



Gipuzkoako Foru Aldundia
Diputación Foral de Gipuzkoa

*Individual Learning Accounts:
activities carried out and lessons
learnt*

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The Diputación Foral de Gipuzkoa has carried out a number of activities on the individual learning accounts domain. These activities have been focused on:

(a) Participation in networks and good practices

(i) Collaborative work, sharing initiatives and experiences in the ELAP Network (www.e-lap.org)

We are an informal network of governments and policy makers. Our area is covered by the economic aspects of lifelong learning. Through the network we share experience and practice, that is what we want to accomplish: experimenting, sharing and learning. The Members: a core of six Members, initially interested in the learning accounts

(ii) International benchmark of initiatives to foster lifelong learning, mainly tax-exemption schemes (Bonn, 2003: Demand Led Financing of LLL, study based on already developed experiences).

(b) Research and diffusion about lifelong learning and specifically about individual learning accounts, including:

(i) Analysis of tax-exemption schemes and their adequacy for individual learning accounts creation

Geographical scope of the study: Gipuzkoa. Purpose: analyse the viability and characteristics of a possible tax aid system for incentivising lifelong learning. Tax measures targeted at individuals

- Analysis of different existing tax incentivisation schemes in Gipuzkoa, focusing on those that seek to influence people's behaviour (person-targeted). Schemes analysed. Reductions in tax base (basically through Pension Plans and LLL). Deductions (housing, promotion of economic activity). Analyses made: Quantification of spending and Profile of beneficiary.
- Evaluation of their suitability in the context of promoting lifelong learning.
- Preliminary idea of key aspects to be considered when proposing tax measures for incentivising lifelong learning. Simplification in tax management. Incorporation of formulas that allow incentivisation for people currently receiving no income. Scope of the type of learning to be supported. Choice of the tax instrument to be used: (evaluate progressivity - regressivity generated by each one). Plan for citizen communication.

Conclusion: Key figures to be evaluated: “Pension funds v. recycling” (pension funds with possibility of being used untaxed for education; “Saving–education account” (operates like "housing accounts", and, Deductions for encouraging economic activity.

(ii) Study in collaboration with financial institutions about their ability and interest to develop and impulse activities related to the learning accounts domain.

Geographical scope of the study: Gipuzkoa. Purpose: to examine the role to be played in the system by the financial institutions. Contents: Role of the financial institutions.

- Analysis of the different financial products marketed by the leading financial institutions in Gipuzkoa, which are in one way or another related to the area of tax support for education
 - First saving and future education. Purpose: for minors to have money set by to be used for the various needs involved in their move to adult life (education, etc)
 - Housing Account. Purpose: saving for buying or refurbishing a home in the short to medium term future.
 - VMPIs and pension plans
 - Education funding (Student loans (credit at preferential interest rates; Funding for enrolment fee -10 monthly payments-; Funding for degree studies; Funding of master's degree and postgrad studies; Support for international grant and work-experience programmes; Offer of specific products and services adapted for students;
 - Direct education activities (as developer or sponsor)
- Role of the financial institutions
 - Research, analysis and execution of joint proposals on lifelong learning in Gipuzkoa
 - Participation and support (joint promotion, financial support, others, etc.) for some of the initiatives already promoted or planned in the area of stimulation for lifelong learning in Gipuzkoa
 - Creation of own education offer within the context of the objectives of a general programme for Gipuzkoa.
 - Design of financial products for funding education: characteristics, dissemination, possible tax support, groups benefiting, etc. Further encouragement for existing ones could also be considered.

- Preliminary idea of the financial institutions' view on any hypothetical introduction of a financial instrument that would channel funding for lifelong learn

Conclusion: It is essential to identify the groups to whom tax aid for promoting LLL is to be targeted, since this will to a great extent determine other subsequent decisions on the design and nature of the financial tool

(iii) Social assessment and interest of the population on lifelong learning, as well as on fostering measures.

Two major actions should be highlighted. One involves the surveys carried out so far in two sub-regions of Gipuzkoa (Urola-Erdia and Goierri), which are to be extended to the rest of the territory in 2008. Some key results of these surveys are:

- **Work-Life Balance:** Lack of thime, which is directly affected by problems of work-life balance, especially among women, main reason for nottaking part in learning activities. (Figure 1. annexe I)
- **Preliminary indicators: Willingness of people. Assessment.** The great majority of people consider lifelong learning to be very or quite important for their personal, working or social life. (Figure 2. annexe I)
- **Preliminary indicators: Willingness of people. Motivation.** Reasons of word, main motive for learning, particularly among younger people (Figure 3. annexe I)
- **Preliminary indicators: Availability for learning.** Needs of personal, working and social life. A capacity to take initiatives and communication skilled are identified as the most important needs. (Figure 4. annexe I)
- **Preliminary indicators: Performance and Results. Learning and type.** One out of every four people has taken part in learning activities (last year), in first position computer skills. (Figure 5. annexe I)
- **Preliminary indicators: Performance and Results. Place of learning.** Mostly in a study centre (Figure 6. annexe I)
- **Preliminary indicators: Performance and Results. Interest in participating.** Nearly 6 out every 10 people are interested in participating in learning activities. Age and a lack of time are the primary reasons for lack of interest. (Figure 7. annexe I)

And, at the same time, work to prepare a series of LLL indicators which will guide our work and help us achieve our aim of making Gipuzkoa into a learning community. These indicators must fulfil the EU mandate, but must also act as a scorecard for designing and developing local policies. These might include:

In this, we have used the European Commission Staff Working Paper of November 2001 (Lifelong learning practice and indicators); “Fifteen Quality Indicators of Lifelong Learning” as a first report on quality indicators of lifelong learning (June, 2002); The European Commission's Eurobarometer published a survey by the Cedefop (European Centre for the Development of Vocational Training) on lifelong learning which examined the public's point of view (June 2003); In September 2005 Eurostat published the results of a lifelong learning survey (Summarised statistics 8/2005).

A learning community, i.e., a learning Gipuzkoa, must...

- ...provide a broad, adapted and quality range of education
- ...be participative (teachers/centres, companies, local administration)
- ...be informed (aware, promotion of learning)
- ...have an environmental sensitivity
- ...be economically prosperous
- ...have social sensitivity (open, plural)
- ...provide education for all
- ...be active and inclusive

what are the indicators of learning community?

- Secondary Education: offer of centres, teachers, parents, relations with the community, information and communication technology, etc.
- Higher education: activities, active people, virtual campus.
- SMEs: Participation, motivation, partnership, local involvement.

- Local government: communication, involvement, spending, participation.
- Use of ICT for e-learning: typology, language, use of ICT
- Gender and personal situation: motivation, participation, area, orientation, knowledge, areas
- Age, life situation: phase in life, knowledge, personal, employment, social, relational, participative
- Lifelong learning for adults: centres, offer, activities.

The draft of indicators for lifelong learning in Gipuzkoa is developed further in the following points: Areas/themes and sub-areas; Indicators of input/availability by area and sub-area; Indicators of output/results by area and sub-area; Indicators of impact/targets by area and sub-area

Four areas have been identified: people; demand; supply and counselling

As the graphs below show, these areas are developed through their corresponding sub-areas; there are nine sub-areas in the People area, fifteen in Demand, seven in Supply and four in Counselling.

- Some features of benchmarking. Between en Gipuzkoa and the European Union. Some preliminary indicators. (Figure 8. annexe I)

(iv) Dissemination of results through seminars, University courses, the media and on-line contents.

A key element is <http://www.bozi-altv.net> and during 2008, an ICT support will be made available to the local population and the LLL intermediation network which will provide information, awareness enhancement and personalised guidance for promoting LLL and, more specifically, for developing what the EU considers to be the key competences for LLL.

(c) Testing: pilot programmes

Analysis of the general framework for public action: monitoring and policy indicators.

Specific pilot programmes, addressed to education workers, unemployed population, inactive population or new entrepreneurs. Applying different financing schemes (allowable concepts and amounts).

	Target Addressees/groups	Learning Area
Txekin	Entrepreneurs	Starting a business and managing a small company
Ikastxekin	Teachers of higher secondary ed.	ICT + emotional Intelligence
Txekinbide	Long-term unemployed (young, women, over 40s and long-term)	ICT later extended to other areas)
Emaweb	Women out of work	ICT, digital literacy

	Requested accounts	Accounts allocated	Accounts used	% use	Number of participants
Txekin	2960	2912	2912	100%	2.960
Ikastxekin	3780	3725	2900	78%	7.010
Txekinbide	2180	2180	2180	100%	2.180
Emaweb	3200	3113	3113	100%	4.867
TOTAL	12.120	11.930	11.105		17.017

(d) Lessons learnt: a positive preliminary assessment.

In general, individual learning accounts are considered an adequate instrument for lifelong learning as far as they allow:

To individually assist each person

To design actions for different target groups

To promote individual compromise (co-financing)

To make an individual monitoring and assessment

To organise and promote the training supply

To promote lifelong learning

To implement different types of public and public/private partnerships for management and financing

However, difficulties to generalise ILA do exist

(e) Some requirements and needs:

A greater social understanding on the need and importance of lifelong learning. Lack of tradition.

To customise the training supply and access conditions (and channels) for everybody. To improve adaptation.

Simplification (regarding supply qualification, type of users, dimension and characteristics of training), both for the public agents (tax treatment) as for the financial institutions (collaboration) and for the potential users.

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ANNEXE I

Figure 1

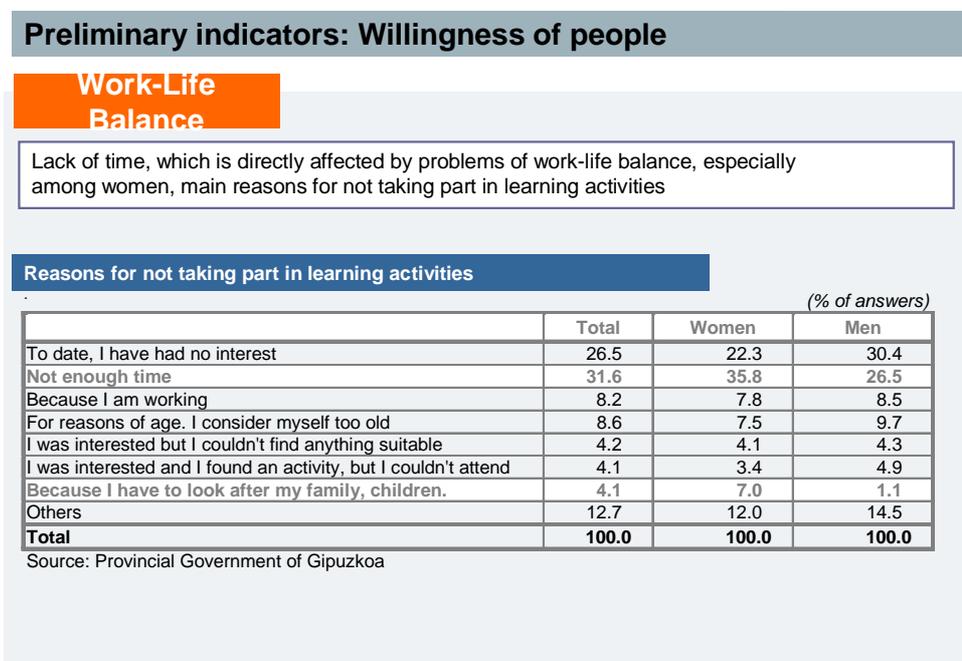


Figure 2.

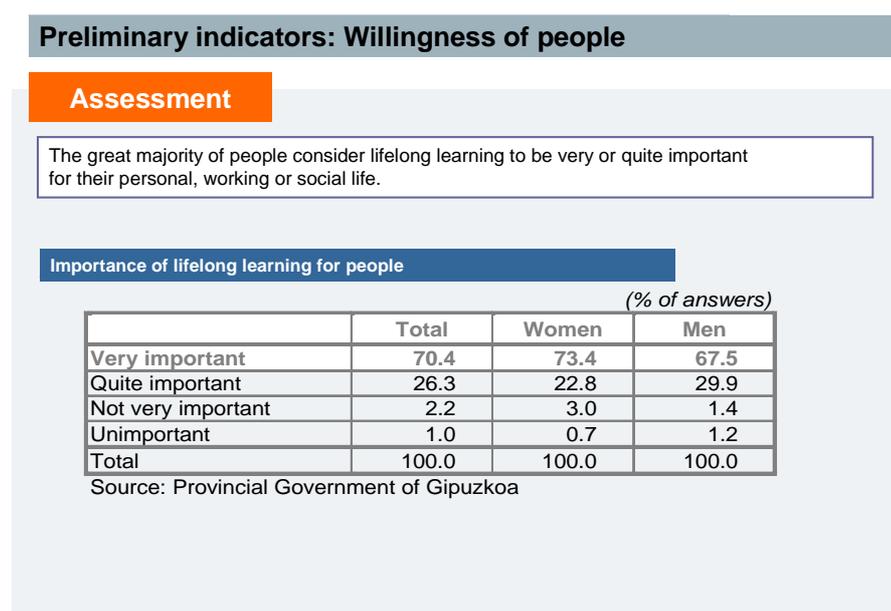


Figure 3.

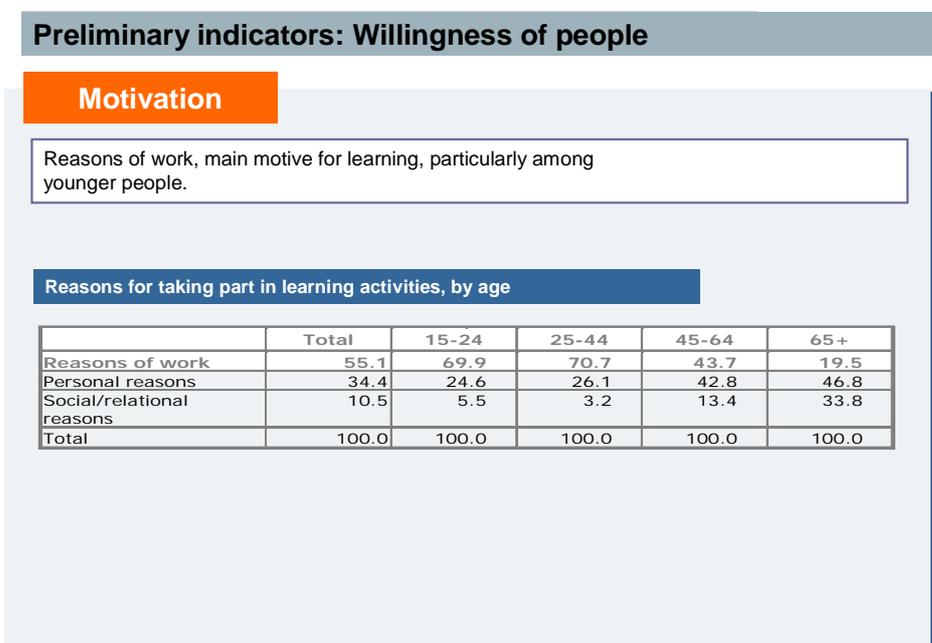


Figure 4.

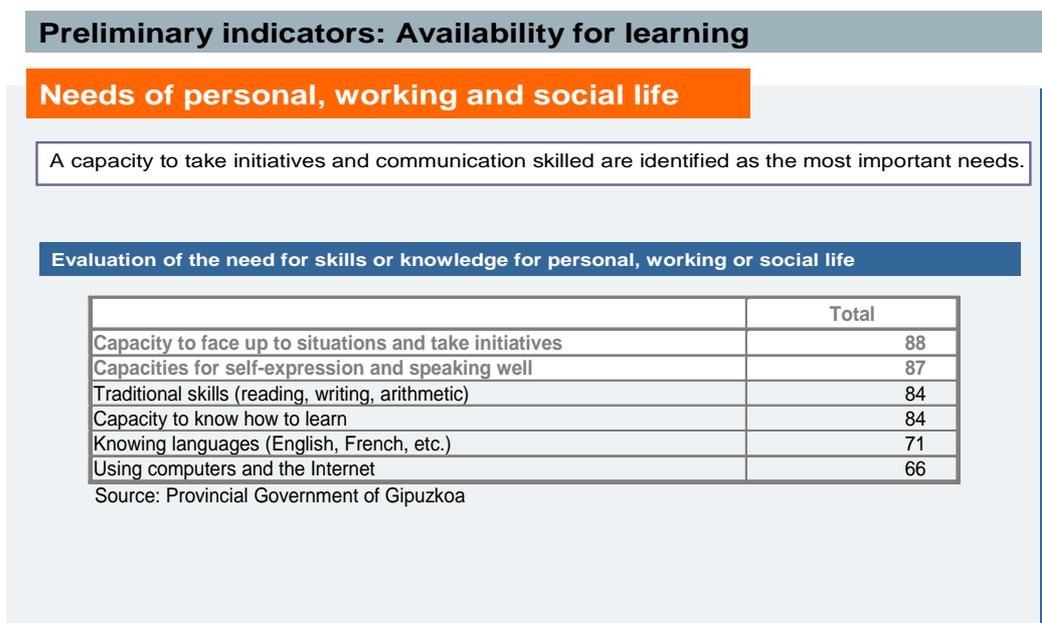


Figure 5.

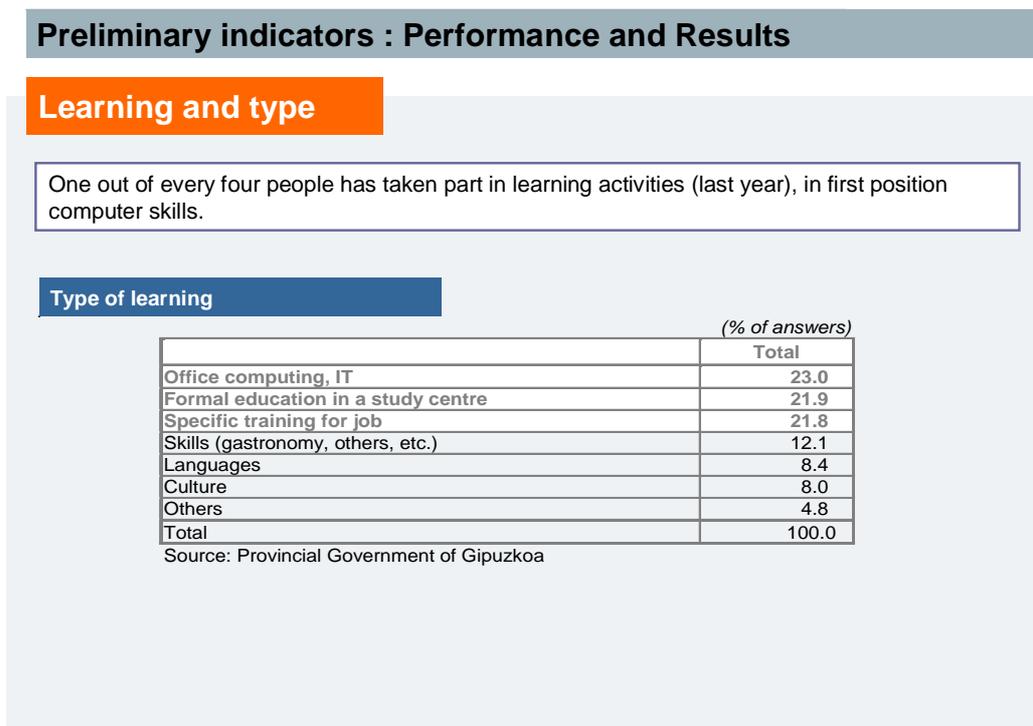


Figure 6.

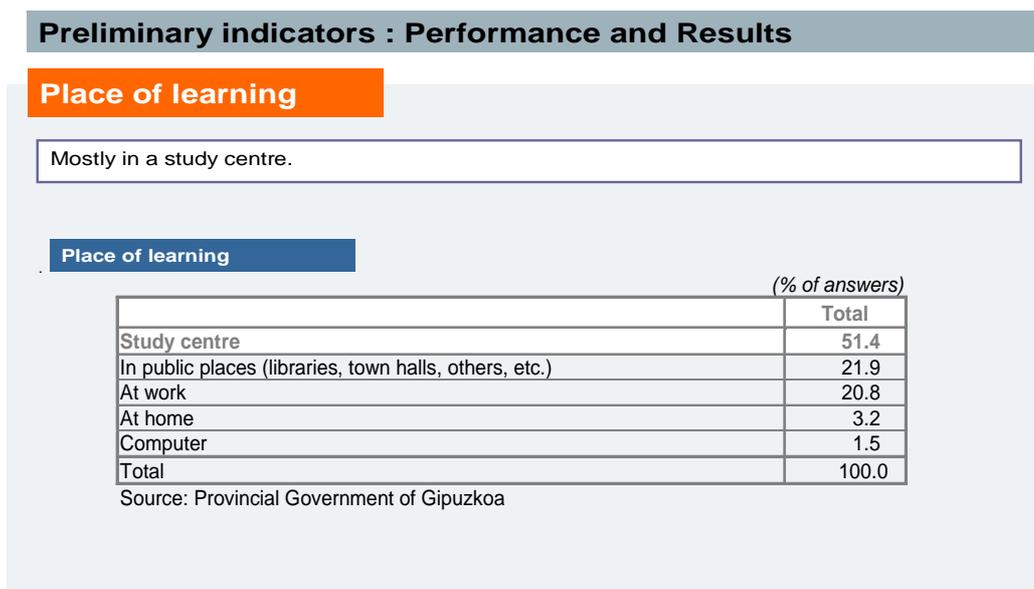


Figure 7

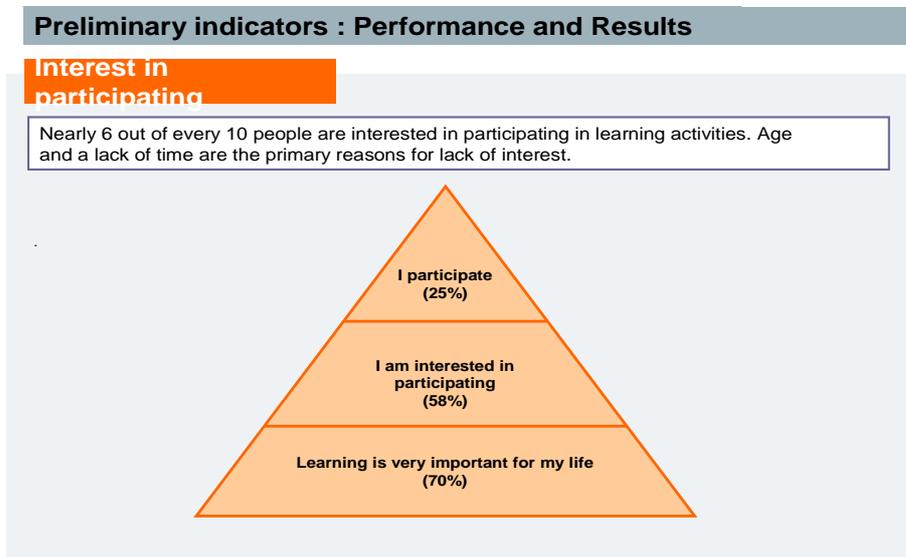


Figure 8

