of it represents a research project in itself for each potential user. The initial objective of this review is to identify and gather together all relevant research studies in order to produce a descriptive map of the evidence. The subsequent stage will apply transparent quality criteria to assess what the research tells us and how far we can trust it.

The opportunity to adopt a 'systematic' approach arose fortuitously. The EPPI-Centre began its first wave of systematic reviews of educational research at the time this review topic was chosen. The LSDA and the EPPI-Centre decided to collaborate as one of a set of trials of the latter's innovative review methodology for education research. The key features of the approach are the creation of a Review Group representing user and researcher perspectives; the use of specified criteria for the identification and assessment of studies and transparency in the making of judgments. The aim has been to establish a robust evidence base that is comprehensive in its coverage and is regularly updated.

Following from this descriptive map, a conceptual framework has been developed to classify the research on the topic. From this, in-depth assessments have been made of the nature and findings of relevant studies for each of the main sections of the conceptual framework. These will be published separately.

The next topic for systematic review at LSDA is the impact of Information and Communication Technology (ICT) on progress in literacy and numeracy for young people and adults with basic skills needs. This work will also result in a descriptive map and one or more reports that synthesise the findings of relevant studies. Each of these reports will appear, after external peer review, on the *REEL* database of the EPPI-Centre. This, together with other such systematic reviews, is publicly accessible via the website http://eppi.ioe.ac.uk/EPPIWeb/home.aspx.

Your comments on the value and limitations of this approach would be welcome, since feedback is crucial to the effective development of the method.

Andrew Morris
Research Manager

1. BACKGROUND

The systematic map described in this report provides a systematic overview of research on the topic area. The aim of the map is to provide a systematic description of the research undertaken in the topic area. It does not provide a quality assessment or synthesis of results of research in the area, which is the function of the full, systematic review, of which this map is one stage. The overall aim of this systematic review is to find out what evidence is available concerning the relationship between learners' financial circumstances and their engagement with learning. The rationale for choice of question and focus of the review are outlined in the review protocol (http://eppi.ioe.ac.uk/EPPIWebContent/reel/review_groups/post-16/post-16_protocol.pdf). To recap briefly, the review question addresses the following:

- Impact - the choice of word is intended to focus the review on studies that seek to understand the connections between financial circumstances and engagement with learning
- Financial circumstances – the intention is to focus the review on all forms of funding available to learners including earnings, family support, benefits, fee remission, grants/loans and other support aimed at defraying the direct and indirect costs of learning
- Learners – this covers Further Education students, trainees, New Deal clients, sixth form pupils, and other adult learning opportunities
- Post-16 – this covers all learning from the age of 16 apart from Higher Education
- Engagement – this refers to participation in learning, but also whether people complete their course of study and achieve their learning goals

Given the breadth of the topic, it was agreed that the review should be limited to one sector of education and training. Higher education was excluded since there is sufficient material for a separate study. The compulsory phase of education was excluded, as people have no real choice about participation, so different considerations apply. The present focus is therefore on the sector covered in England by the Learning and Skills Council (LSC) and JobCentre Plus. Evidence from other countries was included on condition that it covered the same phase of learning and was available in English. The review was limited to studies published since 1993 for two reasons: one was to help keep the potential number of references manageable; the more important reason was that in England and Wales responsibility for further education and many aspects of learner support passed from LEAs to independent colleges at that date, changing the institutional context.

The review is interested in two things: i) what the research evidence reveals about the review topic, and ii) how strong or secure that evidence is. It is therefore important to look not only at the conclusions of research but also to evaluate whether the methods used were both appropriate and of sufficient quality to validate the findings. The first stage of this project involved the identification of all relevant studies and the construction of a data map. The map does not present research findings, but describes the types of research undertaken and the different foci within the overall topic. **Part of the rationale behind constructing a map is that it can assist the review team to identify a relevant sub-set of studies that deal with a specific focus within the broader**

area of the review topic. This report sets out how this objective was accomplished.

The development of the review protocol, and the conduct of the review have been guided by the Post-compulsory Education Review Group and a specialist advisory group that comprises researchers and users from the communities of policy and practice. They have been consulted on the protocol, advised on the search strategy and commented on drafts. Andrew Morris at the Learning and Skills Development Agency (LSDA) heads the review group, while the current review is lead by Mick Fletcher, also at LSDA. Other members of the review team include a librarian, two research officers, and a researcher.

The review team has reflected on the findings of the mapping stage in order to judge whether the selection of studies for in-depth analysis accurately reflects the intention of the review group as set out in the protocol, or whether there may have been an unanticipated bias in the inclusion\exclusion process. In particular two issues have been analysed:

- It may be considered surprising that there are few studies from overseas and in particular only one study from the United States in the map. The USA has a huge literature devoted to education research. The major reason for the exclusion of US studies was the deliberate intention to focus on the equivalent of the UK LSC sector and exclude higher education. The search terms deployed included terms that reflect US terminology such as 'financial aid' and do not appear to discriminate against the US context.

- The majority of studies included in the review might be characterised as 'professional' or 'corporate' research rather than more 'academic' studies. Only two of those included in the map are drawn from traditional journals, and these two, the *Journal of Access Studies* and the *Journal of Education and Work* are somewhat 'applied'. Again it is felt that this selection is a deliberate result of the focus of attention on a policy-related question; the issue of impact. Many of the studies included have been carried out by university groups, but it appears that the more 'traditional' academic literature does not include a focus on outcome evaluations. This is, in itself, an interesting finding.
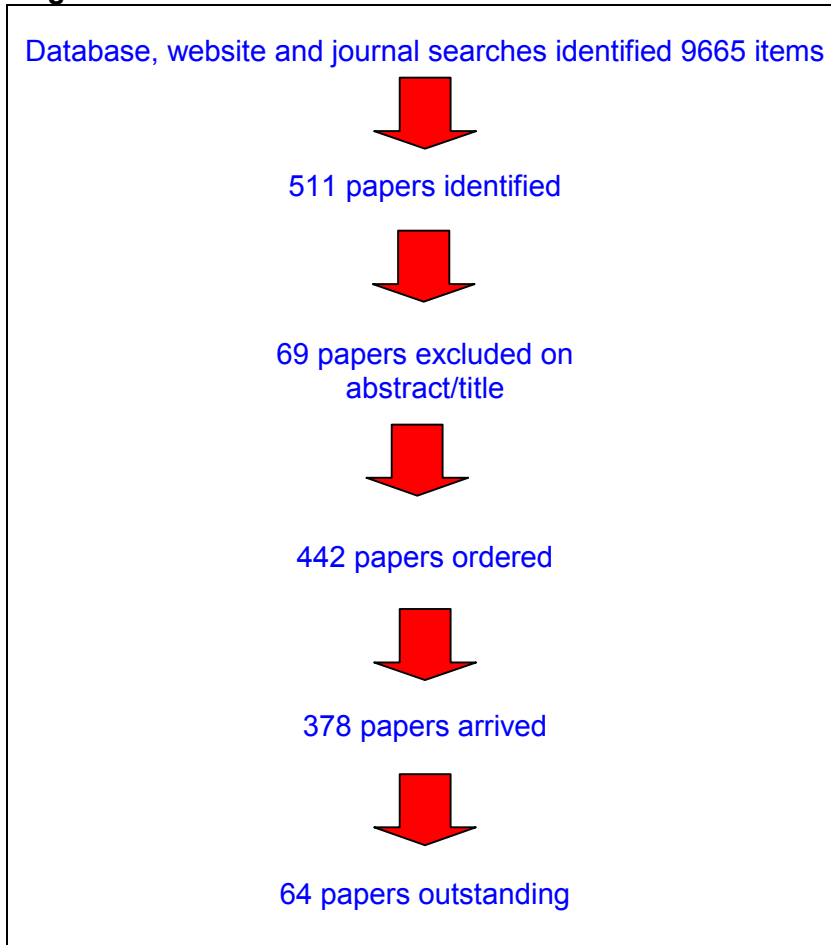
2. METHODS USED TO MAP THE RESEARCH

The aim was to identify as many relevant studies as possible in order to construct a map of research on the topic. A search was undertaken to cover all the databases, websites, and journals as set out in the review protocol (http://eppi.ioe.ac.uk/EPPIWebContent/reel/review_groups/post-16/post-16_protocol.pdf). The full list of search terms used for searching together with resources searched is presented in Appendix 1 of the current document. Systematic searches were conducted by using combinations of search terms derived from the review question. The focus was on the identification of papers that dealt both with some aspect of finance and some aspect of engagement, and this informed the search term combinations used. For each database, the same combinations of search terms were used to generate a search for relevant literature. The resulting studies were recorded and those that on the basis of abstract/title appeared to be relevant to the review question were obtained.

The search of the Planning Exchange database http://www.planex.co.uk/ using the full range of keyword combinations generated 4280 references. The search on Dialog http://www.dialog.com/ involved a number of databases, including ERIC, INTLNEWS, British Education Index (BEI) and PAPERSMJ and generated a further 2298 items. The full list of keyword combinations used for these searches is presented in Appendix 2. Although other databases were searched, these only elicited duplicates of the references already identified in the Planning Exchange and Dialog searches, e.g. the Institute of Education and British Library online catalogues. Other websites with relevant literature were searched using the browse function, e.g. the Department for Education and Employment (DfES) website, and the Organisation for Economic Co-operation and Development (OECD). The complete list of resources searched can be found in Appendix 1.

A handsearch of relevant journals was conducted alongside systematic searches of databases and websites. This included a search of the LSDA library. Unpublished research material was also included. In total, the searches of websites and journals yielded a further 3087 relevant items.

The search of all sources resulted in the identification of 9665 studies. Of these, a total of 511 studies were identified as broadly relevant to the review question. A further 69 studies were excluded after the librarian and researcher, having appraised on abstract and/or title, agreed that these did not address the review question. Based on initial scrutiny of the abstract and/or title, the remaining 442 papers were ordered after consensus was reached on their relevance to the review question. The research team thereafter keyworded the full-length papers. To date, 378 full-length papers have been obtained, with a further 64 on order but yet to arrive. **The current appraisal, keywording, and data map are therefore based on a set of 378 papers**. See Figure 1 for a visual representation of the search stage. The outstanding papers will be appraised and excluded/included in the next review update (September 2003).

Figure 1: Decision flow of search to date

Database, website and journal searches identified 9665 items

511 papers identified

69 papers excluded on abstract/title

442 papers ordered

378 papers arrived
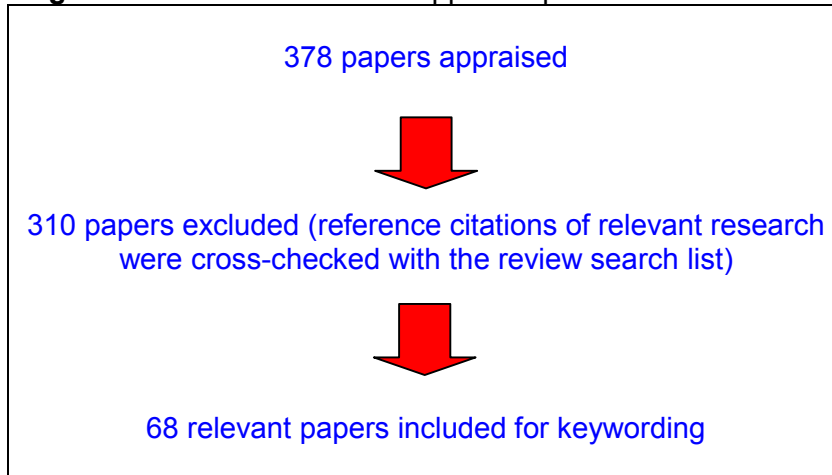
64 papers outstanding

To ensure that only studies focusing on the review question were selected for mapping, an explicit list of criteria was developed to exclude irrelevant studies. For all appraisals, the research team read abstracts or full documents in pairs and had to agree on whether a study should be included or not, the reason for this decision, and, where appropriate, the specific study type. In cases where agreement could not be reached, a third reader sought to adjudicate, and if in doubt the study was included. Papers were excluded for the following reasons:

- They only dealt with **higher education** or the **compulsory phase** of schooling
- The research was done **before 1993** – attitudes to learning and finance have changed in the past decade
- They reported overseas studies that did not include an **English** summary
- The study did not deal with **both** engagement and finance
- The study did not present **original research** evidence; where a paper simply quoted other relevant research, the references were followed up (systematic reviews/meta-analyses were exempt from this exclusion criterion)
- The paper did not look at the **impact** of financial circumstances; simply describing arrangements or interventions was not enough.

In total **310 papers** were **excluded** on the basis of one or more of the above criteria. **Sixty-eight relevant papers** were identified. Papers excluded for lack of

original research, but containing references to relevant primary studies **were cross checked with the review search database to ensure that relevant primary research citations were not missed.** See Figure 2 for a visual representation of the appraisal stage.

Figure 2: Decision flow of the appraisal process to date

378 papers appraised

310 papers excluded (reference citations of relevant research were cross-checked with the review search list)

68 relevant papers included for keywording

3. KEYWORDING AND CLASSIFICATION OF STUDIES

To help develop a map of existing research a simple coding process was applied to each study. Initially all 378 papers were keyworded according to 1) type of printed material, 2) how the report was found (e.g. handsearch or electronic database), and 3) publication status. These categories were marked on a keywording paper form accompanying each paper. The 310 **excluded studies** were thereafter logged in a dedicated Endnote database with this basic coding entered under the 'Keywords' heading and reason for exclusion listed under the 'Status' heading.

All **68 included papers** were coded using the EPPI-Centre Keywording Strategy 2001 (http://eppi.ioe.ac.uk/EPPIWebContent/downloads/EPPI_Keyword_strategy_0.9.4.pdf) and entered into an Endnote database. Keyword categories include:

- Kind of printed material
- How was the report located?
- Publication status
- Language
- Programme name
- Type of study
- Country in which the study was carried out
- Topic focus
- Educational setting
- Population focus
- Sex of population
- Intervention provider
- Type of intervention

For purposes of the review the most important EPPI-Centre keyword was for **study type**, since there was a need to identify those studies that address the impact or the outcome of a particular policy intervention or practice - **outcome evaluations -** and those that seek to address the links between observed phenomena which are termed **descriptive studies**. The focus of the review on impact enabled further studies to be excluded from consideration if they simply sought to describe an intervention without evaluating it (**intervention description**), those that described the need for an intervention without evidence as to its effectiveness (**needs assessments**), and those that sought to evaluate how interventions were implemented rather than their impact on learner outcomes (**process evaluations**). A further **five papers were eliminated** in this way. A full list of **study type** categories and their descriptions used in the present review are available online from the EPPI-Centre Keywording Strategy 2001. (http://eppi.ioe.ac.uk/EPPIWebContent/downloads/EPPI_Keyword_strategy_0.9.4.pdf).

In addition, papers were coded according to the main terms of interest to the review, viz. **engagement** and **financial circumstances.** In relation to the notion of **engagement**, papers were coded according to whether they focused on one or more of the following:
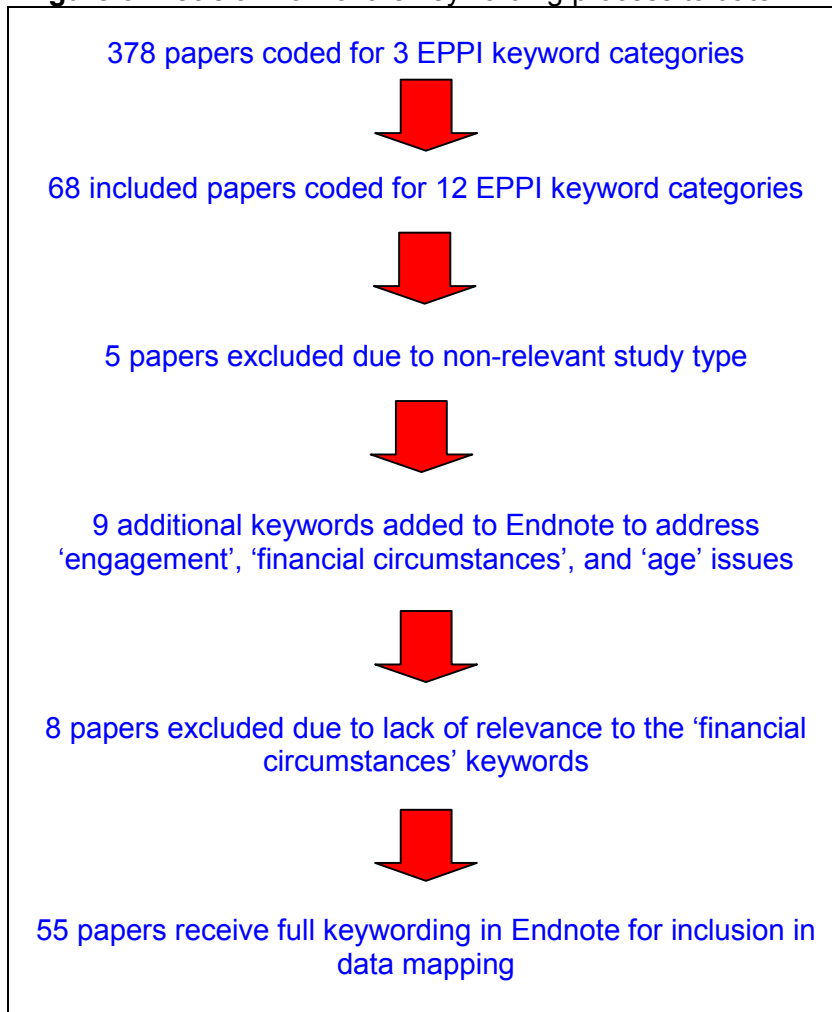
- 'Access' to indicate that the study addresses learners' participation, or entry into Further Education (FE) or training
- 'Retention' to indicate that the study addresses learners' continuation, persistence, drop-out, or withdrawal from FE
- 'Achievement' to indicate that the study addresses learners obtaining qualifications, and/or progressing into employment

In relation to **financial circumstances,** four foci were identified. Papers were keyworded according to whether they dealt with one or more of the following:

- 'Fees to indicate that the study includes evidence on financial measures pertaining to fee reductions or subsidies
- 'Indirect costs' to indicate that the study includes evidence on financial measures pertaining to specific indirect costs of FE or training including childcare grants, travel funds, study material and access funds
- 'Maintenance' to indicate that the study includes evidence on financial measures pertaining to more general living expenses including family support, benefits, loans, grants, bursaries, Educational Maintenance Allowances (EMAs), Individual Learning Accounts (ILAs), European Social Funds, and subsidised earnings or allowances afforded by the New Deal
- 'Earnings' to indicate that the study includes evidence on the employment status of FE learners and their families

It was subsequently found that 8 papers did not directly address any of the above four foci, and so were excluded at this stage of the review. Of the remaining 55 papers, many dealt with more than one engagement and/or financial circumstances category, and so were keyworded for each relevant category. Finally the age categories '16-19' and '19+' were devised to differentiate the population of young people from adult learners. The study type, engagement, financial circumstances, and age keywords were thereafter used to construct a map of the existing research on the review question. This map is presented in the following section. (See Figure 3 for a visual representation of the keyword coding stage. A bibliography for all 55 papers is presented in Appendix 3. A list of all 323 excluded studies is available at
http://www.lsda.org.uk/research/reviews/index.asp?section=4.)

Figure 3: Decision flow of the keywording process to date

378 papers coded for 3 EPPI keyword categories

68 included papers coded for 12 EPPI keyword categories

5 papers excluded due to non-relevant study type

9 additional keywords added to Endnote to address 'engagement', 'financial circumstances', and 'age' issues

8 papers excluded due to lack of relevance to the 'financial circumstances' keywords

55 papers receive full keywording in Endnote for inclusion in data mapping

4. FINDINGS OF THE MAP

The findings of the map are based upon a set of 55 papers. No **randomised controlled trials** or narrative **systematic reviews** were found. The search identified **one meta-analysis,** a study that combined statistical data from a set of other studies, and **one trial**. **One 'other intervention'** and **one cohort study** completed the outcome evaluations identified. The remaining research in this field fell into the **descriptive study** category **(51 studies).**

4.1 Research on engagement

The map enables studies to be examined in terms of the specific aspects of learner **engagement** and **financial circumstances** they dealt with. When keywording by **engagement,** studies are broken down into 'access', 'retention', and 'achievement' foci. The 35 studies addressing **access** to learning and **financial circumstances** are presented in Figure 4. To date most research has concentrated on the relationship between **access** and **maintenance** with 71% of all access studies addressing this issue compared to just 51% on **earnings**, the second highest category covered.

Figure 4: Breakdown of study types focusing on learner access and financial circumstances (N = 35 studies)

Studies focusing on learner **retention** and **financial circumstances** are presented in Figure 5. To date most of the 32 studies have concentrated on the relationship between **retention** and **maintenance** with 66% of all retention studies addressing this issue compared to just 53% covering **earnings**, the second highest category covered. Studies dealing with **retention** and **fees** received the least coverage, with just 28% of retention studies addressing this issue.
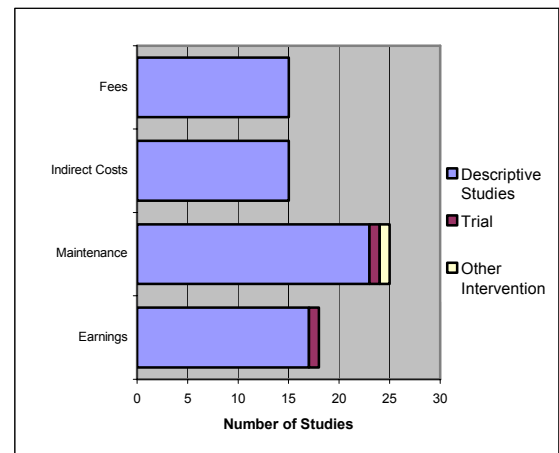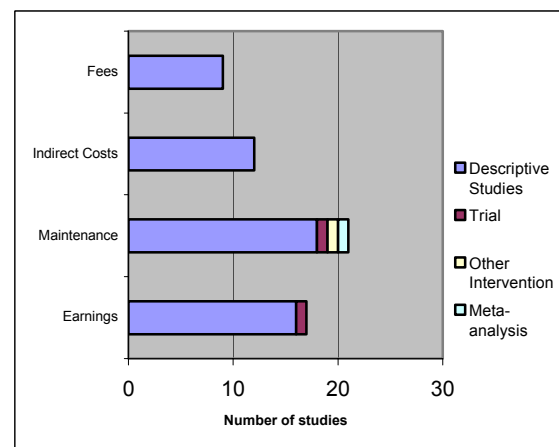
Figure 5: Breakdown of study types focusing on retention of learners and financial circumstances (N = 32 studies)

Studies addressing learner **achievement** and **financial circumstances** are presented in Figure 6. Most of the 13 studies have concentrated on the relationship between **achievement** and **maintenance** with **77%** of all achievement studies focusing on this area. Research on **achievement** that dealt respectively with **fees** and **indirect costs** received the lowest coverage with just **23%** apiece.
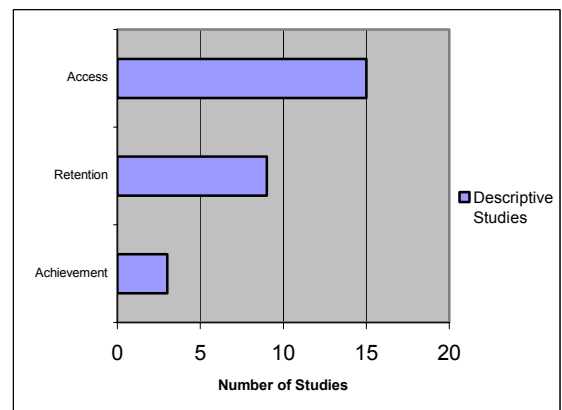
Figure 6: Breakdown of study types focusing on learner achievement and financial circumstances (N = 13 studies)
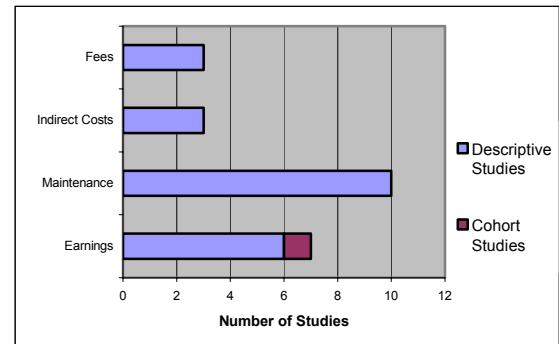
4.2 Research on financial circumstances

Using the map, it is also possible to switch focus and view all 55 studies through the prism of **financial circumstances.** Once broken down into the categories of 'fees', 'indirect costs', 'maintenance' and 'earnings', these foci can be cross-referenced with learner **engagement.** The 18 studies addressing **fees** and **learner engagement** are presented in Figure 7. Most research on **fees** to date has concentrated on learner **access,** with 83% of studies focusing on this relationship, compared to just 50% addressing **retention**, and 17% looking at **achievement**.

The 20 studies addressing **indirect costs** and engagement are presented in Figure 8. To date, 75% of studies have focused on **access**, with the next largest category being **retention** at 60%. Research on **achievement** has lagged behind at just 15%.

Figure 7: Breakdown of study types focusing on fees and learner engagement (N = 18 studies)

Figure 8: Breakdown of study types focusing on indirect costs and learner engagement (N = 20 studies)
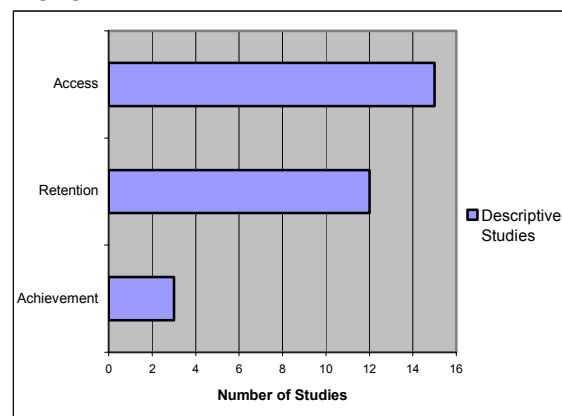
Studies addressing **maintenance** and **engagement** are presented in Figure 9. The majority of the 36 studies focused on **access** to learning, with 69% addressing this issue compared to 58% on **retention** and just 28% of all maintenance studies looking at **achievement**.

Figure 9: Breakdown of study types focusing on maintenance and learner engagement (N = 36 studies)
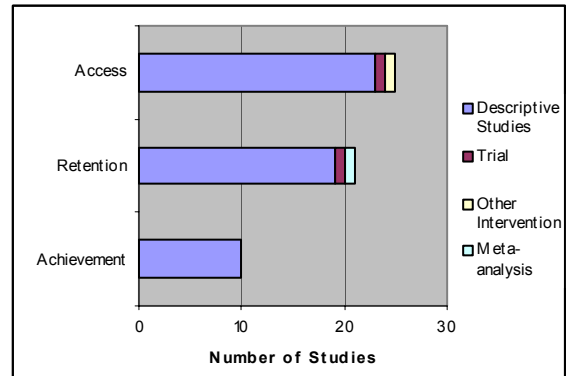
Figure 10 presents the data on the 32 studies that focus on **earnings** and **engagement**. There is very little difference in the amount of research conducted on **access** and **retention** with 56% and 53% of all **earnings** studies dealing with these two topics. In contrast, just 22% of studies dealt with **achievemen**t.

Figure 10: Breakdown of study types focusing on earnings and learner engagement (N = 32 studies)
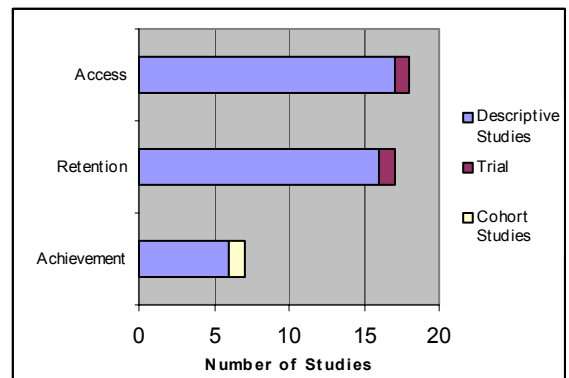
4.3 The age of learners identified in the map

It is also useful to divide the research into studies that addressed **younger learners** and those that focused on **adults**. Figure 11 presents a breakdown by study type of the number of studies for younger learners. In total 49 studies (89% of all studies) focused on younger learners. This included 2 outcome evaluations, 1 meta-analysis and 46 descriptive studies.

Figure 11: Breakdown of study types focusing on younger learners aged 16-19 (N = 49 studies**)**

Outcome evaluations	**Review**
1 Trial 1 Cohort study	1 Meta-analysis
Descriptive study 46 Descriptive studies	

Adult learners are represented in Figure 12, which presents the breakdown by study type. Thirty-seven of all the included studies (67%) were concerned with adult learners. This included just 1 outcome evaluation, 1 meta-analysis and 35 descriptive studies.

Figure 12: Breakdown of study types focusing on adults aged 19+ (N = 37 studies)

Outcome evaluations	Review
1 Other intervention	1 Meta-analysis
Descriptive study	
35 Descriptive studies	

5. IMPLICATIONS FOR RESEARCH COVERAGE OF THE MAP'S FINDINGS

In summary, the map provides information about areas of the review question where there has been **relatively more, or less, research activity**. It is clear that the relationship between learner **achievement** and **financial circumstances** has received the **least research coverage with just 13 studies** (23.5% of the total of 55 studies included in the map) **addressing this issue**. **In contrast the relationship between learner access** to education and **financial circumstances was addressed by 35 studies** (63.5% of the total number included in the map).

Another relative gap in research coverage appears to be the relationship between **fees** and **learner engagement**, with **just 18 studies** (32.7% of the total number included in the map) covering this issue. **By contrast**, issues surrounding **maintenance** and **learner engagement are addressed by 36 studies** (65.5% of the total number included in the map).

Furthermore, it appears that **young learners have received markedly more research coverage than adult learners** (89% vs 67.3%). The relative paucity of research into adults may be of interest to researchers and those involved in formulating policy in the adult learning sector.

The gaps in research coverage identified **indicate the need for further primary research** on learner **achievement** and the **fees** aspect of financial circumstances. This is emphasized by the fact that, within these two areas, **only one study was identified as an outcome evaluation.**

Finally, the relative concentration of research on learner **access** focused the review team's interest on this aspect of **engagement** for **the data extraction stage** of the review. Data extraction will focus on evaluating the **quality** of those research studies dealing with **learner access and financial circumstances**. Please see the review protocol for more details on this stage (http://eppi.ioe.ac.uk/EPPIWebContent/reel/review_groups/post-16/post-16_protocol.pdf).

APPENDIX 1: SEARCH TERMS

Terms used in the search

Financial Circumstances

Access funds
Benefits
Bursaries
Earnings
Education Maintenance Allowances (EMA)
Fees
Financial circumstances
Financial needs
Financial support
Financial problems
Financing
Grants
Individual Learning Accounts
Learner support
Maintenance grants
New Deal
Private financial support
Self supporting students
Social Security benefits
Student debt
Student earnings
Student financial aid
Student financial hardship
Student loans
Student transport
Training allowances

Post 16 Education

Academic education
Access
Achievement
Adult education
Adult vocational education
Attendance
Contraction
Dropouts
Education
Enrolment
Exclusion
Further Education
Inclusion
Learner
Learning
Lifelong learning
Outcomes

Participation
Post-16 education
Post-compulsory education
Retention
Sixth form students
Skills
Development
Success
Trainees
Vocational education
Work-based learning

Some exclusion terms

Some of the following exclusion terms were added to the search using the word **Not.**

Higher education
Pre-school education
Primary education
Primary schools
Secondary education
Secondary schools
University education
University students

Resources searched

LSDA library catalogue search
LSDA library journals search
Institute of Education online catalogue
British Education Index (BEI)
British Library online catalogue
Education-line http://www.leeds.ac.uk/educol/
The Planning Exchange http://www.planex.co.uk/
UK Data archive http://www.data-archive.ac.uk
National Foundation for Educational Research website http://www.nfer.ac.uk/
Department for education and skills website http://www.dfes.gov.uk/
NIACE website http://www.niace.org.uk/
National Centre for Vocational Education Research (Australia)
http://www.ncver.edu.au/
Dialog databases http://www.dialog.com/ Especially the Education databases.
ERIC database http://www.askeric.org/
LSC website http://www.lsc.gov.uk/

APPENDIX 2: SEARCH HISTORIES FOR THE PLANNING EXCHANGE AND DIALOGWEB DATABASES

Planex searches

'education' OR 'further education' OR 'post-16 education'AND 'SEARCH TERM' from list below

Search Terms	hits	Search terms	hits
Accreditation	1	Accessibility	5
Adult education	36	adults	33
Assistance	13	Attainment	14
barriers	168	debt	15
decision making	2	employment	115
finance	500	impact	300
lifelong learning	300	partcipation	300
part-time	300	poverty	300
school leavers	300	social exclusion	300
financial aid	300	grants	300
loans	300	bursaries	300
widening participation	57	youth cohort study	21
Total hits	4280		

Dialog searches pt 1

'education' OR 'further education' OR 'post-16 education' AND 'SEARCH TERM' from list below

Search Terms	hits	Search Terms	hits
Aid	37	award(s)	29
Bursary/bursaries	25	career develop. Loan	5
Debt(s)	59	disadvantaged	65
Earnings	76	EMA	5
Fees	59	financial support	155
Financial/financing	89	fund(s)	28
Grant(s)	20	Hardship	63
Individual learn. Accnts	30	learner support	3
Loan(s)	50	new deal	42
Poverty	109	self supporting	21
Skills develop. Fund	4	social security	262
Training allowances	14	transport costs	22
Union learning fund	3		
Total	1275		

Dialog searches pt 2

Fee(s) and learning NOT (secondary, primary etc)	43 hits
Training allowances NOT higher/university	52 hits
Adult education and student financial aid	5 hits
(Grant(s) OR fund?) Post 16 Education NOT (secondary, primary etc)	61 hits
(Grant(s) OR fund?) (sixth form students) NOT (secondary, primary etc)	12 hits
(Grant(s) OR fund?) (work based learning)	35 hits
finance/financing AND further education	158 hits
financial circumstances AND education	17 hits
finance/financing AND adult vocational education	65 hits
finance/financing attendance	131 hits
finance/financing AND post-compulsory education	13 hits
finance/financing retention	27 hits
finance/financing AND trainee AND vocation /vocational	13 hits
trainee AND vocation/vocational AND education	38 hits
grants (within 5 words of) outcomes	15 hits
grants (within 3 words of) learn/learning	46 hits
grants (within 3 words of) adult education	14 hits
financial circumstances AND further education	6 hits
grants (within 3 words of) enroll	29 hits
finance AND lifelong learning	11 hits
grants (within 3 words of) achieve	15 hits
grants (within 3 words of) attend?	7 hits
finance AND skill (within 1 word of) develop	14 hits
financial circumstances AND achievement	3 hits
finance AND exclusion	17 hits
financial circumstances AND outcome	2 hits

financial circumstances AND learning	5 hits
finance AND inclusion	83 hits
grants (within 3 words of) dropout	3 hits
finance AND sixth form	3 hits
sixth form student	6 hits
benefits (within 25 words of) adult education	65 hits
(individual learning accounts) AND (retention OR sixth form students OR trainees OR work based learning)	7 hits
Education maintenance allowances	10 hits
(individual learning accounts) AND learner OR inclusion OR outcomes OR participation	7 hits

Total	1023 hits

APPENDIX 3: BIBLIOGRAPHIC LIST OF 55 INCLUDED STUDIES

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