

Document from Regione Toscana - Pier Giorgio Cattini

La Carta di Credito Formativo Individuale The Italian ILA experience in a nutshell

The *Carta di Credito Formativo Individuale* is a key tool to achieve the strategic objectives set out by the Lisbon European Council of 2000 and their subsequent revision (Lisbon 2). Among the objectives to be achieved by 2010 is a 12.5% rate of adult participation in education and training. This goal requires enforcing pro-active labour market rules, promoting mobility and flexibility on both the workers' and the companies' side, and improving access to training. Lifelong learning activities are crucial to achieve the European Union 2010. Activated for the first time in the UK in 2000, ILAs have been gradually adopted in Sweden, the Netherlands, Switzerland and Spain.

What is ILA or Carta di credito formativo individuale?

It is a prepaid credit card that allows cardholders to be refunded (in part or in total) of training expenses. The project's main goal is to put individuals (the demand side) at the core of their own vocational training process, and have training providers (the supply side) offer fully customizable, progressive training paths.

Eligibility

This prepaid credit card gives eligible individuals access to subsidised training. In Italy, eligible for the subsidies are unemployed people (high school or university graduates, immigrants, women) and employees with atypical contracts.

How does it work?

The career and training counselors at the Employment Centers of Arezzo - Grosseto - Livorno - Pistoia (demand-supply convergence) interview users to verify their customised training and career projects. By single or repeated interviews (depending on actual needs), the counselors aim at: checking the user's eligibility and agree on customised training projects to achieve employment/professional goals; removing any hindrances to attending training activities and monitoring the training process until completion.

Once the individual training project is defined, the Provincial Employment Service informs the user and the reference local Credit Institution that a prepaid Credit Card is to be issued in her/his name. Hence, a *Carta* is issued with a 2,500.00 € spending limit (divided into single 500,00 € refills). The budget can be invested on formal, non formal, or informal training; learning material; travel and accommodation; further expenses.

The ILA system in Italy

Building the CCFI system has required the cross contribution of various institutions and players, each with specific functions.

The support activity carried out by the Italian Ministry of Labour and Welfare

The individual learning account programme was launched in Italy in 2005 by the joint action of three regions – Tuscany (project leader), Piemonte and Umbria. Currently, the Carta di Credito is active in five provinces: Arezzo, Grosseto, Livorno, Pistoia and Terni.

In the framework of the programme, the Italian Ministry of Labour and Welfare has tasked a group of four consultancy firms, formed by Ernst & Young (project leader), Iter S.r.l., Sigla S.r.l., and Studio Come S.r.l., to support, monitor, evaluate and modelise local experiences.

The action features:

- Qualitative and quantitative data monitoring on beneficiaries and learning projects.
- Support to local players involved in the experiment;
- Information about the experiences at local and national level, with workshops or meetings;
- Development of a dedicated website – <http://www.cartacreditoformativo.it>;
- Case studies to analyse most representative experiences, in order to identify the comparative advantage of the ILA over traditional financial instruments. (learning vouchers);
- Ex post evaluation of employment and educational impact.
- Modelisation and transfer of successful experiences and best practices to other administrations
- Information exchange at European level through the organization of meetings and workshops with the participation of international experts on ILAs.

Courtesy of:

Ernst & Young (project leader), Iter S.r.l., Sigla S.r.l., and Studio Come S.r.l.

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