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A Study on Structures to support Continuous Learning – International Benchlearning

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- Liite 1** Tanska
- Liite 2** Irlanti
- Liite 3** Korea
- Liite 4** Hollanti
- Liite 5** Singapore

Tämä julkaisu on toteutettu osana valtioneuvoston vuoden 2018 selvitys- ja tutkimussuunnitelman toimeenpanoa (tietokayttoon.fi).

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Sammandrag

Studien ger en aktuell bild över hur centrala högteknologiländer jämförbara med Finland har reagerat på arbetslivets omvandling samt finansierat och strukturerat livslångt lärande. Målet med studien var att beskriva strukturer och praxis för livslångt lärande i fem jämförbara länder. Danmark, Irland, Sydkorea, Nederländerna och Singapore (bilaga 1–5) valdes till studien för jämförelse. Studien omfattar inte en beskrivning över strukturer och praxis för livslångt lärande i Finland. Resultaten grundar sig på en litteraturöversikt, på intervjuer med inhemska och internationella sakkunniga inom utbildning samt på expert-workshoppar.

Studien har även tagit fram rekommendationer för hur Finland kunde lära sig av andra länder. Flera länder har undersökt hur man kunde utveckla olika metoder för att finansiera livslångt lärande med olika lösningar och stöda individers inlärningsmöjligheter genom diverse modeller för utbildningskonton och -sedlar. Det skulle löna sig för Finland att göra motsvarande försök med att utveckla finansieringsmodeller och bättre rikta finansieringen till själva inlärarna. Finland borde dessutom stöda innovationer som utnyttjar digitaliseringen, till exempel plattformar som är öppna för alla. Man borde även främja ett närmare samarbete mellan arbetslivet och utbildningsinstitutioner. Finland behöver en långsiktig nationell strategi för livslångt lärande samt en genomförandestruktur som stöder denna strategi. Man bör fästa särskild uppmärksamhet på stöd för livslångt lärande i den kommande socialreformen.

Liite 1 Danmark

Liite 2 Irland

Liite 3 Korea

Liite 4 Nederländerna

Liite 5 Singapore

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Abstract

The study will result in an up-to-date picture of how Finland's main peer countries in matters of high technology have reacted to the upheaval that has taken place in work by organising the structures and funding of continuous learning. The purpose of the study was to draft descriptions of structures and procedures in continuous learning in five peer countries. The peer countries selected for the study were Denmark, Ireland, South Korea, The Netherlands, and Singapore (appendices 1-5). The study does not include a description of structures and procedures that support continuous learning in Finland.

In the study recommendations were also drafted on how Finland could learn from other countries. Several countries have been looking for ways to develop different approaches to the mixed funding of continuous learning as well as approaches to supporting the possibilities of individuals to learn through the introduction of models involving education accounts and vouchers of various kinds. In Finland it would be useful to try the development of similar funding structures and to link funding more closely to the learner. In addition, Finland should support the introduction of innovations that utilise digital technology, such as the introduction of platforms that are open to all. More attention should be paid in Finland to closer cooperation between educational institutions and business and industry. Finland would need a long-term national strategy for continuous learning as well as an implementation structure to support it. Support for continuous learning should be seriously taken into consideration in the upcoming social security reform.

Annex 1 Denmark

Annex 2 Ireland

Annex 3 Korea

Annex 4 The Netherlands

Annex 5 Singapore

This publication is part of the implementation of the Government Plan for Analysis, Assessment and Research for 2018 (tietokayttoon.fi/en).

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1. INTRODUCTION

The transformation of work will have impact on the formal and informal learning structures and education systems. In particular, the acceleration of technological development, artificial intelligence and robotics will affect the skills needs and educational structures in all industries. The requirements of competences are changing rapidly, and there is an increasing amount of talk about skills shortages in Finland as well. Therefore it is timely to consider in Finland how to meet the challenges of continuous learning.

The purpose of the research is to provide a timely picture of how certain high-tech countries have responded to the transformation of work and organised the funding and structures of continuous learning. The study examines what the systems of continuous learning are, what kind of interfaces there are within the structures and functions and how the systems are funded.

The study gives a reflection on the complexity of continuous learning that is flexible and takes into account the diverse ways of studying and working. The goal is to comprehend what actions are essential to the development of structures and methods of continuous learning and how different solutions can support flexible measures in the different learning phases of life.

Chapter 2 contains the description of the study. Chapter 3 includes the results from literature review. Chapter 4 sums up best practices from the sample countries and points out some of the learnings. Country descriptions are annexed to this report.

2. ABOUT THE STUDY

2.1. Research Questions and Approach

The aim of this study is to provide a state-of-the art picture of how selected peer countries have reacted towards the changing nature of working life and organised the structures and finance of continuous learning. This study was carried out during a six-month period on nine countries, out of which five were selected for a more detailed analysis.

An expectation for this study was to describe and propose ideas or plans that Finland could learn from other countries. Our approach was to take ideas from other countries “as they are”, rather than first map out the challenges or problems of the Finnish system regarding continuous learning. The aim was to comprehensively understand which factors are relevant for developing structures and actions for continuous learning.

The study uses the concept of “continuous learning” to some extent synonymously to life-long learning. In our mapping we have also used the concept of lifelong learning, since it is still the main concept for many other countries. The concept of continuous learning, at least in the Finnish rhetoric, points out the positive continuum between education and the time spent in working life. The concept of “structure” refers to those societal and institutional arrangements which may have impact for continuous learning, such as legislation, financing, taxation and social security.

In this study we examine learning during the entire working career. Our key question is how different institutional structures either enhance or hinder the realisation of the objective of lifelong learning. This means that the structures for pre-school or basic education in the target countries are not included in the analysis.

There are two key research questions here:

1. What kind of measures do Finland’s most important high-technology peer countries use for fostering continuous learning or trying to tackle obstacles to it?
2. How could these measures or models be used in Finnish context?

2.2. Data collection and its limitations

The study was conducted between August-December 2018. The study included a **literature review** on continuous learning and related structures. The literature review was done using combined search parameters for each structure (legislation, funding, social security, taxation and provision of opportunities for continuous learning).

In connection with this review we carried out a mapping of nine countries and case studies on five of them. Some themes brought up in the review are based on the findings of that

mapping, and the comparative analysis of the review and country mapping will be done in the final report of this project.

In this study we are interested in institutional barriers or constraints for participation in life-long learning (i.e. practices and procedures that discourage or prevent participation). We analyse to what extent these constraints are tried to be solved within certain institutional structures in a sample of countries that are interesting from a Finnish viewpoint. Other broad types of constraints could be situational (i.e. obstacles arising from one's situation in life) or dispositional (such as attitudes) (see Cross 1981).

This review is based on three analytical pieces of literature:

- An overall literature review regarding the concept of lifelong learning and continuous learning;
- A literature review regarding particular structures; and
- A review of country-specific literature, which is incorporated in country descriptions or country-based analytics and not in this working paper.

The research data of the literature review features research articles, other scientific publications and reports published mainly during 2000-2018. The research data includes databases and publications of the international organizations OECD, EU, ILO, UNESCO, Cedefop, World Bank and World Economic Forum and the global consulting firms KPMG, Boston Consulting Group, Accenture Consulting, Deloitte and EY along with academic publications.

Academic publications were searched from www.sciencedirect.com, www.jstor.org, www.eric.ed.gov, www.tandfonline.com and www.google.fi. Publications were searched with the following keywords: lifelong learning, lifelong learning and social security system, lifelong learning legislation, lifelong learning policy, lifelong learning taxation, lifelong learning financing, lifelong learning and employment, and lifelong learning vouchers. Screening included keywords on lifelong learning and related keywords on structures.

There are certain gaps between the theme of this study and the research literature. In many ways, the new technological and societal changes call for a new emphasis on lifelong learning or continuous learning, but the research on recent initiatives and their implications is rather sporadic. The current research, as seen in this review, gives very broad policy implications, and the actual implementation within countries is struggling with contextual and practical initiatives which are yet to be reflected in the studies.

Interviews and workshops

The study used the integrative method in its approach. In the beginning of the study, Finnish expert interviews were carried out for mapping interesting countries and interesting topics regarding different structural issues. These interviews are presented in the annex. Nine countries were selected for the mapping of the study together with the study steering group. The set of countries was chosen on the basis of the interviews, viewpoints from the steering group and an earlier understanding of potentially interesting countries. These countries are Denmark, Germany, Ireland, Korea, the Netherlands, New Zealand, Singapore, Sweden and the United Kingdom. An analysis of each country was performed from the viewpoint of their structural system and how it supports continuous learning. Five countries were selected for closer analysis. This meant also interviews or online correspondence with the key

civil servants and researchers of the target country's lifelong learning system. The key topics used in the analysis are reflected in the country descriptions annexed to the report.

The findings of the study were discussed in the steering group and presented and discussed in the workshop organised in October in connection with a workshop of the Future Competences Panel. The study participated in a panel discussion in the Management Forum for Higher Education and Research Institutes in November. The Management Forum was organised by the Ministry of Education and Culture, and it featured a targeted "discussion workshop" on preliminary learnings in December. The workshop participants are listed in subsection 5.2. of the report.

Limitations

There are several limitations in the data that should be considered. The study is based on the literature review and a small sample of expert interviews. It focuses on practices and also anticipations or plans from other countries, not necessarily practices that have been comprehensively researched or evaluated.

In the research literature reviewed for the study, a consensus exists that there is insufficient tradition to evaluate the economic gains from different (adult) education/learning initiatives or the effect of different structural ideas on lifelong learning. This means that the research literature includes a vast amount of theories on the roles of different structures but a relatively limited amount of case-based reflection or evidence (empirical research).

The literature and the discourse are predominantly geared towards formal learning instead of other possibilities of learning.

3. STRUCTURES AND MEASURES TO SUPPORT CONTINUOUS LEARNING - FINDINGS FROM THE LITERATURE REVIEW

3.1. The ecosystem of lifelong learning: concept and idea

3.1.1. Conceptual tradition

Lifelong learning refers to a learning process that continues throughout the human life (e.g. Delors Commission 1996; London 2012). It encompasses a diverse ecosystem of learning. Learning is not depended on time or place but on contexts, and it connects different actors, i.e. the government, businesses and individuals. Thus, the realisation of lifelong learning requires cooperation, resiliency, flexibility and coordination. Lifelong learning “should encompass the whole spectrum of formal, non-formal and informal learning” (European Commission 2001, 3).

The significance of lifelong learning started to strengthen in the 1990s (Field 2001), when the OECD (1996) and UNESCO (Delors Commission 1996) published extensive reports on lifelong learning. Also the European Union addressed the year 1996 as a European Year of Lifelong Learning. OECD Education Ministers adopted in 1996 a programme of lifelong learning to guide the changes needed in education and training policy of the 21st century. The report highlighted that lifelong learning “will be an important factor in promoting employment, economic development, democracy and social cohesion” (OECD 1996, 13). In the mid-nineties there was clearly a “paradigm shift” from education to learning (Nuisl & Przybylska 2016). Lifelong education was replaced with lifelong learning, which reflected that learning occurs in much wider contexts than in formal education (Harris 1999). For example, the OECD adopted lifelong learning as a policy framework (OECD 2004). The European Commission stated in 2000 that lifelong learning has “two equally important aims: promoting active citizenship and promoting employability” (Commission of the European Communities 2000, 4).

The concept of lifelong learning is diverse (cf. Laal 2012) and it contains objectives such as “active citizenship, personal fulfilment and social inclusion, as well as employment-related aspects” (European Commission 2001, 3; cf. Kehm 2015). Lifelong learning has significant impacts for the individual, society and economy, as exemplified by the statement “individuals’ capacity to be effective in their working life is now claimed to be necessary to sustain individual, local and national well-being” (Billet & Pavlova 2015). Lifelong learning is also crucial in reskilling, upgrading skills or developing the skills required by the changing working life.

Lifelong learning is a continuous process, and occasionally lifelong learning is described as continuous learning. Lifelong learning and continuing learning are sometimes used as synonyms. However, lifelong learning is the established way to describe the learning activities that continue throughout the human life. For example, the OECD and the EU use lifelong learning as a definition of continuing education and training activities. If we consider adult learning, it refers more specifically to the age of the learner. But when we think about the scope of lifelong learning, children and youth are also continuous learners. To be more precise, it is useful to make a distinction between the different modes of learning. For example,

Laal and Laal (2014) have categorised learning as formal learning, non-formal learning and informal learning which will be used throughout this study as defined below. All these occur continuously throughout our lives.

1. “Formal learning: is the learning that occurs in an organised and structured context (formal education, in-company training). This form is designed as learning and may lead to formal recognition (diploma, certificate);
2. Non-formal learning: is the learning driven in planned activities. This form of learning is not explicitly designated as learning. But it encompasses an important part of learning such as vocational skills that are acquired at the work environments;
3. Informal learning: is defined as learning achieved from daily life activities related to family, work or leisure. It is often referred to as experiential learning and can, to a degree, be understood as accidental learning.” (Laal & Laal 2014.)

3.1.2. Technological change and its implications for working life and learning

Economic, technological and social changes require active skill development throughout the working life (European Commission 2001; OECD 2017b). These changes in society “are characterized by new levels of complexity and contradiction” (UNESCO 2015a, 9). Such changes put profound pressures on skill development. In the near future, automation of work and artificial intelligence will make “learning a necessary part of the work” (Bughin et al. 2018).

Work and working life have changed throughout history, but the “pace of change has accelerated significantly” recently. This means that the skills must be updated and developed more often than earlier (European Commission 2016). Changes in society, economy and technology are altering the “skills demanded by the labour market”. The skills mismatch has created a “need for adult skilling, reskilling and upskilling throughout a person’s career”.

Recent social, economic and technological changes, i.e. ageing societies, digitalisation, globalisation and automation of work, have significant impacts to work, skill development and working life. These “changes are shortening the shelf life of workers’ skill sets” (WEF 2017b). The evolving labour market requires people to continuously acquire new skills. Technological change is placing increasingly high demands on employee skills. At the same time, the productivity of highly skilled people is increasing. (Carey 2017.)

Lifelong learning is important for the sustainable growth of society and the economy: “To remain competitive, and to give low- and high-skilled workers alike the best chance of success, economies need to offer training and career-focused education throughout people’s working lives.” It seems that in the near future education, learning and employment must be connected in diverse, sustainable and flexible ways. (The Economist 2017, 3). This is important, because labour shortages and competence gaps may limit the growth of the economy (European Commission 2001, 6). Skill development has an impact on the growth of GDP (Cedefop 2017).

The present challenges of lifelong learning relate to participation rates. In OECD countries, the distribution of participation varies greatly: “Adult learning and training programmes, ranging from 27% to 82% of the total adult population.” (WEF 2017a, 2.) The OECD review indicates that only a “minority of adults engage in organised formal or non-formal learning over the course of a year” (OECD 2012, 72). A second challenge is associated with the average

levels of participation, which “are unequally distributed in almost all countries. Individuals with low educational attainment and the elderly are significantly less likely to pursue adult education” (Messer & Volter 2009). These are certain challenges for the emergence of a *sustainable relation* between employment and learning.

In our study we will try to look at the “reaction” of different countries to the above-mentioned discourses and see how they are reflected in the choices these countries make in relation to the structures relevant for enhancing lifelong learning.

KEY LEARNING POINT: Research suggests that we are now somehow in a “new demand situation”, even though the demand and its structures and content are seldom analysed.

3.2. Policy formulation and the skills for the 21st century

3.2.1. Discourses on policy formulation

There are different discourses in literature about how we should go about the policy formulation on lifelong learning in the changing circumstances. A lot of this discourse relates to either realisation of the challenges or some specific issue. In this study, we have recognised at least the following different discourses:

1. The discourses on the skills challenge or skills mismatch;
2. The discourses on the challenges to participation in lifelong learning and tackling these participatory issues;
3. The discourses on flexibility as a guiding policy principle from the perspective of the individuals;
4. The discourses on the effectiveness or the outcomes of lifelong learning, or adult education more generally; and
5. The discourses on the need of policy coordination for lifelong learning.

A lot of the research literature focuses on the issues of technological change and the (urgent) need for new skills. This is evident especially in the reports by and guidelines of different international organisations.

These reports in many cases call for a policy reaction, i.e. “approximately 35% of the skills demanded for jobs across industries will change by 2020”. (WEF 2017a.) Sometimes these particular challenges and estimates target the case-study countries: “About a million jobs are vacant in Germany today” and “one in two German companies is looking for skilled people”, most of these companies being in “manufacturing and services”. Or in Sweden, which has confronted labour shortages in sectors such as “construction and the engineering industry” (ILO 2013, 42.)

Learning is becoming a key asset when we are answering to various social and economic challenges. At the same time, education is becoming “less of a linear process, and more of a modular and continuous cycle” and “the delivery and institutional organization may also

need to evolve with it” (WEF 2017a, 2). This requires a new policy formulation for the ecosystem of lifelong learning. Effective partnerships are crucial to cross skill gaps and bridges between learning and jobs (OECD 2010).

Another manifestation of this discourse and call for policy reaction relates to the 21st century skills discourse. “Skills, such as problem solving, critical thinking, ability to cooperate, creativity, computational thinking and self-regulation, are more essential than ever before in our quickly changing society” (Council of the European Union 2018, 6), which has manifested in several policy documents.

The Cedefop report (2016) on future skill needs in Europe concludes that changes in “economic structure affect distribution of employment across sectors” and that changes in “contents of work and increasing automation will affect occupational and qualification structures”. The most likely future scenario is that employment growth will mainly occur in in-service sectors and high-skill occupations. However, “due to a high replacement need, there will be job opportunities across all sectors and occupations”. (Cedefop 2016, 59.)

A skills mismatch can occur, for example, as follows:

1. Qualifications mismatch. A worker has a lower or higher educational qualification than required for the job.
2. Field-of-study mismatch. A worker has a different educational field than required for the job.
3. Skills mismatch. A worker has lower or higher information processing skills than required for the job. (OECD 2016.)

Based on research, it is suggested that skills mismatch can be shaped by “two factors: 1) individual and workplace/job characteristics; and 2) a policy environment that can reduce distortions to labour mobility” (Adalet McGowan & Andrews 2015).

Productivity growth is dependent on the ability to innovate, which typically “requires an effective supply of human capital”. Skills mismatch research indicates that about “one-quarter of workers report mismatch between existing skills and those required for their job”. Differences in skills mismatches are related to “differences in policy environments” (Adalet McGowan & Andrews 2015). Research indicates that “skills mismatch is found to be lower in countries with well-designed framework conditions that promote efficient reallocation and housing policies that do not impede residential mobility”. Additionally, the quality of management and participation in lifelong learning have an impact on skills mismatch, and employment protection and bankruptcy legislation are related with lower skills mismatch. (Adalet McGowan & Andrews 2015; Adalet McGowan & Andrews 2017.) Yet, what is done within a particular country or how these actions contribute to lifelong learning is seldom discussed.

One of the explicit challenges in policy formulation and coordination is related to a relatively high heterogeneity of lifelong learning: “Adult learning is the most diverse and complex part of the lifelong learning system in terms of its structure and finance.” (OECD 2000, 34.) However, comprehensive and coherent structural reforms are challenging to implement. Digitalisation and digitalised services may be a partial solution to this.

ILO (2011) has summarised priority actions in developing the national skills policy as follows:

1. Bringing coherence to the system by creating a vision of the skills system;
2. Developing the skills development system in coordinated manner, with planned actions and reforms;
3. Enhancing policy coordination by integrating skills development as an “integral part of employment and other developmental objectives”;
4. Building up new institutional arrangements;
5. Anchoring the existing good practices; and
6. Pledging collective will and commitment among key partners (ILO 2011b, 2).

Many of our sample countries follow the skills-based approaches in their formulation or reformulation of policies relating to lifelong learning.

KEY LEARNING POINT: Skills mismatch has been widely discussed, and wide policy action categories have been recognised. At present, there is very limited exchange of good practices between the different actors.

3.2.2. Participation as a key policy issue

Participation in lifelong learning and adult education remains one of the most discussed topics. This has been noted already in Finland (MoEC 2018). In many respects, The OECD’s PIAAC study provides the starting point for most analysis (OECD 2013). In this regard, even though analysing a slightly different set of countries, excluding Singapore, Desjardins (2017, 211-212) points out some summarised observations on participation:

1. Adult education is a substantial form of attaining qualifications;
2. Formal adult education is growing in many countries, and depending on the country, either one-half or two-thirds of this activity is employer-sponsored;
3. Non-formal education is also substantial, with at least half of many countries’ adult populations undertaking some kind of activity within a given year;
4. Overall, AE activity is dominated by job-related motivations, with between 89% to 90% of activity undertaken for this reason;
5. Employer-supported AE has grown at a faster pace than overall AE in many countries; and
6. All countries share a systematic pattern where traditionally disadvantaged adults participate less than advantaged adults, but there are large variations by country.

There exists an altogether different discourse on how to increase participation and tackle inequality and disadvantaged groups (for a summary, see Riddell 2012). Some of the research highlights case studies on countries with successful lifelong learning systems (e.g. Desjardins 2018). These case studies point out that the different policies to tackle at least the institutional barriers also depend on the tradition of how adult education or lifelong learning is understood in a country as well as the prevailing modes of governance and power re-

lations among the different stakeholders. In many cases, the notions of policies for customisation, targeting and outreach are seen as the policies successfully tackling the challenges of participation.

In some cases it has been argued that the supply of adult learning opportunities or adult education has not been able to keep up with the demand. Using comparative PIAAC data, Desjardins notes that many sample countries, such as the Netherlands, Korea, Sweden, Denmark and Finland, have also had a relatively high level of unmet and only partially met demand. This has resulted in an observation that some countries have been successful at stimulating demand more generally, including among the most disadvantaged, but that the demand is not necessarily being met with the opportunities (see Desjardins 2017; 197, 233-234).

One of the key challenges in vocational adult training relates to qualifications and validation of training. Because most of the adult learning training does not lead to a qualification, the participation rates may decline. To raise the status of vocational adult learning, it is important to recognise the adult learning qualifications and integrate them into the national qualification frameworks. (Cedefop 2015b.)

KEY LEARNING POINT: Participation in many OECD countries is relatively high, but unmet demand for continuous learning still exists.

3.2.3. A need for flexibility and adaptability of the “lifelong learning ecosystem”

Another important discourse in the literature resonates around the flexibility of the countries’ lifelong learning systems, or adult education systems (e.g. Desjardins 2018). Here flexibility is considered to include both the institutional framework for the actors to provide learning opportunities in as well as the actual provision of those opportunities. This goes “hand in hand with customisation, targeting and outreach” (Desjardins 2017, 251).

A flexible lifelong learning system is diverse and includes “effective links between learning and work”. Lifelong learning constitutes a learning spectrum and is often implemented “outside formal institutions”. Thus the institutional boundaries are constantly blurring and the *functional cooperation* between different stakeholders is becoming a necessity. (UNESCO 2015c, 16.) This calls for coordination and a strategic policy framework, which requires a holistic approach, life-cycle perspective, coherent bridges between learning, work and society and cross-sectoral government cooperation (ILO 2011a). The reform of educational systems means that we need to shift from “front-load education” to “life course” learning at all stages of working life. Learning pathways should be individual, learning-centred and designed to accredit the skill development. (WEF 2017b, 9.) As we will see in our country samples, some of the countries have taken this path of analysing lifelong learning holistically.

In this context, legislation should be designed to foster the flexible skill development. The OECD (2017) has stated that countries “need to ensure that people can move easily into jobs where their skills can be used well, while providing flexibility to firms and security to workers. Legislation is a certain instrument to support skill development. Countries could foster development by designing employment protection legislation and regulating non-compete clauses in ways that enable expertise and knowledge to be shared across the whole economy more effectively”. (OECD 2017a, 13.)

An OECD (2013b) analysis on skill development in SMEs reveals that SMEs use skill development and training particularly in their innovation and entrepreneurial processes. Both formal and informal training is used, but the outcomes of informal skills development and training are greater compared to formal training. This is associated especially to highly skilled workers. High- and low-skilled workers participate differently in training. The focus of highly skilled workers is on “productivity-enhancing skills”, whereas low-skill workers focus on generic skills, routine, safety or IT skills. Especially SMEs with growth potential concentrate on “productivity-enhancing skills”. Government regulations and public incentives are important drivers of skill development, but the most significant driver is the SMEs’ need to respond to market forces. (OECD 2013b.) Company size influences skill development as well: for example, “SMEs participate 50% less in training activities than large firms” (OECD 2013b, 28). A study on SMEs across the EU27 region found that the public actions that have the most powerful impact on training are “the provision of recognised standards for qualifications and certificates, and financial subsidies to cover the costs of training” (OECD 2013, 37).

The formulation of government policy relies greatly on the idea of *effective coordination*, which is a significant feature of functional and flexible learning systems (European Commission 2015, 10). Many OECD countries are also relying on “an expanded private capacity and increased competition in the provision of learning opportunities” to increase the efficiency of the system and to answer “to the rising demand for lifelong learning” (OECD 2000, 39). In addition, macroeconomic policies such as social security, incentives or taxation accelerate the demand side of lifelong learning and skill development.

KEY LEARNING POINT: “Flexibility” is seen as a key design criterion for policy design.

3.2.4. Discourse on Effectiveness and Outcomes

There is a strong tradition of economic research on education and its return (a good review of the research conducted over the last ten years is presented by Psacharopoulos & Patrinos 2018). Some of that literature pays attention to adult education. Overall, the bulk of evidence on adult education or lifelong learning is limited, and the findings are not consistent (good discussion in Field 2002). One key summary is that we do not really know the pay-back or the advantages achieved through the different kinds of trainings.

Normally this might be cited in terms of employment probabilities and earnings (e.g. Buchholz, Unfried & Blossfeld 2014; Wahler et al. 2014; Kauhanen 2018a, Stenberg 2011, Blanden et al. 2012, Hällsten 2012 or Dostie 2015). Many international examples point out positive labour market outcomes (see Desjardins 2017), and some still debate whether or not these are positive evidence of this (Kauhanen 2018a, Silles 2017, Blanden et al. 2012).

Other typical results relate to probability of employment (see Desjardins 2017), quality of working life and adaptability (Jones et al. 2008, Schmidt 2007 for Germany) or human capital (Hecman 2010) or innovation (Cedefop 2012). One key aspect in terms of policy recommendations has been the openness of the higher education system to adults (beyond the normative age) to (re)enter higher education and combine the undertaking with work (see Desjardins 2018, 223). This is discussed in our country samples under the topic “providing opportunities for continued learning”.

Feinstein and Hammond (2004) evaluate the impact of adult learning on proxies for health and social capital, and a range of reports detail the potential for wider social advantages arising from lifelong learning (Green et al. 2003; Parsons and Bynner, 2007).

Antti Kauhanen (2018a) has studied the adult training instrument in Finland, and he concludes that most of the research on the usefulness of lifelong learning or adult education has produced contradictory results. In many cases this is due to different target groups, and only a limited amount of research has been conducted on the return of adult education. Many studies show that training (and learning) increases the income, but the impact is not high.

In summary, the evidence base is still rather small, as stated by Blanden et al. in 2010:

“However, relative to the extensive literature that has developed around the returns to years of (typically continuous) education (see, for instance, Harmon et al., 2003; Psacharopoulos and Patrinos, 2004; Johnes and Johnes, 2004; Hanushek and Welch, 2006), this evidence base is small.”

KEY LEARNING POINT: There is limited knowledge of what kinds of instruments actually enhance lifelong learning.

3.2.5. The call for policy coordination for the “lifelong learning ecosystem”

One very interesting notion from the research literature is a call for holistic policy approaches or designs for lifelong learning (or adult learning or adult education). This includes statements such as “a direct factor that plays an important role in conditioning the institutionalisation of ALS involves the degree of comprehensiveness of the understanding of AE including a shared meaning and purpose among the diverse range of stakeholders” (Desjardins, 2017, 247). In many cases, the sample countries surveyed in this study represent those countries that have institutionalised stakeholder cooperation practices in place and a possibility of developing coherent policies for lifelong learning.

This is to say that skill development requires investments in education and training and “better co-ordination of skills-related policies”. Skill development is a challenge of continuous learning, and thus “countries should dismantle barriers to further skills development”. Cooperation between the government, employers, unions and training providers is needed, when creating flexible on-the-job training opportunities. (OECD 2017a, 11-13.)

A sustainable lifelong learning system requires both public and private investments and actions on reskilling, skills upgrading and skills development (cf. WEF 2017).

The OECD (2012) has summarised the key policy directions for lifelong learning:

1. Develop system-level policies for effective adult learning;
2. Ensure successful co-financing of adult learning;
3. Promote active debate on the nature of teaching, learning and assessment; and
4. Devote the necessary resources of people, time and money (OECD 2012, 12).

Lifelong learning prevents the fragmentation of the labour markets by creating a learning culture that shifts from “education for employment” to “education for employability” and from “job security” to “career security”. It includes “long-term intellectual growth”, which is focused on the learner and contains broad skill development. (WEF 2017b, 9.)

Lifelong learning is often seen as “learning across boundaries” (UNESCO 2015b), and the realisation of lifelong learning requires a life-cycle approach and system diversity. Firstly, the

complexity of change requires *mixed and targeted mechanisms that cross the traditional borders and sectors*. These diverse mechanisms should be individual and *learner-centred* and support learning in various contexts. This mix of on-demand mechanisms includes public and private investments, taxation, vouchers, grants, funding and other incentives. The boundaries of legislation and the social security systems should be taken into account. This stands for *building the bridges* between the government, service providers, individuals, employers and interest groups.

Secondly, the life-cycle approach requires a “solid financing concept” and decisions about the funding sources and responsibilities. A key requirement seems to be the call for “increased and more diversified funding”. Public funding can support lifelong learning through instruments such as “voucher financing models, entitlements, skills guarantees, individual learning accounts, subsidies, grants, credits and tax breaks”, but also the employers need to contribute on lifelong learning. (ILO 2018, 4.)

Subsidies by themselves can have a limited impact on firms’ training behaviour. According to a Cedefop report (2011), the fundamental barrier to skill development in firms is “a lack of awareness of training needs”. It is important to create such packages that integrate the continuing training subsidies and “adequate support to assess skills needs at enterprise and sector level”. The commitment of a broad scale of stakeholders and a combination of incentives, learning approaches and services are key instruments for increasing participation in learning. (Cedefop 2011.)

When implementing lifelong learning, *SMEs* have a critical role in reskilling, skills upgrading and skills development. This is because the *SMEs* “employ 60% to 70% of workers in OECD countries”. It means that “effectively engaging *SMEs* in reskilling programmes is critical for ensuring the success of broad based reskilling” (WEF 2017a, 5). The OECD recommends incentives and regulatory interventions which support the skill development of low-skilled workers. Additionally, the administrative burdens should be minimised, “certified learning outcomes” and flexibility emphasised, and focus placed on the *SMEs*. (OECD 2016.) In many cases, the perceived role of the government is to *enable learning opportunities by flexible legislation, diverse incentives and co-ordination*. Lifelong learning “calls for co-ordination of many policy sectors” (OECD 1996, 97).

Public incentives and co-ordination mechanisms, such as legislation, effective incentives, levies, social security benefits and tax incentives, are some of the key mechanisms for encouraging to lifelong learning (cf. OECD 2001a, 28). Upgrading of skills requires identification of “different needs and characteristics” of low-skilled people, and the “return on investment in skills varies for different groups”. It is concluded in a Cedefop (2017) analysis that “effective policy actions must recognise this diversity, targeting the different needs and characteristics of low-skilled subpopulations and taking into account national contexts” (Cedefop 2017, 132). Especially the combinations in which different practices, guidance and skill certification are utilised are seen as the most innovative ones to develop skills. Moreover, the “direct instruments which offer a flexible way to certify one’s skills and possible directions for further training may be more effective” than the expansion of vocational education. (Cedefop 2015c.) Lifelong learning is active social inclusion of people into labour markets.

Effective policy implementation of lifelong learning requires:

- A fixed timetable with identified targets;
- A coordinative agency and clear responsibilities;

- An explicit implementation plan at multiple operational levels;
- Assessment, improvement and capacity building of the implementation;
- Identification of a key institution for monitoring progress;
- Adequate resource allocation;
- Institutionalisation of the monitoring and evaluation mechanisms; and
- Political commitment and leadership. (ILO 2011b, 6.)

Lifelong learning and skill development are among the core skills of future labour markets.

To achieve a lifelong learning culture, it is necessary to emphasise:

1. Multiple and mixed mechanisms (e.g. different training voucher schemes combined with financial support and career guidance) and targeted instruments;
2. The commitment of key stakeholders;
3. A life-cycle scheme and a solid financing concept;
4. Diversity of the learning environments and an individualised learning concept;
5. Cross-sectoral coordination instruments and integration policy sectors (the principle of horizontality); and
6. An active role of the employers and especially the SMEs.

The future of lifelong learning is flexible and dependent on well-targeted and co-financed schemes that advance skill development. To achieve this goal, governmental coordination, novel partnerships and diverse funding schemes are needed. (cf. ILO 2011b, 3.) Lifelong learning requires a flexible ecosystem of employment, learning and economic growth. For example, the OECD (2004) has identified “five key system features” of lifelong learning:

1. Every learning path should be recognised, and the learner is the central actor of every lifelong learning path. The diversity of learner needs should be identified.
2. Lifelong learning requires motivation to learn and good foundation skills of the learner.
3. Learning and access to learning demand a lifecycle perspective, and learning is linked to different stages.
4. The resources should be allocated effectively. Public resources are important, and private resources should be attracted with new incentives.
5. Lifelong learning is a cross-policy process, and policy co-ordination is necessary to achieve it. (OECD 2004, 1-3.)

The lifelong learning innovation networks are borderless, because “the diversification of partnerships between public and private is blurring the boundaries” (UNESCO 2015a).

On a theoretical level this calls for systemic and coordinative policies. These “innovative learning environments” are inclusive, dynamic and active. Capacity building and skill development are implemented through partnerships that sustain the learning and engagement to change. Future innovative learning is highly dependent on emotions and motivations, and the individual differences are important to acknowledge. (OECD 2013a.) The connection between “the learning ecosystem” and “the innovation ecosystem” is important for skill development and creation of new partnerships. Successful governing of complex systems requires effective governance – involvement and open dialogue and a systemic approach, focusing on the processes, central level coordination and the key principles guiding the process. The whole-of-system approach is important when enabling innovation and learning in complex systems. (OECD 2017c.)

Below in chapter 4 we have mapped out how the policies and practices in the sample countries match these ambitions.

KEY LEARNING POINT: Lifelong learning needs coordinated and holistic policy processes. But what does it mean for a given country is an open question, and the views in the matter differ.

3.3. Social security and social spending

3.3.1. Overview of discussion on social security and lifelong learning

Social security is an important structure for supporting lifelong learning both in the research literature and in international policy papers. Those countries that have extensive systems of social security are more likely to succeed in “achieving long-term sustainable growth and poverty reduction”. According to the OECD and the EU, those countries that have invested in social security are also performing “well in terms of economic growth”. Sustainable growth and social security are interconnected. (ILO 2013, 62.)

Recent changes in society, the labour market and technology call for flexible ways to organise and arrange social security. Non-standard work – i.e. self-employment, part-time work or temporary work – challenges the conventional social security systems that are designed on the basis of stable, full-time employment. Social protection of non-standard work is usually dispersed. (OECD 2018.) The crucial question is how to incentivise people to work or study with social security. Several different solutions to this challenge have been presented, ranging, for example, from the Universal Credit system in Britain to basic income trial in Finland (as seen in international research). It is important to design a functional and flexible social security system, and well-designed policies may also “boost productivity” (Adalet McGowan & Andrews 2015).

Although investments in the social security system have positive impacts, the “relationship between social security, employment and economic performance is multi-dimensional”. It has been argued that “social security systems work best if they are well integrated and coordinated with wider social, employment and economic policies.” Correspondingly, “high levels of growth and employment have had a positive impact on the extension of social protection and social security benefits”. (ILO 2013, 61.) The employment through working life is “important to finance social security schemes” (ILO 2013, 63). The supply side of social security must meet the challenges of skill development. A recent study (European Commission 2015) confirms that adult learning brings notable advantages to individuals, companies and

society, but “learning is often out of place or insufficient to make a systemic impact” and not at the core of social policies yet.

There are different policy positions (Desjardins 2017) and different typologies for analysing social security systems and lifelong learning. In many cases, they rely on the conventional typology of the welfare state by Gösta Esping-Andersen (1990), who divided the social security systems into three categories: liberal (passive protection), conservative (income-based protection) and social democratic (universal based protection) (Esping-Andersen 1990). Most social security systems in the Western world are based on the Beveridgean social insurance model, created by William Beveridge in the 1940s. The Beveridgean model is based on employment (reason- and income-based), whereas his peer Juliet Rhys-Williams schemed in the 1940s a model based on basic income. (Sloman 2016.)

Table 1: Typologies for sample countries

Country (in alphabetical order)	Social welfare regime in terms of lifelong learning (adapted from Desjardins 2017)	Characteristics of the economy (Riddell & Weedon 2012); Singapore, New Zealand and Korea added.
Denmark	Stakeholder-led coordination	Scandinavian social market economy
Germany	Stakeholder-led coordination	Continental corporatist model
Ireland	Market-led approach to coordination of LL/CL + complementary	Anglo-Celtic liberal market economy
Korea	State-led regime (see also Green 1999)	Asian liberal market economy
The Netherlands	Stakeholder-led coordination	Scandinavian and continental model
New Zealand	Market-led approach to coordination of LL/CL + complementary	Pacific liberal market economy
Singapore	State-led regime (see also Green 1999)	Asian liberal market economy
Sweden	Stakeholder-led coordination	Scandinavian social market economy
The UK	Market-led approach to coordination of LL/CL + complementary	Anglo-Celtic liberal market economy

The overall social and education spending for the countries is presented in the following table:

Table 2: Social and education spending (Source: OECD)

Country	Population in millions	Labour force, total, thousands of persons, 2017 or latest available	Employment rate, total, % of working age population, Q3 2018 or latest available	Employment by education level, tertiary, % of 25-64-year-olds, 2017 or latest available	Social spending, public, % of GDP, 2016 or latest available	Public spending on labour markets, total, % of GDP, 2016 or latest available	Education spending, tertiary, % of GDP, 2016 or latest available
Denmark	5.6	2,987.7	75.5	85.85	28.68	3.22	1.692
Finland	5.5	2,707.1	72.05	84.87	30.78	2.84	1.726
Germany	80.9	43,284.8	75.62	88.58	25.29	1.45	1.224
Ireland	4.6	2,352.3	68.58	84.87	16.11	1.57	0.819
The Netherlands	16.8	9,042.4	76.93	88.83	22.01	2.4	1.725
New Zealand	4.5	2,694.6	77.58	88.61	19.67	0.62	1.756
Republic of Korea	50.4	27,747.7	66.47	77.38	10.36	0.7	1.815
Singapore	5.6	N/A	N/A	N/A	N/A	N/A	N/A
Sweden	9.6	5,383.3	77.36	89.49	27.06	1.73	1.619
The UK	63.7	33,411.8	74.7	85.47	21.49	0.540*	1.868

KEY LEARNING POINT: Those who normally have high welfare and education spending also have high participation in adult education. Social policies are seldom designed from the perspective of learning or education.

3.3.2. Composition of social security; Key issues

In recent times, not a lot of research has been conducted on how social security supports lifelong learning. In many cases, this discourse comes back to the participation question. Normally most of the research looks at the amount of overall public spending on welfare and the different typologies of welfare states. However, Desjardins (2017, p. 237-) performed an analysis on the composition of welfare spending in terms of whether it was more proximal or distal to adult learning, the distal measures including expenditure on old age or health and the proximal ones such measures as public spending on family support, unemployment or active labour market policies. In this respect, the sample countries are in different “spheres” in terms of welfare spending.

Sweden, Denmark and the Netherlands are among the countries with high overall welfare spending, and the probability of participation for the most disadvantaged groups is high (based on an analysis of PIAAC surveys by Desjardins). Ireland and the UK have the same

probability with less welfare spending, while other sample countries (Singapore and Korea) are lagging behind.

Total Welfare Spending (OECD 2011)

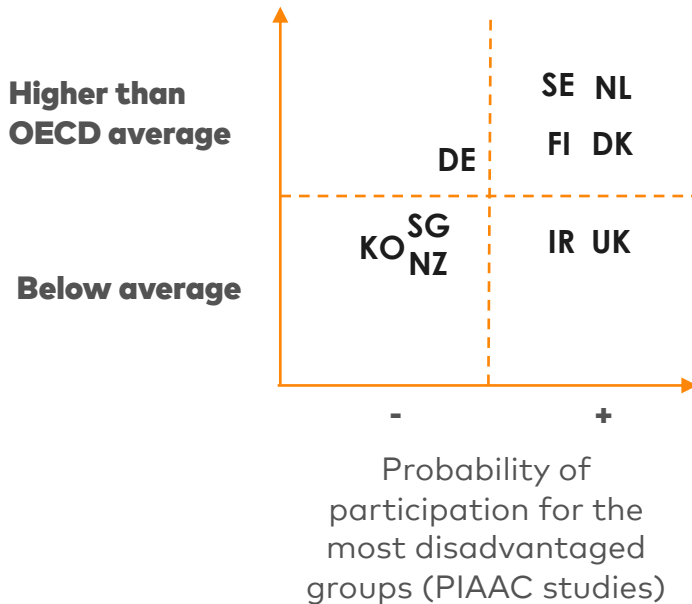


Figure 1: Welfare spending and probability of participation for the most disadvantaged groups (Desjardins 2017, Singapore added)

As the research points out, the overall level of welfare state expenditures and high participation rates overall correlate (Desjardins 2017). An analysis of particular aspects (such as family benefits) or active labour market policies would draw a relatively similar picture between the country samples, even though there are some small differences. All in all, the research seems to know relatively little: “More in-depth research on how public spending is related to people’s opportunity structures in terms of alleviating barriers to participation would thus be helpful for promoting policies and programmes that boost adult learning” (Desjardins 2017, 241). In many cases, social security measures or active labour market policies are not necessarily designed from the perspective of lifelong learning.

3.3.3. Life-cycle thinking, flexibility and individualisation

Life-cycle approach means that employment and learning is seen in a new light. For example, countries are to facilitate the supply of job creation by “adopting adequate demand-side macroeconomic policies, promoting youth employment and fostering lifelong learning” (ILO 2013, 63). After all, social security is “an investment in human capital”, not just an expenditure (ILO 2013, 112).

According to many policy papers, this means that the social security schemes and investments in employability and the lifelong learning framework must be evaluated on the basis of the life-cycle approach, which is systemic, flexible and individual. And when the world of work is going to be more fluid and liquid – meaning the emergence of new modes of flexible work – the “benefits and protection must be linked to the individual and not to jobs or unemployment, which disadvantages those with non-standard employment or risks unwillingly incentivising informal work or inactivity” (European Commission 2016, 10).

The debate on universalisation and targeting of welfare support “can be summarised as a discussion on the efficiency and effectiveness of welfare spending”. The idea of targeted welfare support relies on specific direction of resources to particular groups that gain the most advantage from the benefits. Targeted incentives can be applied differently in the life-course cycle. (Zagel & Hübgen 2018, 173-174).

When considering the social advantages of adult learning, it is known that learning “is associated with employability and probabilities of employment”. Lifelong learning can create protection to keep “adults close to a changing labour market”. (Evans et al. 2013.) These transition phases require investments in human capital and flexible social security benefits.

This certainly calls for individualisation of the social security system, learning system and employment services. The European Commission has defined this as “customisation of social policy” and “establishment of notional personal human capital accounts”. This learning accounts resource could be used throughout a person’s career, for example, for training or retraining to work. The scheme would be targeted to all workers, regardless if a person is, for example, self-employed or holds a fixed contract. (European Commission 2016, 11.)

It is important to design the unemployment benefits so that “they do not create dependency or barriers to employment”. (ILO 2006, 43.) Flexibility of the lifelong learning system is of key importance when answering to challenges posed by the rapid and profound technological and economic changes. Despite this scheme, different countries have different adaptations of this system flexibility.

KEY LEARNING POINT: The demand for individualisation can be seen in social security instruments as well.

3.4. Financing lifelong learning

3.4.1. Overall discourse on financing

Lifelong learning is learning without organisational borders in a dynamic environment, which adopts a mix of stakeholders and financing incentives and instruments. It is well known that lifelong learning is expensive, and cost-sharing and co-funded models between the government, employers and individuals are important (WEF 2017a, 3). And because lifelong learning has “important resource implications”, the incentives and financing mechanisms that promote investing in lifelong learning are important (OECD 2000, 33). Incentives and financial resources require each other. Without resources, even the strongest incentives mean nothing (OECD 2000, 61).

The OECD sees two potential factors that could cause fiscal constraints on the “availability of financial resources for lifelong learning”. The first of these is the cost-efficiency of public spending and existing financing mechanisms, and the second is the capacity of the private sector – the employers and individuals – to pay the learning. (OECD 2000, 60.) As the OECD report summarises, “this raises the question of how to ensure that there are adequate economic incentives and financial means to foster increased private financing of lifelong learning” (OECD 2004, 9). Table 3 below summarises the distribution of responsibilities for co-financing lifelong learning. The idea of co-financing is to “aim to strengthen the incentives and financial means for individuals to engage in learning” (OECD 2004, 38).

Table 3: A normal financing setup for education (OECD 2000,34)

Level of lifelong learning	Primary responsibility for financing
Unemployed or low level qualification	National and regional government
Work-based training	Employers
Other vocational or non-vocational education	Individuals or a mix of individual and employer

The key questions in the financing of lifelong learning are how to reduce the direct costs, how to replace earnings and how to share the risks. The OECD (2004) has emphasised the need for “a whole-of-government approach to co-financing lifelong learning”. This requires an *overall systemic strategy for financing* and an understanding of the “breadth of interests and institutions outside the government”. It is necessary to share the financial burden of lifelong learning and support it through diverse mechanisms, incentives and schemes. The systemic change also requires a “political dialogue around the issues of tax policy and investment in lifelong learning”. (OECD 2004, 10.) Furthermore, the funding base of lifelong learning should be comprehensive, and, for example, the role of financial institutions in co-financing lifelong learning is essential. (OECD 2004, 73.)

The employers pay approximately 66% of work-based learning costs in OECD countries (Kauhanen 2018b). In 2015, the costs of continuing vocational training courses in EU-28 enterprises were on average 1.7% of the total labour costs (see Table 2). (Eurostat 2018.)

The challenge in the lifelong learning system relates to the *cost-sharing of the expenditures* (OECD 2005, 13). Co-financing mechanisms are schemes “that channel resources from at least two parties among employers, employees and governments”. These schemes can be designed “so as to increase incentives to invest in human capital” (Bassanini 2004, 122). It is clear that the “tax policy has a direct influence on the cost of lifelong learning” and it “determines whether costs are paid for out of earnings before taxes or after taxes”. The latter is more expensive. An example of indirect influences is taxation of the “revenues from learning” such as fees. (OECD 2005, 72.) The tax system can also create financial incentives which encourage the “individuals to develop, activate and use their skills”. Additionally, taxes can be used “to finance direct investments in skills”. Tax codes can also create barriers to investing in human capital, if the labour and capital income is treated differently. (OECD 2017b, 17.)

KEY LEARNING POINT: Who is paying and who should pay remains an open question for many countries. Co-financing models seem to be one of the key policy objectives.

3.4.2. Who is sponsoring continued learning

There is no clear understanding of who is sponsoring continued learning. There are some national analyses, which are in many cases deemed only as estimations. The OECD’s PIAAC data is in many cases used as reliable comparable data to understand the financing mechanisms. (see Desjardins 2017, 246). One of the key structural factors on financing for

high and widely distributed levels of adult learning is investment in adult education in overall (see UIL 2016).

The PIAAC participation survey, with all its methodological biases toward favouring job-related motivations to participate in adult education, the participation in adult education and the respondents' notion on who is sponsoring the education are normally seen as a proxy for the resources invested in adult education (see Figure 2 below). Available country data is presented in the following table (numbers from Desjardins 2017, 187). It should also be noted that based on research it could be argued that “adult education” or “adult learning” is mostly sponsored by employers.

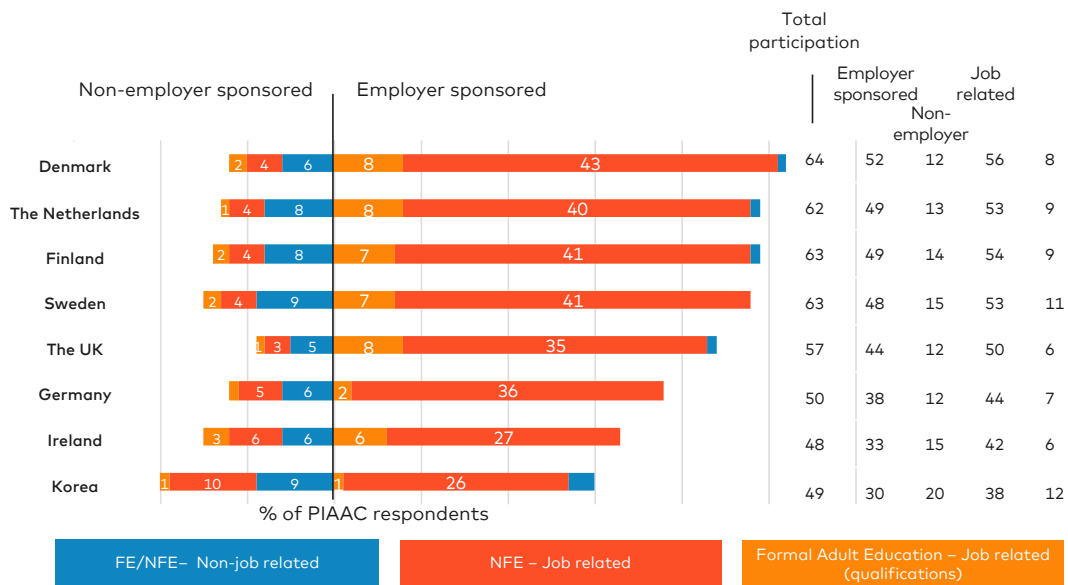


Figure 2. Sponsorship of adult education (adapted from Desjardins 2017)

Looking at the above graph, one might question if the drastically increasing change of working life is posing challenges to the quantity of other-than-employer sponsored learning.

Another more theoretical analysis of the financing system is to look at how legislation offers employers incentives to promote learning and competence development. However, as the research points out, the policy measures from the government to push employers to finance training and competence development have remained rather limited (Smith & Billet 2004).

KEY LEARNING POINT: Most of lifelong learning is employer sponsored. The responsibility is seldom enhanced by legislation.

3.5. Tax policies and incentives

Tax incentives are “usually intended by public authorities to encourage particular types of behaviour” and “to favour concrete groups” (certain individuals or companies). It is important to bear in mind that tax incentives are “an alternative to direct government spending for the sake of obtaining given economic and social objectives” (Cedefop 2009a, 9).

Taxation has rarely been used “to influence lifelong learning” (OECD 2004, 13), but the tax system is a key instrument to “intervene in skills financing decisions” (OECD 2017b, 34). Investment in human capital is a requirement for learning in the knowledge society. Tax policy

is one of the instruments that can be utilised in covering the investment costs of lifelong learning. However, there is no “consensus about whether or not tax policy should be used to influence lifelong learning investment decisions” (OECD 2004, 46).

If the tax system is optimised to support skills investments, it can offer “an opportunity to increase both equity and efficiency and to foster growth that offers advantages for all”. A skill-friendly tax system affects both economic and social outcomes. (OECD 2017b, 22.)

A tax system which is designed to support skills development is affected by progressive income taxation that reduces skills investments. Skills investments can be favoured by direct financial incentives, social security contributions or tax base deductions. Firms can also deduct the costs of skills investments. (OECD 2017b, 34-35)

The widest modelling has been the OECD report on taxations and skills, which modelled different skills investment scenarios in OECD countries in 2019. Some of the main insights were (OECD 2017b):

- Tertiary education is a financially attractive investment for individuals;
- Governments recoup the costs of their investment in tertiary education on average through higher tax revenues on higher wages from more highly skilled workers;
- For individuals whose returns to skills are longer, future expected income tax revenue may not cover the cost of tertiary education as paid by governments;
- The effective tax rate on skills depends on how much the individual’s wage rises after the skills investment;
- Governments provide many tax expenditures to support investment in skills, such as tax deductions of skills expenses or tax exemptions for scholarship income, and the evidence of their impact on wages and employment is mixed;
- Some design aspects of skills tax provision may reduce labour market flexibility;
- The tax policies that encourage skills development and activation are complementary: those who are more likely to develop skills are more likely to use them in the labour market; and
- Ensuring access to skills for those who are credit constrained is crucial.

The Cedefop (2009a) study indicates that tax incentives “account for a very small percentage of total public expenditure on education and training” and “tax policies are largely unconnected with education and training policies”. The effectiveness of tax incentives may increase, when they are *connected with other policy instruments*. But tax incentives usually “end up favouring those groups already with best access to education/training”. It is therefore important to introduce *targeted incentives*, for example, to small enterprises, low-income workers and low-skilled workers. However, tax incentives also have positive features and they “are appreciated by employers and individuals, particularly for their reduction in education and training costs and their low levels of bureaucracy”. (Cedefop 2009a.)

The OECD has listed a typology of tax incentives, which encourages *individuals and enterprises* to invest in training and education:

- Tax allowances (deducted from the gross income to arrive at the taxable income);
- Tax exemptions (some particular income is exempted from the tax base);
- Tax credits (sums deducted from the tax due);
- Tax relief (some classes of taxpayers or activities benefit from lower rates); and
- Tax deferrals (postponement of tax payments) (Cedefop 2009a).

Tax incentives are among the wide range of support mechanisms of lifelong learning. More than 90 different tools are used in EU-15 countries, and the overall picture of the effectiveness and usefulness is blurred and depends on the particular context. (Messer & Volter 2009, Bassanini 2004; Cedefop 2009a; OECD 2000, 102-104; OECD 2004, 38-39; Oosterbeek & Patrinos 2008, 44; WEF 2017a, 3).

There is a lot of variation in the effectiveness of different financial instruments. For example, “tax deductions have been found to be particularly efficient and effective in fostering general participation in adult training in the Netherlands” (WEF 2017a, 3), but then not targeting those who are the most disadvantaged. In Germany, the federal state of North Rhine-Westphalia experimented with the impacts of a voucher programme on the training activity of employers. The voucher programme decreased the training costs of small and medium-sized companies by 50%. The results indicated that the vouchers increased training by “approximately 5 percentage points” (Görlitz 2009).

In the Netherlands, “tax deduction has heterogeneous effects on lifelong learning”, meaning that “low-income singles show no response” at all and with “high-income singles” there has been “an effect of 10% on the probability to use the tax deduction” (van den Berg etc. 2017). Another study revealed that age-dependent tax deductions in the Netherlands have not increased training among companies, but income tax deduction for individuals has had “substantially positive effects on training participation” (Oosterbeek & Patrinos 2008, 44).

In Finland, the adult education allowance is intended “for employees with at least eight years of work experience, allowing employed persons to take a study leave of 2–18 months”. The allowance compensates for the lost earnings to a substantial degree. The adult education allowance is an efficient instrument and “achieves its goal, which is to support employees’ voluntary vocational studies”. But the economic impacts of the allowance are negative in the short term. It “may be that in the longer run the economic impacts could be more positive”. (Kauhanen 2018a, 27.) This indicates that the returns and the added value of learning investments accrue in the future.

Some research papers suggest that progressive tax on wages where expenditures for education are deductible is an appropriate mechanism to finance adult learning and reduce income inequality. (Yakita 2003, De la Croix & Lubano 2011).

KEY LEARNING POINT: There is no holistic answer to whether or not tax instruments support lifelong learning/continuous learning.

3.6. Developing the supply of continuous learning opportunities

3.6.1. Introduction

The range of different development activities for the supply of opportunities for continued learning is so wide that we need to focus on thematically interesting topics in this review and reflect these topics to our country sample in a later part of this study. In many cases, most of the research points out that there is a need for more research on different countries, their contexts, interests, approaches and results in connection with the policy making.

These topics include:

- Increasing flexibility and individualisation of offering;
- Reaching for the most disadvantaged;
- Recovering informal learning and enhancing certification of informal learning;
- Individualisation of choice and financing;
- Utilisation of new technologies; and
- Enhancing employer engagement.

3.6.2. Increasing flexibility and individualisation of offering

One of the key issues in developing an open lifelong learning system seems to be the development of flexible policy choices and tools for all stakeholders (see the references and discussion above). There are plenty of theoretical ways to discuss these flexibilities in a very general way. The flexible elements often relate either to national institutional factors involving them (such as NQFs or certain structures) or to very specific contextual cases (such as a specific instrument for comparing classroom learning with workplace learning). The policy provides guidance for developing public demand, i.e. to “foster flexible pathways (e.g. avoid dead ends, promote non-traditional students, distance education)” or to “foster flexible learning methods” (recommendations from Desjardins 2017, 40).

Most of the research discusses lifelong learning in the context of *individuality of the learning paths*. Lifelong learning is always depended on contexts and the learners (cf. London 2012). The learning paths cross the traditional boundaries, and learning in the 21st century means that education should be delivered by means of *digital technology*. This also places a demand for flexibility. It is crucial to understand that learning is not institution-, organisation- or student-centred but *learning-centred*. This means that the organisational culture of workplaces is pivotal in enhancing lifelong learning (London 2012).

The socio-psychological factors and the commitment of the individual are key elements of the lifelong learning ecosystem. For example, educational psychologists have for a long time emphasised the importance of motivational factors in lifelong learning (McCombs 1991). Motivation is dependent on various influences such as the context, resources, personal commitment and time (cf. Laal & Laal 2012). In this context, it is necessary to determine the main structural mechanisms and incentives that endorse and motivate individuals to engage in lifelong learning.

It has been perceived that adult learners are “most motivated when they draw on past experience, when learning is located in the context of their own lives, when it is applied to real problems and when they have choice and control over what they learn”. Motivation increases when the teaching methods are appropriate and when education and the teaching are flexible and individual (OECD 2004, 16). The motivational challenge is also a question of the expected advantages: “The more net gain an individual expects to get out of lifelong learning, the more that individual will be motivated to invest in it.” (OECD 2000, 33.)

KEY LEARNING POINT: Flexibility and openness are the key design principles for renewing the offering.

3.6.3. Reaching for the most disadvantaged

As noted, participation and the distribution to participation in at least formal adult learning is a key focus for most of the research. Some countries, at least in terms of PIAAC statistics and their analysis, have done better in reaching out to disadvantaged target groups. In many cases, social policies support those policies in connection with specific groups. (Desjardins 2017). Comparative research maps out different obstacles and their prevalence among various countries. Finland is often ranked with low-level socioeconomic or demographic obstacles (see e.g. Róbert 2012). However, this research seldom includes country-specific cases for the most disadvantaged. In our country sample we also try to distinguish between special target groups and how they are targeted in the policy.

There are some groups which participate less in training than others. One such group that has been identified consists of workers with flexible contracts. While flexworkers are very willing to participate in training and education, a study shows that their lower participation is due to the fact that they receive less employer-funded training. This difference in participation compared to employees with permanent contracts is particularly notable in firm-specific training intended to meet new skill demands. (Fouarge et al 2012, 177.) Elderly employees make up a second group which participates less in education and training than others. Research shows that one explanation behind this is discrimination by employers – they are inclined to rather invest in the training of younger employees than of employees over 55 years of age. Another factor is the low willingness of employees over 55 years to participate in training. (NRO / ROA 2018.)

Another group which participates less in training than others consists of low-educated workers. While employers are equally willing to pay for their employees’ training regardless of whether these are low-educated or high-educated, low-educated employees seem to be less willing to participate in training. This is due to economic preferences and personality traits. A study indicates that low-educated persons have a lesser future orientation and a higher preference for leisure as well as a number of personality traits such as exam anxiety, lesser openness to experience as well as external locus of control. (Fouarge et al 2013, 2587-2588.)

KEY LEARNING POINT: Targeted measures for the most disadvantaged might be worth trying, while at the same time thinking about the overall background of social security in terms of supporting learning.

3.6.4. Recovering informal learning; Emphasis on non-formal

Based on research surveyed, the policy discourse and research seem to favour formal education instead of non-formal and informal learning (Hager & Halliday 2009). On the other hand, those countries that have successfully developed their services to seamlessly connect non-formal opportunities and certification have also had a positive impact on labour market outcomes of their adult education systems (see e.g. Singh & Duvekott 2013, Singh 2015). At the level of individual countries, there are examples of initiatives and projects dealing with informal learning, but the overall picture is rather sporadic.

One of the key approaches on policies and practices relates to recognition and certification of lifelong learning. This includes a wide variety of tools, of which some are evaluated or studied, others utilised in practice. The policies and practices range from mentoring, development of workplace learning during education, business approaches for recognising prior learning and approaches based on competency to curricula development or creating intended learning outcomes for education provision. (Halttunen et al. 2014.) In many cases, research focuses on RPL practices as a pedagogic space or a room for practitioners, but seldom at a systemic level. There are some interesting policies for RPL procedures in different countries. Sweden has developed sectoral approaches for specific issues (Sandberg 2014), and there are examples of higher-education based approaches from Ireland (Murphy et al. 2014) or a very unique way of recognising prior learning in France (Rémerly & Merle 2014).

Sometimes research suggests general approaches which ensure effective implementation for RPL to support LLL/CL (adapted from Keating 2015):

- RPL systems and industry- and workplace-based models need a clear purpose for implementing them;
- RPL should have clear processes that are understood and accepted by the major stakeholders;
- It is important that the key players should be fully informed and, as far as possible, supportive of the processes;
- Implementation should be cost- and time-effective, while being fair;
- Carefully planned and negotiated post-assessment processes are needed and should be fair and equitable; and
- The review processes should be representative.

Comparative research seldom points out policy recommendations. Some countries fare better in terms of comparative informal learning possibilities based on PIAAC and OECD literacy surveys. For example, Sweden, the UK, Denmark and Finland show average or above average reading probability both at work and at home, while countries such as Germany and the Netherlands are also above average but with a wider distribution among disadvantaged groups. Analysis has concluded that reading at work correlates highly with reading outside work and employer-supported AE with reading at work, which means that reading practices are mutually reinforcing and interdependent with organised learning opportunities. (Further analysis Desjardins 2017, 210-211.)

KEY LEARNING POINT: Informal learning is an unmapped territory, with research focusing on formal.

3.6.5. Individualisation of choice and financing

Individuals are at the centre of lifelong learning. Even though we focus in this study on institutional structures and institutional barriers and mechanisms, the individual's choice to act in the context of lifelong learning is important. Some research points out that the individual and motivational constraints are sometimes overemphasised in the research.

The role and significance of individual learning accounts relate to increasing “the freedom of choice for individuals” and making learning providers “more responsive to learners’ needs”. Individual learning accounts are meant to “allocate money to individuals to purchase training”. The accounts represent a shift from “financing training providers to a more demand-led approach”, in which the individual's choice is significant. The learning accounts aim to create learning markets and increase the flexibility and responsiveness of training providers. (Cedefop 2009b.)

Based on research, we note that many people are facing pressures to participate in lifelong learning (Carre 2000, Desjardins 2017), and sometimes it is seen as a new kind of “power structure for individuals”, and time and money are the most common reasons not to take up adult learning (Desjardins et al. 2006). The following are examples of broad policy responses available from the research (Desjardins 2017, 37):

1. Provide information on available opportunities;
2. Provide information on potential rewards and associated risks;
3. Pool risks for individuals with firms and the government through measures such as employment protection;
4. Ensure recognition and valuation of prior learning;
5. Free up time from family-related obligations (e.g. childcare);
6. Free up time from job-related obligations (e.g. paid and unpaid leave); and
7. Mitigate financial constraints (e.g. loans, subsidies, tax incentives).

One example of furthering individualisation has been to mitigate financial constraints through attaching the financial incentives to the individual. This can be seen as a new measure within the sample countries, and it is analysed more thoroughly in the thematic part of the report.

KEY LEARNING POINT: A key trend for individualisation and individual financing. There is limited evidence on whether or not this works.

3.6.6. Utilisation of new technologies

Utilisation of new technologies has been one tool to renew the supply of opportunities for continuous learning. This is a vast field of research and debate, and the EdTech sector is evolving rapidly, making it hard for the research to keep up. Additionally, learning-related technologies have traditionally been offered with a focus on supporting short-term learning episodes, with limited attention to lifespans or longer timelines (Tattersall 2004).

New learning environments and digital platforms are inclusive and integrate diverse stakeholders, “so that employers, education providers and other public authorities can work together to address skills demand” (Accenture 2015). Technological solutions offer several opportunities to deliver learning in innovative and personalised ways (WEF 2017b, 10). Life-long learning can be implemented in many regimes: professional development programmes, short courses, institutional courses, on-line MOOCS, mentoring, skill workshops (design thinking), HR consulting projects and programmes, social media courses and videos (e.g. LinkedIn Learning or Youtube).

The OECD-instigated term *open educational resources* and open education are seen as important structures to foster supply for lifelong learning. It has been seen as a cost-effective way to ensure access to a diverse set of learning opportunities (OECD 2007). Open universities have been part of open education. Many countries are currently interested in the topic of “Massive Open Online Courses” (MOOCS) which have gained quite a lot of research attention but are deemed either not functioning (e.g. Daniel 2012), to be at a very early stage (e.g. Holford 2014) or evolving rapidly (McGrath et al. 2017).

There is also another aspect: that of mobile and seamless technologies, cloud computing, digitalisation and AI, and so far these have only been researched to a small extent. In some meta-analysis, most forms of mobile/seamless learning were researched either at the primary level or in higher education institutions, leaving the perspective of lifelong learning aside (We et al. 2012). All these technologies could help us build learning networks and contextualised learning.

When considering conventionally listed barriers to lifelong learning, there are many that can be tackled with the aid of technology, such as lack of personal finances (open educational resources and practices), lack of personalisation (mobile and contextualised learning), time and logistics (networked learning and mobile learning), lack of facilities to study at home (mobile and contextualised learning) or health / age issues (open learning models and accessibility tools). (Katz 2015.)

KEY LEARNING POINT: New possibilities are widely utilised, and research starts to point out directions and ways for using them.

3.6.7. Enhancing employer engagement and employer-led training opportunities

Countries differ in the extent to which employers (or the market in general) are involved in fostering lifelong learning. Employer demand does not necessarily correspond to individual demand or public demand. This has been emphasised in sectoral studies. Some studies point out that employer demand for investing in the skills of employees can sometimes be sub-optimal, if public demand does not play a role in this development. (Froy et al. 2009.) A lot of the discussion focuses on learning at the workplace.

Learning in workplaces can be supported in a number of ways, through “decentralised and flatter management structures, encouragement of employees to reflect upon their experiences, the use of team-based production and through exposing workers to new problems in the production process”. A learning-friendly workplace also produces advantages for employers such as competitive advantage and technological innovation. (OECD 2001a, 20.) An effective public-private partnership requires understanding of the training needs of businesses to optimise adult training in a certain context (WEF 2017a, 5). Lifelong learning is a necessary feature of the digitalised society, but it should be kept in mind that “workers are learning more or less all the time” and that “learning is a by-product” of doing a job (Allen & de Grip 2007, 3).

Learning in workplaces is an “engineered outcome of the ways in which organisations work” (OECD 2001, 20). *The organisational culture and strategy matter*. For example, United Technologies (UTC) offers part-time degree programmes (with fees of up to 12,000 dollars a year) for its employees for free. The idea is to train employees continually and have people on the payroll that are “intellectually curious”, not just workers. Learning programmes are needed, because skill requirements are constantly changing and recruiting from outside is expensive and uncertain. So many firms reskill their own employees to meet changing skill requirements by offering learning programmes, short courses and incentives to cover the tuition fees. (For a journalistic source, a good example is The Economist 2017, 4-5.)

There exist some case studies and mapping about how employers are supporting lifelong learning, normally FAE (adapted from Hefler 2013).

Table 4: Potential actions for employers to support continuous education (Hefler 2013)

Type of support offered by employers	Examples of actions that can be performed by employers
Strengthening of motivation	<ul style="list-style-type: none"> ▪ From consent to participation in a formal declaration of support in the corporate culture
Easing time constraints	<ul style="list-style-type: none"> ▪ Providing time flexibility (while the work assignment remains unchanged), i.e. rearrangement of work schedules, adjusting working time and extension of work ▪ Educational levy instruments ▪ Devoting paid working time for participation in formal adult education ▪ Using and granting work assignments within the educational programme for the enterprise’s purposes
Supporting competence development	<ul style="list-style-type: none"> ▪ Using business cases/projects from the employer in education ▪ Specific competence development activities
Reducing individual financial burdens	<ul style="list-style-type: none"> ▪ Using the enterprise’s infrastructure for educational purposes ▪ Covering some or all of the fees and costs of an educational programme
Inspiring individual participation by providing advancement options	<ul style="list-style-type: none"> ▪ Offering wage increases for successful completion ▪ Offering promotion for participation / completion of a programme

Initiating individual participation	<ul style="list-style-type: none"> ▪ Suggesting that an individual enrol for a particular qualification (in the course of individual careers) ▪ Agreeing on participation to support an employee in a new position
Initiating participation of groups of employees / types of positions	<ul style="list-style-type: none"> ▪ Initiating a programme for staff on a project basis ▪ Long-term cooperation with an education institution ▪ Systematic integration of attendance, formal programmes in strategic personnel development (for example, by regularly offering participation to specific groups of employees) ▪ Organising formal programmes on a permanent basis

Another aspect that the research literature points out is the provision of co-ordinated sectoral market-based or non-market-based offerings to share information and risks and add value for all stakeholders. This can be seen as pooling of individualised trainings at regional or sectoral levels. Jarvis (2017) sees this as an example from coordinated economies, such as Denmark and Germany (p. 38-39). He presents the following examples of broad policy responses for various stakeholders:

1. Promote use of existing skills;
2. Avoid low-skill equilibrium traps;
3. Foster employer support through financing, time-off or flexible work arrangements;
4. Promote the pooling of risks with other firms and stakeholders; or
5. Promote coordination among stakeholders on skills needs (e.g. between providers, unions and other firms).

Work-related learning and its pedagogy also receive a lot of attention in the research literature in various contexts. The employers are the main providers of work-based learning. In the Cedefop study, more than half of the training “was delivered by in-house staff”, and the second largest training provider were commercial institutions. The modes of learning vary greatly by sector and country. (Cedefop 2015a, 8-10.) In the best cases, work-based learning requires cross-over models that encourage different stakeholders to engage in it. (Vaughan 2012.) The concept of work-based learning is defined to (a) include “intended and structured non-formal learning, (b) be directly relevant to the current or future tasks of the learner and (c) take place in a work-based context” (Cedefop 2015a, 7). There seems to be relatively limited evidence on the different practices and their utilisation in the context of this study.

KEY LEARNING POINT: Employers have a wide range of opportunities available. The extent to which these are used and how they actually work is unclear.

4. THE BEST PRACTICES TO SUPPORT CONTINUOUS LEARNING – FINDINGS FROM COUNTRY DESCRIPTIONS

4.1. Best practices from country descriptions

4.1.1. Policy design and implementation co-ordination are key for successfully embracing continued learning

There are various good or interesting practices in different countries in the field of creating holistic or coordinated policy responses towards lifelong learning. At least we can distinguish specific strategies for creating coordinative institutes, umbrella strategies for skills development or practical action plans within existing structures already in place.

Singapore and Korea both have specific institutes for continuous learning unlike Finland

From the Finnish perspective, these institutes respond to the need for continuity and stability in the context of facing the challenges of continuous learning or adult education.

Singapore

In order to build a resilient, skilled and adaptable workforce, national bodies, such as the Institute of Adult Learning, the Employment and Employability Institute as well as Workforce Singapore, were established in 2002 and 2003. The shift has been from an employer-centric adult skills training system into a more individual-centric system. One key initiative was the national Workforce Skills Qualifications (WSQ) system, which accredited skills based on industry-recognised competencies that would provide workers with certifications of transferrable skills. In 2008, the government prepared a 10-year CET Masterplan to prepare the nation's workforce for future challenges (Yorozu, 2017.)

SkillsFuture Singapore Agency (“SSG”) is a statutory board under the Ministry of Education (“MOE”) which was formed to drive and coordinate the implementation of the SkillsFuture initiative. **Workforce Singapore Agency** (“WSG”)¹ is a statutory board under the Ministry of Manpower (MOM). The functions and duties of the Agency are extensive, among others to promote and facilitate employment and re-employment in Singapore through services and facilities that help citizens and residents of Singapore find and keep jobs. Among others of its principal activities, WSG cooperates and collaborates with SSG in the discharge of its functions under the SkillsFuture Singapore Agency Act 2016.

¹ The Singapore Workforce Development Agency (WDA), established in 2003 (the Workforce Singapore Agency Act, Cap. 305D, Original Enactment: Act 14 of 2003, revised 31st December 2004), was renamed in January 2016 (as the Workforce Singapore Agency Act 2016), as the Singapore Government announced the reorganisation of the functions of the Singapore Workforce Development Agency.

Korea

The 1997 financial crisis in Asia was a crucial turning point for Korea's adult education. An IMF relief loan and some structural adjustments were introduced, and Korea was now inter-linked to the global economy. At the same time, the demand for high skilled labour increased. Thus, to match the demand, Korea shifted its education paradigm from social education to lifelong learning. An amendment to the constitution was made in 1980 to obligate the state to enhance lifelong learning. (Han & Choi 2014.) The institutional development was also backed up by the constitution.

The Minister of Education in Korea establishes a basic plan for the promotion of lifelong education every five years, and the city / provincial governor performs the planning at the regional level. The Lifelong Education Promotion Committee under the Ministry of Education, the Regional Lifelong Education Council under the office of the Governor and the Council for Lifelong Education in the basic local governments have established a new promotion system for lifelong education support. As a result, lifelong learning can be said to be "centrally planned and locally implemented" (Han 2010). The fourth basic plan for the promotion of lifelong education was published in 2018 for the next five years 2018–2022. LEA and the basic plan of lifelong education complement each other, one focusing on deliberation and the other focusing on the implementation (Desjardins 2017, 166–167).

In 2008, Korea launched the *National Institute for Lifelong Learning (NILE)*, a government-backed agency which has played a pivotal role in planning and administrating the systematic structure of Korea's lifelong education. (Han & Choi 2014.) It also works as a supervising agency for The Academic Credit Bank System (ACBS), K-MOOC, Lifelong Learning Account System and Lifelong Learning cities, the key initiatives for lifelong learning in Korean society.

Setting coordinative strategies with implementation

Some sample countries have established national coordinative strategies for tackling the newfound challenges of changing skills requirements and continuous learning.

One of these examples is the Government's National Skills Strategy in Ireland. Ireland published the strategy in 2017 to respond to changing skills demands. The strategy forms an integral part of the government's long-term economic plan to restore full employment and build a sustainable economy. The strategy takes into account continuous learning as an important factor, and the strategy includes objectives for skills development as well as clear action plans. (The Government's National Skills Strategy, 2025, 7.)

Tweaking the existing legislation

Another example of more systematic reaction towards continuous learning in recent years have been the systemic reviews of existing structures to support continuous education.

In *the Netherlands* in September 2018, the government proposed an action programme to develop a stronger and more positive learning culture. The core of the proposed approach is to stimulate people's own control of their careers and lives so that they can continue to develop and make their own choices. One factor behind this was that reports by the Social Cultural Planning Office (SCP) and the Central Bureau of Statistics (CBS) showed that there were tensions in society. According to the reports, the standard of living is better than 25 years ago, but there are also greater differences between higher and lower educated, high

and low incomes and workers and non-workers. In addition, many people are worried about tensions in society.² According to a recent study by the Maastricht University, the participation of employees in training and education has remained stable, but the gap between low and highly educated people is growing³.

Most of the changes made and planned by the government are to be implemented within the current legislative setup and in the current education system without large legislative changes. Some gradual legislative changes include:

- Fiscal regulation removing the tax benefit for individuals and creating learning accounts (see country description);
- In vocational education and training, certificates are made available for modules of degree programmes (see country description); and
- Pilots including temporarily changed legislation to increase the flexibility of part-time education (see country description).

The government's action programme on lifelong learning published in September 2018 aims at:

- Making education options transparent, so that individuals can take more control;
- Stimulating people via individual learning accounts (private or public); and
- Taking care of preconditions: stimulate support for vulnerable groups, stimulate the learning culture and promote supply of flexible education.

During recent years, many countries with an already high level of participation in adult education have only focused on tweaking some part of their existing legislation. *Sweden* is a good example of this. In Sweden, lifelong learning has been recognised at the policy level since the 1990s, the first policy document being *Grunden för ett livslångt lärande* published in 1994. Adult education has since been reviewed in different policy documents by the government as well as in documents produced to the government, such as the IT commission's report on the need for investments in online and e-learning.⁴ In the 2015 *Kunskapslyft* (adult education initiative) and the budget bill for 2016, the government also announced that the people shall have the right to study at the upper secondary level through municipal adult education to complement previous studies for continuing to higher education or improving their positioning in the labour market, regardless of where they live. Prior to this, there was variation in upper secondary education for adults between different municipalities.⁵

Including continuous learning into collective agreements can be one way to tackle the issue

Denmark has chosen an approach based on social dialogue. During the recent years, tripartite agreements between the government, unions and employers' organisations have been a key driving force behind the changes made in lifelong learning policies and legislation in the country.

² <https://www.rijksoverheid.nl/onderwerpen/leven-lang-leren/nieuws/2018/06/22/kabinet-wil-mensen-kansen-geven-op-werk-ontwikkeling-en-Invloed>

³ http://roa.sbe.maastrichtuniversity.nl/roanew/wp-content/uploads/2018/05/press_release_nederland_in_leerstand_DEF.pdf

⁴ Regeringen (2001). Regeringens proposition 2000/01:72, Vuxnas lärande och utvecklingen av vuxenutbildningen, <https://www.regeringen.se/contentassets/372ba992273245cb8fdec133edc01aeb/vuxnas-larande-och-utvecklingen-av-vuxenutbildningen>

⁵ Regeringskansliet (2015), Nytt kunskapslyft, <https://www.regeringen.se/artiklar/2015/09/nytt-kunskapslyft/>

The challenges for lifelong learning are embedded in the collective agreements. The starting point and motivation for the current agreement have been the 600,000 adults lacking basic reading and writing skills. Another important motivator has been the fact that almost every second unskilled worker does not consider it necessary to take up continuing training, and still fewer sign up for adult and continuing education.

In October 2017, a tripartite agreement was made between the government, unions and employers' organisations to improve learning opportunities for both skilled and unskilled employees. The agreement is consistent with the lifelong learning strategy and concerns initiatives worth DKK 2.5 billion for the period 2018–2021. These initiatives include, among others, increasing the allowance for adult students at AMU courses by increasing the state grant system for adult training (VEU-godtgørelse), improving the supply of adult vocational education to meet the needs of individual enterprises and improving the quality of AMU courses.⁶

The agreement includes several different themes which are described in the country annex. The key actions include the following:

1. A new reconversion fund of around €53.6 million for unskilled and skilled workers to undertake further training at their own initiative aiming at career change;
2. An outreach pool for basic literacy skills (€13.4 million) to raise awareness;
3. A separate investment in tailored courses in vocational education and increasing the flexibility of AMU courses, including easement of private providers to provide AMU courses; and
4. Easier access to continuing training in terms of a single point of entry for the VEU system for both companies and employees.

4.1.2. Creating individualised learning accounts and financial incentives for the learners is one of the key approaches for continued learning

A summary of the approaches

One of the key trends of practice for many countries has been thinking in terms of creating individualised learning accounts and attaching financial incentives to the individual. There are two things behind this thinking. Firstly, these accounts almost every time include an online registry/account for the individual competencies or skills acquired. Secondly, one aspect is the monetised incentive for the individual to invest in his/her competence/career development.

The mechanisms for the incentive building vary and can be conceptualised as schemes depending on the way they are organised. There is a plethora of examples that have been planned but not implemented (Sweden and Canada, Payne 2000), and some that are relatively new (such as in Korea). In the sample countries, there are at least three different approaches to this:

⁶ Undervisnings Ministeriet, Trepartsaftale på plads: Danskernes kompetencer skal styrkes gennem hele livet, <https://uvm.dk/aktuelt/nyheder/uvm/2017/okt/171029-trepartsaftale-paa-plads-danskernes-kompetencer-skal-styrkes-gennem-hele-livet>; EACEA, National Reform in Vocational Education and Training and Adult Learning, https://eacea.ec.europa.eu/national-policies/eurydice/content/national-reforms-vocational-education-and-training-and-adult-learning-18_en

- There are countries that have based their system fundamentally on individualised learning accounts thinking (Singapore, Korea), in a situation where lifelong learning has been a key cornerstone for adult education policies and the passive social security system is relatively low. In these countries, voucher schemes form the core of the lifelong learning support systems and are established as part of the whole adult education system.
- In some countries (such as the United Kingdom and France) there are complementary universal or targeted account/credit systems or schemes. In these countries, the training demand has exceeded the expectations, causing challenges for implementation.
- Some countries (Sweden, Canada) planned complementary universal or targeted account/credit systems which did not fit into the existing adult education or taxation system, and the schemes were abandoned.

Table 5: Summary of Learning Accounts/Credit-schemes

Country: Scheme	Target Group	Funding	Role in Learners Finance	Situation
Singapore: Life-long Learning Accounts (2016-)	All Singaporeans over 25	€23 m in 2016 (in contrast to €250 m of supply side) – Government and employers through Skill Development Levy. Several different modular payments during life-course. Early career €340.	Complementary	On-going, part of the normal policy
Korea: Job Capability Development Programme (1995-)	Employed	Employers through insurance premiums. Max. €750. Covers 50% to 100% of education fees, 100% of qualification test fees for the employee and grants loans to workers.	Substantial	On-going, part of the normal policy
UK: Individual Learning Accounts (2000-2001)	Universal over 19 (national and residency)	Total budget £150 million per year. Funded by the Government Max. £150 per individual.	Complementary	Terminated. Met the target, ran out of money, lot of fraud and irregularity
Sweden: Learning Accounts (Plan during 2004)	Universal: Individual savings and tax premiums	Deductible savings (SEK 9500) per year Tax premium SEK 1000 if more than 4 days	Complementary; combination of tax incentives	Abandoned before launch: Labour unions resisted, MoF resisted
Canada: Registered Individual Learning Accounts (Demonstration project in 2001)	Low-income recipients	N/A	Complementary	Abandoned, not fitting to the existing retirement savings - schemes.

France: Personal Training Account System (2015-)	Job-seekers and Employed (Detailed criteria)	€500 / year No qualifications (€800 / year) Employers and joint levy-organisations Government 20% for jobseekers	Complementary	On-going, but recommendations from the national council to balance long-term sustainability in terms of " Growth Crisis".
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The *Singaporean* SkillsFuture system is many times seen as a prime example of individualised learning account system thinking. Figure 3 below shows several aspects of the Singaporean system. From the viewpoint of individuals, the SkillsFuture credit is the key instrument. More details of these can be found in the country annex. These personalised financial models form the basis of the lifelong learning system.

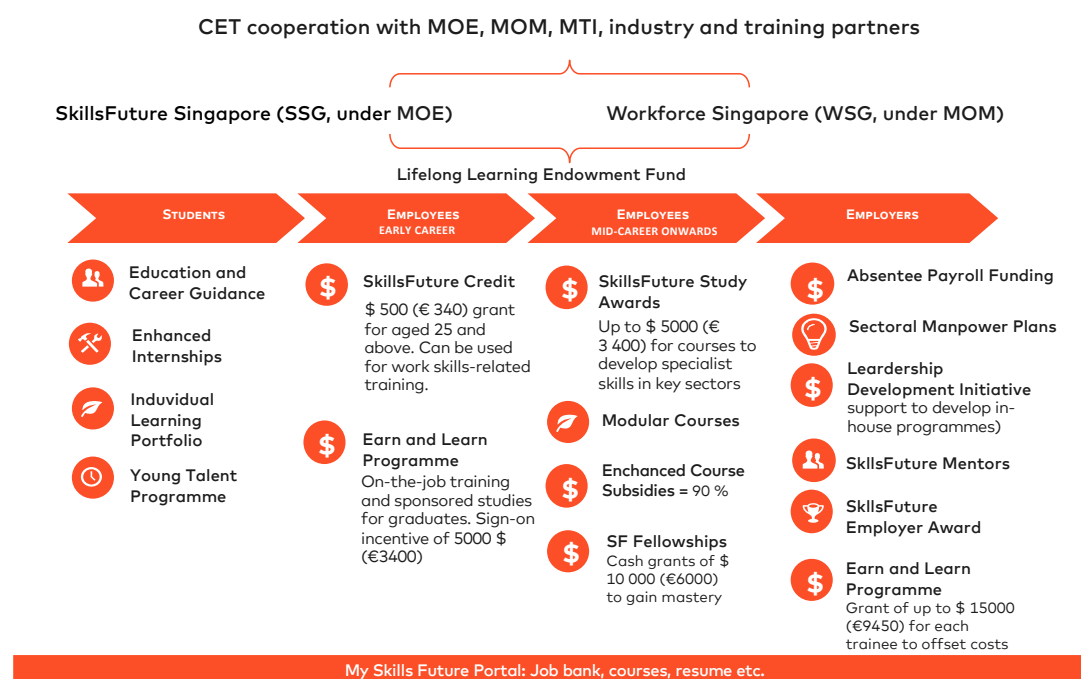


Figure 3. The holistic CET and SkillsFuture funding system

Sometimes good things can be learned from challenging experiences. One of these can be found from *the UK* already at the beginning of the millennium. The UK government introduced Individual Learning Accounts (ILAs) in England in September 2000, to widen participation in learning and to help overcome financial barriers to learning faced by individuals. Individual Learning Accounts were in the beginning of the 2000s a crucial part of the government's lifelong learning agenda, along with other initiatives. Individual Learning Accounts were attracting a wide range of people but were particularly attractive to females, people in employment and individuals between 31 and 50 years of age. (York consulting: Evaluation of individual learning accounts, 2001,43.)

Although anyone could open an account, the scheme was targeted at bringing back into learning those people who had not done any for some time and those who lacked skills and qualifications. In October 2001, the Secretary of State for Education and Skills announced withdrawal of the scheme from 7 December 2001, because the demand for accounts was much higher than expected, there were concerns about how the scheme was being promoted and sold, some learning providers were abusing the system, offering low value and

poor quality learning and there were increasing numbers of complaints from learners. (Report by the comptroller and auditor general: Individual learning accounts, 2002, 1-3.)

The scheme was far more popular than expected. The government's commitment to a million account holders undertaking learning over two years was achieved in September 2001, six months early. Two months later, take-up had increased by 50 per cent. The total expenditure (as at June 2002) amounted to £273.4 million compared to a budget of £199 million. (Report by the comptroller and auditor general: Individual learning accounts, 2002, 1.)

In line with police advice, the Secretary of State closed the scheme with immediate effect on 23 November 2001, following allegations that a large number of account numbers had been extracted from the system and offered for sale. At the time, the Department for Education and Skills estimated that if the scheme was not closed immediately, the value of fraudulent claims could run into tens of millions. (Individual learning accounts, 2002.)

Some other countries have also at least considered the system. For example, in *Switzerland*, the voucher programme and financial support raised the adult education participation by 20%. In order to be efficient, the voucher programme needs to be “price-sensitive”, which means that “low voucher values are neither effective nor efficient, and excessively high values are effective but probably not efficient”. Thus, the designing of the “precise voucher value” is important. The Swiss voucher programme also raised the participation of “individuals with low educational attainment and those with no active history of involvement in adult education”. (Messer & Wolter 2009.) The *skill sensitivity of voucher programmes* is a key for successful training.

One of the sample countries, the *Netherlands*, is currently moving towards learning accounts thinking as part of their action plan for lifelong learning. Learning accounts are already used at some companies and in some sectors. The idea is to pool these accounts to one individual account which is available regardless of the employer. The public money that will be saved by removing the tax benefit of education expenses is supposed to finance learning accounts for vulnerable groups who are not participating in lifelong learning. The specific target groups are not yet clear, as stated in the interviews.

Outside our sample countries, the personal training account (compte personnel de formation, CPF) system was introduced in *France* in 2015. Accordingly, all private sector employees are entitled to a personal training account valid from the time they first joined the labour market until they retire. The right to training is retained when changing jobs or alternating between work and unemployment. The arrangement replaced the individual right to training (Droit individuel à la formation, DIF), a system created in 2003 and rarely used. [1]

Since the introduction of the training account system, legislative changes have been made to broaden the system. The changes made include[2]:

- The number of hours by less-qualified persons has been increased;
- New categories of active workers have been included (e.g. civil servants and self-employed as of January 2018); and
- New training programmes have become eligible for the system.

The personal training account system was reviewed in 2017 by the National Council for Employment, Vocational Training and Guidance of France (CNEFOP). The volume of requests filed to use the hours accrued increased by nearly 140% between 2015 and 2016, reaching

nearly 500,000. Also, the number of activated accounts increased from 2.5 million to 3.8 million. However, compared to the total number of open accounts (45.6 million), the numbers are still quite low (CNEFOP 2017, 47-48).

The system seems to reach the least qualified jobseekers well – around half of the jobseekers using the personal training account system were low-qualified jobseekers, whereas the share of low-qualified employed persons using the scheme was 26%. Overall, 65% of the total hours were used by jobseekers and 35% by employed persons. The funds dedicated to the CPF reached nearly EUR 1.8 billion in 2016, 1 billion more than in 2015.[3]

Three learnings for implementation

The research evidence of the individualised voucher schemes is relatively scarce so far. Some preliminary findings point out that the accreditation processes of continuous learning opportunity / training provision are among the key aspects of these systems.

Based on the experiences from different countries it can be said that the use of different individualised funding schemes increases the interest of the individuals. This interest is not always aligned with those needs that would help them further in their working lives. However, at the same time the schemes can also help in reaching those who have not recently engaged in the development of their competencies (such as the elderly, those who had no former qualification or those who had no recent competence development activities). (Payne 2000.)

Training accounts or individualised schemes can also work too well. Demand can exceed all expectations if not planned accordingly, as happened in the United Kingdom (Payne 2000) or is currently happening in France.

Thirdly, there needs to be a balance between fast adaptation (which may end up in fraudulent practices like in the UK or over-bureaucratisation of the system in terms of defining “what is funded” or employing too detailed metrics (such as hours accumulated, like in France).

4.1.3. Innovating the provision of different learning opportunities

Many countries are struggling with the issue of how to enhance and increase the provision of opportunities for continuous learning. In the workshops and panels in which we participated in the course of this study, many people pointed out that most of the learning during working careers takes place in-work, and also the opportunities are delivered outside the context of the formal education system, or the adult learning systems. It is seen as purely informal. This means increasing number of industry-specific corporate-driven training programmes which we have recently seen also in Finland.

There are different practices that might be relevant to Finland. These can be categorised as follows:

- Increase **modularity or part-time** offering (Germany, the Netherlands);
- Increase the flexibility of offering (“flexibility pilots” in the Netherlands);
- Support **learning platform** development, such as MOOCs, and enhance take-up of those (Korea, Denmark, the UK);

- Develop **cooperation structures** between education providers and employers, and increase tailor-made solutions or foresight structures for these;
- Increase the supply; and
- Develop guidance instruments to support lifelong learning.

Modularity and part-time offering of learning opportunities is important

Increasing modularity and part-time offering has been in the agenda in many countries. In *Germany*, the leading lifelong learning state, Bavaria, decided in 2011 to expand the possibilities of lifelong learning at Bavarian higher education institutions. The state set up a website which is a comprehensive information platform on all possibilities of continuing education and part-time study at Bavarian higher education institutions. The portal is aimed primarily at prospective students, but also at companies that want to find out about training opportunities for their employees. On the platform study programmes, access regulations and financial assistance are presented as well as the cooperation opportunities between companies and universities, and current events and dates are announced.

The amendment to the University Law in March 2011 made it easier for higher education institutions to set up part-time degree programmes (“on-the-job” degree programmes) at all levels of the Bavarian higher education system (bachelor and master levels)⁷. Another novelty are the module studies, which enable the gradual study of individual modules and thereby the subsequent accumulation up to a degree.⁸

- **Modular studies:** This is a new study format that was newly created by the amendment to the University Law in 2011⁹. The modular studies introduce a highly flexible form of study oriented to the individual needs. The students only occupy individual modules of a study course for which ECTS credits are awarded. As a result, individual topics can be assigned as needed to be credited later, if a full degree is taken. Module studies are in principle possible at all levels of higher education (undergraduate, postgraduate, further education). The costs of a module study correspond to the contributions or fees of the respective study programme.

In 2015, the Bavarian state announced the advancement of continuing education possibilities at Bavarian higher education institutions through funding concepts and projects with a total value of €3.6 million. This was part of the structural development of further education and lifelong learning at Bavarian higher education institutions. The subsidised concepts are either sustainable in the development of continuing education at the university itself or have the development of the further education structure in the entire region of the university in view.¹⁰

An *Irish* example of the modularity and part-time trend is the *Springboard Programme*. Since 2011, the Springboard Programme in Ireland has funded free part-time courses in higher education for unemployed individuals in areas with labour market skills shortages. These targeted education and training initiatives have been funded by the government over the past six years as a response to the 2008 recession and the unemployment shock which Ireland subsequently experienced. The Irish springboard in higher education was originally

⁷ <http://www.weiter-studieren-in-bayern.de/unternehmen/studienangebote-fuer-die-praxis/zeitformate/>

⁸ <http://www.weiter-studieren-in-bayern.de/hochschulen/rechtlicher-hintergrund-zu-studienformaten/berufsbegleitende-studiengaenge/>

⁹ <https://www.stmwk.bayern.de/studenten/hochschulen/recht.html>

¹⁰ <https://www.km.bayern.de/pressemitteilung/9458/nr-110-vom-08-04-2015.html>

launched to tackle high levels of unemployment. All the offered courses lead to awards at certificate, degree and post-graduate level, and a clear majority of them have been one-year or less.

The initiative was evaluated in 2016. The government had invested €113 million in over 30,000 course places. In May 2018, Springboard+ offered 8,088 free places on 245 courses. Springboard+ is co-funded by the Irish government and the European Social Fund as part of the ESF programme for employability, inclusion and learning in 2014-2020. (Department of education and skills, 2017, 7.) Outcomes in terms of employment have been relatively good (from 60% employed or self-employed), and the initiative has been noted as a good practice by international research organisations (OECD 2018a, 141-142).

Of the sample countries, *Singapore* offers a wide scale of part-time opportunities as part of its education system. The Institute of Technical Education offers technical training in six-month-long modules, giving participants the flexibility to sign up for training based on their needs. Adult learners can also undergo on-the-job (OJT) training at companies that are Certified OJT Centres, as well as attend in-house courses conducted by ITE's Approved Training Centres. ITE also conducts skills evaluation tests for experienced workers, in addition to instructional skills and related programmes for industry trainers. For adult learners who wish to resume or continue with academic upgrading at the secondary level, ITE offers a lot of other opportunities.

In *New Zealand*, a recent pilot project undertaken by NZQA introduced micro-credentials – also called nano-degrees or badges. They are tools that recognise the achievement of skills and knowledge that are required in a particular industry. Micro-credentials are small credentials which support continuous reskilling and upskilling. Micro-credentials offer a cost-effective and efficient way to learn specific skills. They are smaller than regular qualifications and fit to contexts where workers need to learn skills quickly. In August 2017, NZQA announced the implementation of micro-credentials as a part of New Zealand's education system. (NZQA 2018a.)

Flexibility concepts are developed in many countries to innovate supply of learning opportunities

Alternatively, many countries have developed specific measures to tackle the “need for flexibility” of educational opportunities. In *the Netherlands* as part of the agenda of fostering life-long learning, there are now flexibility pilots running at universities of applied sciences. In these pilots, universities of applied sciences may abandon their regular educational programmes. Instead, the programmes determine units of learning outcomes – they establish what students must know, but not how the associated programmes should look like. Within these pilots, the school makes an education agreement with the student which sets out how the student will achieve these learning outcomes. The training programmes can therefore vary and be tailored to the student's needs. The anticipated benefits are that the student gets more authority and control over the interpretation of his / her education. Additionally, adult students with work experience can get credits for the learning outcomes that they have already mastered, which makes the training more efficient and shorter. The pilots consist of 3 experiments.¹¹

¹¹ <https://www.rijksverheid.nl/onderwerpen/hoger-onderwijs/experimenten-om-deeltijdonderwijs-flexibeler-te-maken/pilots-flexibilisering>

Another example of increasing flexibility is dedication of money for training programme development. From 2019, the government will make €5 million available annually for the development of contemporary innovative training programmes for adults. For these funds, both funded and non-funded MBO institutions are eligible. The government encourages MBO institutions to provide an education programme for adults meeting the needs of workers and job-seekers, employers and other partners in their area of work.

Platforms for learning are in the agenda in a number of countries

Many countries support the take-up of opportunities for different learning platforms that utilise modern technologies. These are either MOOCs or more privately funded platforms, or platforms that combine only the public offering of adult learning opportunities.

In *Korea*, the K-MOOC is a Massive Open Online Course (MOOC) system. It is different from existing online lectures in that participants are able to pose questions to the presenter and have real-time discussions with their classmates. K-MOOC seeks to innovate the higher education system with respect to available courses and teaching methods, including new paradigms of learning such as 'Blended Learning' and 'Flipped Learning.'¹²

Another recent promising example can be found in *Denmark* with the GoJoin platform (<https://gojoin.dk/>). This is an online platform where anyone can organise or join different kinds of activities. Some activities are only for leisure, but others – such as courses, webinars and private teaching sessions – support informal learning of new skills. For example, different types of language courses can be taken alongside working, and learning a new language or improving old skills can be helpful in advancing a person's career.

Another example is the 'Dansk netskole' (<http://www.dansk-netskole.dk/>), which is an online platform for learning written Danish. It is targeted at school kids, but also at anyone who needs to improve their skills in the Danish language. Most features of the platform can be used free of charge, and the exercises can be done at one's own pace. This platform is an example of a tool that can help e.g. immigrants and other people with insufficient skills in the Danish language to improve their language skills and therefore chances of landing a job.

In *New Zealand*, the education system is governed through the Education Act 1989, which establishes the legal framework for the education system from early childhood to tertiary education. Education legislation has been reformed throughout the years, and the latest changes (The Education Amendment Act 2017) streamlined, for example, the career system and career advice activities. The Amendment Act in 2017 also introduced the framework of the Community of Online Learning (COOL). Any school, tertiary education institution or body corporate may be accredited as COOL. The framework provides flexible learning opportunities and highlights the "convergence between online, face-to-face and correspondence education". The students can choose more freely how to learn and what to learn. (Ministry of Education 2018b.) Two types of COOL exist: Enrolling COOL is a system where students can enrol in full-time online learning, which is an alternative to traditional face-to-face learning. There is also Supplementary COOL, where students can receive supplementary education, e.g. in a specific subject, while enrolled in a traditional face-to-face school or another COOL programme.

Cooperation structures between working life and education and training providers

¹² <http://eng.nile.or.kr/eng/>

Some countries have tried to focus on boosting the cooperation structures between educational providers and employers in hope of better opportunities for learners.

In Ireland, the new Regional Skills Fora is one of the key measures to enhancing employer understanding of the opportunities available across the full spectrum of skills development. The regional skills fora is being created as part of the government's National Skills Strategy by the Department of Education and Skills (DES). The Regional Skills Fora network will provide a framework for the education and training providers and enterprise stakeholders, including the enterprise development agencies, to work together in identifying and addressing the current and future skills needs of each region on an ongoing basis. The forecasts and other datasets will be used in the fora to inform discussions between employers and education and training providers on skills needs in each region.

- A single contact point in each region to help employers connect with the range of services and supports available across the education and training system.
- More robust labour market information and analysis of employer needs to inform programme development.
- Greater collaboration and utilisation of resources across the education and training system and enhancement of progression routes for learners.
- A structure for employers to become more involved in promoting employment roles and opportunities for career progression in their sectors. (Source: <https://www.regionalskills.ie>)

In the United Kingdom, one innovation has been the development of the Train to Gain service for companies to implement and finance training at the workplace. In the Train to Gain programme, training providers received funding only from activities that respond effectively to the needs of their customers. The programme was free to all employers and companies. The experience gained in the programme shows that Train to Gain represents a major reform in the way that training is delivered to employers and learners in employment. According to the programme evaluation, there has been a substantial increase in the scale of training that seeks to respond to the needs of employers. Employers and learners reported benefits from training and some improvements in business performance. Some three-quarters of the surveyed employers considered that the training gave their employees useful job-related skills, while a majority reported no difference in profit margins or sales. Learners reported benefits including improved work skills, self-confidence and attitude. Around one quarter reported a pay increase, promotion or bonus as a direct result of their qualification. There is some evidence that Train to Gain is meeting its objective to increase employers' own funding of skills training, with nearly half of the employers making some contribution to the costs. (The National Audit office, 2009, 5.)

In 2017, the *Danish* government established '*the Disruption Council – a Partnership for Denmark's Future*' which is a partnership between the labour market parties, companies, experts and ministers. The council analyses, discusses and provides suggestions as to how the future Danish labour market can make the most of the technological development and how we can maintain and develop a dynamic labour market without social dumping. The themes discussed relate to future skills, free trade, international partnerships, new business models, tomorrow's technology and lifelong learning.¹³

Adult vocational training is addressing the needs of the labour market by providing courses with a content that reflects the development and demands from sectors with many low-

¹³ See more e.g. <http://cphpost.dk/news/business/danish-pm-launches-disruption-committee-initiative.html> or <https://govinsider.asia/connected-gov/exclusive-denmarks-lifelong-learning-vision/>, sites visited 5.12.2018.

skilled and high-skilled employees. About 200 new programmes are developed by social partners and approved by the Ministry of Education every year.

The Danish VET system is characterised by a high level of stakeholder cooperation at the national, sectoral and local levels. The social partners, vocational colleges, teachers and students are all involved in developing VET, based on the principles of consensus and a shared responsibility. At the national level, the social partners advise the Ministry of Education on overall VET policy topics as well as on determining the structure and general framework for vocational education. For each of the trades, there is a national trade committee that feeds into the national council for VET. At the local level, the VET colleges and the Local Training Committees cooperate in adapting curricula to respond to local labour market needs.

Additionally, many HEIs have established advisory boards in order to have a common platform for sharing information, developing common research projects and increasing understanding of each other's needs. The advisory boards usually consist of representatives of various stakeholder groups.

Increasing the supply of continued learning opportunities is an important part of the VET reforms

Increasing the current supply has been important to some countries. *Ireland* has chosen the reform of the apprenticeship system as one part of its agenda. This can be viewed in our context also as part of increasing the supply of opportunities.

The major structural change in the education field in Ireland has been part of the VET reform. The national skills strategy includes a target to support the delivery of 50,000 apprenticeship and traineeship places up to 2020. Progress will be reviewed in 2020 with a view to setting new ambitious targets for the period to 2025. In the evaluation of the apprenticeship system, it has been pointed out that there will need to be a strong employer commitment to achieve these targets. The apprenticeship system in Ireland is governed by legislation, the 1967 Industrial Training Act. As part of the reform of the apprenticeship system, legislation will be modified. (The National Skills Strategy, 2017, 76.)

In the UK, apprenticeship training has undergone strong development in the 2000s. The concept of "modern apprenticeships" was introduced in England already in the 1990s, while the use of apprenticeship training in advanced vocational training was expanded to level 2 in the degree system. In the 21st century, the apprenticeship law was also opened for third-level qualifications, at the same time introducing the term "Advanced Apprenticeships". The objective in England has been to develop the apprenticeships to be a mainstream option for 16- to 18-year-olds and ensure that by 2013 every suitably qualified young person who wants to take up an apprenticeship place will be able to do so. There have been various ways to promote the number of apprentices significantly in the last years. The numbers of apprentices in learning have risen dramatically since 1997, and completions are at unprecedented levels. (Department for innovation, universities and skills: World-class Apprenticeships: unlocking talent, Building Skills for All, 2008, 5-10.)

In the UK, the VET system has undergone a thorough revision since 2013, including advancements in the quality and relevance of provision. There is an extensive and diverse range of vocational programmes aimed at improving competencies and supporting individuals for career advancement, many of which take place within apprenticeships and are supported by companies. Most providers are guided by government policies in close connection

with interests from the private sector, which has led to a plurality of providers and awarding organisations. Apprenticeships are recognised as the main form of work-based learning provision in England. (Desjardins, 2017, 138-140.)

Somewhat similar approaches can be found in *Sweden* where objectives of boosting adult education have been discussed during the previous years. The government, for example, proposed new investments to formal vocational adult education to boost employability. The focus is on programmes such as building and construction, electricity and energy, vehicles and transport, handicrafts, industrial technology, natural resource use, restaurant management and food and HVAC and property maintenance.¹⁴ Investments to non-formal education are proposed as well to allow 5,000 new places in folk high schools in order to boost knowledge and lifelong learning and to increase employment rates.¹⁵

Guidance as part of lifelong learning

Many countries have started to develop lifelong career and learning guidance to support lifelong learners and integrate this as part of the concept of lifelong guidance. Finland has had these kinds of structures and pilots as part of its development agenda.

This kind of development can be seen, for example, in *Germany*, where in March 2017 a pilot project called Lifelong occupational guidance (Lebensbegleitende Berufsberatung, LBB) was started based on experiences from a predecessor project (Further education guidance, Weiterbildungsberatung, WBB)¹⁶. Guidance is initially to be offered by the employment agencies in Leipzig, Düsseldorf and Kaiserslautern-Pirmasens¹⁷. This service will be permanently implemented in 2019, if it proves successful. 110 specially trained advisors have been hired to advise people mainly in the following topics:

- Continuing education counselling of jobseekers, unemployed and people in employment - with the aim of career planning in case of unemployment and for working life;
- Early orientation in school and vocational schools and offers to avoid dropouts; and
- Vocational guidance for students and graduates.

Box. What has not been done extensively

Recognition of prior learning has not been thought extensively in the sample countries as a key support process for continuous learning, and the discussion around the practices in certifying or recognising are mainly sociological or pedagogical and not extensively part of the policy. (Halttunen et al. 2014, Müller et al. 2015.)

International organisations such as Unesco (2015) or the European Union have been constantly recommending many actions on the development of RPL practices. The OECD also focused on RPL when it published “Recognising Non-Formal and Informal Learning, Outcomes, Policies and Practices” in 2010 (Werquin, 2010). The OECD provided policy

¹⁴ Regeringskansliet (2017), 315 miljoner för fler yrkesutbildningar, <https://www.regeringen.se/pressmeddelanden/2017/10/315-miljoner-for-fler-yrkesutbildningar/>

¹⁵ Regeringskansliet (2017), 5000 nya utbildningsplatser inom folkhögskolan, <https://www.regeringen.se/artiklar/2017/09/5-000-nya-utbildningsplatser-inom-folkhogskolan/>

¹⁶ <https://www.bund-verlag.de/aktuelles~lebensbegleitende-berufsberatung-der-bundesagentur-fuer-arbeit->

¹⁷ <https://arbeiten-in-duesseldorf.blogspot.com/2018/01/bereit-fur-die-zukunft.html> <https://www3.arbeitsagentur.de/web/wcm/idc/groups/public/documents/webdatei/mdaw/mjx/~edisp/eqov-content596199.pdf>

recommendations based on a review of 22 countries and advised on approaches to recognition of non-formal and informal learning. Finally, one of the most significant policy enactments in recent years is the Council of the European Union recommendation dated 20 December 2012 on the validation of non-formal and informal learning, which calls on all European countries to have arrangements for RPL in place by 2018. (Council of the European Union, 2012.) In many cases, the development observed in the sample countries may be linked to this recommendation.

Recent systemic level changes can be found in *Germany's* Recognition Act¹⁸, but this is an area that may require more focus in the future. The Recognition Act entitles foreign skilled professionals to a review of their vocational qualifications for equivalence with the corresponding German professions. The Recognition Act includes the Professional Qualifications Assessment Act (Berufsqualifikationsfeststellungsgesetz - BQFG) under the responsibility of the BMBF (Federal Ministry of Education and Research) as well as provisions for recognition of vocational qualifications in around 60 federal laws and regulations governing various professions such as healthcare professions (Medical Practitioners' Code, Nursing Act) and master craftsmen (Craft Trades Law). The Federation's states have also adopted their own legislation concerning the professions for which they are responsible (for example, teachers, engineers, architects and occupations in social services). All of this state legislation on recognition became effective on 1 July 2014.

Before the Recognition Act entered into force, only very few skilled professionals who had come to Germany were given the opportunity to have their vocational qualifications assessed. Under the Recognition Act, persons in low-income brackets can apply for partial reimbursement of their expenses. Reimbursement is possible for all costs incurred during the recognition procedure, mostly consisting of fees and translation costs, up to a maximum of €600 per person. Costs must not be a barrier to the recognition of professional qualifications.

The federal government published a first evaluation of the new law, and the results were very positive (BBF 2017):

- There has been substantial interest in the new procedure. Of the thousands of applications for recognition made, a majority were granted equivalence.
- Nine out of ten skilled professionals with foreign vocational qualifications found gainful employment after the successful recognition of their qualifications (an increase in their employment rate by more than 50 per cent).
- Gross earnings increased by an average of €1,000 per month after successful recognition (an increase of 40 per cent).
- Approximately one in ten recognition requests were submitted from abroad, and therefore the evaluation argued that the Recognition Act also has a positive impact on skilled immigration.

In the interest of providing a standardised national procedure to people with foreign qualifications, further efforts are planned for opening up the recognition procedure to individuals with third-country qualifications in all professions – in particular in shortage occupations such as teachers and engineers.

¹⁸ <https://www.bmbf.de/en/recognition-of-foreign-professional-qualifications-1413.html>

Furthermore, *Ireland* mentions recognition policies as a key element for future policy. The skills strategy (there will be greater recognition of workplace learning, and capacity for recognition of prior learning will be developed) takes into account that workplace learning can take a number of forms including in-company training and on-the-job training and less formal “learning” activities such as teamwork and problem-solving activities. Recognition of Prior Learning (RPL) will also be used, and this has been addressed. (The National Skills Strategy 2025, 2017, 96–99.)

A more established example is the *Korean Academic Credit Bank System (ACBS)* that is an open higher education system which officially recognises various learning experiences acquired both inside and outside of traditional school settings. These experiences are granted academic credits which can be used to acquire an associate's or bachelor's degree.¹⁹ ACBS is an institutional response for a changing demand. The discussion about recognition of credit started in 1995, an initiative for ACBS was launched in 1998 and the first degrees were awarded in 2000. Since then, ACBS has been a popular form of degree acquisition, and it has been developed further. In 2008, NILE was launched and ACBS was incorporated into it.

Korea is also currently developing a nanodegree programme called MatchUp. Nanodegree programmes are credential programmes, and in their simplest form participants enrol in courses and receive a credential affirming their successful completion of the programme. More specifically, a nanodegree programme is a project- and skills-based educational credential programme in which participants enrol and where they learn a suite of skills. When participants successfully complete a certain number of projects that demonstrate their mastery of the skills in question, they receive a credential affirming their mastery of these skills. Learning in a nanodegree programme primarily takes place online, so it can be said that a nanodegree is an online learning credential programme. It is a flexible form of an online-oriented industry-related short-term course that allows adults to acquire job skills in the 4th industry regardless of time and place. Representative companies find key jobs in promising industries in the future. Educational institutions develop and operate educational programmes that are highly relevant to the industrial scene. A learner participates in the training programme and is certified for his / her abilities. Cooperating companies utilise the results in various ways.²⁰

Ireland has developed an extensive set of pilots during 2016-2017 to develop different approaches and tools for utilising RPL practices in its further education system. Some of these trials look promising. (Gogging et al. 2017.)

4.1.4. Adjusting social security and taxation to support continued learning

Social security is seldom thought from the viewpoint of continued learning

Looking at the sample countries, we can see different modes of participation in adult education and different types of social spending as explained earlier. Social security reforms have seldom been thought in terms of ensuring or developing competencies or provision of continuous learning opportunities. Many sample countries have extensive spending on active labour market policies, from which some are targeted towards labour market training activities and reskilling (at least in the Netherlands, Sweden, Denmark, Germany and Finland). In

¹⁹ <http://eng.nile.or.kr/eng/>

²⁰ <https://blog.udacity.com/2016/07/nanodegree-101.html>

some of these countries, participation in such active measures is prerequisite for attaining labour market support. There is a separate research field on the effectiveness of active labour market policies, which is not discussed in this study (see Kluve et al. 2016).

On the whole, lifelong learning and social security reforms have not been linked in the target countries. Most of the discourse has focused on how different unemployed persons can combine their reskilling with unemployment support. This has led to approaches where it is possible for people to study at least limited periods of time while receiving unemployment support.

Sweden, for instance, made it easier to combine additional studying with unemployment security (besides active labour market trainings etc.). The main rule is that compensation from the unemployment insurance fund is not paid to the student, as studies are considered to be an obstacle to seeking and taking work. Repayment from the unemployment fund may not be an alternative to student financing.

In order for a student to be considered unemployed, the education needs to be terminated or interrupted. Those who study for a retake or intend to continue studying after previous studies cannot be compensated. Exceptions may apply when a person applies for new studies that are not related to his or her previous studies. The exceptions are:

- If a person studies part-time, no more than 50 per cent of full-time, there is a possibility of reimbursement concurrently with the studies for a maximum of 20 weeks per period;
- If a person participates in full-time or part-time education or activity for information on different professions and educational pathways, or to facilitate a new job, he/she can receive compensation for a maximum of 15 days per period. This may, for example, be education or an activity provided by the person's labour union; and
- If a person has studied full-time and worked full-time for at least 15 weeks and then becomes unemployed from full-time employment, there is a possibility of compensation concurrently with the studies for a maximum of 20 weeks per period.²¹

In *Denmark*, adult students are allowed to receive student allowance also in cases when they study at private institutions. The Board of Institutions and Educational Aid determines whether a private education can be approved for the provision of education. It is only the education providers that can apply for approval of an education.

A private education in Denmark can be approved by the Danish students' Grants and Loans Scheme if:

- The education is organised as full-time education;
- The education lasts for at least three consecutive months;
- The education is free of charge; and
- Any unpaid internship periods amount to no more than 20 percent of the total duration of education and not more than six months in total.

In addition, there is a requirement that assessments of the programmes are made by external censors. For a private education to be approved for education provider in Denmark, it must meet a number of standard criteria in relation to the education's business vision, organisation, content and facilities. However, neither the Ministry of Education and Research

²¹ Unionen A-Kassan (2017). Studier, <https://www.unionensakassa.se/forsakringen/studier/>

nor other ministries are involved in the planning of the content and organisation of private education, nor do they supervise the programmes.

Alternatively, those countries with lower level of passive social security have built their system more towards the lifelong learner and utilise training vouchers (e.g. *Singapore*) or have developed insurance-based unemployment support as job-readiness-capability-support programmes (e.g. *Korea*).

Outside of our sample countries, *The French* government initiated a work programme in June 2017 to renovate the social model. Within the work programme, several large reforms are undertaken. In the first wave of reforms, the Labour Code was modified in 2017. The second wave includes the apprenticeship, vocational education and unemployment insurance reforms. Common goals of these reforms are²²:

- Enabling everyone to enjoy more freedom professionally
- Providing greater protection to everyone so that they can join and progress on the labour market
- Enabling everyone (employees, jobseekers and businesses alike) to adapt to technological developments and to upgrade their skills

Within these reforms, the "Law on the freedom to choose one's professional future" (*Loi pour la Liberté de choisir son avenir professionnel*) came into force in September 2018²³. Consequently, also the Personal training account system was renewed (moving from hour-based to euro-based system) in January 2019. Another change will be the merging of the Individual training leave with the Personal training account system to enable longer periods of training and retraining towards another profession²⁴.

Taxation systems

Taxation has rarely been used "to influence lifelong learning" (OECD 2004, 13), but the tax system is a key instrument for "intervening in skills financing decisions" (OECD 2017b, 34). Different types of deductions exist but only few are argued on the basis of continuous learning.

In the Finnish context it was pointed out that there is a constant need for making the social security and taxation systems support each other. Currently there are deduction rights for employers with respect to educational expenses, an instrument which has only been used to a very limited extent. According to our interviews this has not been a very efficient way of promoting lifelong learning.

In addition to this in personal taxation law, there has been a new item in legislation since 2018 (68 b §), in which employer-supported training which is within the employer's interest is not deemed taxable income. There are requirements concerning the relevance of training for the person's work. There is no evidence yet how this works.

²² <https://www.gouvernement.fr/en/apprenticeship-vocational-training-and-unemployment-insurance-reforms>

²³ <https://travail-emploi.gouv.fr/grands-dossiers/loi-pour-la-liberte-de-choisir-son-avenir-professionnel/>

²⁴ <https://cpf-de-transition.fr/cpf-de-transition-mode-emploi-pour-les-salaries/>

Most of the countries have made work-related training expenses deductible in personal income taxation with different target groups. This information can be found in the country descriptions but is summarised in Table 6.

Table 6. Summary of tax incentives in the sample countries during the time of the Study

Country	Individual taxation	Corporate taxation
Sweden	+ Deduction from education expenses on training directly linked to your work	++ Directly work-related trainings deductible from profit tax
Denmark	+ Deduction from education expenses on training and related costs if over threshold	Expenses of maintenance of existing training and education are deductible, while expenses of retraining courses are not
Singapore	++ Tax relief of various courses relating to education (up to €3,400)	N/A: Targeted programme approach: Training grant for competence development
Korea	None	None
Ireland	+ Tax relief at the standard rate of income tax (20%) is available in respect of tuition fees (up to €5,000) payable in private or publicly funded third-level institutions, institutions abroad and by repeat students and part-time students	A company is entitled to deductions in respect of expenditure wholly and exclusively incurred for the purposes of its trade against its profits (if training is for the purposes of trade, an employer may claim a deduction)
The Netherlands	+ Deduction right if directly linked and exceeds threshold (€250), max. €15,000 € per year	Costs for education and training can be deducted.
Germany	+ Deduction from education expenses on training directly linked to your work (including travel costs) – In the legislation there is also a notion, that the deduction is especially targeted for lifelong learning.	None
The United Kingdom	+ Deductions depend on the type of student	+ Directly work-related trainings. To be exempt, expenditure must concern the provision of “work-related training”
New Zealand	+ Only the tax exemption of scholarship income is modelled, which means that “Course Participation Allowance is exempt from taxation” if you are a student completing a four-year degree. But if you receive scholarship income when undertaking job-related training, the income is not tax-exempt (OECD 2017b, 232)	- A tax credit system for skills training was introduced in Business Tax Review in 2006, but there was very limited support for the tax credit, and it was not passed (Little et. al. 2013)

The evidence of the effectiveness of such instruments still remains a question. In many cases, no comprehensive assessment or evaluation of the tax system has been performed (see also OECD 2017b).

One of such experiences comes from *the Netherlands*. According to an evaluation of tax deductible educational expenses in the Netherlands (2016), only 2.6% of all tax payers aged between 25 and 60 years utilised the deduction option. The average sum deducted was €1,700 per year. Users of the tax benefit were relatively often highly educated and / or employed in paid employment. The evaluation argued that this measure is not particularly effective with regard to increasing participation in education. Therefore, the government is designing a system with individual learning accounts that should enhance and stimulate participation by other groups as well.

4.1.5. Reaching out to those persons who are in danger of being left out from continuous education

There is ongoing discussion in the literature, the interviews and our workshops about what we should do with those who are in danger of being left out from lifelong learning. Some of the countries involved in the study have identified the target groups that are “in most need of improvement” for developing continuous learning. For example, in Ireland these target groups are the employed, low skilled and older workers. The target groups are taken into account in the strategy and measures to improve continuous learning. The National Skills Strategy sets out the elements of a new skills architecture which seeks to foster close collaboration between relevant government departments and agencies and develop structures to strengthen engagement between the education and training system and enterprises. This includes the National Skills Council and the nine Regional Skills Fora (see Annex 2. It is also seen to be important to raise awareness of the need to upskill (amongst employers/employees). As part of the strategy, Ireland is continuing and enhancing the reform of the system of education and training. The aim is to use regular rigorous evaluation of activities to constantly improve the quality of provision at all levels and drive key reform initiatives already in train, for example, in early childhood education, school curriculum reform and development of apprenticeships. (The government’s National Skills Strategy, 2025, 7.)

Other countries also have different kinds of small initiatives. In *the Netherlands*, the government is launching a campaign that will stimulate the development of a learning culture as well as bring attention to inspiring examples of learning and development in current campaigns (Ministry of Social Affairs and Employment 2018, 11-12). At the same time, the trade union movement has set up initiatives with learning ambassadors (Leerambassadeurs), in which low-skilled employees receive training to become learning ambassadors within their organisation. They try to tempt other low-educated colleagues to work (again) on their development. (Ministry of Social Affairs and Employment 2018, 12.)

Additionally, the government provides a four-year subsidy of €5 million to MKB-Nederland (the Netherlands’ largest entrepreneurs’ organisation) in order to encourage SMEs to continue working with sustainable employability. In this context, one thousand SMEs are supported by a business advisor, and a supporting infrastructure at sector or branch level is set up in the form of a portfolio of instruments and services. Entrepreneurs can actively share available knowledge and practical experience. (Ministry of Social Affairs and Employment 2018, 12.)

In Denmark, several ministries have teamed up in order to offer a single source of information for the clarification and upgrading of refugees’ competences, skills and education. Refugees’ path to the Danish labour market may be easier, if they quickly after arriving to Denmark undergo a process which can clarify their skills and educational qualifications and, if necessary, offer them education. The ministries now offer anyone who works with integration an easy overview of the possibilities for clarification and upgrading.

The portal is called “Education and Integration” (<https://ufm.dk/uddannelse/integration-pa-uddannelsesomradet>) and is aimed primarily at employees of municipalities and asylum centres who initially are in contact with the refugees and educational institutions.

The portal provides information and links to information in areas such as:

- Educational and qualification upgrading opportunities from Danish lessons to vocational education and higher education;
- Educational support and financing;
- Assessment of formal educational qualifications and prior learning; and
- Offers from educational institutions.

The portal is developed in collaboration between the Ministry of Higher Education and Science and the Ministry for Children, Education and Gender Equality with contribution from other actors.²⁵

For many, attaching the financial incentive to the lifelong learner is one solution. Korea has even devised a specific training voucher scheme for people who are recognised by the employment centres as being in need of training. To receive the voucher, applicants must have at least two job-seeking activities and exploratory activities for finding job training (UNESCO UNEVOC 2018). These vouchers are used by disabled people and people with low income²⁶.

4.2. Recommendations for Finland

This assignment has not included an analysis of the Finnish system for continuous learning or lifelong learning.

The study has focused on practices and also plans and anticipations on how the changing operating environment challenges the current systems for continuous learning in the respective countries. The recommendations are built on the above-mentioned key analytical themes that might be relevant for Finnish working life. These recommendations arise from an analysis of interviews, the literature review and expert workshops held in various phases of the study process. They are general in nature, as this study has not included a comprehensive analysis of the Finnish challenges.

The recommendations focus on all key aspects of how different societal structures support continuous learning:

- Financing continuous learning and incentivising the individual;
- Developing and innovating the supply of learning opportunities;
- Developing the policy reaction and coordination; and
- Adjusting social security and taxation.

²⁵ EURYDICE, Denmark – National reforms in vocational education and training and adult learning, https://eacea.ec.europa.eu/national-policies/eurydice/content/national-reforms-vocational-education-and-training-and-adult-learning-18_en

²⁶ Interview with the NILE official

Financing continuous learning and incentivising the individual

Recommendation 1. Finland should move more towards mixed financing models and seek ways to attach the money to the learner, not only for the institutions.

Other countries have consistently sought ways to develop different approaches for mixed financing of continued education. Sometimes this is done within the existing systems and by reorganising financial responsibilities. In many countries, different voucher or training account systems are ways to test and develop mixed financing measures.

Attaching monetary resources to the individual learners in continued learning is one of the key responses many other countries are seeking. In the Finnish context, this would require a proper trial project for lifelong learning accounts.

This would also require testing and defining the accreditation of the providers and the financial mechanisms attached to these accounts or vouchers, and in the longer term this might require rethinking the financial mechanisms of the lifelong learning opportunity providers.

Another alternative could be training accounts and establishing tax credits or other savings approaches to the account. However, these have not worked in many countries where they have been discussed or tried.

Training accounts could in the best case also include employer financing and incentives. A potential trial could be funded jointly by the state and employers (“a part-time trial fund”). The implementation plan should also have a very careful trial, so that it could really tell how this can work in Finland. It should also be a national trial with a long enough time period and a large enough target group. The offering in this trial should also include the accreditation process.

Developing and innovating the supply of learning opportunities

Recommendation 2. Finland would need a faster take-up of those innovations whose use has been widely increasing in other countries, such as A) learning platform development and B) better cooperation between the employer and education provider.

Many countries have utilised e-learning opportunities offering open massive on-line courses as part of their current offering. This is something Finnish universities also offer. To some extent, attaching the funding to a person could include utilisation of international offering, not just the Finnish offering. In the future, private organisations will provide a lot of these kinds of opportunities. Finland should, however, systematically enhance the take-up of online learning possibilities. Furthermore, the social security benefits for students should be extended to those studying in private institutions (like in Denmark).

In many countries, skills shortages have been strongly taken into account as part of the development of continuous learning and its strategies. In Ireland, for example, the focus is on developing real partnerships between training providers, administrators and enterprises. In Finland, many experts point out that education providers have relatively good structures for working with larger companies, but SMEs are not so well covered. Finland would also benefit from functions that continue to improve cooperation and increasingly respond to the shortage, if especially targeted towards SMEs and education providers. A systematic analysis of the skills needs of SMEs should be carried out in Finland. This information should be taken into account more strongly in the design of continuous learning measures. In the development of collaborative work between educational institutions and businesses, it would be

worthwhile to take note of the regional models (Regional Skills Fora and Skills Brokers) used, for example, in Ireland and the United Kingdom. As a key element in the discourse of continuous learning, there is also an adequate and diverse supply of vocational education and training that responds flexibly to the demands of working life.

In line with this recommendation we recognise, that there is a lot going on in Finland in this respect. The Vision for higher education and research in Finland 2030 and work around the implementation of this vision are important developments, higher education funding models have been recently revised and many innovative initiatives are carried out with private equity.

Recommendation 3. Finland should establish a Challenge Prize for “Best Action” in the field of reaching out to those persons who are in danger of being left out.

Many countries have struggled with the stacking effect of education. In many cases, specific projects or personal finance (e.g. targeted accounts / vouchers) have been a tool to tackle this. However, relatively limited attention has been paid to it. Germany has used challenge prizes to get positive attention to some aspects of lifelong learning. Alternatively, we could enhance the private training provision and develop employer competence models or incorporate the competence development requirement as part of the collective plans (as has been done in Denmark). In either case, Finland is in need of innovation, and not many countries have managed to do more than carry out various individual projects.

Developing the policy reaction and coordination

Recommendation 4. Finland would need a long-term strategy for continuous learning and at the same time a structure for its implementation. This would mean that the implementation structure was a centralised body for co-ordination and policy design support.

This kind of strategy would also entail a wide range of better basic research on different instruments and their impact on lifelong learning and an emergence of different types of pilots and experiments as laid down subsequently in other recommendations. There are alternative ways in which to go forward.

Alternative 1. Periodic implementation structure. There could be a periodic programme with its own budget and own funding for creating a continuous learning strategy for Finland, to boost related research and to facilitate the societal goals for continuous education. This should include all relevant ministries (and a transfer of relevant civil servants) for such an action. It would relieve the current competitive position between different key ministries dealing within continuous learning.

Alternative 2. “Competence Ministry” or “Institute for Continuous Learning”. Our current institutional landscape to support lifelong learning or continuous learning has been fragmented. Many other countries have more centralised responsibilities in issues that deal with adult education or continuous learning. Another possibility would be to rethink the current stature of the Board of Education and establish a lifelong learning institute. This goes against traditional thinking of diminishing state-sponsored institutions. However, in this case it could be funded jointly as in many other countries.

Finally, the strategy should be created in conjunction with the national structures for lifelong guidance in Finland and also include a more systematic viewpoint on how the recognition of prior learning could be more drastically supported, especially in higher education.

Finland has usually had many kinds of strategies or working group or different stakeholder councils (Council for Lifelong Learning in 2009-2011 and Future Panel for Skills in 2017-2018) for lifelong learning. These structures are, however, either based on the governmental cycle or some specific mandate, without a longer-term viewpoint of developing those issues that affect the possibility of lifelong learning.

Adjusting social security and taxation

Recommendation 5. Finland should take the continuous learning viewpoint as a central part of the next government's social security reform.

The Prime Minister's Office has been coordinating a working group which has explored the options to redevelop basic social security. One of the propositions has been "competence security", which would mean that the social security system would focus on ensuring the competence of the persons²⁷. In international perspective, this is a rather unique way of thinking. Outside our sample we can recognise similar developments in France. Perhaps the Korean model for unemployed people (the job capability development programme) resembles this idea of an "active model for competence development".

Recommendation 6. Finland should evaluate the deductions in income taxation and the existing deductions of education-related expenses in corporate taxation from the viewpoint of continuous learning.

The Finnish tax deductions for individuals have not been widely analysed from the viewpoint of continued learning. Some countries have paid attention to these especially when developing their training account systems or other tools for co-financing continuous education. This is something Finland should still consider.

Currently, the employers' rights for deducting education expenses are used relatively seldom, at least in monetary terms. Based on interviews it can be seen that this option is indeed not used and that there are pressures to abolish this deduction right. Of the sample countries, the Netherlands will reinvest the resources they save from abolishing these kinds of tax incentives back into the voucher schemes.

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²⁷ <https://vnk.fi/toimi/sosiaaliturvan-vaihtoehdot>

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5.2. Interviews

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Annex 1: Denmark

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1. LEGISLATION AND STRUCTURE

1.1. Background and evolution of the legislative procedures designed to promote continuing learning

The Nordic model of liberal adult education was created in Denmark, and both formal and non-formal adult education therefore have long traditions in the Danish society.

As a whole, the life-long learning system in Denmark seeks to empower individuals to participate fully in society, fostering personal development and improving competences and skills. During the past decades, adult education has become a central focus area in educational policy development.²⁸

The system of adult vocational education and continuing training was further developed in the education reform in May 2000, as the Danish parliament adopted a number of acts with an aim of creating a more coherent and transparent adult education system. As a result, a new system of adult education and continuing training was developed, including a new form of educational support for adults and grant allocation schemes for institutions offering adult education and continuing training. In the new system, the courses correspond to the levels applied in the ordinary education system for children and youth.

In the context of a wider structural reform of the municipalities in 2007, responsibilities over some education levels were reorganised as well.^{29, 30} In 2014, the Ministry of Culture articulated a vision which reinforces the importance that adult education has in the Danish society. With the dissemination of this vision, the Ministry created a framework, and by utilising this framework, stakeholders and providers of adult education can turn the values and local needs into concrete actions.³¹

Participation in adult education in Denmark is among the highest in the countries participating in PIAAC. 64% of adults participated in at least one adult education activity on an annual basis.³²

1.2. The current structure of continuing learning

Formal adult education and training

The Danish formal adult education system is a parallel to the mainstream formal education system. Continuous education is provided to adults at all educational levels, and exams can be taken at any time during life.

²⁸ Desjardins (2017): Political Economy of Adult Learning Systems. A Comparative Study of Strategies, Policies and Constrains. Bloomsbury.

²⁹ E.g. Ministry for Children and Social Affairs, Structural Reform, <http://english.sm.dk/responsibilities-of-the-ministry/economics-of-municipalities-and-re-gions/structural-reform/>

³⁰ The 2007 reform gathered all IVET programmes (commercial, technical, agricultural and social and healthcare education and training) under the same legislation. The reform introduced more structured foundation courses aimed at weaker students who have problems handling the highly individualised system, new foundation courses constituting 12 access routes and increased possibilities for partial qualifications (called trinor steps), and the individual education plan system, Elevplan, was made compulsory. Introduction of steps linked to learning outcomes also gives students an opportunity to enter the labour market with a partial qualification, documenting their competences and enabling completion of a VET programme at a later date, if desired. The law came into force in August 2007; however, many of the changes were not implemented before July 2008." CEDEFOR (2012). Vocational education and training in Denmark - Short description, http://www.cedefop.europa.eu/files/4112_en.pdf

³¹ Desjardins (2017): Political Economy of Adult Learning Systems. A Comparative Study of Strategies, Policies and Constrains. Bloomsbury.

³² Ibid.

Education to adults is provided as general adult education programmes (preparatory adult education, general adult education and higher-level preparatory courses) and vocational adult education as well as continuing training (adult vocational training, basic adult education, higher adult education programmes, diploma programmes and master's programmes). Three ministries share the responsibility: the Ministry for Children, Education and Gender Equality, the Ministry of Higher Education and Science and the Ministry of Culture. Each form of adult education is governed and regulated by law.^{33, 34}

General adult education programmes are offered at adult education centres (voksenuddannelsescenter – VUC). Since 2007, the centres have been self-governing institutions. The Ministry of Education issues the rules according to which the centres work as well as the curricula for all subjects. The education itself is regulated by the Act on General Adult Education no.311 of 30 April 2008.³⁵ The following education is offered at VUCs:

- **Preparatory adult education (FVU)** includes education in basic literacy and numeracy skills, language skills including Danish and English and subjects chosen by the student. This education is for adults who do not have sufficient qualifications to follow education and training or to cope with the demands of working life. The students have the opportunity to take an examination leading to a certificate. The costs of teaching are covered by the state, but all students pay a participation fee according to the number and type of courses they study.
- **General adult education – Almen voksenuddannelse (AVU)** is part of the public education system at the lower secondary level. The curricula and examinations are adapted to adults, and education is provided as single subject courses to improve or supplement adults' knowledge and skills within general subjects and to improve their future job and education possibilities. The education leads to an examination which qualifies for admission to continued education. General adult education is offered in adult education centres (VUCs) and their satellite departments that are spread throughout the country. The teaching is financed by the Danish state via a taximeter funding, but for each subject the student pays a fee for participation.
- **Higher preparatory single-subject courses (HF enkeltfag)** are general education courses provided by VUCs on single subjects at the upper secondary level corresponding to the ordinary education system.
- As part of general adult education, VUCs also offer **special education for adults with physical, mental or special education support needs**. This includes dyslectic education for adults, which is specifically adjusted to target dyslectic adults with fundamental difficulty in understanding written text. Dyslectic education is provided under the law on preparatory adult education and dyslectic education for adults.

³³ Ministry of Higher Education and Science (2018). Adult education and continuing training. <https://ufm.dk/en/education/the-danish-education-system/adult-education-and-continuing-training#>; Ministry of Children and Education (2012). Education and Training in Denmark – facts and key figures, <http://www.nykat-gym.dk/media/1673/120312-education-and-training-in-dk.pdf>; Ministry of Higher Education and Science, Education, <https://ufm.dk/en/legislation/prevaling-laws-and-regulations/education>

³⁴ Sprogøe, J. (2003). Comparative analysis of lifelong learning strategies and their implementation in Denmark, Estonia, Finland, Iceland, Latvia, Lithuania, Norway, Sweden. The Danish University of Education. https://pure.au.dk/ws/files/104/Comparative_Report.pdf (p.61)

³⁵ Ministry of Education, The General Adult Education Programme. <http://eng.uvm.dk/adult-education-and-continuing-training/the-general-adult-education-programme>

Vocational adult education and continuing training programmes:

- **Adult vocational training – arbejdsmarkeduddannelser (AMU)**³⁶ provides short training programmes mainly for low skilled and skilled workers in both private and public sector enterprises. The programmes are developed and adapted according to the needs of the labour market, with approximately 3,000 different adult vocational training programmes and 200 single subject courses available. The duration of a training programme varies from a half day to 6 weeks, and on completion of a programme, the participant receives a certificate. Special programmes exist for immigrants and refugees as well as recognition of prior learning according to the individual competence assessment programmes. All programmes are approved by the Ministry of Education, and the training programmes are publicly funded (through taximeter funding). For some programmes there is a fee, which usually is 15% of the total expenditure, and this fee is normally paid by the employers. Public employment service may also buy courses from the training providers, and enterprises may buy specifically developed programmes for their own use. AMU training is governed by the Ministry of Education.
- **Basic adult education (GVU):**
GVU is based on credit for former experience and qualifications of the individual participant supplemented with selected courses from the vocational training programme, leading to the same professional level and same final test as with pupils who complete a corresponding youth education.
- **Academy Profession / Further Adult Education** (akademiuddannelse /videregående voksenuddannels, VVU) offered by Academies of Professional Higher Education. The education is short cycle, level 5 in the European qualification framework for lifelong learning. 60 ECTS VVU corresponds to the ordinary higher education degrees that typically are 90-150 ECTS.³⁷
- **Adult Diploma programmes** correspond to the level of bachelor's programmes in the ordinary higher education and are first cycle, level 6 education in the European qualification framework for lifelong learning. Compared to the ordinary bachelor's degrees that are 180 ECTS as a minimum, the diploma degrees are 60 ECTS.
- **Master programmes** in adult higher education correspond to the ordinary master's programmes but are 60-90 ECTS compared to 120-180 ECTS in the ordinary system. They are second cycle, level 7 degrees in the European qualification framework for lifelong learning.³⁸

Non-formal adult education

Non-formal / liberal adult education has a long-standing tradition in Denmark. A core function of non-formal adult education is to empower adults to participate equally in the Danish democratic society. The Danish Adult Education Association (DAEA) promotes adult learning and advocates the common interests of organisations and associations working with non-formal

³⁶ Ministry of Education, Adult vocational training, <http://eng.uvm.dk/adult-education-and-continuing-training/adult-vocational-training>

³⁷ Ministry for Higher Education and Science (2014). The Danish Higher Education System. http://www.cimo.fi/instancedata/prime_product_julkaisu/cimo/embeds/cimowwwstructure/77824_ds-standardbeskrivelse-pdf.pdf

³⁸ Ministry of Education, Non-formal adult education, <http://eng.uvm.dk/adult-education-and-continuing-training/non-formal-adult-education>; Ministry for Higher Education and Science (2014). The Danish Higher Education System. http://www.cimo.fi/instancedata/prime_product_julkaisu/cimo/embeds/cimowwwstructure/77824_ds-standardbeskrivelse-pdf.pdf

adult learning activities. Non-formal education as well is regulated by laws, including the law on residential folk high schools and on study associations/evening classes.^{39, 40}

The non-formal education system in Denmark includes three types of settings that operate under the Ministry of Culture, namely:

- **Folk high schools** (folkehøjskoler). There are 70 folk high schools in Denmark that offer learning opportunities in a variety of subjects on a short- and long-term basis. The folk high schools are boarding schools, and most students are between 18 and 24 years of age. The typical length of stay is 4 months. There are no requirements for admittance and no examinations, but the school provides a diploma of attendance.⁴¹ The folk high schools are regulated by the Act⁴², and the schools are independent, organised by the association FFD (Folkehøjskolernes Forening i *Danmark*).⁴³
- **Evening schools** (aftenskoler) are supported by municipalities that cover a third of the expenses for teaching and provide premises for the education.⁴⁴
- **Day folk high schools** (daghøjskoler) offer education that aims at raising public awareness and / or is employment oriented. The day folk high schools are organised by a foundation (Daghøjskoleforeningen).⁴⁵ No rules exist on municipal funding therefore, and each municipality individually takes decisions on whether and how to support day folk high schools operating in its area.⁴⁶

Adult workers' rights to education are also represented by the Workers' Educational Association AOF (Arbejdernes Oplysningsforbund), which is part of the Danish labour movement. AOF has approximately 100 local branches that provide courses, study circles and lectures. AOF Evening Schools offer courses, for example, in foreign languages, information technology and health related subjects. AOFs also offer day time training targeting mainly unemployed people who need to upgrade their qualifications. Immigrants are offered adult education that meets the demands of the labour market.⁴⁷

New apprenticeship (Ny Mesterlære) programmes, where the entire training takes place at a company instead of being partly arranged at a VET college, are also open for adults. These programmes are attended by students with a practical approach to learning.

³⁹ Ministry of Education, Non-formal adult education, <http://eng.uvm.dk/adult-education-and-continuing-training/non-formal-adult-education>

⁴⁰ Retsinformation: Lov om ændring af lov om støtte til folkeoplysende voksenundervisning, frivilligt folkeoplysende foreningsarbejde og daghøjskoler samt om Folkeuniversitetet (folkeoplysningsloven) og lov om ungdomsskoler <https://www.retsinformation.dk/forms/r0710.aspx?id=24353>

⁴¹ Danish folk high schools, <https://www.danishfolkhighschools.com/>

⁴² The Act on Folk High Schools, https://www.danishfolkhighschools.com/media/14089/the_act_on_folk_high_schools.pdf

⁴³ Danish folk high schools, Organization and law, <http://www.danishfolkhighschools.com/organization-and-law/association-of-folk-high-schools-in-denmark/>

⁴⁴ DAEA, Adult Learning in Denmark, <https://www.daea.dk/themes/adult-learning-in-denmark/>

⁴⁵ Daghøjskoleforeningen, <http://www.daghojskoler.dk/>

⁴⁶ Kultur Ministeriet, Daghøjskoler, <https://kum.dk/kulturpolitik/uddannelse-folkeoplysning-og-folkehøjskoler/folkeoplysning/daghojskoler/>

⁴⁷ AOF- Workers' Educational Association, <https://aof.dk/center/landsforbundet/om/aof-english>

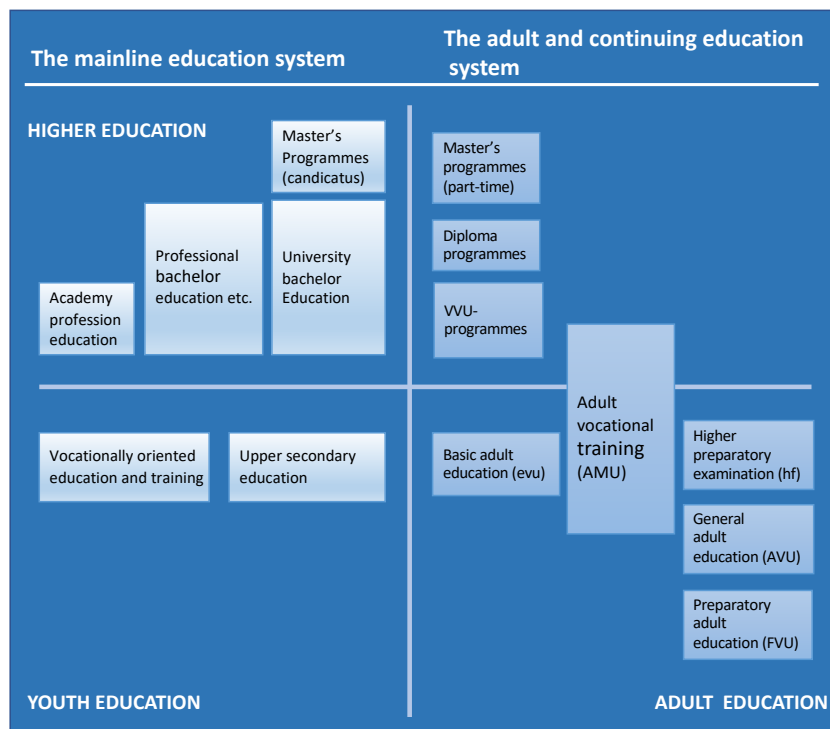


Figure 4 Danish education systems⁴⁸

1.3. Continuous/life-long learning and its objectives and definition in legislation

Lifelong learning as a term has a long-lasting history in Denmark, dating back to the 19th century philosopher N.F.S. Grundtjig, who argued that a prerequisite for active participation in a democratic society is education for all citizens on a lifelong basis. This is why lifelong learning is commonly understood to refer to adult education, although nowadays it covers the entire lifetime. A shift from seeing lifelong learning as a means to increase socioeconomic equality to recognising it as a resource for economic growth can also be seen.⁴⁹

As part of the European Cooperation on Education and European Lifelong Learning Programme, the Danish government introduced in 2007 its own **strategy for lifelong learning**⁵⁰. The aim of the strategy is to make Denmark a leading knowledge society with strong competitiveness and strong cohesion. In order to achieve this, emphasis is to be given on education, lifelong skills upgrading, research and innovation at the highest international level. The strategy covers all levels of education, starting from pre-school. It recognises participation in adult and continuing education as a way to support individuals' active participation in the labour market throughout their lives and emphasises the access to training of those with the lowest level of formal education.⁵¹

The objectives for lifelong learning from an adult education perspective include an availability of relevant, high quality adult education and continuing training for everyone in the labour market matching the different relevant needs and putting particular emphasis on the need for lifelong skills upgrading. A shared responsibility to ensure that everyone in the labour market

⁴⁸ Ministry of Education, Adult Vocational training, <http://eng.uvm.dk/adult-education-and-continuing-training/adult-vocational-training>

⁴⁹ Eurydice, Denmark, Lifelong Learning Strategy, https://eacea.ec.europa.eu/national-policies/eurydice/content/lifelong-learning-strategy-22_en

⁵⁰ Hedegaard, W., Joergensen, J. R. (ed.) (2007). Denmark's strategy for lifelong learning, The Danish Ministry of Education, National Education Authority, department of Adult Vocational Training, Division for lifelong learning, <http://uil.unesco.org/i/doc/lifelong-learning/policies/denmark-denmarks-strategy-for-lifelong-learning-education-and-lifelong-skills-upgrading-for-all.pdf>

⁵¹ Ministry of Education, Lifelong learning, <http://eng.uvm.dk/general-overview/lifelong-learning>

is engaged in lifelong learning is also needed. Further improvement in study guidance and counselling, also for adults, is to be made, and new forms of recognition of the students' prior learning are needed. All education programmes should also include a global perspective, and conditions for interaction between educational institutions and enterprises and other relevant players are to be developed.

The specific goals for adult and continuing education as presented in the strategy are⁵²:

- Everyone should engage in lifelong learning.
- The efforts of adult education and continuing training must be effective and flexible. They must support good job opportunities for individuals, good competitiveness in enterprises and high employment and prosperity in society.
- Adult education and continuing training must provide everyone with opportunities to improve competences – not least those with the lowest level of formal education.
- Adult education and continuing training must reflect the changes in the qualification requirements and the needs of the labour market.

Following the lines of the lifelong learning strategy, the tripartite agreements, presented herein below, have made education programmes more profession-oriented. Easier access from vocational education to higher education ensures a more flexible education system.

Additionally, an agreement on easier access to skill upgrading has also been made. For example, students can combine graduate programmes with a job of at least 25 hours a week. Besides ensuring a flexible adult education system, initiatives in the agreement also recognise the increasing need for digital competencies.

A Danish Qualifications Framework for Lifelong Learning⁵³ prepared by an interministerial group was launched in 2009 to support the goals of lifelong learning and also to provide a comprehensive overview of the education system and educational pathways. An education guide (UddannelsesGuiden; <https://www.ug.dk/>) has also been opened to provide information on education opportunities, including adult education and training. It also provides information for those seeking a job and labour market information.⁵⁴

The responsibility of implementing lifelong learning is shared between the Ministry of Education and the Ministry of Higher Education and Science. Employment and integration efforts, liberal adult education and cultural activities support the objectives of the strategy as well, and the Danish government aims to further strengthen the dialogue and partnership among all players.⁵⁵

⁵² Ibid.

⁵³ Ministry of Higher Education and Science, Qualifications Framework for Lifelong Learning, <https://ufm.dk/en/education/recognition-and-transparency/transparency-tools/qualifications-frameworks>

⁵⁴ Ministry of Higher Education and Science, Qualifications framework, Background, <https://ufm.dk/en/education/recognition-and-transparency/transparency-tools/qualifications-frameworks/background>

⁵⁵ Ministry of Education, Lifelong learning, <http://eng.uvm.dk/general-overview/lifelong-learning>

1.4. Legislative changes that have been made to facilitate combination of work and study

According to the Ministry of Education, a considerable proportion of learning and competence development in Denmark takes place in connection with a job, and it has long been an established practice for provision to be made for the employees' competence development and educational planning in the enterprises in the collective agreements between the social partners.⁵⁶

Some master's level education programmes as well, since September 2018, are generating new types of cooperation with companies. By allowing their students to combine studying and working, they increase the flexibility of education programmes and support students' access to the labour market. While studying, the students in these programmes work at least 25 hours per week or act as entrepreneurs.⁵⁷

1.5. Central role of tripartite agreements

During the recent years, tripartite agreements between the government, the unions and the employers' organisations have been a key driving force behind the changes made in lifelong learning policies and legislation in Denmark. The current changes aim at increasing flexibility in answering to the changes in labour market demand and future skillsets.

Digitalisation is seen as a major change agent affecting both the labour markets and the skillsets needed. Because of the rapid technological changes, people must upgrade their skills constantly and adapt to changing working methods. The need for continuous learning places requirements for the ways in which learning takes place. Utilisation of technology (e.g. MOOCs and digital learning platforms) and increased flexibility in combining learning and working are seen as key enablers.

Tripartite agreement ensures work placements for young people and skilled workers for businesses (2016)⁵⁸

In August 2016, the government (headed by the Liberal Party), the unions and the employers' organisations agreed on a tripartite agreement which is to ensure a sufficient number of skilled workers in all of Denmark. With the agreement, the employers' organisations have committed themselves to creating 8,000 - 10,000 more work placements, making it more attractive for young people to obtain vocational education.

A sufficient number of skilled workers is an essential precondition for growth, job creation and wealth. Therefore, the government, the unions and the employers' organisations agreed on investments in ensuring a skilled workforce. The purpose of the tripartite agreement was to

- Prevent challenges related to workforce availability;
- Ensure an increased number of students obtaining vocational education; and
- Increase the number of skilled workers as well as improve employees' opportunities for adult education and continuing training.

The goal was that the employers' organisations create an increasing number of work placements each year, aiming at 8,000 – 10,000 more work placements than there are today. The

⁵⁶ Ibid.

⁵⁷ Uddannelses- og Forskningsministeriet, Erhvervs kandidatuddannelser, <https://ufm.dk/uddannelse/indsatsomrader/erhvervs kandidatuddannelser-pa-deltid>

⁵⁸ Eurydice – Denmark. National reforms in vocational education and training and adult learning. https://eacea.ec.europa.eu/national-policies/eurydice/content/national-reforms-vocational-education-and-training-and-adult-learning-18_en

aim was for more young people to choose and complete vocational education, especially in the lines of business where more skilled workers are needed. The high number of new work placements will be realised by a number of initiatives, including an intensification of businesses' financial incentives to create work placements.

The agreement also stresses the importance of the entire employment system supporting the unemployed people in the development of the competences that are in demand. In short, education must be targeted at concrete jobs or lines of business characterised by good employment opportunities.

Tripartite agreement improves access to lifelong skill upgrading (2017)⁵⁹

The starting point and the motivation for the agreement have been the 600,000 adults in Denmark lacking basic reading and writing skills. An important motivator has also been the fact that almost every second unskilled worker does not consider it necessary to take up continuing training, and still fewer sign up for adult and continuing education.

In addition to the lifelong learning strategy's objectives, emphasis has been given on improving employees' opportunities for education and further learning. In October 2017, a tripartite agreement was made between the government, unions and employers' organisations as they agreed on improving the opportunities for both skilled and unskilled employees. The agreement is consistent with the lifelong learning strategy, and concerns initiatives worth DKK 2.5 billion for the period 2018–2021. These initiatives include, among others, increasing the allowance for adult students at AMU courses by increasing the state grant system for adult training (VEU-godtgørelse), improving the supply of adult vocational education to meet the needs of individual enterprises and improving the quality of AMU courses.⁶⁰

Related to the tripartite agreement, there is a hearing process underway about the Ministry of Education's draft proposals for

- An Amendment to the Act of the Law on Education;
- A Preparatory Act on adult education and vocational education for adults;
- An Employers' Act on educational allowance, law on compensation and grants for transportation when participating in vocational adult and continuing education; and
- Various other laws (related to strengthened and more flexible adult and post-graduate education and merging of the administration of the VEU allowance into Employers' Education Grants).

The agreement aims to strengthen the activities of publicly offered adult and continuing training and applies to:

- People who want to upgrade their qualifications within their current occupation; and
- People who want to change their occupation or job.

Key parts of the agreement

1) New reconversion fund

Around DKK 400 million (€53.6 million as at 5 March 2018) has been set aside for a "reconversion fund", which will enable unskilled and skilled workers to undertake further training at

⁵⁹ E.g. Eurofound (2018). Denmark: Social partners welcome new tripartite agreement on adult and continuing education, <https://www.eurofound.europa.eu/publications/article/2018/denmark-social-partners-welcome-new-tripartite-agreement-on-adult-and-continuing-education>

⁶⁰ Undervisnings Ministeriet, Trepartsaftale på plads: Danskernes kompetencer skal styrkes gennem hele livet, <https://uvm.dk/aktuelt/nyheder/uvm/2017/okt/171029-trepartsaftale-paa-plads-danskernes-kompetencer-skal-styrkes-gennem-hele-livet>; EACEA, National Reform in Vocational Education and Training and Adult Learning, https://eacea.ec.europa.eu/national-policies/eurydice/content/national-reforms-vocational-education-and-training-and-adult-learning-18_en

their own initiative. The main aim of this fund is to provide better opportunities for career change. The fund will ensure reasonable income for those who want to change their careers.

2) Outreach pool

Basic skills will be strengthened through offering more opportunities to attend courses in reading, writing and arithmetic, and through the allocation of a budget of DKK 100 million (€13.4 million) to increase awareness of these opportunities. There will be an increased focus on skills in information and communication technologies (ICT) and on English language skills.

3) Strengthening the quality of courses

The quality of the adult and continuing vocational training courses (AMU) will be improved by increasing the compensation to schools, bringing the AMU budget to DKK 280 million (€37.5 million). In addition, DKK 140 million (€18.7 million) has been earmarked for securing a sufficient supply of different courses tailored to the needs of the labour market. Higher compensation will also help to ensure that the courses are carried out as planned.

4) More relevant and flexible AMU courses

A more flexible range of AMU courses will be provided, with more opportunities to tailor them to the particular needs of companies. The participants are also expected to be able to document their acquired skills by, for instance, taking exams and receiving certificates. The agreement also makes it easier for private contractors to provide AMU courses.

5) Easier access to continuing training

The choice of training and access to training has been made easier. There will be a single point of entry to the VEU system, making it easier for companies and employees to:

- Obtain information and guidance about training opportunities;
- Enrol in courses; and
- Apply for VEU allowances.

6) Higher allowance on AMU

In order to increase the incentive to sign up for AMU courses, the allowance paid to participants will be increased from 80% to 100% of the highest unemployment benefit rate.

7) Development programme for more advanced training

DKK 5 million (€0.66 million) has been earmarked annually for a development programme for more advanced adult and continuing training, in order to keep up with the rapid transformation of both the private and the public labour market, as a result of digitisation and other technological changes.

2. SOCIAL SECURITY⁶¹

2.1. The social security system and continuous learning – how does the system support continuous learning (including a short description of the social security system)

The students and the social security system

There are two main social security support programmes for learners:

1) A programme for students over 18 years of age following a youth education programme

This concerns students over 18 years of age following a youth education programme i.e. a general upper secondary, vocational upper secondary or vocational education and training programme. The students must attend classes, take examinations or in other ways demonstrate that they are active in their educational programmes. No time limits are placed on this type of support. The students are eligible for support for any number of courses, with the exception of certain upper secondary programmes. Until the students are 20 years of age, their grants depend upon their parents' income. When the parents' income exceeds a certain amount, the grants are reduced on a sliding scale, ending in a minimum grant.

2) A programme for students enrolled in higher education courses

Every student enrolled in a higher education course is entitled to a number of monthly SU (State Educational Grant and Loan Scheme) grants. When the student starts his or her education, the SU grant corresponds to the education's prescribed duration in months. If the student is admitted to his or her first higher education course no later than two years after his or her first completed qualifying exam, the student receives a grant for the prescribed duration of the education + 12 extra grant portions. Within a maximum of 70 monthly grants, the students can change from one course to another. If the student is studying at a higher education course and has used up all his or her grant portions, the student can receive a completion loan in the last year of his or her studies.

Private education and student aid

The Board of Institutions and Educational Grants determines whether a private education can be approved for SU. Only the education providers can apply for approval of an education.

A private education in Denmark can be approved for SU if:

- The education is organised as full-time education;
- The education lasts for at least three consecutive months;
- The education is free of charge; and
- Any unpaid internship periods amount to no more than 20 percent of the total duration of the education and not more than six months in total.

In addition, there is a requirement that the assessments of the programmes must be made by external censors. For private education to be approved for SU in Denmark, it must meet a

⁶¹ Main source of information for this chapter is Borger.dk, <https://www.borger.dk/>

number of standard criteria in relation to the education's business vision, organisation, content and facilities. However, neither the Ministry of Education and Research nor other ministries are involved in the planning of the content and organisation of private education, nor do they supervise the programmes. A private education can usually be approved for SU for a period of up to four years.

Special support for vocational training

Students starting a vocational education can apply for support from AUB (Employers' Education Grants) to cover their expenses. AUB provides grants to students who are registered at a vocational school as placement students, have been admitted to a vocational school course, have completed the basic course and participate in teaching through practical training.

Adults and support for education

The SVU scheme

The State Educational Support for Adults scheme ("Statens Voksenuddannelsesstøtte" - Danish acronym SVU) is intended for those persons active in the Danish workforce who wish to participate in supplementary or further education. The scheme offers the course applicants the opportunity to receive basic income while being away from work to participate in specific types of education. The support payable is calculated on the basis of the number of working hours lost.

The SVU scheme is available to people employed or self-employed in Denmark, and it is divided into two levels. The first level is for participants in subsidised instruction at a primary/lower secondary or upper secondary school (also called general education). The second one is for participants in higher education. The requirements for the two levels differ slightly.

General conditions

The applicant must meet the following general conditions, regardless of the level for which SVU is sought:

- The applicant must be aged between 25 years and the Danish age of retirement. However, applicants between 20 and 25 years of age may also receive SVU for the Danish for Adult Foreigners training and for preparatory adult education, basic education for the dyslexic or special instruction for adults;
- The applicant must be a Danish citizen, a resident in Denmark or otherwise have an equal status (i.e. EU citizen or EEA citizen);
- The applicant must have enrolled or been deemed eligible for enrolment in SVU-approved education;
- The applicant must be actively participating in classes/studies;
- The applicant may not receive other forms of public funding intended to cover living expenses;
- The applicant may not be entitled to receive a salary from a work experience provider as part of the education;
- The applicant must have been employed at his current workplace in Denmark for a minimum of 26 weeks; and
- The applicant must have entered into an agreement with his workplace regarding a leave for education (not applicable for the self-employed).

General education

At this level, applicants may be granted SVU to participate in the following types of courses:

- Preparatory adult education (PAE);
- Special education for dyslexic adults;
- Basic adult education (BAE);
- Single-subject instruction at primary and lower secondary level;
- Special instruction for adults;
- Instruction in Danish for adult foreigners;
- Higher preparatory individual subjects and higher preparatory courses (HF);
- The International Baccalaureate (“Studentereksamen”);
- A higher commercial examination (HHX), a higher technical examination (HTX) and individual subjects from these; and
- An entry examination to engineering courses.

SVU is available for general education courses organised either as full-time or part-time instruction, but the students must receive at least three hours of instruction a week and the course must have a combined overall duration of at least 37 hours.

Requirements for applying

The applicant must have been an “early school leaver” to qualify for SVU for general education. You are an “early school leaver” if:

- You attended school for 8 years or less, supplemented by vocational training regardless of length.
- You attended school for up to 10 years, supplemented by up to two years of vocational training.
- You attended school for up to 10 years, supplemented by vocational training regardless of length, if this has not been used for five years.

Vocational training that is no longer usable due to medical reasons may be disregarded on an individual basis. A foreign (non-Danish) educational background may be judged on an individual basis.

The “early school leaver” rule does not apply to Danish for Foreign Nationals preparatory adult education, special education for dyslexic adults or special instruction for adults.

Higher education

SVU is granted only for such higher education courses that are also adult education courses – not for ordinary higher education courses that confer entitlement to benefit under the State Educational Grant and Loan Scheme (“Statens Uddannelsesstøtte” – SU). The following higher education courses confer entitlement to SVU:

- Higher education courses that are available under the Act on Open Education and that are the subject of an executive order on education.
- Supplementary educational activities intended to fulfil admission requirements, where such requirements have been laid down that are offered under Section 2 subsection 2 of the Act on Open Education.
- MA courses that are offered under Section 5 subsection 1 (1) of the Universities Act and that are the subject of an executive order on education.

- Other supplementary and further education that is offered under Section 5 subsection 1 (1) of the Universities Act and that is the subject of an executive order on education.
- Supplementary educational activities intended to fulfil admission requirements for graduate courses that are offered under Section 5 subsection 1 (3) of the Universities Act and that are the subject of an executive order on education.
- Individual subjects on a part-time basis from courses that the universities have been approved to offer full time (cf. Section 5 subsection 2 of the Universities Act).

SVU may be granted only for higher education courses that are full-time and have a duration of at least one week. Full time is defined as yielding a minimum of 1.154 ECTS points per week.

Requirement for applying

Applicants must also meet the following requirement in order to qualify for SVU for a higher education course:

- The applicant may not have completed any higher education.
- Exceptions apply for applicants who have not used their higher education for the last five years, or if they have a non-Danish higher education that they are unable to use in Denmark. If the latter is the case, the applicant must apply for exemption by describing the precise education, and where the applicant took it, in a letter. The letter must accompany the SVU application, along with a photocopy of the original diploma or degree.

Length of the SVU period

SVU economic support may be given for up to 40 weeks (of 37 hours per week). The minimum SVU grant is one full week of 37 hours. Participation in education that does not add up to a loss of at least 37 working hours will therefore not be eligible for support.

SVU rates in 2018

SVU is provided as a subsidy to cover living expenses. SVU can partially cover the income lost by educating oneself during working hours. The SVU rates in 2018 were as follows:

- Preparatory adult education and vocational education for adults → DKK 4,300 per week;
- Education at the primary and secondary level → DKK 3,440 per week; and
- Higher education → DKK 2,580 per week.

Tuition fee compensation and SVU

If the applicant is entitled to SVU and has to pay for the studies in primary or secondary level education, the applicant can be compensated for this cost.

SVU administration

The Danish Agency for Institutions and Educational Grants is part of the Ministry of Higher Education and Science. The agency bears the overall responsibility for the administration of SVU. The agency runs the SVU scheme in cooperation with a number of SVU administrators, including the Adult Education Centres (Voksenuddannelses Centre - VUC'er) and other educational institutions. The educational institutions also fulfil certain administrative functions.

VEU allowance

Unemployed people can study at a VUC and still receive their unemployment benefits, provided they are active job seekers. VEU allowance (reimbursement for participation in vocational adult and continuing education) can be sought for education at the level of vocational education (labour market training, educational single subject under open education).

State Art Foundation

The State Art Foundation provides support for training in the arts, literature, visual arts, music, performing arts, architecture, film, crafts and design.

The artistic committee evaluates what is professional art training and makes decisions about provision of support based on applications.

Travel compensation

As instructions for applicants, the following terms apply for travel compensation:

- You must be admitted to vocational education or studies of an individual subject which is part of the common competence description.
- You must be employed or self-employed.
- You must be affiliated with the Danish labour market. This means that if you are employed, your employer must be subject to Danish law. If you are self-employed, your business must be governed by Danish law.
- You can also receive grants, even if you are not Danish and commute to your work in Denmark from Sweden or Germany, for example, but only for the part of the travel that takes place within Danish territory.
- You must meet the admission requirements for one of the programmes that allow for grants.

In addition, there are some special conditions. These conditions depend on the applicant's situation and educational background.

Compensation for accommodation

You can apply for loans from the municipality to cover lease premiums, if you move into a general residence. It is a requirement that the dwelling is constructed and put into service after 1 April 1964. Loans can be granted for both apartments and single rooms. You cannot apply for loans if you move into a general youth home without independent kitchen.

The municipality generally provides loans – so-called bond loans – if your household's income is below a certain limit:

- If you move into an apartment: Your household's total income upon moving may not exceed DKK 241,164 (2018) per year.
- If there are children in your household, this amount is increased by DKK 42,300 (2018) for each child through four children.
- If you move into a single room: Your household's total income upon moving must not exceed DKK 163,359 (2018) per year. If there are children in your household, this amount is increased by DKK 42,300 (2018) for each child through four children.

In addition to public housing, loans may be granted to certain specific types of housing for the disabled.

Support from municipality

If you are in a difficult financial situation, you can apply for financial support for a number of expenses. For example, you can seek help for:

- Reasonably priced one-off expenses that are unpredictable, if there has been a change in your relationship affecting your situation;
- Temporary assistance for payment of rent; or
- Drug treatment, medicine, dental treatment or similar that cannot be compensated based on other legislation.

2.2. Different solutions to combine unemployment and continuous learning

According to Danish law, education is considered as or comparable to “work”, and therefore students cannot get unemployment benefits during their time of study.

Until recently, there was a special practice regarding PhD students who were employed as paid PhD students: they were regarded as PhD students from the day they no longer received salaries – and that they then as students could receive benefits while they completed their PhD part time. This practice was terminated with a new law as from December 2016⁶².

In the Employment Reform carried out in 2014, the focus was on improving the level of education of unemployed persons through vocational training and education initiatives. The reform included a right to six weeks of job-oriented vocational training (mainly offered by AMU) for both low-skilled and skilled unemployed people who are members of an unemployment insurance fund from their first day of unemployment. Unemployed people who are 30 years of age or older and receive unemployment benefits are also provided an opportunity to study within the vocational training programme (VET). Specific VET programmes for adults (EUV) aged 25 or older are built on the prior learning and skills of the unemployed. The unemployed however “pay” for these vocational programmes with a cut made to their unemployment benefits. Assessment of unemployed persons’ non-formal and informal competences has been possible since 2015. These competence assessment programmes (RKV) also support the composition of an individual training plan.⁶³

2.3. Different solutions to increase the flexibility of the social security system to improve lifelong learning

Adult students who have children have the opportunity to receive special support.

A parent can receive special support for rent if certain general conditions for getting SU are met. There are two forms of special support for parents:

- 1) Extra SU rates when the person already has children.
- 2) Different additions depending on whether the person is having children during the education or if the person already has children when starting the education / while on leave. If a

⁶² A-Kasser.dk, Ph.d.-studerende og A-kasse, <https://a-kasser.dk/phd-studerende/>

⁶³ Danish Agency for Labour Market and Recruitment, Vocational training and education initiatives in the Employment Reform (2014), <https://star.dk/en/active-labour-market-policy-measures/vocational-training-and-education-initiatives-in-the-employment-reform-2014/>

parent is the provider, he/she can get supplementary SU loans and, in some cases, get a supplementary compensation and supplementary SU loan.

3. TAXATION⁶⁴

3.1. Taxation procedures (and legislation) that support continuous learning

The Danish welfare state is, among other things, based on the concept of citizens having equal access to the different services paid for with taxes.

- Everyone must be able to get help in difficult situations, such as unemployment or illness.
- All children must attend school and have the possibility of completing an education.
- All citizens must have access to information and guidance (for example, from libraries and media).
- The public sector provides numerous services.

The Danish tax system is progressive. This means that the higher your income, the more taxes you have to pay. In many other countries, citizens pay less tax than in Denmark, but then they have to pay to go to school, the hospital, the doctor's etc.

Denmark has its own Minister for Taxation and Ministry of Taxation with affiliated government agencies, including The Danish Tax Agency, and its own tax laws. Tax is Denmark's primary state revenue source. The Danish Tax Agency must ensure a fair and effective financing of the future public sector. The Agency provides the required service to individuals and businesses by means of guidance on rules and deadlines in order for tax, customs duties and excise duties to be paid on time.

Some of the income tax goes to the state. The state tax rates are the same irrespective of where you live in the country, but they depend on your income. The Danish Parliament determines the rate of state tax. State tax is divided into:

- Bottom-bracket tax; and
- Top-bracket tax.

In 2018, top-bracket tax is only paid, if personal income exceeds DKK 498,900.

Tax for municipalities is calculated as a percentage of the income. Each municipality determines the tax rate for its inhabitants. Consequently, the total tax rate depends on the municipality the person lives in.

Taxation and adult education

Individual taxation – deductions

Commuter deduction

⁶⁴ Main source of information for this chapter is Borger.dk, <https://www.borger.dk/>

Staying away due to studies does not entitle students to commuter deductions. However, students can get a deduction for commuting to a summer job location outside of their home area.

Students who are 22 years of age or older must have a so-called “non-existent” accommodation at the place of study, usually a residence of less than 30 sqm, to be considered as commuters. Commuter deductions are never pre-filled in the tax return.

Deduction for expenses arising from education

The costs to achieve a certain level of competence or degree, such as basic education, further education or specialisation, are primarily not deductible. The costs for getting an education and / or keeping track of the development in the subject are deductible, if you use the education to earn income.

If you are an employee, it is also a prerequisite for deduction that you are in an employment relationship for which the education is relevant, such as maintenance of a flight certificate if you are professionally employed as a pilot.

You are entitled to deductions for expenses directly linked to the education, such as a tuition fee, semester fee, examination fee and school books. These costs are included in the minimum deduction, if you choose the minimum deduction instead of deduction for actual costs.

Corporate taxation – deductions

Expenses of maintenance of existing training and education are deductible, while expenses of retraining courses are not.⁶⁵

4. FORMS OF EDUCATIONAL/CONTINUOUS LEARNING OPPORTUNITIES

4.1. Policies and practices in continuing education and training – a short description and recent changes

During the recent years, the abovementioned tripartite agreements between the government, unions and employers' organisations have been a key driving force behind the changes made in lifelong learning policies and legislation in Denmark. The aim of these changes is to increase flexibility in answering to the changes in labour market demand and future skillsets.

Some of the recent changes aim to respond to the current needs, such as refugees' educational requirements, as well. Since November 2016, several ministries have teamed up in order to offer a single source of information for the clarification and upgrading of refugees' competences, skills and education.

Refugees' path to the Danish labour market may be easier, if they quickly after arriving to Denmark undergo a process which can clarify their skills and educational qualifications and, if

⁶⁵ <https://www.startupsvar.dk/tax-deductibility> site visited 5.12.2018.

necessary, offer them education. The ministries now offer anyone who works with integration an easy overview of the opportunities for clarification and upgrading.

The portal is called “Education and Integration” (<https://ufm.dk/uddannelse/integration-pa-uddannelsesområdet>) and is aimed primarily at employees of municipalities and asylum centres who initially are in contact with the refugees and educational institutions.

The portal provides information and links to information in areas such as:

- Educational and qualification upgrading opportunities from Danish lessons to vocational education and higher education;
- Educational support and financing;
- Assessment of formal educational qualifications and prior learning; and
- Offers from educational institutions.

The portal is developed in collaboration between the Ministry of Higher Education and Science and the Ministry for Children, Education and Gender Equality with contribution from other actors.⁶⁶

4.2. New forms of continuing education and training – procedures to support and combine continuous learning and work

In addition to formal and non-formal education and training organised by employers or public / private institutions, for example (see Chapter 1), there is a growing number of alternatives in the form of trainings and courses that individuals can take independently, e.g. alongside their own work. This kind of education is exemplified by MOOCs – massive open online courses – that are organised by universities around the world. MOOCs are university level courses open for anyone to take, often free of charge.

Of the Danish universities, at least the University of Copenhagen, the Technical University of Denmark (DTU) and the Copenhagen Business School organise MOOCs that are free of charge.⁶⁷

When it comes to more informal learning, there are also a few Danish examples of online platforms supporting continuous learning.

The GoJoin platform (<https://gojoin.dk/>) is an online platform, where anyone can organise or join different kinds of activities. Some activities are only for leisure, but others – such as courses, webinars and private teaching sessions – support informal learning of new skills. For example, different types of language courses can be taken alongside working.

Another example is the ‘Dansk netskole’ (<http://www.dansk-netskole.dk/>), which is an online platform for learning written Danish. It is targeted at school kids, but also at anyone who needs to improve their skills in the Danish language. Most features of the platform can be used free of charge, and the exercises can be done at one’s own pace. This platform is an example of a tool that can help e.g. immigrants and other people with insufficient skills in the Danish language to improve their language skills and therefore chances of landing a job.

⁶⁶ EURYDICE, Denmark – National reforms in vocational education and training and adult learning, https://eacea.ec.europa.eu/national-policies/eurydice/content/national-reforms-vocational-education-and-training-and-adult-learning-18_en

⁶⁷ MOOC-list, Denmark MOOCs and Free online courses, <https://www.mooc-list.com/countries/Denmark>

Quality system

Emphasis has been given on quality assurance of adult education and continuing training as well. An advisory National Council for Adult Education and Continuing Training⁶⁸ (Voksen- og Efteruddannelse – VEU-rådet) was set up in 2009 under the law on vocational education. It operates at the Ministry for Education and is supplemented by 11 continuing training and education committees, each of which is responsible for a specific sector of the labour market. The Minister of Education appoints the council chairperson for a period of four years.

At the local level, education and training providers set up boards for adult training programmes. These boards focus on local labour markets and those professional fields in which the education provider is permitted to provide education and training.⁶⁹

4.3. The roles of the public, private and third sector in the provision of studying offerings

As presented in Chapter 1, the public sector is responsible for the General Adult Education Programmes that aim to provide education to adults in order to improve or supplement their knowledge and skills within general subjects. The programmes also aim to enhance the ability of adults to improve their future job and education possibilities. The teaching in the programmes is based on a single-subject structure, and the subjects can be combined freely based on the individual's own requirements and needs. This allows the students to study one or more subjects at the same time.

General adult education is offered at 29 VUCs (Danish voksenuddannelsecenter) and a few other institutions. The VUCs also offer other types of education, including education for people with dyslexia, preparatory education for adults (FVU), higher preparatory examination courses (HF) and supplementary examination courses at the upper secondary level (GS). Since 2007, the VUCs have been self-governing institutions. The teaching is financed by the Danish state via a taximeter funding.⁷⁰

Adult vocational training (AMU) as well is organised by the public sector, but in close collaboration with the labour market. AMU consists of short vocational training programmes that are aimed mainly for low skilled and skilled workers on the labour market. The purpose of AMU is three-fold (as quoted from the Ministry of Education⁷¹):

- To contribute to maintaining and improving the vocational skills and competences of the participants in accordance with the needs of the labour market and to furthering competence development of the participants;
- To contribute to solving labour market restructuring and adaptation problems in accordance with the needs of the labour market in a short- and long-term perspective; and
- To give adults the possibility of upgrading competences for the labour market as well as personal competences through opportunities for obtaining formal competence in vocational education and training.

⁶⁸ Styrelsen for Undervisning og Kvalitet (2018), Rådet for Voksen- og Efteruddannelse (VEU-rådet), <https://www.stukuvvm.dk/uvvm-dk/ministeriet/organisationen-i-ministeriet/raad-naevn-og-udvalg/veu-raadet/om-veu-raadet>

⁶⁹ Ibid., Viskvalitet.dk, [https://www.viskvalitet.dk/uvvm/web/pages.WebFrontpage](https://www.viskvalitet.dk/uvvm/web/pages/WebFrontpage)

⁷⁰ Ministry of Education, The General Adult Education Programme, <http://eng.uvm.dk/adult-education-and-continuing-training/the-general-adult-education-programme>

⁷¹ Ministry of Education, Adult vocational training, <http://eng.uvm.dk/adult-education-and-continuing-training/adult-vocational-training>

4.4. Reacting to the transformation of adult and continuing education

In 2017, the Danish government established ‘the Disruption Council – a Partnership for Denmark’s Future’ which is a partnership between the labour market parties, companies, experts and ministers. The council analyses, discusses and provides suggestions as to how the future Danish labour market can make the most of the technological development and how we can maintain and develop a dynamic labour market without social dumping. The themes discussed relate to future skills, free trade, international partnerships, new business models, tomorrow’s technology and lifelong learning.⁷²

Adult vocational training is addressing the needs of the labour market by providing courses with a content that reflects the development and demands from sectors with many low-skilled and high-skilled employees. About 200 new programmes are developed by social partners and approved by the Ministry of Education every year.

The Danish VET system is characterised by a high level of stakeholder cooperation at the national, sectoral and local levels. The social partners, vocational colleges, teachers and students are all involved in developing VET, based on the principles of consensus and a shared responsibility. At the national level, the social partners advise the Ministry of Education on overall VET policy topics as well as on determining the structure and general framework for vocational education. For each of the trades, there is a national trade committee that feeds into the national council for VET. At the local level, the VET colleges and the Local Training Committees cooperate in adapting curricula to respond to local labour market needs.

Additionally, many HEIs have established advisory boards in order to have a common platform for sharing information, developing common research projects and increasing understanding of each other’s needs. The advisory boards usually consist of representatives of various stakeholder groups.

Since 2000, there have been three major VET reforms. In the context of a projected shortage of skilled workers in 2020, the most recent reform, implemented in 2015, set out to enable the choice of a vocational pathway for more youth directly after completion of compulsory education.

5. FUNDING

5.1. Funding for adult and continuing education – a short description and recent changes

In Denmark, the self-governing educational institutions are primarily funded through state grants that amount to approximately 80% of the total funding. In addition, education institutions receive finances, for example, from their own income generating activities and participant fees. State funding mainly consists of taximeter funding, which is the primary appropriation system for distributing state funding. In addition, the system is supplemented by different

⁷² See more e.g. <http://cphpost.dk/news/business/danish-pm-launches-disruption-committee-initiative.html> or <https://govinsider.asia/connected-gov/exclusive-denmarks-lifelong-learning-vision/> sites visited 5.12.2018.

forms of basic grants, targeted research and development funds, multi-year agreement models etc.

The Danish taximeter system is the Danish state's total financial framework for education, determined by a range of political priorities. In this system, the activity-level dependent appropriations are distributed to the individual educational institutions based on their anticipated activity levels and the politically determined taximeter rates based on the activity-level units. Funding is provided as a block grant, and the receiving institution is free to spend it as it sees fit within the agreed frameworks and the Appropriations Act. In the system, the size of a grant is linked with the results of the institutions and measured in terms of the annual number of students studying full-time or equivalent.⁷³

5.2. Different financial solutions to increase the skills (of adult population) required in working life

The adult students as well are eligible for financial support, as elaborated further in Chapter 2 on social security. Two schemes exist for adults, both run by the Danish Agency for Institutions and Educational Grants in cooperation with educational institutions, and under the auspices of the Ministry of Higher Education and Science:

1. **Danish State Education Support for Adults – Statens Voksenuddannelsesstøtte (SVU)** is for employed adults with little or no previous education and who study in general or higher adult education. There is some variation in the requirements for different applicants, but in general the funding is available for all employed or self-employed persons in Denmark who are eligible for an SVU approved education. The length of an SVU period varies from one week up to 40 weeks.⁷⁴
2. **Danish State Education Support (SU)** is a state grant or loan for further education available for everyone aged 18 or over regardless of their social standing. The amount of support varies based on the level of education.⁷⁵

Unemployed people can study at VUCs as well and still receive their unemployment benefits, provided they are active job seekers (see Chapter 2 for more).

⁷³ Ministry of Education, The taximeter system, <http://eng.uvm.dk/general-overview/the-taximeter-system>. See also the Danish site: Undervisnings Ministeriet, The taximeter system, <http://eng.uvm.dk/-/media/filer/enquvm/enquvm/pdf/fact-sheets/101221-the-taximeter-system.pdf?la=en>

⁷⁴ Statens Uddannelsesstøtte (SU), Statens Voksenuddannelsesstøtte -SVU, <http://www.svu.dk/english/>

⁷⁵ Statens Uddannelsesstøtte (SU), State Educational Grant and Loan Scheme (SU and SU-lån), <http://www.su.dk/english/state-educational-grant-and-loan-scheme-su/>

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Annex 2: Ireland – Structures for continuous learning

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1. LEGISLATION AND STRUCTURE

1.1. Context

Lifelong learning has been strongly on the agenda in recent years in Ireland. Ireland has published the government's National Skills Strategy in 2017 to respond to changing skills demands. The strategy forms an integral part of the government's long term economic plan to restore full employment and build a sustainable economy. The strategy takes into account continuous learning as an important factor, and it includes objectives for skills development as well as clear action plans. (Government's National Skills Strategy, 2025, 7.)

The development of skills has emerged in recent years as a whole due to the lack of skills in many areas. Ireland's National Skills Bulletin highlights current skills demand by occupation. The National Skills Bulletin report is produced by the Skills and Labour Market Research Unit (SLMRU) in SOLAS. The bulletin provides an overview of the Irish labour market at the occupational level by examining a variety of indicators on demand and supply. In Ireland there are skills shortages for professionals and associate professionals across sectors, for example, in the areas of engineering, ICT, science, business and financial and healthcare. Studies show that the number of vacant positions has increased. In summary, the greatest skills demand is for professionals and people with multilingual skills. (National Skills Bulletin, 2017, 7-13.) In seeking to address these issues, the education and training sector will have a continuing role to play to minimise the gap between demand and supply where there are shortages of people with the right skills to fill available jobs. Enterprise 2025 (EP 2025), the government's new enterprise policy framework and strategy, sets the ambition to have 2.18 million people at work by the end of 2020 and to achieve an unemployment rate of 6%. (Ireland's National Skills Strategy 2025.) In addition, one of the key targets includes an ambition to increase Ireland's lifelong learning participation rate to 10% by 2020 and to 15% by 2025. In 2016, Ireland had a lifelong learning participation rate of just under 7% compared to the EU 28 average of nearly 11%. The EU has also set a lifelong learning target of 15% by 2020. (Solas, Lifelong learning participation, 2017. 2.)

In Ireland, some target groups have been identified that are in the most need of improvement. These groups are taken into account in the strategy and measures to improve continuous learning. Based on the interview in the study, it appears that it is necessary to prioritise certain target groups and offer flexible delivery and learning options. It is also seen to be important to raise awareness of the need to upskill (amongst employers/employees). The focus has shifted from training the unemployed to supporting the learning of the employed. The target groups that are in the greatest need for improvement in Ireland are:

- The employed (rather than the unemployed)
- Low skilled workers
- Older workers
- Non-formal learning participants (short interventions)

In the following chapters, we will look at some of Ireland's current measures, structural changes and programmes to develop Ireland's continuous learning and to meet the challenges.

1.2. The current structure of continuing learning

Adult learning means the participation of adults aged 25-64 in lifelong learning which encompasses all purposeful learning activity, whether formal, non-formal or informal, undertaken on an on-going basis with the aim of improving knowledge, skills and competence. Ireland's National Skills Strategy takes lifelong learning into account as an important element. The National Skills Strategy has been developed in the context of a significant reform in the education and training sector to ensure a more dynamic, responsive and high-quality system that provides all learners with the knowledge and skills they need to participate fully in the economy and society. As part of the strategy, Ireland is continuing and enhancing the system with a real partnership between the education sector and enterprises. The strategy puts in place the structures to enable that partnership. The aim is to use regular rigorous evaluation of activities to constantly improve the quality of provision at all levels, for example, in early childhood education, school curriculum reform and development of apprenticeships. (Government's National Skills Strategy, 2025, 7.) In the interviews of the study, it was pointed out that the availability of a well-skilled labour force is key to Ireland's continued recovery and return to economic growth. The quality of the education and training system is also one of the "quality of life" factors impacting the ability to attract highly-skilled individuals to live and work in Ireland. The strategy provides the overarching framework for a range of new measures and existing initiatives which are relevant to skills development.

One of the main objectives is that people across Ireland will engage more in lifelong learning. The strategy emphasises that lifelong learning brings benefits to the individual, to society and to employers: lifelong learning has an important contribution to make to people's wellbeing, to creating a more inclusive society and to supporting a vibrant and sustainable economy. From an economic development perspective, continuous training and up-skilling of people in the workforce is particularly important in maintaining the competitiveness of Irish companies and foreign owned companies based in the country and in making Ireland an attractive location for investment. (Ireland's National Skills Strategy 2025, 94.)

The central cross-cutting idea of the strategy is that lifelong learning and skills development is a shared responsibility. While the state and education and training providers have a role to play, employers and citizens must also take responsibility for ensuring their skills needs are met. (Ireland's National Skills Strategy 2025, 94.)

In Ireland, continuous learning is currently being developed through informal and formal learning. Taking into account only formal education, lifelong learning rates in Ireland are below the EU average (based on data compiled by the EGFSN in early 2015). Furthermore, the gap between Ireland's performance and the EU average has widened rather than improved in recent years. It is also stated that Ireland lags significantly behind the top performing countries such as Denmark (31.7%), Sweden (28.9%) and Finland (25.1%). Ireland's lifelong learning participation rate (for 25 to 64 year olds) was around 7% as the EU average was 11% in 2014. In contrast to the EU trend, however, lifelong learning participation rates in Ireland are higher amongst economically inactive persons than they are amongst people in employment. (Ireland's National Skills Strategy 2025, 95–96.)

The major structural change in the education field in Ireland has been part of the VET. As part of the ongoing VET reforms, Ireland implemented the Education and Training Boards Bill (2012), which aims to better integrate skills and training into education by replacing the 33 Vocational Education Committees with 16 Education and Training Boards (ETBs). The National Skills Strategy sets out the elements of a new skills architecture which seeks to foster close collaboration between relevant government departments and agencies and develop structures to strengthen engagement between the education and training system and enterprises. This includes the National Skills Council and the 9 Regional Skills Fora (see chapter 4).

2. SOCIAL SECURITY

2.1. The social security system and continuous learning

The social welfare system in Ireland is divided into three main types of payments. With all social welfare payments, you must satisfy specific personal circumstances that are set out in the rules for each scheme. These are: 1) Social insurance payments; 2) Means-tested payments; and 3) Universal payments. Most employers and employees (over 16 years of age and under 66) pay social insurance (PRSI) contributions to the Social Insurance Fund. The Department of Employment Affairs & Social Protection is responsible for policy on and the administration of social security and welfare payments. The contribution a person pays depends on his or her earnings and occupation and is therefore called a Pay Related Social Insurance (PRSI) contribution. (<http://www.welfare.ie/en/Pages/home.aspx>)

Ireland's National Skills Strategy does not propose direct changes to social security. Changing the social security system does not seem to be a way to promote lifelong learning in Ireland either. The measures to promote lifelong learning are more closely related to increasing skills in employment to prevent unemployment and to the need for social protection. As stated in the Irish strategy, the likelihood of unemployment correlates with the level of educational attainment. Access to education, including for all under-represented groups, is therefore central to reducing unemployment levels. (Ireland's National Skills Strategy 2025, 45.)

In Ireland, investments in training have focused on training the unemployed, or school leavers. Over the last years, the formerly reactive employment policy has become strongly proactive. With the new strategy, work is being focused on people who require upskilling or re-skilling to maintain their current role or to progress within a chosen field of enterprise. However, they will continue to use flexible mechanisms such as Momentum and Springboard (see Chapter x) to provide upskilling and reskilling opportunities for the unemployed, and as the recovery takes hold, provide upskilling and reskilling opportunities for those in employment. Moreover, the strategy takes into account flexibility, which is seen as key to encouraging participation in lifelong learning, as for many people this activity needs to take place around the working day.

3. TAXATION

3.1. Taxation procedures that support continuous learning

The taxation system in Ireland comprises three major components: direct taxes on labour (income taxes), indirect taxes on consumption of goods and services (mainly VAT and excise) and taxes on company profits, known as corporation tax. The taxation policy in Ireland has moved, to some degree, from a model which places high taxes on labour to a model which taxes consumption to a greater extent than before. (Cedefop, 2009, 67.)

One tax related action to promote skills in Ireland is encouraging Irish emigrants to return home to meet the skills demand. Returning Irish emigrants are seen important, as they have much to contribute to the Irish economy by bringing with them the skills that they have gained abroad. It was highlighted that broader “quality of life” issues such as housing, taxation and childcare have an impact on Ireland’s attraction. It was suggested that tax reform should be targeted at areas where Ireland is out of line with international competitors to support the attraction and retention of talent and to incentivise staff to take on overtime or additional duties. (The National Skills Strategy 2025, 2017, 106-107.)

Special tax treatment for education and training providers

The supply of education and training services in Ireland is exempted from VAT; this exemption status has existed for some time. Most education and training services are provided by public bodies which are not subject to VAT. As the initial and continuing training services providers are not registered for VAT, they cannot deduct the VAT on purchases of goods and services. This can create particular difficulties for third-level institutions which often need to purchase expensive equipment for research and teaching purposes. To help, the Irish government has made some concessions within the VAT system to allow such institutions to reclaim the VAT input element on purchases of medical equipment for research and teaching purposes using voluntary donations from companies and/or individuals. (Cedefop 2009. 69–70.)

3.2. Corporate taxation and procedures in continuing education

In Ireland, when companies calculate their corporation tax, they are entitled to deduct against their profits such training expenses that are wholly and exclusively incurred for the purposes of trade. The main incentive is tax relief at the standard rate of income tax (20%) on third-level tuition fees paid for approved courses at approved colleges of higher education, including certain undergraduate courses in Member States and postgraduate courses in Member States and non-Member States. Tax relief is also available on tuition for certain language and information technology courses. (Cedefop, 2009, 26.)

The company is not, however, entitled to claim a deduction in respect of business entertainment expenses nor is it entitled to claim a deduction in respect of capital expenditure. Where employee training is wholly or exclusively for the purposes of trade, an employer may claim a deduction. If training is provided for the employee’s own personal development, the employer

cannot claim the cost of the training provision against the company's profits. (Cedefop, 2009, 67.)

Tax incentives for education and training expenses incurred to individuals

Prior to the introduction of the Free Fees Initiative in 1995, students in Ireland had to pay tuition fees for undergraduate and postgraduate courses in publicly funded universities. Under the Free Fees Initiative, the state pays the tuition fees of eligible students who are attending full-time third level education for the first time; the initiative does not cover tuition fees for postgraduate education. Another eligibility criterion of the initiative is that the student must be taking a full-time third level course exceeding two years in duration and must be an EU national or have official refugee status. (Cedefop, 2009, 70.)

In Ireland, a citizen may be able to claim tax relief on tuition fees paid for approved:

- Undergraduate courses;
- Postgraduate courses; and
- Information technology (IT) and foreign language courses.

A citizen can claim tax relief as long as he or she has actually paid the fees, either on his/her own behalf or on behalf of another person. The maximum amount of fees (including the student contribution) that can qualify for tax relief is €7,000 per person per course. For full-time students there is no tax relief on the first €3,000 spent on tuition fees (including the student contribution) for the 2017/2018 academic year. For part-time students there is no tax relief on the first €1,500 spent on tuition fees (including the student contribution) for the 2017/2018 academic year. (http://www.citizensinformation.ie/en/education/third_level_education/fees_and_supports_for_third_level_education/tax_relief_for_third_level_fees.html)

Tax relief can be claimed either on an individual's tax return at the end of the tax year or during the tax year when the fees have been paid. (Cedefop, 2009, 71-72.)

4. FORMS OF EDUCATIONAL/CONTINUOUS LEARNING OPPORTUNITIES

4.1. Policies and practices in continuing education and training

In the coming years, Ireland will focus more on the provision of appropriate education and training opportunities for those in employment. Particular attention is paid to older workers and low skilled workers. Ireland's National Skill Strategy (2017, 96) includes four actions to promote continuous learning over the next few years. The aim is to develop lifelong learning through the following four actions:

1. The benefits of lifelong learning will be promoted and communicated to the full population of Ireland;

2. There will be more and easier opportunities for those in employment to engage in education and training;
3. There will be greater recognition of workplace learning, and the capacity for recognition of prior learning will be developed; and

Career guidance will be strengthened significantly with the aid of employer engagement.

The following paragraphs briefly describe the individual measures for these extensive actions, helping to see what is currently being done in Ireland to promote continuous learning.

The first action relates to the above-mentioned case of considering continuous learning a shared responsibility. While the state and education and training providers have a role to play, employers and citizens must also take responsibility for improving their skills. Representatives of the education sector will work with government departments, state agencies and representative groups to promote an understanding of what lifelong learning is. Dissemination of information on the benefits of participating in lifelong learning is seen as important. It has also been recognised in Ireland that, in particular, small businesses have difficulty accessing training. Therefore, the strategy has considered ways of encouraging small businesses to pursue further training and new learning. According to the strategy, especially in SMEs there is a need for managers to underpin company development and growth. It has also been found in the studies that low-skilled and older workers are less likely to be offered, or to seek, upskilling by employers. Due to ongoing changes in workplaces, these workers are also the most vulnerable to the changes. (The National Skills Strategy 2025, 2017.)

Action 2 (“there will be more and easier opportunities for those in employment to engage in education and training”) means that in the coming years there should be an increased focus on the provision of appropriate opportunities for those in employment. Particular attention is paid on older workers and low skilled workers. This is considered to require a cost-effective and diverse supply to meet the needs of employees across the economy. The intention is also to promote flexible learning opportunities by FET and HE institutions, among other things, by providing part-time (and online) modular units to facilitate access to lifelong learning for individuals.

Action 3 (“there will be greater recognition of workplace learning, and the capacity for recognition of prior learning will be developed”) takes into account that workplace learning can take a number of forms including in-company training, on-the-job training and less formal “learning activities” such as team work and problem solving activities. Recognition of prior learning (RPL) will also be used, and this has been addressed. The use of RPL also needs to be promoted among practitioners, and the processes need to be developed further at the institution / provider level with visibility at the national level of RPL policies and practices. (The National Skills Strategy 2025, 2017, 96–99.)

Action 4 (“career guidance will be strengthened significantly with the aid of employer engagement”) has also been highlighted as an important issue by many stakeholders during the development of Ireland’s strategy. It has also been highlighted that career guidance needs to be underpinned by up-to-date careers information from employers, particularly in less well understood sectors of the economy that may not be as visible in everyday life.

SOLAS is also developing an FET programme database system and a national FET programme calendar which will make it easier for learners to get information on course options.

There are also other portals available at the moment, for example, the DES-funded Quali-fax.ie and CareersPortal.ie services that provide information on careers and jobs across the economy.

Also in relation to Action 4, the development of the new Regional Skills Fora will also provide a framework at the regional level for employers to more proactively promote the career options and roles available across each region. Chaired by the Minister for Education and Skills, the National Skills Council provides a mechanism to mediate demands across the full range of needs identified through the research and analysis conducted under its direction and by the new network of Regional Skills Fora. The council was launched on 27 April 2017. It is an advisory, non-statutory body under the remit of the Department of Education and Skills. The members of the council are drawn from senior levels in the public and private sectors. The council oversees research from a number of sources and the Regional Skills Fora. The main strategic discussion items at council meetings have been “Lifelong Learning”, “The Workplace of the Future”, “the National Training Fund” and “Work Ready Graduates”. We will look more closely at these Regional Skills Fora in a subsequent paragraph.

The table below summarises all the objectives and key actions of the Irish competence strategy, which are also related to the development of learning. In the next paragraphs, we will focus on describing Ireland’s key actions in a selective way.

Objectives and key actions of the Skills Strategy

Table 1. Objectives and key actions of the Skills Strategy

Objectives	Key Actions
<p>Objective 1 Education and training providers will place a stronger focus on providing skills development opportunities that are relevant to the needs of learners, society and the economy</p>	<ol style="list-style-type: none"> 1. Students at all stages will learn 21st century skills. 2. Participation in STEM education will grow. 3. Beyond school, there will be enhanced integration, partnerships and synergy between the FET and HE sectors.
<p>Objective 2 Employers will participate actively in the development of skills and make effective use of skills in their organisations to improve productivity and competitiveness</p>	<ol style="list-style-type: none"> 4. Employers will participate in skills development through active collaboration with education and training providers. 5. The capability of SMEs will be enhanced through skills development. 6. Workforce planning in the public sector will be improved. 7. We will promote research and innovation activities. 8. Improved employer participation will strengthen the promotion and communication of career opportunities.
<p>Objective 3 The quality of teaching and learning at all stages of education and training will be</p>	<ol style="list-style-type: none"> 9. Quality will be embedded in the delivery of early-years services. 10. We will improve teaching and learning in schools by investing in high quality teacher education and evaluation.

continually enhanced and evaluated	11. FET and HE will provide high quality learning experiences leading to better outcomes.
<p>Objective 4</p> <p>People across Ireland will engage more in lifelong learning</p>	<ol style="list-style-type: none"> 1. The benefits of lifelong learning will be promoted and communicated to the full population of Ireland. 2. There will be more and easier opportunities for those in employment to engage in education and training. 3. There will be greater recognition of workplace learning, and the capacity for recognition of prior learning will be developed. 4. Career guidance will be strengthened significantly with the aid of employer engagement.
<p>Objective 5</p> <p>There will be a specific focus on active inclusion to support participation in education and training and the labour market</p>	<ol style="list-style-type: none"> 1. Disadvantaged and under-represented groups will be supported to participate in education and training. 2. Jobseekers will be supported to find the best possible job. 3. Older workers will be encouraged to remain active in the labour market. 4. Economically inactive and under-represented groups will be helped to increase their labour market participation.
<p>Objective 6</p> <p>We will support an increase in the supply of skills to the labour market</p>	<ol style="list-style-type: none"> 1. International migrants with in-demand skills will be attracted to Ireland. 2. There will be increased mobility of higher education researchers into industry. 3. Irish emigrants will be encouraged to return home to meet the skills demand.

(Source: The National Skills Strategy 2025, 2017, 72)

4.2. Procedures to support and combine continuous learning and work

As noted above, there are a variety of measures to combine work and learning in Ireland, and the development of these is seen as a key element for promoting continuous learning. There are several elements in the strategy that relate to this theme. Ireland's strategy includes a shared view that engagement with employers at every educational level will enhance the real world aspect of education and enable educationalists to take advantage of the perspective of employers. In Ireland, every year thousands of students complete work experience with employers. There are examples of good practices across the system, which highlights the advantages of students, employers and educators working together. The following paragraphs will explain in more detail a few measures related to the theme.

A report published by Solas (Supporting Working Lives and Enterprise Growth) sets out a new policy framework for employee development opportunities in Ireland. It will be supported by the government through the national further education and training system. The policy includes goals and targets for the period 2018–2021. According to the report (Supporting working lives and enterprise growth in Ireland, 2018, 3-4), there is a vision of the workplace in Ireland where upskilling during one's working life is considered normal practice and has a direct correlation with enhanced job security, higher earnings and autonomy at work for employees. Through the policy, the Irish government will provide targeted support for employees and employers in the labour market. (Supporting Working Lives and Enterprise Growth, 2018, 8.) There are three primary target groups, as follows:

1. Employees in all parts of the workforce whose skills level is below Level 5 on the National Framework of Qualifications. Such employees can access upskilling opportunities free-of-charge across relevant further education and training provision. There will also be a particular focus on employees who are in jobs with a low skill requirement, 50+ years of age, and in sectors/occupations at risk of economic displacement.
2. All small and medium sized enterprises and other organisations with limited capacity to identify and meet skills development needs of their employees. Employers will be supported to develop their training expertise including identifying the upskilling needs of their workforce and providing training solutions.
3. Industry sectors with particular skills needs, arising from emerging opportunities or as a result of economic vulnerabilities. Support will be provided to employers of all sizes in industry sectors which are experiencing particular changes in work practices, technology and the markets.

One concrete example of new ways to meet the needs of working life in Ireland is Limerick for IT. In 2014, Limerick for IT was developed out of a partnership between IT companies based in Limerick, Limerick Institute of Technology, University of Limerick, Limerick City and County Council and the IDA. In short, Limerick for IT has been a Collaborative Talent Solution Model. In the model, twelve of the largest IT companies in Limerick are now involved. The industry partners work together to identify future skills needs and to secure mandates within their companies to further develop existing operations in Ireland. They then engage closely with the higher education institutions to identify course requirements or develop new courses to ensure that the latest skills needed by the sector are provided. As a result of the success of the Limerick for IT initiative, a second group Limerick for Engineering, focused on the need for engineering graduates, has now been established. Between both initiatives, more than 350 jobs have been created so far, and there are plans for a significant number of additional IT and engineering employment opportunities in the Limerick region. (<https://www.limerick.ie/business/why-limerick/talent-education/limerick-it>)

Apprenticeship in Ireland

In Ireland, apprenticeship training is defined as structured education, which forms and alternates learning at the workplace with learning at an educational institution. An apprenticeship is created when an employer takes on an apprentice and agrees on a contract of employment. Apprenticeships and internships offer young people and adults more opportunities to conduct professional training and qualifications in the workplace. Apprenticeship training is established when an employer takes on an apprenticeship and agrees on a contract of employment. In 2016, over 3,700 new apprenticeship training registrations were made. There were in 2016 a total of 10,316 apprenticeships involving 3,919 employers. Apprenticeship

training is usually four years and leads to a National Qualifications Framework level 6 qualification. (Department of education and skills, 2017, <http://www.apprenticeship.ie/en/apprentice/Pages/ApprenticeInfo.aspx>)

The development of the apprenticeship scheme has been preceded by a system evaluation. The detailed evaluation and consultation process was published in January 2014. The evaluation includes analysis of the strengths and challenges of the system and recommendations for the future. In the case of apprenticeships, the Department of Education and Skills, its education agencies HEA, QQI and SOLAS, representatives of the Education and Training Boards and the Institutes of Technology have been working in partnership with the Apprenticeship Council to develop enabling structures including creation of new legislative orders to establish apprenticeships as part of the national system. The work has paid attention to the fact that employer buy-in is critical, as the apprenticeship model is dependent on employers taking on apprentices. (Department of education and skills, 2017.)

After the publication of the review, The Department of Education and Skills prepared an implementation plan to set out recommendations, including one concerning establishment of a new Apprenticeship Council. The council began its work in November 2014. The work has been underway to expand the national apprenticeship system into new industry sectors, leading to awards from Levels 5-10 on the NFQ. A national Call for Proposals for new apprenticeships was issued in January 2015. There was strong enterprise interest in the initiative, with 86 apprenticeship proposals received in response to the call. In July 2015, the Minister for Education and Skills announced development of an initial 25 new apprenticeship programmes. By the end of 2017, it is expected that up to 15 new apprenticeships will have been introduced, providing an additional 800+ places. (Department of education and skills, 2017.)

The Springboard Programme

Since 2011, the Springboard Programme in Ireland has funded free part-time courses in higher education for unemployed individuals in areas with labour market skills shortages. These targeted education and training initiatives have been funded by the government over the past six years as a response to the 2008 recession and the unemployment shock which Ireland subsequently experienced. Springboard is managed by the Higher Education Authority (HEA) on behalf of the department, and it began in 2011 as part of the government's Jobs Initiative. It complements the core state-funded education and training system and provides free upskilling and reskilling higher education opportunities in areas of identified skills needs. The initiative's primary target group was initially unemployed people with a previous history of employment, but expansion of eligibility since 2017 allows for upskilling and reskilling of those in employment and returners to the labour market. In 2017/18, courses are open to the following categories of applicants:

- Homemakers (all courses are open to Homemakers);
- People in employment
 - who wish to take a course in the manufacturing sector (e.g. bio-pharma or medical devices technology); or
 - who wish to take an ICT Conversion course; or
 - who already hold a Level 7 (Ordinary Degree) IT qualification who wish to up-skill to a Level 8 IT qualification; and
- The unemployed or formerly self-employed (all courses are open to these categories of applicants, with the exception of the two-year part-time ICT conversion courses which are not open to those in receipt of a jobseekers-related payment).

All courses lead to qualifications in enterprise sectors which are growing and need skilled personnel, including information and communications technology (ICT), manufacturing, international financial services and key skills for enterprises to trade internationally. Qualifications are also available in cross-enterprise skills such as innovation, enterprise/entrepreneurship, digital marketing and project management.

For Springboard+ 2018, the eligibility has been expanded beyond ICT, biopharma and medtech to those in employment wishing to upskill or reskill to meet urgent national and regional skill needs in relevant sectors of the economy. Courses will remain free for those in receipt of an eligible payment from the Department of Employment Affairs and Social Protection, the previously self-employed and returners. Courses will also be free for those in employment participating in a Level 6 course. Employed participants in courses at levels 7-10 will be asked to contribute 10% of the cost of the course.

The initiative was evaluated in 2016. The Government had invested €113 million in over 30,000 course places. In May 2018, Springboard+ offered 8,088 free places on 245 courses. Springboard+ is co-funded by the Irish government and the European Social Fund as part of the ESF programme for employability, inclusion and learning in 2014-2020. Outcomes data from Springboard and Momentum underline the positive impact of work-based learning. With similar features to Traineeship, Springboard and Momentum offer tailored courses for unemployed people, generally of up to one year in duration. Courses are free to participants and lead to awards at Levels 6-9 on the National Framework of Qualifications (NFQ). Momentum, which was introduced in 2013, leads to awards at Levels 4-6 on the NFQ. It has supported over 12,000 participants. (Department of education and skills, 2017, 7.)

For the 2014-2015 Springboard+ cohort, 60% of participants reported being in employment or self-employed within 3-6 months of completing their course. Data from the Department of Social Protection shows that, as of July 2016, 80% of those who have participated in a Springboard+ course since 2011 are no longer on the Live Register. (<https://springboardcourses.ie/>, OECD 2018. The Education Policy Outlook 2018: Putting Student Learning at the Centre, OECD Publishing 2018, p.141-142)

4.3. Collaboration between higher education institutions and working life

The National Skills Strategy emphasises the importance of employer participation in the development of standards and qualifications. Employer engagement in developing occupational standards is seen as vital to ensuring the relevance and currency of provision in the education and training programmes or in vocational education. The development work can take place through a number of broad channels: by influencing the skills development of graduates and future employees, by upskilling existing staff, and, thirdly, by supporting knowledge transfer between educational institutions and enterprises. Company staff can be supported to update their skills and also to maximise the use of their existing ones by their employer. (The National Skills Strategy, 2017, 81)

The Regional Skills Fora

As mentioned above, the new Regional Skills Fora are among the key measures to enhancing employer understanding of the opportunities available across the full spectrum of skills development. The Regional Skills Fora are being created by the Department of Education

and Skills (DES). The network of the Regional Skills Fora will provide a framework for the education and training providers and enterprise stakeholders, including the enterprise development agencies, to work together in identifying and addressing the current and future skills needs of each region on an ongoing basis. The forecasts and other datasets will be used in the fora between employers and education and training providers. The aim is to form a collective understanding of the labour market and the enterprise profile of the region, in order to inform programme development and ensure that provision is aligned with emerging skills needs. (<https://www.regionalskills.ie>)

In short, the fora will provide:

- A single contact point in each region to help employers connect with the range of services and supports available across the education and training system;
- More robust labour market information and analysis of employer needs; and
- Greater collaboration and utilisation of resources across the education and training system and enhancement of progression routes for learners.

In 2017, the fora engaged with over 700 companies (approx. 100,000 employees). Over 66% of these companies were SMEs or micro enterprises. According to the interviews of the study, the fora have also played a key role in:

- Signposting to existing provision and services;
- Course creation – higher and further education;
- Apprenticeship/traineeship development; and
- Course modification – higher education and further education.

A new skills audit tool was launched in December 2017 to make it easier for employers to identify their future skills needs. 300 employers in association with Enterprise Ireland are the first to participate in the “Skills for Growth” initiative. Once the skills needs have been identified, the Regional Skills Fora will link companies with the education and training providers best suited to responding to their skills needs. In addition, RSFMs continue to engage with enterprises who have not attended these workshops to carry out skills needs assessments. A number of partnerships have been developed with organisations such as Údarás na Gaeltachta and the Department of Employment Affairs and Social Protection to increase the potential reach of skills audits for employers. (Source: The interviews of the study, 2019.)

In Ireland’s National Skills Strategy, attention is paid to enhancing integration partnership and synergy between the FET and HE sectors. According to the strategy, the projected skills needs of the economy highlight the importance of sustained development of further education and training related skills and a more balanced portfolio of skills development opportunities across the FET and HE sectors. This should include opportunities for school leavers, the unemployed and those already in employment. Better matching of skills to employment opportunities can also be achieved by promoting the full range of skills provision available in the FET and HE sectors. Solas has indicated that there is insufficient recognition of the potential of FET to meet the demand of the labour market (for example, exports). Similarly, within the domestic sector, employers’ awareness of their skills needs and of the opportunities offered by FET are limited. (The National Skills Strategy, 2017, 76.)

In Ireland, it is seen vital to improve the competitiveness of SMEs through the development of skills. Enterprise Ireland has worked with institutions both at the national and international levels to develop and offer top Irish staffing programmes for Irish export companies. In addition, Enterprise Ireland has worked closely with educational institutions in regional innovation

programmes. These networks create practical alliances between industry and universities in the region. (The National Skills Strategy, 2017, 83–84.)

Ireland's higher and further education providers and the networks supported by Skillnets have had a pivotal role in providing continuing professional development (CPD) for enterprises of all sizes. The Skillnets programme actively supports and works with businesses in Ireland to address their current and future skills needs. It funds groups of companies in the same region or sector, and with similar training needs, through training networks that deliver subsidised training to Irish businesses. In 2015, Skillnets received €16.2 m and were given a target of providing training and related services for 42,000 persons, of which 8,000 places were targeted at unemployed people. (Source: <https://www.skillnetireland.ie/about/future-skills-programme/>)

5. FUNDING

5.1. Funding for adult and continuing education

Ireland provides a mix of public service and market models of adult learning. The adult learning sector in Ireland is highly diverse, with a broad range of stakeholders involved. Funding for adult education and training has been substantially increased since 2000, with specific emphasis on a range of existing and new initiatives designed to improve the participation of adults with low levels of educational attainment. Many of these initiatives were co-financed through the European Social Fund, but since 2000 the main source of funding for adult education is the Irish Exchequer. (Country report in the action plan on adult learning: Ireland, 2011, 9–10.)

SOLAS plays a key role in relation to quality and accountability within the FET sector. Ireland's FET and HE systems have both responded strongly to national needs during the economic crisis. In recent years, the two sectors have also committed to implementing significant reforms as well as facing the challenge of increasing demand for places and decreasing budgets. A new funding model based on performance levels is being implemented through the agreement of annual Further Education and Training Service Plans with each of the Education and Training Boards. (The National Skills Strategy, 2017, 57.)

One of the measures to promote lifelong learning is also the development of new financial models. Ireland's strategy features the following statement: "Funding models for education and training must incentivise our providers to deliver on the wide spectrum of lifelong learning needs. This will mean appropriate approaches to funding that support different types of part-time provision, module-based delivery systems, collaboration across education and training providers (including between HE and FE) and access by, and retention of, all potential lifelong learners." (The National Skills Strategy, 2017, 99.)

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Annex 3: Republic of Korea – Structures for continuous learning

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Han and Choi (2014) describe that the Republic of Korea has seen a significant development in the economic and social sectors as well as in democratisation. Instead of being a developing country, Korea has achieved the status of a developed country. One of the core reasons for the development is Korea's systematic shift from the education paradigm to the learning paradigm. In the 1960s and 1970s, Korea changed rapidly due to fast economic growth and urbanisation. According to some estimates, a few decades ago the literacy rate was low, and in 1970, 73.4% of Korean adults did not complete primary education. Even though the level of education had risen in the 1990s, it still could not match the demand of the market economy and society, so new measures had to be considered.

Today, Korea has developed relatively sophisticated policies and structures that support lifelong learning. The legislative basis starts from the constitution and reaches out to state the rights and responsibilities regarding lifelong learning policies, financing, recognition of competence, vocational education and learning accounts thinking. Korean educational policies are planned by the government and implemented at every level of the administrative structures from nationwide procedures to local municipalities. Korea has established the National Institute of Lifelong Education (NILE) to maintain the learning paradigm and develop it forward and to work as an umbrella organisation for lifelong education.

Financing of lifelong education and adult education is mainly arranged by collecting employment insurance (EI) premiums. Those components of EI that concern lifelong learning are borne fully by the business owners. When individuals participate in private learning, they pay the fees by themselves but can apply for subsidies from EI. Korea has a number of technical and vocational education training programmes (TVET) to successfully combine learning and work. Like many other countries, Korea is using learning vouchers as a tool to educate and employ the unemployed and hard-to-motivate groups such as NEET (Not in Employment, Education or Training). Learning vouchers are not universal and are targeted to those that are considered to need support from the labour administration.

Korea has enabled a whole range of opportunities for lifelong learning and digital solutions such as MOOCs, learning portals and nanodegrees that address the issues that Korea, like other developed countries, is facing in the 4th industrial revolution. Korea has also implemented systems to support recognition of competence. Various individual credits are systematically recognised with the Academic Credit Bank System, and a bachelor's degree can be obtained with the recorded and accredited learning experiences. Development of workers' capabilities can be tracked with the "workers' capability development card" and one's own learning progress with the lifelong learning account system (LLA).

Lifelong education centres (LLEC) are institutions that are defined in the Lifelong Education Act and that provide services and education relative to the lifelong learning agenda. Formal lifelong education can be divided into primary education (civic high schools, technical high schools, trade high schools, accredited lifelong learning facilities and schools etc.) and higher education (industrial universities, technical colleges, polytechnic colleges etc.). The provision of non-formal education can be categorised into workplace training programmes, lecturing centres, online courses, professional seminars, workshops and group studies and other courses. In 2014, there were a total of 1,029 lifelong education centres providing formal education and 7,827 institutions providing non-formal education. (Desjardins 2017.)

Even though Korea has a strong legislative and structural basis for lifelong learning, the resources of adult education are still a fraction of those allocated to school education. From the perspective of learning that is seen to last a whole lifespan, the imbalance between school education and adult education becomes a problem. This imbalance can be seen in the

budget and the resources, but it also becomes apparent when comparing PISA and PIAAC studies. The educational gap between generations in the Republic of Korea is still vast. (Han & Choi 2014.) The investments in basic and general adult education are below average, says Desjardins (2017) in his review, but the investments in higher adult education seem to be moderately high in Korea. There is also inequality in the participation rates of formal and non-formal adult education. A major portion of Korea's vocational training is done by large enterprises. (Han & Choi 2014.) In the fourth basic plan of lifelong learning (NILE 2018), a goal was set to support the underprivileged with a learning voucher to enhance participation in lifelong learning and to cut the learning expenses incurring from 5,000 individuals by about USD 2 million.

Table 7 Lifelong learning policy in the Republic of Korea⁷⁶

Vision	Realisation of a sustainable lifelong learning society where the individuals and society grow together
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Promotion Strategies (4P)	(People) Paradigm shift toward learners (people) (Participation) Continuous and voluntary participation (Prosperity) Support for the individual and social co-prosperity (Partnership) Strengthen liaison and cooperation between institutions and systems
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Major tasks	Lifelong learning that everyone enjoys	Lifelong learning that is always available with jobs
	Guarantee of lifelong learning rights for the entire nation Establish a lifelong learning ladder for the underprivileged	Establish an e-Lifelong education ecosystem Expansion of industrial customised lifelong learning Enhancement of the universities' lifelong education function
	Lifelong learning everywhere	Strong lifelong learning base
	Strengthening the capacity of local grassroots lifelong learning Support for creating future value of community-based lifelong learning	Improving the laws and regulations related to lifelong education Expansion of lifelong education investment and systematic management

⁷⁶ From the interview with NILE official

1. LEGISLATION

The 1997 financial crisis in Asia was a crucial turning point for Korea's adult education. An IMF relief loan and some structural adjustments were introduced, and Korea became inter-linked to the global economy. At the same time, the demand for high skilled labour increased drastically. Thus, to match the increasing demand, Korea shifted its education paradigm from social education to lifelong learning. A crucial amendment to the constitution was made in 1980 to obligate the state to enhance lifelong learning. (Han & Choi 2014.) Based on Article 31 (1),(5) and (6) of the constitution, and Articles 2 and 3 of the Framework Act on Education, the legal system of adult education was now focused on learners in accordance with the right to learn. The basis of lifelong learning had been established. Further on, Korea defined the goals and purposes of adult education in the law and the Lifelong Education Act (LEA) that was introduced in 1999. Today, LEA states the core ideas of lifelong learning, and it has done so for almost twenty years now. The Lifelong Education Act was amended several times between 2007 and 2009⁷⁷.

The Republic of Korea states in the Constitution that the state should promote lifelong education. The Framework Act on Education and the Lifelong Education Act are enacted to guarantee the right of people to learn throughout their lifespans. In Korea, the concept of lifelong education is a combination of various systematic educational procedures including supplementary education, adult basic literacy education, vocational ability improvement education, liberal arts education, culture arts education and citizens' participation in education outside the regular school curriculum. In addition to the Lifelong Education Act, the constitution and the Framework Act on Education, there are other laws such as the Act on the Development of Vocational Skills of Workers, Act on Recognition of Credits, Higher Education Act and Act on the Acquisition of Academic Degrees through Self-Education, which form the legal basis and the legal framework that support lifelong learning in Korea.

To promote the goals stated in the Lifelong Education Act, the Minister of Education establishes a basic plan for the promotion of lifelong education every five years, and the city / provincial governor has to establish and implement annual plans for the promotion of lifelong education in accordance with the basic plan and in consultation with the superintendent. The Lifelong Education Promotion Committee under the Minister of Education, the Regional Lifelong Education Council under the office of the Governor and the Council for Lifelong Education in the basic local governments have together established a new promotion system for lifelong education support. As a result, lifelong learning can be said to be "*centrally planned and locally implemented*" in Korea (Han 2010). The fourth basic plan for the promotion of lifelong education was published in 2018 to set the guidelines for the next five years 2018–2022. The Lifelong Education Act and the basic plan of lifelong education complement each other, with the former focusing on deliberation and the latter focusing on the implementation (Desjardins 2017).

To achieve the goals of lifelong learning nationwide and locally, Korea has established, or designated the operations to, three major agencies for supporting and operating the projects of lifelong learning: the National Institute for Lifelong Education, the Regional Institute for Lifelong Education and the Lifelong Learning Centre⁷⁸. Following the major amendment of the Lifelong Education Act in 2008, a government-backed agency NILE (The National Institute for

⁷⁷ http://elaw.klri.re.kr/eng_mobile/viewer.do?hseq=16217&type=sogan&key=2

⁷⁸ From the interview with NILE official

Lifelong Learning) was launched, and it has played a pivotal role in planning and administering the systematic structure of Korea's lifelong education (Han & Choi 2014). It also works as the supervising agency for the Academic Credit Bank System (ACBS), K-MOOC, Lifelong Learning Account System and Lifelong Learning Cities.⁷⁹

The Framework Act on Education (2007)⁸⁰ defines the basic structure of Korean education. Articles 2 and 3 highlight the Korean learning paradigm and the idea of lifelong learning:

- *Article 2 (Principle of Education)*
The purpose of education is to enable every citizen to lead a life worthy of human beings and to contribute to the development of a democratic country and realisation of an ideal of human co-prosperity by ensuring cultivation of character, development of abilities for independent life and necessary qualities as a democratic citizen under the humanitarian ideal.
- *Article 3 (Right to Learn)*
Every citizen shall have a right to learn throughout life and to receive education according to his or her abilities and aptitudes.

The Workers Vocational Skills Development Act (1999)⁸¹ relates to providing workers access to quality technical and vocational education and training. The act was amended in 2015 as a response to the transition towards a knowledge economy and a lifelong learning society, and it strengthens the need to provide workers with learning and training possibilities in a comprehensive manner.

The fundamental ideas of lifelong learning and the shift towards the learning paradigm have a strong base in the Korean legislation. Another aspect in the respective Korean legislation is defining how credit is recognised. The Framework Act on Qualifications (2008)⁸² sets out the roles and responsibilities of the government in the establishment of national job ability standards and a qualifications structure. The act also establishes a Qualifications Policy Council, under the Ministry of Education, Science and Technology, responsible for developing policies and the certification of qualifications. The Republic of Korea revised the Higher Education Act and the Enforcement Decree of the Higher Education Act in August 2013 to provide a system for recognising informal learning such as industry working experience as college credit. The Act on Recognition of Credits has been enacted, and credits are awarded to those who hold national intangible cultural properties and those who have received a formal training.

The idea of the act is to “realise the ideology of continuing education, to contribute to the self-realisation of individuals and to the development of the State and society by granting persons who have completed a course of study and thereby obtained assessment recognition an opportunity of their academic background being recognised and of obtaining a degree through the recognition of credit points”.⁸³ In 1990, a system was established to enable students to acquire a degree by self-study in eleven majors. The purpose of the Act on the Acquisition of Academic Degrees through Self-Education is to provide opportunities for autodidacts to obtain bachelor's degrees so as to embody the idea of continuing education and contribute to the fulfilment of individual potential and the development of the state and society.⁸⁴

⁷⁹ <http://eng.nile.or.kr/eng/>

⁸⁰ <http://www.moleg.go.kr/english/korLawEng?pstSeq=52143&brdSeq=33>

⁸¹ <http://www.moleg.go.kr/english/korLawEng?pstSeq=52976>

⁸² <http://www.moleg.go.kr/english/korLawEng?pstSeq=52173>

⁸³ http://elaw.klri.re.kr/eng_mobile/viewer.do?hseq=20925&type=part&key=16

⁸⁴ http://elaw.klri.re.kr/eng_mobile/viewer.do?hseq=33967&type=sogan&key=2

2. SOCIAL SECURITY

Korea has an overarching social security system that can be seen to promote lifelong learning in various ways. At the core of lifelong learning is the Employment Insurance Plan of Korea, which has been enforced since 1995. With the plan, Korea provides the jobless with passive unemployment benefits and supports workers in job skills development and also provides various subsidies and allowances for employment retention as well as information on employment. At the same time, the plan plays a critical role as a key to implement an active labour market policy. (Ministry of Labour, Republic of Korea 2009.)

The Employment Insurance Plan (EI) is one of the social security plans practiced in Korea and a key instrument in financing skills development and lifelong learning policies. It comprises three parts. Traditional Unemployment Insurance (UI) pays the unemployment benefit to the workers who have lost their jobs. The Job Security Programmes (JSP) are implemented to promote re-employment and job security of the workers by connecting the jobs and the people looking for employment. The Job Capability Development Programme (JCDDP) is the third and the most relevant part of Employment Insurance regarding promotion of lifelong learning. Whereas the purpose of the entire EI is to prevent unemployment, promote employment, develop and improve vocational skills of workers, strengthen the nation's vocational guidance and job placement capacity and stabilise the livelihood of workers and promote their job-seeking activities by granting necessary benefits when they are out of work, thereby contributing to the economic and social development of the nation,⁸⁵ the idea of JCDDP is to provide tools for better work performance of employees and support lifelong learning. Overall, the focus of job training in Korea has moved from producing skilled labourers to lifetime development of the workers' job capabilities. (Ministry of Labour, Republic of Korea 2009.)

JCDDP is part of the Korean unemployment system, but it also supports the ideas of lifelong learning. Public unemployment spending was 0.28% of the Korean GDP in 2014, whereas the OECD average was 0.88% (OECD 2018). Employment Insurance is financed by collecting insurance premiums. For the Unemployment Insurance (UI), premium is collected from the employee and the business owner equally. The insurance premiums for the Job Stabilisation Plan (JSP) and the Job Capability Development Programmes (JCDDP) are all borne by the business owner. (Ministry of Labour, Republic of Korea 2009.) Currently, the employee contribution rate for EI is 0.65% for the UI, but the EI rate for employers (JSP and JCDDP) varies from 0.9% to 1.5% depending on the number of employees and the type of industry. In other words, in addition to the 0.65% contributions to EI, employers are required to make 0.25%~0.85% contributions to employment stabilisation insurance and occupational competency development insurance.⁸⁶

Table 2 Budget for Korean Employment Insurance (unit: million KRW) (KEIS 2016).

	2013	2014
Income	9,541,136	11,291,046 (approx. USD 10 billion)
Expenditure		

⁸⁵ <http://www.moleg.go.kr/english/korLawEng?pstSeq=47454>

⁸⁶ <http://taxsummaries.pwc.com/ID/Korea-Individual-Other-taxes>

Employment Policy	4,244,996	4,520,566
Skill Development	1,340,463	1,458,823 (approx. USD 1.3 billion)
Employment Equality	866,337	958,608
Disability Employment Promotion	3	2.85
Administration	104,342	107,299
Reservation Fund	2,981,998	4,242,900
Expenditure Total	9,541,136	11,291,046

The current JCDP under the Employment Insurance Act is divided into three plus one parts: support for business owners, support for individual workers and support for some of the unemployed, plus the programme to secure infrastructure for job capability development. The job capability development programmes are designed to assist the businesses and the workers to meet the challenges that societies are facing during the 4th revolution and endeavour to develop the workers' job capabilities. The programmes also include assisting re-employment of job changers or unemployed people following restructuring, and enhancing mobility of labour. The laws that probably have the most bearing to the job capability programmes are the Employee Skills Development Act, Employment Insurance Act, National Qualification of Skills Act, Act to Promote Skilled Labour, Act to Establish and Operate the Human Resources Development Service of Korea and the Technical College Act. (Ministry of Labour, Republic of Korea 2009.) The structure of the job capability development programmes is depicted in Figure 1 below.

Table 3 Laws related to JCDP (Ministry of Labour, Republic of Korea 2009.)

Act	Contents of the law
Employee Skills Development Act (enacted 24 Dec 1997, amended 31 Dec 2008)	Defines and regulates general matters related to Job Capability Development Training - Training facilities, training course recognition, training course evaluation etc.
Employment Insurance Act (enacted 27 Dec 1993, amended 31 Dec 2008)	Defines and regulates matters related to assisting JCDP with the Employment Insurance Fund - Numerous programmes such as business owner training, staff training, training of the unemployed etc.
National Qualification of Skills Act (enacted 31 Dec 1974, amended 27 Apr 2007)	Regulations on the management and operation of the national qualifications on skills - Setting up a system to educate and train the people who had acquired the national qualifications on skills, providing legal ground to assist the testing institutions, tidying up the procedure to cancel the delegation of the training to private institutions, providing the legal ground to sanction those who misuse or misrepresent qualification certificates
Act to Promote Skilled Labour (enacted 1 Apr 1989, amended 30 Dec 2005)	Encourage skills and improve the social and economic status of skilled workers - Appointing the master craftsman, skills competition, skills Olympics, world skills competition and provision of inducements to skilled technicians etc.

Act to Establish and Operate the Human Resources Development Service of Korea (enacted 31 Dec 1981, amended 31 Dec 2008)	The law establishing the human resources development service of Korea - Major functions of the institution: assisting trainings, carrying out tests for qualifications, encouraging skills - Rules related to officers, board of directors, guiding and regulating the business of the institution
Technical College Act (enacted 23 Jul 1977, amended 29 Aug 2008)	The law establishing technical colleges - Operating a programme for multi-skilled technicians, defining the qualifications and appointment of the teachers and instructors, awarding academic degrees

Some Job Capability Development Programmes are intended generally to all business owners, whereas others are specially targeted at SMEs. The Korean administration sees it necessary to reduce the gap between the workers in large enterprises and those in SMEs. There tend to be differences in capability training and human resource development. When flexibility of the labour markets increases, profit-seeking businesses tend to focus their training on an exclusive group of core regular employees. Thus, non regular workers are in a more difficult situation, which can be called the “low skill–bad job trap”. The JCDP programmes for SMEs have been built to address such issues. The “Workers Capability Development Card” was introduced in 2006 first as a pilot programme and then as a main programme in 2007 in order to strengthen the support for an increasing number of non-regular workers. (Ministry of Labour, Republic of Korea 2009.)

Criticism had been voiced towards the job capability development programmes, saying that the programmes were being operated from the perspective of the training suppliers rather than that of the participants. The Job Capability Development Account (JCDA) was introduced in 2008 as a pilot programme to address such issues. The JCDA programme manages and controls the history and the expenses of a worker’s job capability development training. It gives the trainees the option to pick and choose the institution he or she wants to take part in. One of the consequences of the trainee having such an option is that the training providers have to compete with each other to attract more participants to the courses they are providing. It will also increase the motivation of workers to receive training. The Job Capability Development Account programme is operated in the following manner: The government provides a trainee with a certain amount of money, and then the trainee determines the programme he or she wants to take with the training allowance, using the information and consultation provided by the government. As a result of the programme, there is now more competition in the training market, as individual trainees have more say on their choice of training. (Ministry of Labour, Republic of Korea 2009.) Korean technical and vocational education training has been coupled with employment insurance. There are a couple of forms of support such as the Neilbaeum Voucher System and the Employment Success Package. The Korean TVET and its policies are described in more detail in Chapter 4. (UNESCO UNEVOC 2018.)

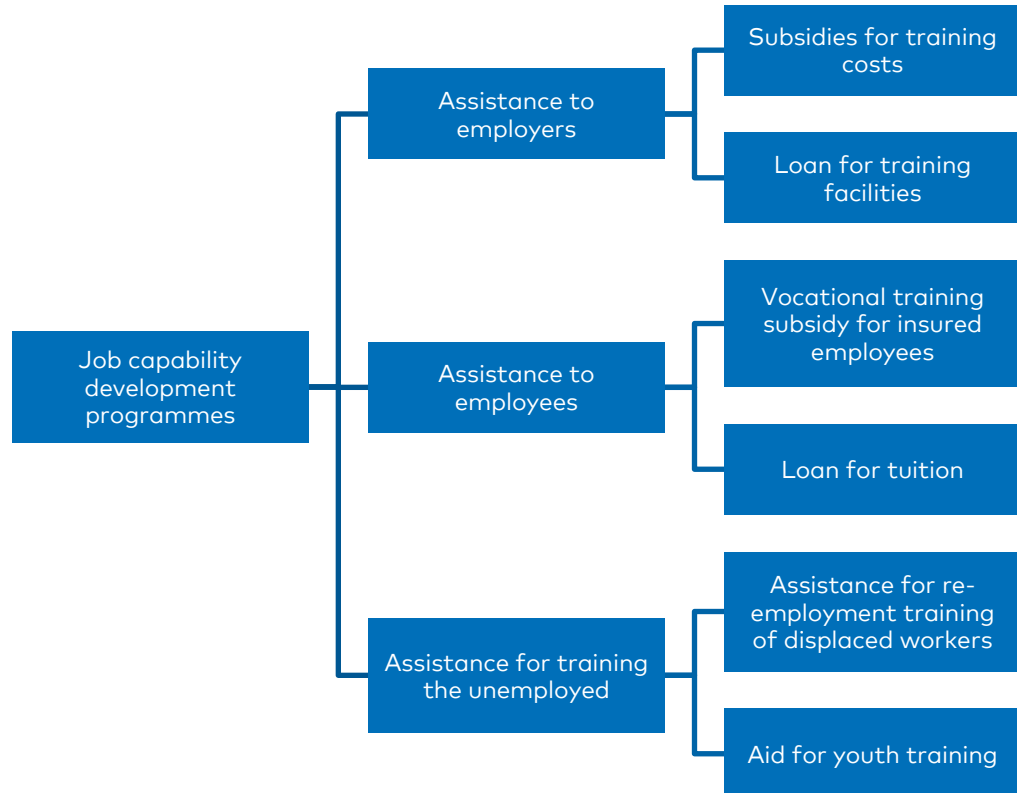


Figure 5 - The structure of the Korean JCDP (Ministry of Labour, Republic of Korea 2009).

2.1. Assistance to the employers

Subsidy is paid to the business owners who provide job training to the employees for the purpose of improving the employees' job capabilities. The training may be carried out by the business owner or delegated to such institutions as the Corporate Training Centre and other delegated training centres (public job training centres, designated job training centres, incorporated companies providing job capability development trainings, private education centres, colleges or universities, institutions providing lifetime education). The course must be recognised by the government as a JCDT. (Ministry of Labour, Republic of Korea 2009.)

Business owners / employers can receive subsidies for training costs: (Amount paid in 2008: USD 340 million)

- Training costs up to 100%
- Training allowance up to 200,000 won (approx. USD 180/pp/month)
- Allowance for food and accommodation (Ministry of Labour, Republic of Korea 2009).

Subsidy for paid training leave: (Amount paid in 2008: USD 13.4 million)

- Wage: the minimum wage per person per month as calculated in accordance with the Minimum Wage Act
- Cost of training: the same amount as that of the subsidy paid when the training for current employees is delegated to external institutions. (Ministry of Labour, Republic of Korea 2009.)

Loan for training facilities: (Amount of the loan in 2008: USD 7.4 million)

This loan is for business owners, the business owners' organisation, the workers' organisation, training corporations and institutions when they set up job training centres or purchase training equipment. The maximum amount of loan is either 6 billion won or 90% of the cost required, whichever is smaller.

Aid to small and medium size enterprises: (Amount paid in 2008: USD 22 million)

- The SME job training programme provides subsidy for the cost of building infrastructure and the cost of trainings by a consortium comprised of SMEs and such institutions that are equipped with good-quality infrastructures such as facilities, equipment, and programmes required to carry out high-quality job training. These institutions include big corporations, business owners' organisations and colleges and universities.
- Assistance to study groups. This programme assists SMEs and Priority Corporations organising study groups in order to improve their workers' job capabilities. The technology, consultation and costs required for the study group are assisted.
- Assistance to SMEs for trainings to improve core job capabilities by subsidising the wages of the workers (training hours × minimum wage × 2), training costs (actual costs up to 20,000 won). (Ministry of Labour, Republic of Korea 2009.)

2.2. Assistance to the employed workers

Allowance for Education Fee: (Amount paid in 2008: USD 47 million)

The workers who belong to one of the following categories are able to apply: People covered by the EI unemployment insurance who are about to leave their job involuntarily during training or within 1 month from completion of training, people covered by the EI unemployment insurance 40 years of age or older, workers currently employed in businesses having fewer than 300 regular employees, fixed term employees, short term workers, daily workers, deployed workers and self-employed people who have joined EI (however, every currently employed worker who is insured by EI is qualified for the basic course on information technology).

The applicants need to have completed a course recognised as a JCDT course (however, the basic course on information technology is limited to those notified by the Ministry of Labour), attended more than 80/100 of the class hours of the course and paid the education fee out of their own pocket.

The allowance has a ceiling of 1 million won per annum (approx. USD 880). The actual payment amounts are set as follows:

- 80% of the course fee for general courses (up to 100% of the standard training costs);
- 50% of the course fee for foreign language courses (up to 40 hours and 90,000 won per month);
- 100% of the course fee for basic information training (up to 90,000 won for basic course 1 and up to 120,000 won for basic course 2 per month); and

- Non-regular workers receive allowance of up to 100% for a job training course and 80% for foreign language training. (Ministry of Labour, Republic of Korea 2009.)

Student Loan for Workers: (Total amount of the loans granted in 2008: USD 78 million, where average loan was USD 3,000)

Workers who are insured for EI and enter or are attending educational institutions higher than the Technical College as defined by the Technical College Act or Polytechnics established under the High Education Act or the Education for Life Act are able to apply for a student loan. The maximum amount of loan is up to the full amount of the school fee. However, if the worker receives assistance for the registration costs such as a scholarship, the loan amount shall be the school fee after deduction of the aid amount. (Ministry of Labour, Republic of Korea 2009.)

Loan for Training Fee:

This programme provides loans to workers. The scheme covers the fees for trainings necessary for Job Capability Development. (Ministry of Labour, Republic of Korea 2009).

Subsidy for Qualification Test Fee: (Amount paid in 2008: USD 2 million)

When a worker who is insured for EI obtains two or more national qualifications, the costs of the tests for the qualifications are subsidised. The scheme covers all of the test fees, costs of purchasing text books and attending the training course. (100,000 won, approx. USD 88). (Ministry of Labour, Republic of Korea 2009.)

2.3. Aid to the training of the unemployed

Training of Unemployed People Who are Changing Jobs: (Amount paid in 2008: USD 142 million)

This programme provides those people who have been dismissed from work where EI applies with opportunities to take part in training to acquire skills and knowledge useful for getting another job. The programme is intended to improve the quality of workers' lives by promoting re-employment and by stabilising their livelihood.

- Training costs: Standard unit costs as laid down in the rules on the payment of the subsidy for JCDP × modifying figure × training hours during the period × average of the number of attending trainees
- Training allowances: expenses on travel and food. (Ministry of Labour, Republic of Korea 2009.)

Training for Priority Occupational Areas: (Amount paid in 2008: USD 110 million)

It is expected that this programme will:

- Improve national competitiveness by training skilled workers required for key industries and strategic industries of the country; and
- Improve employment opportunities and job security of teenagers who do not proceed to higher education and the unemployed by providing them with opportunities to receive JCDT.

The following persons are eligible to participate in this training assistance programme: 1. Unemployed persons 15 years of age or older who have registered at a Job Centre to find a job; 2. Students in the third grade of junior high school who are not planning to proceed to higher education. They can receive:

- Dormitory fee: 8,500 won per day if the training period is less than 1 month, and 212,500 won per month if the training period is 1 month or longer; and
- Training allowances: allowance for travel (50,000 won per month, approx. USD 44), allowance for food (paid only when the course lasts 5 hours or more in a day, and 100 hours or more per month), and allowance for the priority industrial area (high school students receive an allowance to encourage skills for the sum of 100,000 won). (Ministry of Labour, Republic of Korea 2009.)

2.4. Other forms of support

Learning Voucher Programme

The Neilbaeum Voucher System aims to assist unemployed people and workers in small businesses to promote skills training by issuing vouchers that cover the cost of the training. Vouchers are provided to people who are recognised by the employment centres as being in need of training. To receive the voucher, applicants must have at least two job-seeking activities and exploratory activities for finding job training. (UNESCO UNEVOC, 2018.)

Employment Success Package

The Employment Success Package is a comprehensive support programme to assist disadvantaged job seekers with low income in accordance with their individual plans for employment. This systematic programme includes research on the actual situation and path planning, enhancement of motivation and competency and an intense job searching service. The job seekers who have succeeded in finding a job are provided with an employment success allowance to enter the labour market. (UNESCO UNEVOC, 2018.)

3. TAXATION

The Republic of Korea has a taxation system that consists of individual and corporate taxation. Individual taxation varies based on whether the taxpayer is a resident of Korea or an expat. The residents of South Korea are taxed on their income, whether the income was earned in the country or abroad. Non-residents, on the other hand, are taxed on the income received in South Korea only. Moreover, income tax is deducted at the source, and taxpayers must file a tax return at the end of each year.⁸⁷ Tax deductions can be made in both individual and corporate taxation, but none of them are directly linked to supporting lifelong learning. In Korea, no tax incentives supporting lifelong learning have been implemented. Instead, incentives of lifelong learning are implemented through Employment Insurance and the TVET programme described in Chapters 2 and 4.

⁸⁷ <https://www.expats.com/en/guide/asia/south-korea/9639-tax-system-in-south-korea.html>

4. FORMS OF EDUCATIONAL/CONTINUOUS LEARNING OPPORTUNITIES

4.1. Institutions and platforms supporting lifelong learning

What makes lifelong learning in Korea unique is the notion of it being centrally planned but locally implemented. The basic plan for the promotion of lifelong education states the government's initiatives which are then put into action by the local governments. At the core of the implementation processes is the National Institute for Lifelong Learning, which has a key role in managing and promoting the lifelong learning initiatives. (Han & Choi 2014.)

The National Institute for Lifelong Learning (NILE) is a government-backed agency which has a pivotal role in planning and administrating the systematic structure of Korea's lifelong education. It also works as the supervising agency for the Academic Credit Bank System (ACBS), K-MOOC, Lifelong Learning Account System and Lifelong Learning Cities. (Han & Choi 2014.) NILE also operates a lifelong learning portal to promote access to lifelong education through the internet so that people can participate in learning without the limitations of time and space. The portal, Neulbaeum, is a "Lifelong Learning Comprehensive Portal" that provides comprehensive lifelong learning services with easy access to high-quality educational contents and lifelong learning information available in different places. Neulbaeum allows users to access personalised services for learners at any time anywhere for free. It was created to enhance access to lifelong learning so that people can freely participate in learning without time and space constraints.

The Academic Credit Bank System (ACBS) is an open higher education system which officially recognises various learning experiences acquired both inside and outside of traditional school settings. These experiences are granted academic credits which can be used to acquire an associate's or bachelor's degree.⁸⁸ ACBS is an institutional response for a changing demand. The discussion about recognition of credit started in 1995, the initiative for ACBS was launched in 1998 and the first degrees were awarded in 2000. Since then, ACBS has been a popular form of degree acquisition, and it has been developed further. In 2008, NILE was launched and ACBS was incorporated into it.⁸⁹

The Academic Credit Bank System is an open education system which recognises diverse learning experiences acquired not only in school but also out of school. By accumulating ACBS credits up to 80 or 140 credit hours, the student can obtain an associate's or bachelor's degree. The degree is conferred by the Ministry of Education in general cases and the president of the university or college in specific cases when the credits earned from the institution constitute more than half of the total credits. The National Institute of Lifelong Education (NILE) accredits the recognitions of competence and approves the institutions that provide higher level courses. There are various institutes which can give formal credits, including university continuing studies units, public vocational training institutes and private vocational training institutes. (Han & Choi 2014.) From 1998 to 2015, over 500,000 degrees were

⁸⁸ <http://eng.nile.or.kr/eng/>

⁸⁹ http://203.235.44.44:7010/eng/_upload/3827420180105162503.pdf

awarded through the Academic Credit Bank System, and 56,000 degrees were awarded in the year 2015.⁹⁰

The Bachelor's Degree Examination for Self-Education System: Another way to get recognition for learning is the Bachelor's Degree Examination for Self-Education System (BDES). It is an open higher education system in which learners with a high school diploma or equivalent can earn a bachelor's degree through a 4-step exam in the following majors: Korean Language and Literature, English Language and Literature, Psychology, Business Administration, Law, Public Administration, Domestic Science, Computer Science, Preschool Education, Information Communication Engineering and Nursing Science.⁹¹

K-MOOC is the Korea Massive Open Online Course (MOOC) system. It differs from existing online lectures in that participants are able to pose questions to the presenter and have real-time discussions with their classmates. K-MOOC seeks to innovate the higher education system with respect to available courses and teaching methods, including new paradigms of learning such as "Blended Learning" and "Flipped Learning".⁹²

MatchUp: Korea is currently developing a nanodegree programme called MatchUp. Nanodegree programmes are credential programmes, and in their simplest form the participants enrol in courses and receive a credential affirming their successful completion of the programme. More specifically, a nanodegree programme is a project- and skills-based educational credential programme in which the participants enrol to learn a suite of skills. When the participants successfully complete a certain number of projects that demonstrate their mastery of the skills in question, they receive a credential as affirmation for it. Learning in a nanodegree programme primarily takes place online, so it can be said that a nanodegree is an online learning credential programme. It is a flexible form of an online-oriented industry-related short-term course that allows adults to acquire job skills in the 4th industry regardless of time and place. Representative companies find key jobs in promising industries in the future. Educational institutions develop and operate educational programmes that are highly relevant to the industrial scene. A learner participates in the training programme and is certified for his / her abilities. Cooperating companies utilise the results in various ways.⁹³

The Lifelong Learning Account System is a system which enables every individual to track his or her various learning experiences in a centralised online learning account. The Lifelong Learning Account System (LLAS) is another RVA (Recognition, Validation and Accreditation) system of learning which was recommended with ACBS by the Presidential Commission of Education Reform in 1995 for moving towards a more open society based on the principles of lifelong learning. It was designed as an overarching management system incorporating each individual's all kinds of learning outcomes over the lifetime into one record. On the basis of a legal statement in Article 23 of the Lifelong Education Act, LLAS, known as a learning history management system for individuals, documents the various learning experiences of an individual learner and accumulates the information in the individually assigned online learning history management account to help the learner design his or her learning in a systematic manner. (Han & Choi 2014.)

The Lifelong Learning City is an innovative initiative of municipalities, towns and cities that leveraged learning communities to promote community self-governance and civil participa-

⁹⁰ http://203.235.44.44:7010/eng/_upload/3827420180105162503.pdf

⁹¹ <http://eng.nile.or.kr/eng/>

⁹² <http://eng.nile.or.kr/eng/>

⁹³ <https://blog.udacity.com/2016/07/nanodegree-101.html>

tion. It is known as one of the most successful lifelong education policies in Korea. It anchored lifelong learning in local communities. The learning city initiative was launched in 2001 and has grown up over the last two decades. (Han & Choi 2014.) These cities prioritise making learning accessible to local residents by promoting learning networks which connect institutions, schools and universities in the community. NILE supports the development of a regional framework to promote lifelong education from the community level to the provincial level.⁹⁴

The middle-aged job seeking centre: The Ministry of Employment and Labour operates a middle-aged job seeking centre. It provides employment support services such as lifelong design, reemployment, start-up and social participation opportunities to citizens and senior citizens aged 40 or older who are retired (or scheduled to retire) from their main job, and promotes employment stability and employment for the elderly. This centre provides lifelong career design services. It examines the career, designs the future, systematically enables re-employment activities and actively supports career management.⁹⁵

The Elderly Human Resource Development Institute: In 2005, the Korean state established the Korea Elderly Human Resource Development Institute. This agency runs the Elderly Employment Training Centre to strengthen the employment capabilities of the elderly. It provides skills development programmes for people over 60 years of age. For the elderly in their current jobs, it develops and disseminates appropriate training courses. It operates a curriculum tailored to each elderly's work level. It also uses online education.⁹⁶

4.2. VET Programmes in the Republic of Korea

Technical and vocational education and training in Korea has widely been credited for effectively supporting the rapid economic growth in the last 40 years. During the 1960s and 1970s, TVET was geared towards providing initial training for large populations of learners to meet increasing labour demands. In the 1980s, TVET was upgraded to raise the skills levels of workers. In the 1990s, the TVET institutions were expanded, and this, coupled with the Employment Insurance Act, helped Korea grow out of the Asian financial crisis. Since 2000, the goal has been to streamline the division of roles and responsibilities and strengthen collaboration among TVET stakeholders. (UNESCO UNEVOC 2018.)

National Competency Standards: The development of the National Competency Standards is an important step to help ensure that the TVET system provides skills that are linked to labour market needs. (UNESCO UNEVOC 2018.)

The National Qualifications Framework (NQF): The Republic of Korea is currently in the process of developing an NQF. The Korean Qualifications Framework will be developed on the basis of the National Competency Standards. The Republic of Korea has a Technical Qualifications Framework that is divided into national and private qualifications. The framework has five levels: craftsman, industrial engineer, engineer, master craftsman and professional engineer. The Human Resources Development Service of Korea manages the Technical Qualifications Framework and supervises over 450 qualifications. As of June 2017, around 23,500 private qualifications had been registered, and 99 private qualifications had been officially recognised and accredited by the ministries as nationally recognised qualifica-

⁹⁴ <http://eng.nile.or.kr/eng/>

⁹⁵ From the interview with NILE official

⁹⁶ From the interview with NILE official

tions. At present, there are over 331 National Competency Standards (NCS). These standards are developed and maintained by the Ministry of Employment and Labour (through HRD-Korea) and the Ministry of Education (through KRIVET). The Ministry of Employment is responsible for the majority of these standards (288), together with the Ministry of Education (22) and the Ministry of Land, Infrastructure and Transport (12). (UNESCO UNEVOC 2018.)

The College Lifelong Learning Programme: The Ministry of Education implements the College of Lifelong Education policy which provides financial support to open colleges and adult learners. The universities and colleges provide programmes not only for high school graduates but also for adult learners. (UNESCO UNEVOC 2018.)

The Work First College Later Programme: The Korean government is pursuing a “work first, college later” policy to meet the demand of high-school level workers. The Ministry of Education is currently investing more into vocational high schools to attract students and expand the proportion of vocational students, establishing specialised vocational high schools, known as Meister schools, and apprenticeship schools. The programme also intends to lower the unemployment rate of college graduates. (UNESCO UNEVOC 2018.)

Meister High School (Specialised Vocational High School): The Meister high schools are customised high schools that respond to the demands of particular industry sectors. The purpose of the Meister high schools is to operate curricula that are directly linked with industry demands to enhance professional vocational education. They develop Meisters-to-be using education based on high technology. The graduates of the Meister high schools are given the opportunity to enter notable companies, serve a military duty related to their specialty and attend higher education while working. As of 2017, 47 Meister high schools are in operation, with the final aim of having 50 schools piloted. (UNESCO UNEVOC 2018.)

5. FUNDING

The funding related to adult education is mainly provided by the Ministry of Employment and Labour and the Ministry of Education (Desjardins 2017). Employment insurance serves as the main public financing instrument for lifelong learning. The Ministry of Employment and Labour finances TVET through EI. The Employment Insurance Fund covers the cost of vocational skills development for workers in companies that are registered in the fund, or for people who previously worked in such companies. A public fund supports training costs for people who are not in these categories. All companies are obliged to pay contribution to Employment Insurance, and contributions depend on the company’s total wages and company size. (UNESCO UNEVOC 2018.) The employment insurance scheme is described in more detail in Chapter 2. The other ministries that participate in the funding of adult education are the Ministry of Government Administration and Home Affairs, Ministry of Culture, Sports and Tourism, Ministry of Health and Welfare and Ministry of Knowledge Economy (Desjardins 2017).

Government spending on VET projects in the past years was as follows:

- 2012: KRW 1.01 trillion (approx. USD 898 million)
- 2013: KRW 1.18 trillion
- 2014: KRW 1.15 trillion
- 2015: KRW 1.31 trillion

- 2016: KRW 1.60 trillion (approx. USD 1.4 billion) (UNESCO UNEVOC 2018.)

The amendments to the Lifelong Education Act in 2008 included some specific stipulations which affected the public funding of adult education. Stipulations were made to boost equality. More specifically, Article 8 of the Act (“Study leave and support for study expenses”) provides that the heads of state and local governments, heads of public institutions or chief executives of various corporations may grant their employees paid study leaves or non-paid study leaves to expand employees’ access to lifelong education opportunities, or alternatively pay them study expenses required for book purchases, education or research. Furthermore, Article 16 (“Financial support and aid”) stipulates that the heads of state and local governments may provide financial support for the establishment and operation of lifelong education facilities, development and placement of lifelong educators, formulation of lifelong education programmes and operations of other programmes geared at fostering public participation in lifelong education. (Lee & Jo 2009.) Public funding of lifelong education is still relatively limited, and the Republic of Korea is investing highly in primary and secondary education. However, the trend to invest in lifelong learning is on the increase. (Desjardins 2017.)

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Interview

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Annex 4: The Netherlands – Structures for continuous learning

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1. LEGISLATION

Adult education manifests itself in numerous forms and has multiple aims in the Netherlands, similarly to the Nordic countries. However, it could be said that Dutch adult education has a focus on education for working life and an emphasis on equality concerns, and it stresses the importance of non-formal provision for personal and social development. (Desjardins 2017, 99.)

In general, lifelong learning is seen as a common responsibility of the individual, the employer and the government, with the employee and the employer sharing the main responsibility. Adult education and vocational education are so strongly connected in the Netherlands that sometimes it is difficult to separate them in terms of organisational and provision structure (Desjardins 2017, 99). According to the 2018 national budget, vocational education and adult education ensure that participants can fully develop their talents and fully participate in society. The students are prepared for suitable further education and / or a position in the labour market that optimally matches their talents.⁹⁷

The main law governing adult education is the Adult and Vocational Education Act which aims at opening up possibilities for every individual to achieve basic educational qualifications. Lifelong learning itself is not defined in legislation. The education system as a whole is very decentralised and follows a strong principle of educational freedom. Educational institutions are highly autonomous when it comes to how teaching is done. There is, however, a more centralised approach when it comes to what should be taught. (Desjardins 2017, 100.)

Trends that will shape the Dutch future economically and socially (such as robotisation, digitalisation, automation, AI etc.), the ageing Dutch population, a growing immigrant population and challenges presented by climate change demand the right skills to answer the new opportunities and challenges which are arising. Therefore, four Dutch ministries, together with the Social Economic Council (SER) of the Netherlands and the OECD, started a project called “skills strategy”, which focused on the development of skills through lifelong learning. The report published in 2017 pointed out several recommendations on how to improve the skills system in the Netherlands (OECD 2017). The following priority areas for action in the Netherlands were identified: (OECD 2017, 2)

- Fostering more equitable skills outcomes;
- Creating skills-intensive workplaces; and
- Promoting a learning culture.

In September 2018, the government proposed an action programme to develop a more positive and a stronger learning culture. The core of the proposed approach is to stimulate people's own control of their careers and their lives so that they can continue to develop and make their own choices. One factor behind this was that reports by the Social Cultural Planning Office (SCP) and the Central Bureau of Statistics (CBS) showed that there were tensions in society. According to the reports, the standard of living is better than 25 years ago, but there are also greater differences between higher and lower educated, high and low incomes and workers and non-workers. In addition, many people are worried about tensions in

⁹⁷ http://www.rijksbegroting.nl/2018/voorbereiding/begroting.kst236857_15.html

society.⁹⁸ According to a recent study by the Maastricht University, the participation of employees in training and education has remained stable but the gap between low and highly educated people is growing⁹⁹.

Most of the changes made and planned by the government are to be implemented within the current legislative setup and in the current education system without large legislative changes. Some gradual legislative changes include:

- Fiscal regulation removing the tax benefit for individuals and creating learning accounts (see Chapter 4);
- In vocational education and training, certificates are made available for modules of degree programmes; and
- Pilots including temporarily changed legislation to increase the flexibility of part time education (see Chapter 4).

Overall, the current legislation seems to support lifelong learning quite well. There are some vulnerable groups for which participation in lifelong learning is difficult (employees with flexible labour contracts, employees of SMEs, older employees and lower educated people). For these groups, additional mechanisms are needed, including financial support, support in finding the right offering and creating awareness of the importance of continuous development, as planned by the current government.

2. SOCIAL SECURITY

2.1. The social security system and continuous learning – How does the system support continuous learning

The Dutch social security system is one of the most comprehensive in Europe, although access to the welfare system has become more restrictive in recent years (limiting access for some temporary, self-employed and fixed-term contract workers in the Netherlands). Social security benefits are paid out based on the value of a person's assets and savings, such as a car or house, and owning assets over the threshold amount can lead to a cancellation of one's right to claim benefits.

In general, all people living and working in the Netherlands are required to pay into the Dutch social security system and in return can claim various government benefits, including:

- Family benefits
- Maternity and paternity leave
- Unemployment benefits

⁹⁸ <https://www.rijksoverheid.nl/onderwerpen/leven-lang-leren/nieuws/2018/06/22/kabinet-wil-mensen-kansen-geven-op-werk-ontwikkeling-en-invloed>

⁹⁹ http://roa.sbe.maastrichtuniversity.nl/roanew/wp-content/uploads/2018/05/press_release_nederland_in_leerstand_DEF.pdf

- Long-term care
- Sick leave
- Disability benefits

All residents in the Netherlands are required to enrol with a health insurance provider, since health care is not included in Dutch social security.¹⁰⁰

In social security, there is only a limited budget available for supporting lifelong learning of people. Most expenditure on lifelong learning comes from employers, for mostly non-formal job-related education and training in the form of short courses. The lifelong learning credit, which is available for everybody up to 55 years of age, provides a low-rent loan for tuition costs. Another source of funding for lifelong learning are government programmes. For people who are not employed or who have flexible labour contracts, there is no general support for living costs available during studying or training periods.

When unemployed, people are expected to be available for work opportunities, which makes full time studying difficult. In addition, there are restrictions to the length of studies whilst unemployed (a maximum of one year). There are, however, exceptions, and municipalities have some autonomy as regards supporting education of people who receive social benefit allowances.

The Employee Insurance Agency (UWV) which provides labour market services to unemployed people has experienced cuts in its funding during the last 10 years, which has also lessened its possibilities of funding learning activities of unemployed people. Nevertheless, there have recently been some pilots in sectors which are experiencing labour shortages (health and technical sectors). In these pilots, the training periods of jobseekers identified as requiring relatively short training before becoming employable are financed by employers who will hire those persons following completion of training. There are also several subsidy programmes which promote reskilling towards shortage occupations.

3. TAXATION

At the moment, expenses for education are tax deductible from the personal income tax within certain conditions. Educational expenses can include e.g. tuition fees, obligatory study materials and expenses incurred for following a procedure for recognition of acquired competencies. The expenses are deductible if the studies are work-related. For students receiving student finance (within the so-called standard study period, which amounts to 5 years of studies between the ages of 18 and 30 years), expenses are not tax deductible. For others, expenses are tax deductible if they exceed €250, and the maximum amount deductible is €15,000 per year.¹⁰¹

There is also fiscal stimulation for entrepreneurs and companies – expenses for education and training can be deducted as costs.

¹⁰⁰ https://www.expatica.com/nl/about/Dutch-social-security-system-explained_100578.html

¹⁰¹ <https://www.tax-consultants-international.com/read/tax-deductible-expenses-for-education?submenu=13194&sublist=13176&subsublist=13169>

For lifelong learning development, the Cabinet intends to convert the current tax deduction of educational expenses from 1 January 2020 into a targeted expenditure scheme in the form of training vouchers¹⁰². This was already proposed to take place in 2018, but the proposition was declared controversial by the House of Representatives and therefore postponed in order to ensure sufficient preparation time.¹⁰³ One of the reasons for this change is an evaluation of deductible tax expenses which was commissioned by the Ministries of Education, Cultures and Science, Social Affairs and Employment and Finance in 2016. According to the evaluation, only 2.6% of all taxpayers aged between 25 and 60 use this possibility, for an average of 1,700 euros per year. Furthermore, the users are relatively often highly educated and / or employed in paid employment. The deductible item is mostly used for the purchase of books and payment of tuition fees. The evaluation argued that this measure is not particularly effective with regard to increasing participation in education. (CPB 2016, 1.)

4. FORMS OF EDUCATIONAL/CONTINUOUS LEARNING OPPORTUNITIES

4.1. Policies and practices in continuing education and training – A short description and recent changes

The government's action programme on lifelong learning published in September 2018 aims at:

- Making education options transparent, so that individuals can take more control;
- Stimulating people via individual learning accounts (private or public); and
- Taking care of the preconditions: stimulating support for vulnerable groups, stimulating learning culture, promoting supply of flexible education.

The action programme is carried out with social partners, sectoral funds for development and education (O&O funds), schools and other stakeholders. The Social and Economic Council is supporting the ambitions with an action-agenda. It will look at the best practices in different regions and branches, disseminate lessons on the best practices, connect different actors and facilitate learning. In addition, barriers for lifelong learning will be identified e.g. in legislation.

1. Stimulating individual control

The current plan is to bundle individual training opportunities in a portal that provides a digital overview of individual training opportunities and the matching financial benefits. The portal will provide insight into training opportunities and rights that individuals can use, even in financial terms. These can include participation rights in publicly funded education, an individual learning and development budget, training opportunities, temporary learning or development budgets in specific situations and lifelong learning credit. The government will start investigating the feasibility of such portal during autumn 2018. The development will require a

¹⁰² http://www.rijksbegroting.nl/2018/voorbereiding/begroting,kst236857_15.html

¹⁰³ <https://financieel.infonu.nl/belasting/175635-aftrek-studiekosten-2018-en-2019-en-scholingsuitgaven.html>

multi-year investment, for which €1.4 million will be available in 2019. The government also wants to investigate to what extent it is possible to include the private training opportunities in the digital overview. (Ministry of Social Affairs and Employment 2018, 7-8.)

2. Stimulating people via individual learning accounts (private or public)

Another proposal is the encouraging of private individual learning accounts. Social partners intend to actively encourage the creation of individual learning accounts through collective agreements, O&O funds and industry organisations. In practice, a variety of forms of individual learning and development budgets have emerged – such as individual learning accounts, vouchers, participation rights, etc. – with the common characteristic that they are aimed at giving the individual more control. (Ministry of Social Affairs and Employment 2018, 8.) The idea is that pooling different learning accounts into one would make it possible for the employee to have access to the same learning account regardless of the employer. Currently, learning accounts are available at some companies and branches but they are company- or branch-specific. As part of the new learning accounts, the idea is to make them available to everybody, not solely to people who are employed. The about 200 million euros that will be saved by removing the tax benefit of education expenses are supposed to be used to finance learning accounts for vulnerable groups who are not participating in lifelong learning. The specific groups have not yet been determined. Insight will be sought through behavioural experiments (Ministry of Social Affairs and Employment 2018, 11).

3. Taking care of the preconditions: stimulating support for vulnerable groups, stimulating learning culture, promoting supply of flexible education.

The government is launching a campaign that will stimulate the development of a learning culture as well as attention for inspiring examples of learning and development in current campaigns. (Ministry of Social Affairs and Employment 2018, 11-12.)

The trade union movement has set up initiatives with learning ambassadors (Leerambassadeurs) in which low-skilled employees receive training to become learning ambassadors within their organisation. They try to tempt other low-educated colleagues to work (again) on their development. (Ministry of Social Affairs and Employment 2018, 12.)

The government provides a four-year subsidy of €5 million to MKB-Nederland (the Netherlands' largest entrepreneurs' organisation) in order to encourage SMEs to continue working with sustainable employability. In this context, one thousand SMEs are supported by a business advisor, and a supporting infrastructure at sector or branch level is set up in the form of a portfolio of instruments and services. Entrepreneurs can actively share available knowledge and practical experience. (Ministry of Social Affairs and Employment 2018, 12.)

The government is looking into how SMEs can be helped to further realise a positive learning culture. The Ministries of Education, Culture and Science, Social Affairs and Economic Affairs commissioned a study into the possibilities of improving (the use of) instruments for recognition of acquired competences. Moreover, €1.5 million are made available for a temporary incentive scheme in 2019, for which parties can apply. The goal is to receive further insight regarding what does and does not work in increasing lifelong learning in SMEs. (Ministry of Social Affairs and Employment 2018, 13.)

The government will continue its efforts to make MBO (vocational education) more flexible for adults. From 2019, the government will make €5 million available annually for the development of contemporary innovative training programmes for adults. Both funded and non-

funded MBO institutions are eligible for these funds. The government encourages MBO institutions to provide an education programme for adults that meets the needs of workers, job-seekers, employers and other partners in their area of work.

The government is making existing legislation transparent in order to realise more possibilities for customised projects for adults. For example, a guide will be provided for MBO institutions on the scope of legislation and regulations for shortening programmes for lateral entry students. This guideline describes, among other things, that institutions with their own measuring instruments can translate the already acquired work experience of adults into a shortened educational path towards a diploma. (Ministry of Social Affairs and Employment 2018, 14-15.)

Regarding higher education, in the 2018 sector agreement of the universities of applied sciences, plans on lifelong learning were laid down for the period 2019 to 2022. It has been agreed that the universities of applied sciences will make efforts to contribute to the necessary breakthrough and the change to a learning culture. To this end, the universities of applied sciences are committed to the further growth of participation in part-time and dual study programmes and, in the light of the Acceleration Agenda for Educational Innovation, are exploring the possibilities for more flexible education. This concerns, among other things, demand orientation and more variety in the range of offering, a pedagogic-didactic approach tailored to the target group and recognition of relevant work experience. (Ministry of Social Affairs and Employment 2018, 18.)

4.2. New forms of continuing education and training – Procedures to support and to combine continuous learning and work

In secondary general adult education (vavo), people can obtain a diploma for secondary education. This type of education is for people from the age of 16 who have dropped out of secondary education or are at risk of dropping out. In vavo, students can be granted exemption from exam courses if certain conditions for exemption from exam subjects apply (participants must show that they have sufficient knowledge and skills to obtain an exemption). This can be done with a diploma or certificate or with another piece of evidence of a programme such as the International Baccalaureate or the European Baccalaureate.¹⁰⁴

Vocational education institutions and universities of applied sciences offer full-time dual courses in which work and study together form the study programme. The participants are assessed by the activities and study assignments that they carry out in their work (in VET, generally 4 days of paid working and 1 day of school per week). Workplace learning is increasing in the Netherlands. It is also possible to choose part-time programmes which run over a longer period due to their part-time nature. In these programmes, working is not part of the studies. Some schools allow the students to follow a full-time programme but at a slower pace, which makes it possible to work alongside the education.¹⁰⁵ Part-time university programmes are hardly available.

In addition, distance learning courses and open universities facilitate learning from home and according to one's own schedule. The development of online education and MOOCs is increasing strongly, especially in higher education. The target groups of online learning are not

¹⁰⁴ <https://www.rijksoverheid.nl/onderwerpen/volwassenenonderwijs>

¹⁰⁵ <https://www.lerenenwerken.nl/ik-ben-werkzoekende-werknemer-scholier/leren-naast-een-baan>

primarily lifelong learners but initial and international students. Online learning is already strongly developed in the private education market.

The demand for modular courses is strongly on the increase. In vocational education, certificates are developed together with the business sector.

4.3. Collaboration between higher education institutions and working life – New models

The concept of adult higher education is traditionally not broadly recognised in the Netherlands (Desjardins 2017, 104). However, in line with the lifelong learning development efforts in the country, there are now flexibility pilots running at universities of applied sciences. In these pilots, universities of applied sciences may abandon their regular educational programmes. Instead, the programmes determine units of learning outcomes – they establish what students must know, but not how the associated programmes should look like. Within these pilots, the school makes an education agreement with the student which sets out an understanding on how the student will achieve these learning outcomes. The training programmes can therefore vary and be tailored to the student's needs. The anticipated benefits are that the student gets more authority and control over the interpretation of his / her education. Additionally, adult students with work experience can get credits for the learning outcomes that they have already mastered, which makes the training more efficient and shorter. The pilots consist of three experiments.¹⁰⁶

- The “Learning Outcomes” experiment: A school does not work with a fixed educational programme, but with “learning outcomes”. The learning outcomes elaborate what students must know after finishing the studies. The school periodically (e.g. every six months) will discuss with the student what he or she has to do to achieve his or her learning outcomes. This experiment runs from 1 July 2016 to 30 June 2022.
- The “Accreditation Incomplete Courses” experiment: This experiment only applies to colleges that are not financed by the government. These schools may provide part of a bachelor's degree programme in the experiment. For example, the last 120 credits (out of 240). In this case, the programme does not have to give lessons for the first 120 points. The students also only make agreements about the learning outcomes for the last 120 points. In the experiment, this kind of “incomplete training” can still receive accreditation. This is not possible outside of this experiment. It runs from 1 July 2016 to 30 June 2022.
- The “Educational Minor” experiment: People who are no longer enrolled in a Bachelor's programme can still take an educational minor through this experiment. With this, they can achieve a limited teaching authority. This applies to part-time education and full-time education. The experiment runs from 1 July 2016 to 30 June 2019.

¹⁰⁶ <https://www.rijksoverheid.nl/onderwerpen/hoger-onderwijs/experimenten-om-deeltijdonderwijs-flexibeler-te-maken/pilots-flexibilisering>

4.4. The role of the public, private and third sector in the provision of studying offerings

The Ministry of Education is responsible for flexible and accessible formal education, full-time and part-time. The Ministry of Social Affairs is responsible for labour market policy, participation and unemployment.

Adult education in the Netherlands consists of a private component (non-funded institutions) and a public component (government-funded institutions). The schools in adult education are themselves responsible for the quality of education. Every year, the Inspectorate of Education assesses whether a school or institution is delivering sufficient quality. The assessment reports of these inspections are available online.¹⁰⁷

The Ministry of Education, Culture and Science has 3 lists (registers) with recognised educational institutions which are institutions that have been approved by the government. These are available online. The lists are¹⁰⁸:

- A register for secondary general adult education (vavo);
- A register for MBO courses (secondary vocational education); and
- A register for programmes in higher education.

The private education sector is by far the largest supplier of lifelong learning (non-formal training). When it comes to degree-education for lifelong learners, the public education institutions have a strong position, but there are also private education institutions offering degree programmes in vocational education and training and higher education. Modular participation in education not aimed at receiving a diploma or a degree is not funded publicly. This type of education can be provided both by public and private suppliers.

4.5. Reacting to transformation/changes of work in adult and continuing education

The Minister of Social Affairs and Employment opened a subsidy scheme in 2017 for development advice for employees exceeding the age of 45 years employed in lines of work that are included in the scheme (e.g. catering, sales and secretarial work). This target group can apply for development advice which helps these persons to form a clear picture of their situation in the labour market. After that, they can determine together with a career coach what steps they need to take to reach the retirement age in good health while remaining capable of working. The result is a personal development plan for the coming years. The budget for this measure is €20 million.¹⁰⁹

The government is addressing the need to make MBO (secondary vocational education) more responsive in order to stay connected to an increasingly dynamic labour market. The government stimulated the cooperation between the government, companies and educational institutions from the regional investment fund for senior secondary vocational education between 2014 and 2017. As the scheme proved successful, it was extended in 2018 by making

¹⁰⁷ <https://www.rijksoverheid.nl/onderwerpen/volwassenenonderwijs/kwaliteit-volwassenenonderwijs>

¹⁰⁸ <https://www.rijksoverheid.nl/onderwerpen/volwassenenonderwijs/vraag-en-antwoord/waar-vind-ik-een-overzicht-van-erkende-opleidingen>

¹⁰⁹ <https://www.rijksoverheid.nl/onderwerpen/leven-lang-leren/nieuws/2017/12/07/ontwikkeladvies-voor-25.000-werkenden>

€25 million available for public-private partnerships. In 2018, decisions have to be made on the continuation and further development of the regional investment fund.¹¹⁰

5. FUNDING

5.1. Funding for Adult Education – Short description and recent changes

All Dutch citizens have the right to a publicly-funded education, up to and including a Master's degree programme. They also have the right to a publicly-funded upper secondary vocational education (unless they have already completed a programme at this level in the three years prior to enrolment)¹¹¹. Most of the public funding in education goes to primary education (€10.5 billion) and secondary education (€8.1 billion). This is followed by vocational education and adult education (€4.3 billion) and academic education (€4.5 billion). Higher vocational education received €3.0 billion in 2018. Overall, the Netherlands is a relatively big spender on education with 6% of GDP spent on education, and it is consequently ranked tenth among OECD and G20 nations (Desjardins 2017, 102).

Most expenditure on lifelong learning comes from employers. This is mostly non-formal job-related education and training. Employers can pay the training of an employee or give an employee paid leave for study days. In many sectors and branches such as technical sectors, there are sectoral funds for development and education (O&O funds) that subsidise and promote training and education. In that case, these funds compensate part of the costs.¹¹² O&O funds are financed through employer and employee contributions according to national labour agreements, and they are governed by employer organisations and trade unions (Desjardins 2017, 102).

Funding for education and learning with the goal of changing occupation is not easily available. Employers and O&O funds mostly support job-related and sectoral training. People have to finance intersectoral training or training with a broader scope with their own financial means (if the individual has already obtained a bachelor's or master's degree). In vocational education and training, publicly funded education is available to all without limitations.

5.2. Different financial solutions to increase the skills (of adult population) required by working life

The government has introduced a "lifelong learning credit" which is open for everyone up to 55 years of age. From the 2017-2018 academic year, anyone up to 55 years of age who is no longer entitled to a student grant can borrow money to pay tuition or tuition fees. This means that they can borrow their tuition or tuition fees on favourable terms if they follow a course in MBO (vocational education) or higher education.¹¹³

¹¹⁰ http://www.rijksbegroting.nl/2018/voorbereiding/begroting,kst236857_15.html

¹¹¹ <https://www.ser.nl/en/~media/files/internet/talen/engels/2017/learning-and-development.ashx>

¹¹² <https://www.rijksoverheid.nl/onderwerpen/middelbaar-beroepsonderwijs/vraag-en-antwoord/zijn-er-subsidies-en-fiscale-regelingen-voor-het-combineren-van-werken-en-leren>

¹¹³ <https://www.rijksoverheid.nl/onderwerpen/leven-lang-leren/nieuws/2017/06/08/blijven-ontwikkelen-met-het-levenlanglerenkrediet>

There is also a scheme for hard-to-place participants in internships – the government has provided funding to MBO institutions, knowledge centres and the Cooperation for Vocational Education Foundation (SBB). With these means, these organisations can provide additional traineeships for difficult-to-place students from vocational education. Intensive internship supervision is also possible.¹¹⁴

Employers can also use the practical learning subsidy scheme for their employees in training. This can compensate costs for one of the following:¹¹⁵

- The costs of supervising a pupil or student; or
- The salary or guidance costs of a PhD student or technological designer in training.

There are special programmes for education of groups with low literacy skills. These programmes also aim at identifying the people that need language training.

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¹¹⁴ <https://www.rijksoverheid.nl/onderwerpen/middelbaar-beroepsonderwijs/vraag-en-antwoord/zijn-er-subsidies-en-fiscale-regelingen-voor-het-combineren-van-werken-en-leren>

¹¹⁵ <https://www.rijksoverheid.nl/onderwerpen/middelbaar-beroepsonderwijs/vraag-en-antwoord/zijn-er-subsidies-en-fiscale-regelingen-voor-het-combineren-van-werken-en-leren>

Annex 5: Singapore – Structures for continuous learning

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1. INTRODUCTION

The Singapore government has invested heavily in education and lifelong learning to equip the citizens with competitive knowledge and skills for a knowledge-based economy.

The relevance of workforce development to national economic development has always been evident. The World Bank (2012) identified the following key developments: the relevance of training programmes is high on the policy agenda, with strong emphasis on stakeholder input, which has been supported by a systematic national manpower planning process. Industry has acted as a close partner in the design and delivery of training to meet skills demands at the company and national level; standards of delivery have been developed and continuously enhanced through education reforms and legislative change.

Workforce training has always been an integral part of Singapore's nation building and its economic development strategy (Sung & Freebody, 2017). As was already said in 2001 (Kuruvilla et al.), a lot of centralised articulation and planning of skills development needs has taken place, coupled with an innovative government-private sector partnership that integrates foreign direct investment and technology transfer in ways that provide the necessary skills on a relatively short notice.

The Singaporean government has over the years expanded its funding support for lifelong learning and shifted funding more towards supporting individuals directly. This together with the emphasis on career guidance encourages contract workers and freelancers to take the initiative to prepare themselves for their next careers. Out of all direct training subsidies for lifelong learning, an estimated 40% is allocated for supporting individual-initiated training.¹¹⁶

In this paper, we tell shortly about the background and evolution of the legislative procedures and policies designed to promote continuing learning. Thereafter we describe the policies and practices in more detail. We do not take a stand or evaluate the functionality of the system.

2. LEGISLATION

2.1. Background and evolution of the legislative procedures and policies designed to promote continuing learning

In 1960, the government set up the Adult Education Board to plan, implement and monitor adult education initiatives ranging from basic education to job-related training. In 1968, the Economic Development Board also set up the Engineering Industries Development Agency to provide training for unskilled workers. The Singapore Polytechnic was also important in providing technical education relevant to the needs of the Singapore economy. As the Singapore economy became increasingly industrialised, the citizens needed appropriate education and training to work in increasingly skills- and capital-intensive industries, such as engineering and high-value manufacturing. (Yorozu, 2018.)

¹¹⁶ For example: <https://www.moe.gov.sg/news/parliamentary-replies/skills-training-and-skillsfuture-credits>

Since the 1990s, the goal of becoming a “knowledge economy”¹¹⁷ has motivated development of the education system. The Ministry of Education (MOE) targeted 5 areas for redesign and improvement: 1. Conducive school environment; 2. Curriculum and assessment system; 3. Teacher development; 4. Pre- and post-school education; and 5. Developing Singapore as an education hub. In line with this drive, the labour organisation, the National Trade Union Congress (NTUC), also proposed Productivity Action 21 (ProAct 21), a programme of learning and upgrading to keep its members employable throughout their working lives. The continuous learning culture is being put into action through different public agencies, both governmental and labour organisations. (Kuruvilla et. al. 2001.)

Since 1997, the Ministry of Education’s (MOE) vision has been “Thinking Schools, Learning Nation”, which was first announced by the then-Prime Minister Goh Chok Tong in that year. The mission is to develop an educational system able to respond to the needs of the 21st century. It promotes lifelong learning both in professional development and personal enrichment.¹¹⁸

A Learning Nation envisions a national culture and social environment that promotes lifelong learning in our people. The capacity of Singaporeans to continually learn, both for professional development and for personal enrichment, will determine our collective tolerance for change.

Continuous education and training (CET) has been emphasised in the agenda of the Ministry of Manpower (MOE) since the early 2000s: the government established the Lifelong Learning Endowment Fund in 2001¹¹⁹ and started working with the Ministry of Manpower to develop a comprehensive CET system.

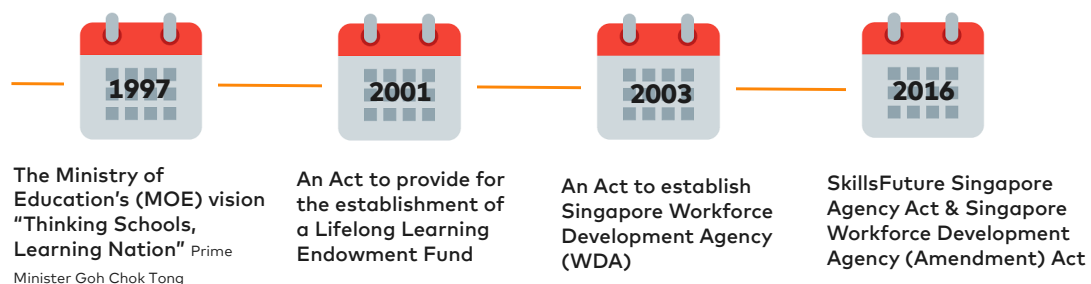


Figure 1: Development of continuous learning on a timeline

The Skills Development Fund System (SDF) was established already in October 1979 through the enactment of the Skills Development Levy Act¹²⁰. The SDF was founded to ensure that firms continually invest in skills formation and upgradation, while the education

¹¹⁷ For example, the “thinking skills programme” launched by the Prime Minister in 1996 was designed to address the perception that Singapore graduates are analytically sound but lack creativity, based on feedback from industry. An education and curriculum reform was also deemed necessary, given Singapore’s goal of becoming a regional hub of research and development and the estimated shortfall in the number of research scientists and engineers. (Kuruvilla et. al. 2001.)

¹¹⁸ <https://www.moe.gov.sg/about> (revised 4th June 2018)

¹¹⁹ An Act to provide for the establishment of a Lifelong Learning Endowment Fund and for purposes connected therewith. <https://sso.agc.gov.sg/Act/LLEFA2001> Lifelong Learning Endowment Fund Act (Original Enactment: Act 1 of 2001, revised 2002.

¹²⁰ In June 1979, the National Wages Council made recommendations for the establishment of a skills development fund that would be supported through contributions by all employers in Singapore. The fund would be used to finance the training of employees, retrain retrenched workers and upgrade business operations and technology. The fund was administered by the Ministry of Finance on the advice of a tripartite advisory council, the Skills Development Council. Some of the initiatives launched under the Skills Development Fund include: Basic Education for Skills Training (BEST), Modular Skills Training (MOST), Worker Improvement through Secondary Education

system has frequently been re-evaluated in light of the country's skills needs.¹²¹ (Kuruville et al. 2001.)

The shift has been from an employer-centric adult skills training system into a more individual-centric system. In order to build a resilient, skilled and adaptable workforce, national bodies, such as the Institute of Adult Learning, the Employment and Employability Institute as well as Workforce Singapore were established in 2002 and 2003. One key initiative was the national Workforce Skills Qualifications (WSQ) system, which accredited skills based on industry-recognised competencies that would provide workers with certifications of transferable skills (see more on page x.). In 2008, the government prepared a 10-year CET Masterplan to prepare the nation's workforce for future challenges (Yorozu, 2017.)

2.2. The current structure to support continuous learning

The main statutory bodies who promote CET (continuing education and training) are:

- Workforce Singapore (WSG) under the Ministry of Manpower (MOM) collaborates with and supports employers, relevant representatives of commerce or industry and public sector agencies to identify and promote the enhancement of industry-specific skills, to enhance individuals' employability and to increase workforce productivity and improve the international competitiveness of commerce and industry.
- The Ministry of Education (MOE) has direct jurisdiction over the schools, polytechnics, universities and the Institute of Technical Education. The SkillsFuture Singapore Agency (SSG) under MOE drives and coordinates the implementation of the SkillsFuture initiative, works with educational institutions and training partners and works closely with industry to ensure its skill requirements are met, in coordination with other government agencies. SSG together with WSG manages the Skills Future Fund.
- The Ministry of Trade and Industry (MITI) is responsible for broad economic development policies. Supporting the ministry is the Economic Development Board (EDB), an agency that has the primary function of working with companies by providing information, connection to partners and access to government incentives for their investments, as well as their transformation and growth initiatives. They also work closely with other Singapore government agencies to constantly improve a pro-business environment and ensure that industries are supported by a globally competitive workforce through talent development.

The Minister of Finance and the Minister of Trade and Industry co-chair a policymaking committee for the Future Economy (CFE) (since 2016) to develop strategies for supporting long-term economic growth in Singapore.

(WISE), Core Skills for Effectiveness and Change (COSEC) and Critical Enabling Skills Training (CREST). Source: <http://eresources.nlb.gov.sg/history/events/98e1b55f-093d-4d44-b219-d51f6a38c313>

¹²¹ Enacted in 1984, the legislation required employers to contribute 1% of the gross salary of all employees earning less than S\$1,000 per month (revised upward to \$1,500 in July 2000) into the skills development fund. They could recoup 80% of their contribution by requesting training grants for skills development. The training grants were structured so that firms providing training in skills that are in demand, or have training plans that cover over 50% of the workforce, were provided higher sums, while companies that continued to use low skilled workers in low cost operations were penalised. By 1996, roughly 33% of the workforce was receiving training, and corporations were spending 3.6% of their payroll on training.

The Singapore Workforce Development Agency (WDA, established in 2003¹²²) was re-named “**Workforce Singapore Agency**” (WSG) in January 2016¹²³ as the Singapore government announced the reorganisation of the agency’s functions. WSG is a statutory board under the Ministry of Manpower (MOM). The functions and duties of the agency are extensive, among others to promote and facilitate employment and re-employment in Singapore through services and facilities that help citizens and residents of Singapore find and keep jobs.¹²⁴ The agency administers the Skills Development Fund (SDF) and the Lifelong Learning Endowment Fund (LLEF). WSG implements two key priorities: the national SkillsFuture initiative and the need to ensure competitiveness and quality jobs for Singaporeans over the long term.

The **SkillsFuture Singapore Agency Act** was established in 2016¹²⁵. **SkillsFuture Singapore (SSG)**, a statutory body under the Ministry of Education (MOE), was formed to drive and coordinate the implementation of the SkillsFuture initiative. It took over some of the functions currently performed by the Singapore Workforce Development Agency (WDA) and absorbed the Council for Private Education (CPE), an existing statutory board under MOE.¹²⁶ The Lifelong Learning Endowment Act provides the core funding to support the development of the learning infrastructure as well as funding support.

SkillsFuture Singapore (SSG)

SSG’s mission is to drive and coordinate SkillsFuture and promote a culture of lifelong learning in Singapore. It should maximise synergies between pre-employment (PET) and continuing education and training (CET). SSG will work with educational institutions and training partners to build a vibrant landscape of high-quality, industry-relevant training. SSG will also work closely with industry to ensure its skill requirements are met, in coordination with other government agencies.

With SSG under MOE, the government can leverage the strengths of the Institutes of Higher Learning – ITE, polytechnics and universities – as well as private training providers to move SkillsFuture efforts forward as part of a holistic system of life-long learning.

Another key objective better served by the new organisational structure will be to achieve greater inter-operability between the vocational, academic and adult training qualification systems. This will allow for a consistent way in which credentials can be recognised under different qualification frameworks for the purposes of academic and career advancement. As lifelong learning becomes more modular, flexible and continuous, the lines between PET and CET will eventually become indistinct.

In addition, the Council for Private Education (CPE), which regulates the private education industry, was integrated into SSG in 2016. Today, many private education institutions regulated by CPE are also providers of adult training overseen by WDA. Having all these functions come under SSG will give the statutory board a holistic view of the adult education and training industry. SSG will be ready to undertake a more coordinated approach towards audits and quality assurance for the private education institutions and adult training centres.¹²⁷

¹²² the Workforce Singapore Agency Act. Cap. 305D, Original Enactment: Act 14 of 2003, revised 31st December 2004

¹²³ as the Workforce Singapore Agency Act 2016. [Act 20 of 2016 wef 04/10/2016].

¹²⁴ <https://sso.agc.gov.sg/Act/WSAA2003>

¹²⁵ <https://sso.agc.gov.sg/Act/SSAA2016>

¹²⁶ <https://sso.agc.gov.sg/Act/SSAA2016>

¹²⁷ <https://www.mom.gov.sg/newsroom/press-releases/2016/0112-new-statutory-boards-to-sharpen-focus-on-skills-and-employment>

A new policymaking committee was convened in January 2016 to develop strategies for supporting long-term economic growth in Singapore. **The Committee for the Future Economy (CFE)**¹²⁸ is co-chaired by the Minister of Finance and the Minister of Trade and Industry. The committee published an extensive report in February 2017 that highlighted workforce development as a critical priority area for the government.¹²⁹

The CFE report made specific policy recommendations for ensuring that Singaporeans have the resources to pursue lifelong learning opportunities. It encouraged educational institutions and training providers to work closely with industry to ensure that their programmes are matched to market needs. It suggested that they build more “modular” programmes based on short courses or targeted certifications. And it promoted the use of new technologies and pedagogical methods such as flipped classrooms that make education more flexible and personalised.¹³⁰

Continuing education is one of the key budget measures also in 2018¹³¹.

3. SOCIAL SECURITY

3.1. Different solutions to increase the flexibility of the social security system to improve lifelong learning

Singapore does not implement unemployment benefits. The overall unemployment rate in Singapore in 2017 was 2.2% (Labour Force Survey). The government considers the best way to assist individuals who are retrenched or unemployed is to help them seek reemployment instead of handing out financial support such as unemployment benefits. Employers are required to pay a monthly Skills Development Levy (see more in Funding, page x). Companies also very often pay retrenchment benefits¹³².

Government departments or agencies provide assistance mainly in the form of job training and course fee subsidisation, counselling and job banks. Attention has been paid to older workers. Employers are encouraged to train older workers, and there are special funds and subsidies allocated to mid-career individuals over the age of 40. The governmental Career Support Programme also provides wage subsidies to companies for hiring experienced individuals who are in between jobs. Singapore citizens who are professionals, managers, executives or technicians (PMETs) and have been made redundant or unemployed and are actively looking for jobs for six months or more can take on new jobs paying a gross monthly salary of at least \$4,000 (\$3,600 for SMEs). From 1 January 2012, employers must offer a

¹²⁸ The Future Economy Council (FEC) drives the growth and transformation of Singapore’s economy for the future. Chaired by the Minister of Finance Mr Heng Swee Keat, the council comprises members from the government, industry, unions and educational and training institutions. FEC will oversee the implementation of the recommendations put forth by the Committee on the Future Economy (CFE), and will build on the work of the earlier Council for Skills, Innovation and Productivity, which includes SkillsFuture initiatives and Industry Transformation Maps. Source: <https://www.gov.sg/microsites/future-economy/about-us/about-the-future-economy-council> (12.9.2018)

¹²⁹ <https://thediplomat.com/2017/10/how-singapore-encourages-lifelong-learning-and-workforce-resilience/>

¹³⁰ https://www.gov.sg/~media/cfe/downloads/mtis_executive%20summary.pdf or https://www.gov.sg/~media/cfe/downloads/mtis_full%20report.pdf

¹³¹ www.singaporebudget.gov.sg/budget_2018/BudgetSpeech/pb#s2

¹³² Citing an MOM survey, Mr Lim said it was “standard practice” for companies in Singapore to pay retrenchment benefits, with nine in 10 retrenching firms doing so. At the same time, nine in 10 retrenched workers received retrenchment benefits, including from non-unionised companies. Read more at <https://www.channelnewsasia.com/news/singapore/no-need-for-unemployment-benefits-in-singapore-lim-swee-say-8083124>

one-off Employment Assistance Payment (EAP) to eligible older employees, if unable to find a suitable job for them in cases where they wish to work beyond their retirement age. Employers who voluntarily re-employ workers aged 65 and over will receive an additional offset of up to 3% of the employee's monthly wages.¹³³

There are other tools to assist Singaporeans who, due to old age, illness, disability or unfavourable family circumstances, are unable to work. Government departments or agencies also work with non-governmental agencies such as community groups and social organisations to reach out to "hard-to-motivate" groups. The current legislation has a generalist kind of approach, and there may be a need for extra efforts to target niche segments of the population to provide a different type of support (e.g. older workers, less educated workers) in lifelong learning.

4. TAXATION

4.1. Taxation procedures (and legislation) that support continuous learning

Course Fees Relief is given out to encourage individuals to continuously upgrade their skills and enhance their employability. It is targeted at those who are currently employed or have previously been employed. Vacation jobs or internships are not considered employment for the purpose of this relief.¹³⁴ For individuals, course fees are tax deductible (including tuition and examination fees) up to \$5,500 (€3,400) relating to approved academic, professional or vocational qualifications. Subject to certain conditions, the taxpayer can claim the relief within two years of assessment from the year in which the course is completed.¹³⁵

Personal Reliefs Eligibility Tool:

Did you pay course fees for any course, seminar or conference you attended leading to an approved academic or professional qualification in 2017?

OR

Did you pay course fees for any course, seminar or conference you attended that is relevant to your current employment, trade, business, profession or vocation in 2017?

OR

Did you pay course fees for any course, seminar or conference completed between 1 Jan 2015 and 31 Dec 2016 that is relevant to your current employment, trade, business, profession or vocation in 2017?

"You are eligible for Course Fees Relief based on the actual amount of Course Fees paid by you, or up to \$5,500 (€3,400), whichever is lower. If your assessable income is less than \$22,000 in the Year of Assessment 2018, you must claim the Course Fees Relief: 1. In the first Year of Assessment when your assessable income exceeds \$22,000 (€13,696), or 2. Within two years from the Year of Assessment 2018, whichever is earlier. Please refer to our website for more information."

¹³³ <https://www.mom.gov.sg/employment-practices/re-employment>

¹³⁴ <https://www.iras.gov.sg/irashome/Individuals/Locals/Working-Out-Your-Taxes/Deductions-for-Individuals/Course-Fees-Relief/>

¹³⁵ <http://taxsummaries.pwc.com/ID/Singapore-Individual-Deductions>

5. FORMS OF EDUCATIONAL/CONTINUOUS LEARNING OPPORTUNITIES

5.1. Policies and practices in continuing education and training – A short description and recent changes

In short, all policies and practices aim at a situation where it is possible to combine continuous learning, work and career development for individuals as well as economic growth. The aim is to enhance individuals' employability, increase workforce productivity and improve the international competitiveness of commerce and industry.

The national continuing education and training system has a long history, and it was renewed in 2016 at the agency level as described above.

The practices that are shortly described in this chapter include:

- Skills Qualifications (WSQ) credential system
- WSQ Approved Training Organisation
- Training programmes
- Modularity & blended learning initiatives and practices
- Teacher training
- Career guidance for individuals in all age groups and parts of their career path
- Funding for individuals and employers
- My SkillsFuture Portal combining all the different CET elements.

As described above, two statutory agencies (SSG and WSG) under MOM and MOE – in co-operation with MTI – collaborate with and support employers, relevant representatives of commerce or industry and public sector agencies to identify and promote the enhancement of industry-specific skills. The agencies work with educational institutions, training partners and industry to ensure that the skill requirements are met. The agencies also drive and co-ordinate the implementation of the SkillsFuture initiatives and manage the Skills Future Fund.

The SkillsFuture movement comprises a suite of initiatives that build a culture of lifelong learning for Singaporeans to take ownership of their skills development. It consists of 24 initiatives: 5 aimed at students, 12 at adult learners, 4 at employers and 3 at training providers. For example, each Singaporean over the age of 25 is given an individual learning account and S\$500 (€313) in SkillsFuture Credit, one of the adult-learner initiatives, to pay for courses offered by hundreds of training course providers. In its first two years of operation in 2016– 2017, over 285,000 Singaporeans, or about 10 per cent of all citizens over the age of 25, have benefited from the training credits. The most popular courses are related to information and communications technology (ICT) skills. The SkillsFuture Credit initiative's total spending in 2016 was S\$37 million (€23 million), while the total spending of the SkillsFuture programme amounts to S\$1 billion per year.¹³⁶

¹³⁶ Sepponen et al. 2018 and <http://www.skillsfuture.sg/myskillsfuture>
<https://www.straitstimes.com/singapore/manpower/more-singaporeans-using-skillsfuture-credit-for-courses>

One key initiative to promote CET was the national Workforce Skills Qualifications (WSQ) system, which accredited skills based on industry-recognised competencies, providing workers with certifications of transferrable skills. (Yorozu, 2017.) WSG promotes the development, competitiveness, inclusiveness and employability of all levels of the workforce, focusing both on workers to secure quality jobs at different stages of life as well as on business owners and companies to remain competitive. It coordinates programmes and initiatives, such as the industry-specific Professional Conversion Programmes (PCPs). PCPs include e.g. programmes for the marine industry, medical technology, occupational therapists etc. In the first two years of its operation in 2016–2017, 4,600 Singaporeans were placed in new jobs through the programmes.¹³⁷

The Singapore Workforce Skills Qualifications (WSQ) is a national credential system launched in 2005. WSQ is based on national competency standards developed in collaboration with industries. Training programmes developed under the WSQ system are based on skills and competencies validated by employers, unions and professional bodies. This process ensures existing and emerging skills and competencies that are in demand. With the rollout of the Skills Frameworks in 2016, the WSQ adopts the skills and competencies covered in the Skills Frameworks. The WSQ programmes are funded and quality-assured by SkillsFuture Singapore, which awards the WSQ certifications.



Figure 2: Workforce Skills Qualifications (WSQ) framework¹³⁸

Any training organization that wishes to offer WSQ courses or WSQ and Private Education (PE) courses must meet the accreditation criteria and be accredited by SkillsFuture Singapore (SSG).¹³⁹

WSQ is accessible to all workers, as its entry criteria are skills and knowledge, not formal qualifications. As training and assessment are competency-based, not academic-based, workers have to demonstrate the right competencies before they are certified.

WSQ develops skills and competencies in two aspects: Technical and Generic. Technical skills and competencies comprise occupation, job-specific skills and competencies that an individual needs to perform various job tasks. Generic skills and competencies refer to employability and transferable skills and competencies that are applicable

<https://www.straitstimes.com/forum/letters-in-print/skillsfuture-a-holistic-movement-with-multiple-indicators-to-measure-it>

<https://www.straitstimes.com/forum/letters-in-print/review-if-skillsfuture-funds-are-really-well-spent>

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¹³⁷ Sources: <http://www.ssg-wsq.gov.sg/about.html>, <https://www.straitstimes.com/singapore/redesigning-jobs-retooling-mindsets>

¹³⁸ <http://www.ssg.gov.sg/wsqs/wsqs-for-individuals.html>

¹³⁹ There are WSQ Approved Training Organisations (ATO) and WSQ Approved Training Organisation-Private Education Institutions (ATO-PEI). See guide: http://www.ssg.gov.sg/content/dam/ssg-wsq/ssg/TrainingOrganisations/cd/Competency_Standards_for_Training_and_Assessment.pdf and <http://www.ssg.gov.sg/for-training-organisations/funding-and-accreditation/becoming-a-wsq-ato.html>

across job roles. They help every individual adapt to new job demands and bring relevant skills across different jobs.

WSQ competency units are derived from analyses of the occupations, functions and work processes of an industry. Types of analysis include occupational analysis, functional analysis, value-chain analysis, job-family analysis and proficiency level analysis. WSQ frameworks are designed based on selected types of analyses most relevant to the workforce development requirements of the specific industry. The competency units derived under a WSQ framework reflect how work is organised and jobs are defined in order to deliver the goods and services of the industry.



Figure 3: The different levels of WSQ qualifications

The Impact of Singapore Workforce Skills Qualifications (WSQ) Training Survey was conducted from September 2016 to January 2017. 97% of 9,416 participants estimated they have learnt new skills, 93% applied their new skills, 46% received more job responsibilities and 71.5% felt that the course facilitated their job search. Furthermore, 96% of the employees (N 1,587) developed new skills and 97% applied learnt skills.¹⁴⁰

Each resident in Singapore is entitled to an individualised account on a portal known as the **My Skills Future Portal**. <https://www.myskillsfuture.sg>

- **For adults and tertiary students**, the portal serves as a one-stop shop offering a suite of tools and resources that enables Singaporeans search for employment opportunities, create a resume, access training offerings and assess own career interests, skills confidence and work values.
- **Employers** can search for talents (job bank <https://www.mycareersfuture.sg/>), search for suitable courses to upskill employees, manage job postings, advertise and track job postings and applications. Among other things, employers can learn about industry trends and skills in demand.
- **Training organisations** can reach a pool of individuals interested in their courses, publish additional course information, promote the organisation and trainers and learn about industry trends and skills in demand.

Training providers must submit their courses to be approved for SkillsFuture Credit use, subject to the eligibility criteria¹⁴¹.

¹⁴⁰ http://www.ssg-wsg.gov.sg/content/dam/ssg-wsg/ssg-wsg/about/annual-reports/SSG_AR_2017_Spread%20Full.pdf

¹⁴¹ <http://www.skillsfuture.sg/credit/trainingproviders/faq>

CET cooperation with MOE, MOM, MTI, industry and training partners

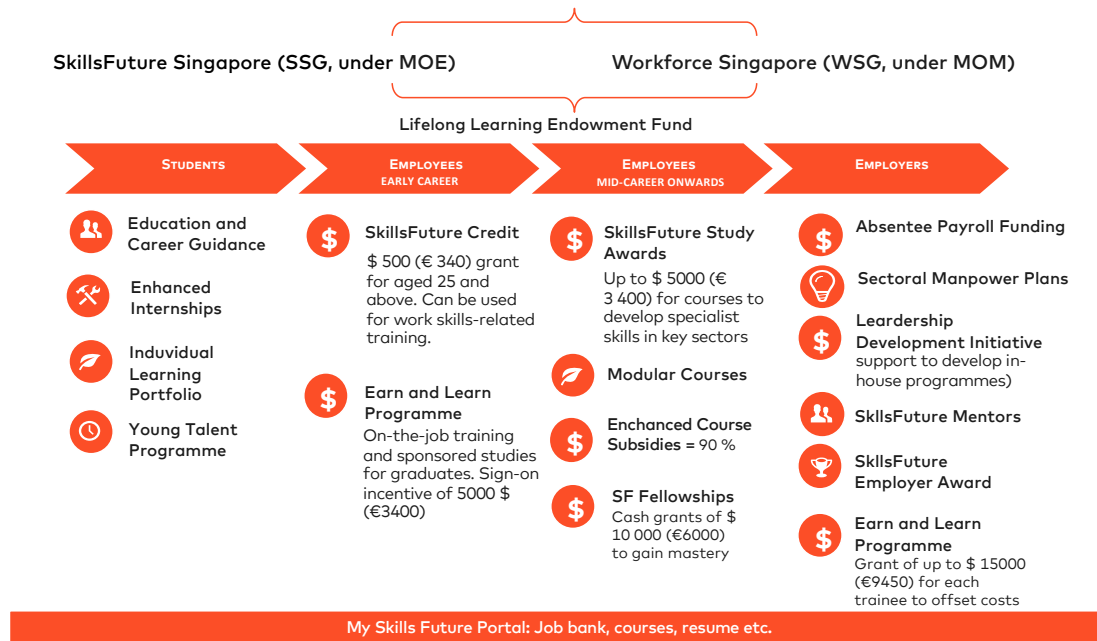


Figure 4: The holistic CET and SkillsFuture funding system

Teacher training: Singapore has paid attention to developing highly qualified teachers and has created specific institutions to train teachers for adult reskilling to maximise impact (Institute for Adult Learning, IAL).

The Adult Education Professionalisation initiative was rolled out in January 2017 to raise professional standards and strengthen the identity of adult educators in Singapore. By recognising their depth of skills and professional excellence, the initiative also spurs the community to intensify continuing professional development efforts to achieve skills mastery.

iNnovative Learning 2020 or iN.LEARN 2020 is a learning innovation initiative led by SkillsFuture Singapore. **In 2015, Singapore launched the Innovative Learning 2020 (iN.LEARN 2020) national plan** to promote the adoption of learning innovation in CET. It is a 5-year strategy to catalyse learning innovations and technology-enabled learning amongst training providers, organisations and individuals.¹⁴² iN.LEARN 2020 will drive the use of blended learning in continuing education and training (CET) to meet the dynamic learning needs of business enterprises and individuals.¹⁴³

The Institute for Adult Learning (IAL) is currently an institute under SkillsFuture Singapore (SSG)¹⁴⁴. IAL has set up iN.LAB, which supports exchange of ideas, innovation and cross-sharing of ideas for adult educators. IAL is at the same time helping to encourage workplace learning to create

¹⁴² 8 October 2015 – The Singapore Workforce Development Agency (WDA) launched the \$27 million (€17 million) national Innovative Learning 2020 strategy (iN.LEARN 2020) to drive innovation in continuing education and training (CET) and support the transformation of the CET landscape. iN.LEARN 2020, a key SkillsFuture initiative, will boost lifelong learning efforts and make learning more accessible, engaging and effective for individuals and organisations (<https://www.ial.edu.sg/content/ialeads/pdfs/iN-LEARN-MEDIA-RELEASE.pdf>)

¹⁴³ <http://www.skillsfuture.sg/inlearn>

¹⁴⁴ IAL will be restructured into an autonomous institute within the Singapore University of Social Sciences (SUSS), with effect from 1 April 2019. SUSS and IAL will work closely in areas that include course design, development and delivery to adult learners. SUSS will also accredit and issue formal qualifications for programmes run by IAL at the tertiary level. http://www.ssg-wsg.gov.sg/new-and-announcements/19_Nov_2018.html

accessible and authentic settings for learning at and through work. For instance, IAL has developed an **online Learning@Work portal** that provides employees and organisations with resources and tools to facilitate skills acquisition at the workplace, which will lead to improved individual and organisational performance.

IAL's mission is to address the following key areas:

- Inspire professional excellence in the CET community. IAL began its journey of broadening and deepening the capabilities and professionalism of adult educators by establishing clear professional standards for CET design and delivery and in pioneering the Singapore Workforce Skills Qualifications programmes for the training and adult education sector. Today, it is the sole institute to deliver the entry-level Advanced Certificate in Training and Assessment (ACTA) on top of other certifiable and post-graduate programmes. Its role has also expanded to support SkillsFuture through a wide range of IAL-certified professional development programmes. It also nurtures and engages a CET community, for example, through the Adult Education Network (AEN).
- Advocate new paradigms in learning. IAL leads innovation and experimentation in pedagogical learning design and practice. It has set up iN.LAB, a collaborative space that supports a wide range of learning innovations in CET, from design and development to delivery. Various events are held in iN.LAB that aim to solve CET-related issues, where SSG would offer grants to develop prototypes. To allow CET providers greater access to the use of online learning to facilitate learning, a total online learning solution platform called LearningSpace.sg was created to foster innovation and experimentation among CET providers. IAL has also developed an online Learning@Work portal that provides employees and organisations with resources and tools to boost learning at workplaces.
- Leading through research. IAL currently has three research centres that focus research efforts within specific areas of national interest.

5.2. The current structure of continuing learning

The Singapore education system has been moving in recent years towards an education system that is more flexible and diverse (e.g. modularity, the use of blended learning, WSQ system). According to MOM, the students receive a more broad-based education to ensure their all-round or holistic development, in and out of the classroom.¹⁴⁵ Also, the government has encouraged the institutes of higher learning to be more proactive in their learning offerings, in recognition of the fact that adults have competing demands and responsibilities.

This chapter describes training opportunities and training paths for adults and working professionals.

¹⁴⁵ <https://www.moe.gov.sg/education/education-system>

Singapore's Education System : An Overview

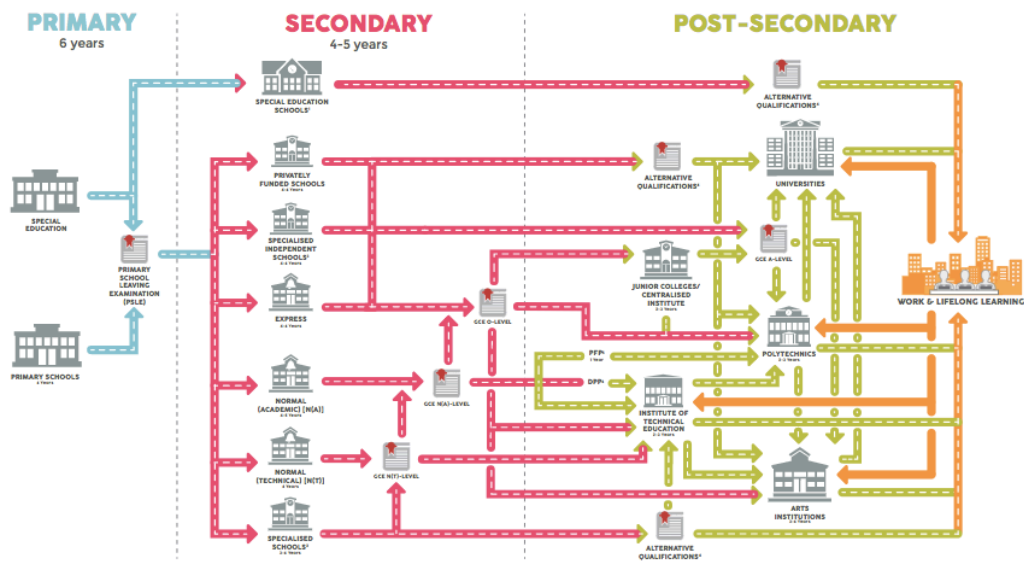


Figure 5: Singapore's educational landscape¹⁴⁶

Adults and working professionals are encouraged to upskill through learning options in life-long learning provided by institutes of higher learning as well as Singapore Workforce Skills Qualifications (WSQ) training providers.

SSG has established CET Centres to deliver quality adult training. CET Centres are public training providers which offer a comprehensive array of Workforce Skills Qualifications (WSQ) courses as well as additional services, such as employment advisory and placement. These centres are also required to monitor their trainees' training and placement activities according to SSG's reporting requirements. They undergo a rigorous accreditation and Continuous Improvement Review process to ensure that the standards and quality of training are maintained. These centres cover a wide range of industries, specialising in areas such as retail, tourism, hospitality, aerospace, security, finance, digital animation, process engineering, culinary skills, basic literacy, numeracy and service skills.¹⁴⁷

Post-secondary education institutions provide a wide range of learning options for adults, which help to address manpower and skills gaps, support industry development and job creation, facilitate education and career transition via various pathways and enable the workforce to stay employable amidst rapid shifts in the economic landscape. (MOE 2016.)

The Institute of Technical Education (ITE) offers National ITE Certificates (part-time Nitec, Higher Nitec, Specialist Nitec) and ITE Skills Certificate courses in the field of technology¹⁴⁸. They are offered in *six-month-long modules*, giving participants the flexibility to sign

¹⁴⁶ <https://www.moe.gov.sg/docs/default-source/document/education/landscape/print/education-landscape-overview-2017.pdf>

¹⁴⁷ <http://www.ssg.gov.sg/wsqa/cet-centres.html>

¹⁴⁸ Students with O- or N-Level certificates (secondary school) can opt for full-time courses at ITE. These courses lead to the Nitec or Higher Nitec. Apart from full-time institutional training, students can also acquire skills certification through traineeship programmes conducted jointly by companies and ITE. In collaboration with overseas institutions, ITE offers Technical Engineer Diploma (TED) programmes in niche areas as another pathway for skills upgrading. ITE taps on industry expertise via its extensive partnerships and collaborations to ensure its graduates are well-equipped with skills needed by the industry. Those who are interested in furthering their education can also be considered for admission to the polytechnics based on their Nitec or Higher Nitec qualifications. (MOE 2016)

up for training based on their needs. Adult learners can also undergo *on-the-job (OJT) training at companies* that are Certified OJT Centres, as well as *attend in-house courses conducted by ITE's Approved Training Centres*. ITE also conducts *skills evaluation tests for experienced workers*, in addition to instructional skills and related programmes for industry trainers. For adult learners who have completed secondary school and wish to resume or continue with academic upgrading at the secondary level, ITE offers *MOE-subsidised lessons* (Secondary One Normal to N- and O-Level) under its General Education Programme.

The polytechnics offer *part-time programmes at diploma and post-diploma level*, covering areas such as engineering, environmental technology, chemical processes, pharmaceuticals, electronics, construction, aerospace, marine & offshore, logistics, business, accounting & finance, security, infocomm technology & digital media, early childhood education, healthcare, sports, retail and tourism.

Part-time diploma courses are designed to be modular and more compact than full-time diploma courses, to provide more flexible and accessible upgrading opportunities for adults with working experience. *Post-diploma courses* cater to working professionals who are diploma or degree holders. They are modular, shorter in duration than diploma courses, and mostly designed for part-time study. These include the Advanced Diploma and Specialist Diploma courses that cater to adults seeking to deepen their skills and knowledge in the field they are trained or practising in, and Diploma (Conversion) courses that cater to adults seeking training in a different discipline so as to facilitate career switches.

The universities offer *part-time degree courses at both undergraduate and postgraduate levels*. The National University of Singapore (NUS) offers part-time undergraduate programmes leading to a Bachelor of Technology. Nanyang Technological University (NTU) offers part-time Bachelor of Engineering programmes as well as modular courses leading to Specialist Modular Certificates, which may be stackable towards a degree in engineering if the student subsequently enrolls in a full degree programme. Both universities also offer part-time postgraduate courses for degree holders. The SIM University (UniSIM) offers a range of more than 50 part-time undergraduate and postgraduate courses in arts and social sciences, business, human development & social services and science & technology.

With SkillsFuture, more options to encourage lifelong learning are being made available for all Singaporeans. Fresh polytechnic and ITE graduates have access to SkillsFuture Earn and Learn Programmes (ELPs), which are work-study programmes featuring both workplace-based learning and institution-based instruction. The ELPs provide polytechnic and ITE graduates with more opportunities to build on the skills and knowledge they acquired in school after graduation, and to better support their transition into the workforce. This gives them a head-start in careers related to their discipline of study.

Skills-Based Modular Courses provide a more flexible and bite-sized learning option for working adults, who can tap on these courses to obtain targeted, just-in-time training to help them stay responsive to a changing workplace. Individuals will be able to customise a learning pathway that best suits their needs, without having to pursue a full qualification programme.

Educational institutions offer different kinds of programmes and modules for adults with transparent fees.

Higher education institutions have responded to the needs of working life in many ways. The national “SkillsFuture movement” has influenced on the emphasis – as the NTU College (Nanyang Technological University) puts it – of

‘real world work exposure’ and ‘managing collaboration with industry partners, to help its citizens respond effectively to changing workforce needs. The universities need to integrate industry experience with learning in classroom, and more importantly, work closely with businesses and adapt their curricula to the rapidly evolving needs of the industry.’¹⁴⁹

“In line with the government’s emphasis on advancing adult education and professional development for Singapore’s workforce to better meet future challenges, NTU’s colleges and schools, institutes and centres offer an extensive range of Continuing Education Training programmes, to equip our alumni and working adults with updated knowledge and relevant skills sets to meet their learning needs and changing job demands.

At NTU, we recognise the value of SkillsFuture and we are strongly committed towards helping to realise this national push for lifelong learning. Some of the programmes offered by NTU are also eligible for course fee funding.”

NTU established the College of Professional and Continuing Education (PACE College) to consolidate continuing education and training capabilities and expertise within the university.

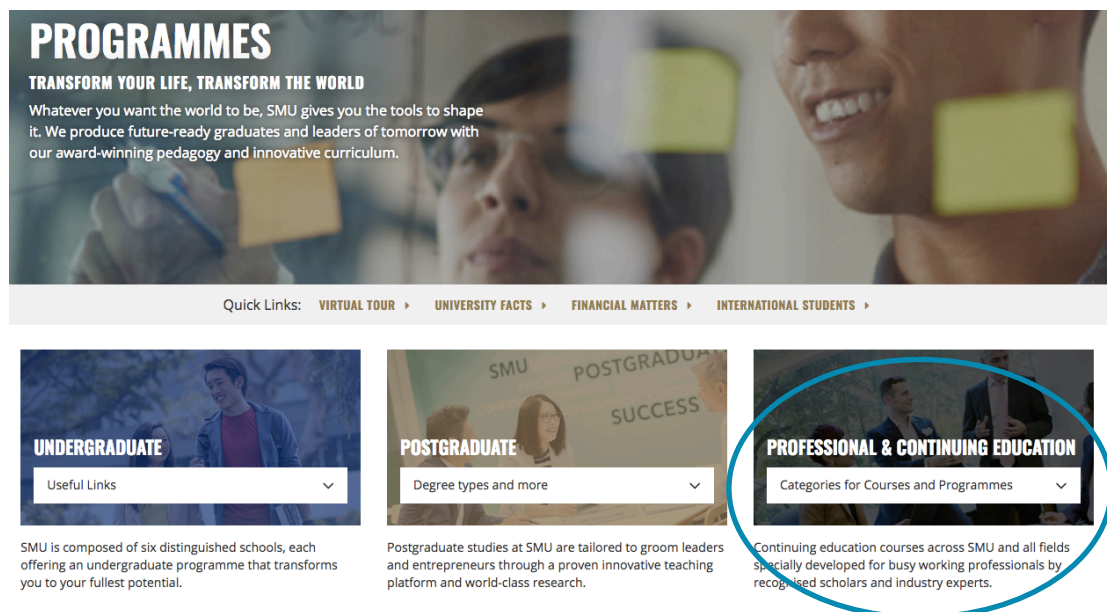


Figure 6: Screenshot from PACE College’s web site

PACE College develops quality programmes for continuing professional education and development, to equip Singapore professionals, managers and executives (PMEs) with updated knowledge and skills to keep pace with the rapid technological changes in today’s increasingly competitive economy and industrial landscape.

Besides the credit-bearing courses drawn from various undergraduate and graduate academic programmes across a wide spectrum of disciplines, PACE College also offers executive, personal development and enrichment non-credit courses.

¹⁴⁹ <http://www.ntu.edu.sg/Academics/Pages/continuingEducation.aspx>

6. FUNDING

6.1. Funding for Adult Education – A short description and recent changes

Continuous learning is funded by the government and employers. SkillsFuture Singapore (SSG) coordinates the implementation of the SkillsFuture initiative and administers the Skills Development Fund (“SDF”) and the Lifelong Learning Endowment Fund (“LLEF”). Trust funds also include the National Productivity Fund (“NPF”) and the SkillsFuture Jubilee Fund (“SFJF”).¹⁵⁰

The funding for lifelong learning support costs a total of \$1 billion¹⁵¹ (€631 million) a year, and substantial amounts go into paying for training providers and manpower resources to run the scheme and the publicity.¹⁵² Of the total, funding that goes towards subsidising courses comes up to \$700 million¹⁵³. A dual approach is used to both subsidise the provision of training on the supply side, and to provide credit for individual training accounts to inspire and empower learners on the demand side. Singapore invests over \$400 million (€250 million) annually on supply side efforts versus \$37 million (€23 million) in learning credits. (The World Economic Forum, 2017.) Financial resources must be coupled with allocation of time for training activities by employers for their employees, which has also been taken into account to some extent in the financial system. There are funding instruments for employers, such as Course Fee and Absentee Payroll Funding.

The involvement of employers in funding comes through a mandatory payment. The employers are required to pay a monthly Skills Development Levy¹⁵⁴ (SDL) for all employees rendering services in Singapore, including foreign employees and persons employed on casual, part-time or temporary basis. Domestic servants, gardeners and chauffeurs are exempted. All SDL collected are channelled into the Skills Development Fund (SDF) which is used to support workforce upgrading programmes and provide training grants to employers when they send their employees to attend training under the national Continuing Education and Training system.¹⁵⁵ The SDL payable is at 0.25% of the monthly remuneration for each employee, with the minimum payable sum of \$2 (€1.1) for employees earning less than \$800 (€501) a month and a maximum of \$11.25 (€7) for employees earning more than \$4,500 (€2,800) a month¹⁵⁶.

¹⁵⁰ For more detailed information, see: http://www.ssg-wsg.gov.sg/content/dam/ssg-wsg/ssgwsg/about/annual-reports/SSG_AR_2017_Spread%20Full.pdf

¹⁵¹ https://www.singaporebudget.gov.sg/budget_2019/about-budget/look-back-at-recent-budgets

¹⁵² <https://www.straitstimes.com/forum/letters-in-print/review-if-skillsfuture-funds-are-really-well-spent> & <https://www.straitstimes.com/singapore/redesigning-jobs-retooling-mindsets>

¹⁵³ https://www.singaporebudget.gov.sg/budget_2019/about-budget/look-back-at-recent-budgets & <https://www.straitstimes.com/singapore/redesigning-jobs-retooling-mindsets>

¹⁵⁴ As required by law under the Skills Development Levy (SDL) Act.

¹⁵⁵ <https://sdl.ssg.gov.sg/>

¹⁵⁶ Gross monthly wage in 2018 \$2,200 (1 282 €): https://www.singaporebudget.gov.sg/data/budget_2018/download/FY2018_Budget_in_Brief_ENG.pdf

6.2. Different financial solutions to increase the skills (of the adult population) required in working life

For adults, there are many opportunities for funding studies. The adequacy of funding is not surveyed in this context.

The system will fund individuals differently according to age, degree of study completion and expertise. Funding provided to employers depends on the organization's size (PME/Non-PME). First we look at funding for individuals and then funding for employers.

Funding for individuals

SkillsFuture Credit aims to encourage individuals to take ownership of their skills development and lifelong learning. All Singaporeans aged 25 and over will receive an opening credit of S\$500 (€340). The credit will not expire and the government will provide periodic top-ups to accumulate the credit.

One downside is that Singapore has little control on how people spend the grant on the ground, and it may not be entirely aligned with the growth strategies. The system considerably strengthens the level of education and career guidance in the education system.¹⁵⁷

For fresh graduates there is the **SkillsFuture Earn and Learn Programme** which is a work-learn programme that gives fresh graduates from polytechnics and the Institute of Technical Education (ITE) a head-start in careers related to their discipline of study. It provides them with more opportunities, after graduation, to build on the skills and knowledge they acquired in school, and better supports their transition into the workforce. This programme is designed in collaboration with industry to ensure relevance to employers and the growth of the sector.¹⁵⁸ For fresh graduates who are citizens of Singapore and within 36 months of graduation:

- **Individuals** get a sign-on incentive of S\$5,000 (€3,424) and a starting salary and full-time employment with participating companies. At the end of the programme, students will receive an industry-recognised certification and potential wage progression or career advancement based on performance.
- **Employers** receive a grant of up to \$15,000 (€9,338) per individual placed in the SkillsFuture Earn and Learn Programme to defray the costs of developing and providing structured on-the-job training and to encourage them to set out career progression pathways.

For early- to mid-career Singaporeans who are committed to developing and deepening their skills in key sectors and have relevant working experience in such sectors, there are **the SkillsFuture Study Awards**. The SkillsFuture Study Award is a monetary award to help Singaporeans equip themselves with the skills needed to benefit from quality jobs created

¹⁵⁷ MOE FY 2017 Committee of Supply Debate Speech by Minister of Education (Higher Education and Skills) Ong Ye Kung: <https://www.moe.gov.sg/news/speeches/moe-fy-2017-committee-of-supply-debate-speech-by-minister-of-education-higher-education-and-skills-ong-ye-kung>

¹⁵⁸ Since 2015, the SkillsFuture Earn and Learn Programme has been introduced in 25 sectors, including aerospace, biomedical sciences, food services, games development, healthcare, hotel, infocomm technology and retail. In addition to existing SkillsFuture Earn and Learn Programmes leading to part-time Diplomas, Advanced Diplomas and Specialist Diplomas of the polytechnics, and Singapore Workforce Skills Qualifications (WSQ) certificates and Diplomas, a new SkillsFuture Earn and Learn Programme for ITE graduates will be introduced leading to the ITE Technical Diploma. <http://www.skillsfuture.sg/earnandlearn>

by the economy. It encourages Singaporeans to deepen their specialist skills needed by future economic growth sectors or in areas of demand.

- The beneficiaries will receive a monetary award of S\$5,000 (€3,113), which they can use to defray out-of-pocket expenses associated with the course that they will be taking. It can also be used on top of existing government course fee subsidies. The SkillsFuture Study Awards are administered by different lead government agencies overseeing the respective sectors. The supported courses will be different for each sector. Note: public officers are encouraged to apply for the in-house schemes instead of the SkillsFuture Study Award.

The SkillsFuture Fellowship recognises and further develops Singaporeans who have obtained deep skills through significant work experience in a particular industry/occupation, and who have a track record of contributing towards the skills development of others (e.g. as a coach or mentor), so that they can achieve skills mastery in their respective fields.

The first batch of SkillsFuture Fellowships was presented to 27 recipients from various industries such as early childhood care and education, healthcare, design, air transport and manufacturing.

- The monetary award of S\$10,000 will support them in their lifelong journey of skills mastery. At steady state, up to 100 SkillsFuture Fellowships will be given out annually.

Professional Conversion Programmes

Individuals who wish to switch to jobs in a different sector can tap on other programmes such as the Professional Conversion Programmes.

It is possible to use **SkillsFuture Credit** together with the **SkillsFuture Study Award** or the **SkillsFuture Fellowship**.

In addition, there is the Workfare Training Support (WTS) Scheme for Individuals. Eligible individuals may receive: a course fee subsidy to lower training costs, training allowance for trainees who take up training without employer support and a cash reward for completing training. To qualify, the individual must be a Singapore citizen and aged 35 years and over (13 years and over for persons with disabilities) and earn a monthly income of not more than \$2,000.¹⁵⁹

Funding for employers

The Training Grant for Company (TGC) encourages manpower capability development in applying new technologies, industrial skills and professional know-how through the support of training programmes for companies' employees.¹⁶⁰

¹⁵⁹ <http://www.wsg.gov.sg/programmes-and-initiatives/workfare-training-support-individuals.html> See also: <http://www.wsg.gov.sg/content/dam/ssg-wsg/wsg/programmes/WTAInd/2017DEC11%20WTS%20Brochure%20FA.pdf>

¹⁶⁰ <https://www.edb.gov.sg/en/how-we-help/incentives-and-schemes.html> An entity awarded with a TGC grant is eligible for co-funding support of up to 30% of qualifying costs such as trainee salaries and overseas trainee expenses. A higher support rate may be awarded for training programmes that develop capabilities assessed to be industry critical. The incentive period is up to five years for an approved training programme, and up to 24 months for each trainee.

Absentee Payroll (AP) funding is a grant to help employers defray the manpower costs incurred when they send their employees for certifiable skills training during working hours. For training conducted outside working hours, the grant is meant to alleviate the opportunity costs incurred by the employees. Hence, the funding is to be paid to the employees together with the mandatory top-up by the employer. With effect from 1 December 2010, absentee payroll funding per trainee is capped at \$6,500 (€4,075) per year or per course, whichever is earlier. Note: The Absentee Payroll funding is not applicable to on-the-job training (OJT) hours.¹⁶¹

Companies have several instruments to support growth and development and indirectly continuous learning. Companies are, for example, encouraged to conduct or expand their research and development (R&D) activities in science and technology. Therefore, there is a **Research Incentive Scheme for Companies (RISC)**: A company awarded with a RISC grant is eligible for co-funding support of up to 30% of qualifying R&D project costs such as manpower, training, consultancy, equipment, software, intellectual property and materials costs. Local manpower expenses may be accorded support of up to 50%. Grants may be subject to tax if they are revenue in nature.¹⁶²

For SMEs you can find more than 20 different instruments on the SMEportal:
<https://www.smeportal.sg/content/smeportal/en/moneymatters/grants.html>

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