JATKUVAN OPPIMISEN RAKENTEET
KANSAINVÄLINEN VERTAILU

Hankkeen opit Tulevaisuuselonteon TOISEN OSAN näkökulmasta

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TULEVAISUUSKATSAUKSEN TEEMAT

Joilla relevanssia tutkimushankkeen näkökulmasta

"Osaaminen nostetaan lähes aina keskiöön työn muutoksesta puhuttaessa. Ihmisten osaamisen muuntaminen on kuitenkin aina suhteellisen hidasta, ja muutokset esimerkiksi työn kysynnässä nopeita. Riittävän osaamisen varmistamiseksi myös tulevaisuudessa tarvitaan sekä metataitojen opettamista kaikilla koulutusasteilla, että elinikäisen oppimisen mahdollistamista mahdollisimman monelle. Osaamisen karttuminen ja oppiminen tulee tulevaisuudessa nähdä myös vahvasti yhteisöjen ja yritysten asiana: mahdollisesti lyhyemmät koulutusajat korostavat uran aikana oppimista. Taitojen oppimisessa tulee huomioida entistä vahvemmin myös oppilaitosten ulkopuoliset ympäristöt ja vapaa-aika."

Tarkastelumme kannalta tulevaisuuselonteon relevantteja suosituksia, joita vertailu vahvistaa ovat:

Toimenpide-ehdotus 8: Luodaan yli 35-vuotiaille uratili tai koulutusseteli

Toimenpide-ehdotus 9: Korkeakoulutusta ja osaamisen kehittämistä elämän eri tilanteisiin

Toimenpide-ehdotus 10: Valmistuneiden suhde korkeakouluihin elinikäiseksi

Toimenpide-ehdotus 11: Ansiosidonnaisella työttömyysturvalla opiskelu

Toimenpide-ehdotus 12: Laaja-alainen keskustelu sosiaaliturvan vaihtoehdoista

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Agenda

Tutkimuksen
tavoitteet ja toteutus



Reflektio



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Toteutus

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SELECTED COUNTRIES



1. SWEDEN
2. DENMARK
3. THE NETHERLANDS
4. UNITED KINGDOM
5. IRELAND
6. SINGAPORE
7. KOREA
8. NEW ZEALAND
9. GERMANY

DENMARK

THE NETHERLANDS

IRELAND

SINGAPORE

KOREA

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TUTKIMUSKYSYMYKSET

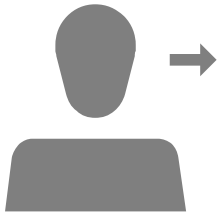
1. Millaisin menettelyin Suomen tärkeimmät, korkean teknologian verrokkimaat edistävät jatkuvaa oppimisen toteutumista ja pyrkivät vähentämään sen esteitä?

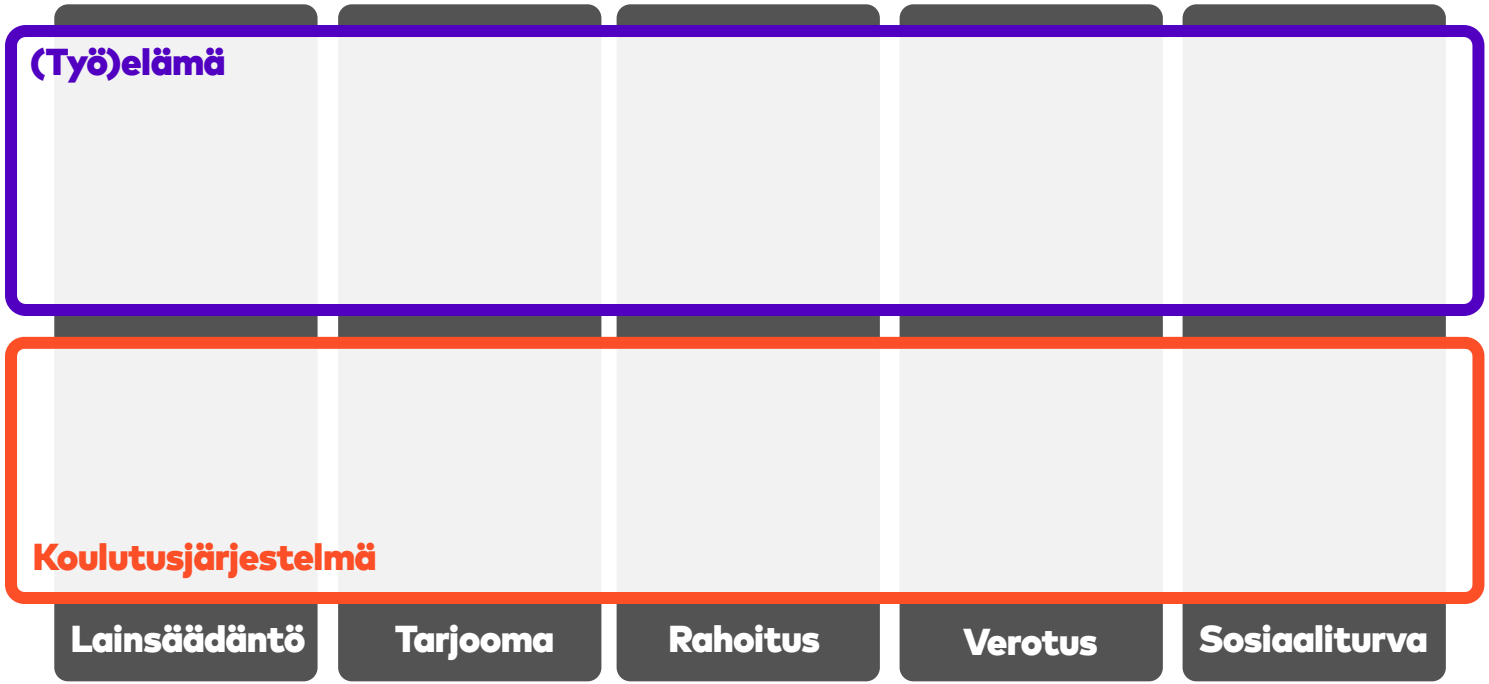
2. Miten havaitut menettelytavat tai mallit soveltuvat käytettäväksi suomalaisessa työelämässä ja yhteiskunnassa?

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TOIMEKSIANNON KONTEKSTI

"Työhön valmistuva yksilö"



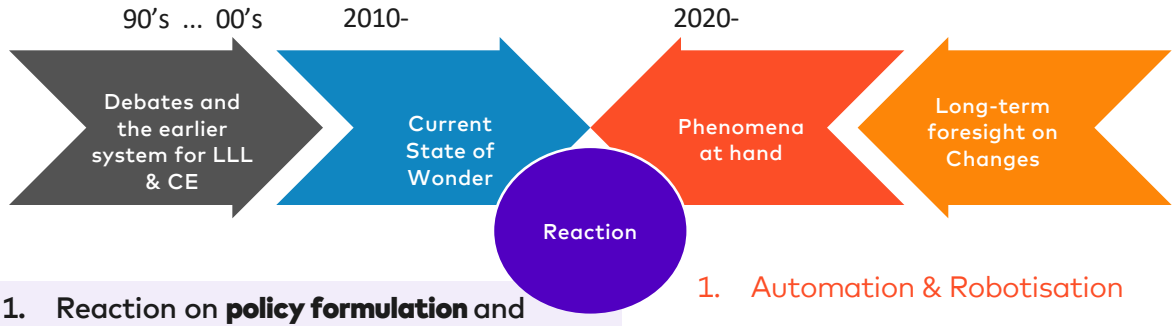


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REFLEKTIO

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TRADITION vs. REACTION



1. Reaction on **policy formulation** and **legislation**
2. Enhancing **Supply** and opportunities
3. **Funding** these opportunities
4. Asessing **social security** systems
5. Assessing **Taxation**
6. Other activities on structures

1. Automation & Robotisation
2. Digitalisation

1. Blockchain
2. AI
3. Genetics
4. Bioengineering etc.

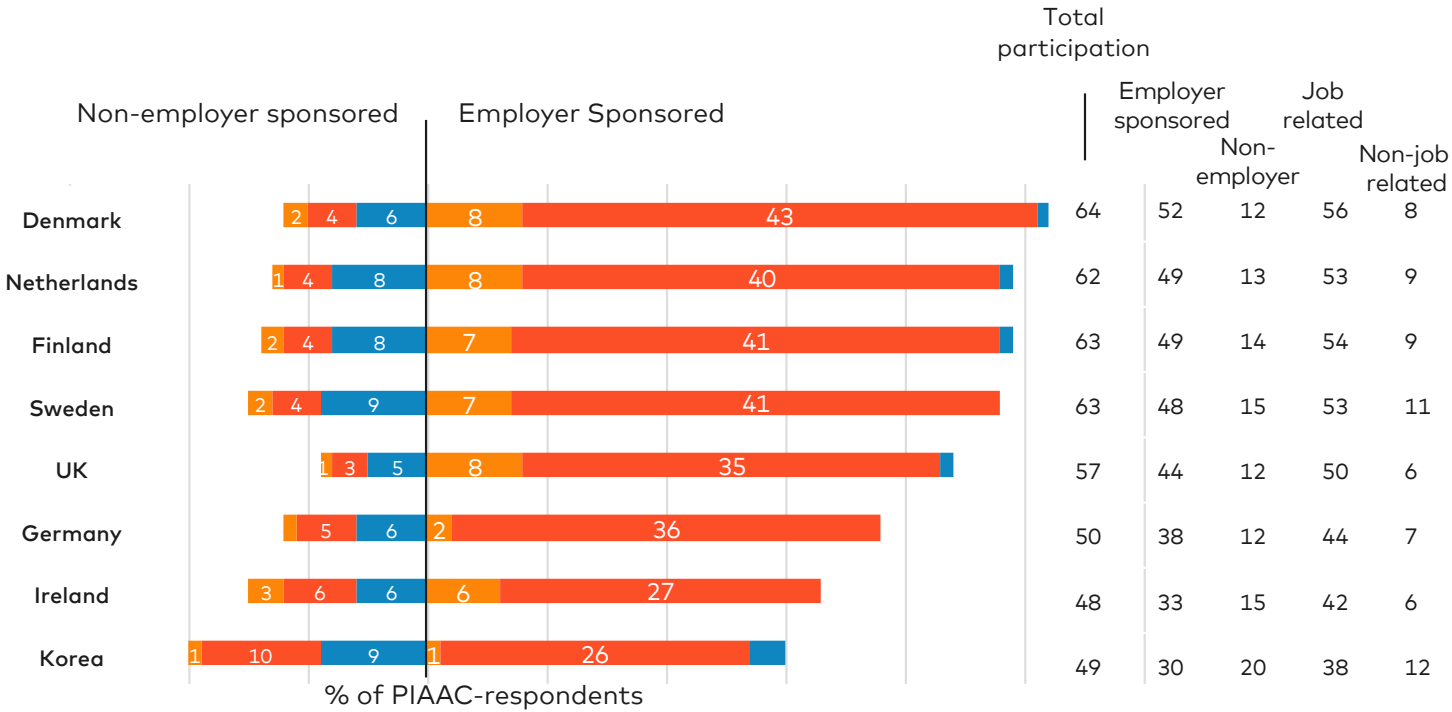
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VERTAILUN RAJOITTEET



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AIKUISKOULUTUKSEEN OSALLISTUMINEN VERTAILUSSA



FE/NFE– Non-job related

NFE – Job related

Formal Adult Education – Job related (qualifications)

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Desjardins 2017

KESKEISET OPIT

Joita muista maista voidaan trendinä tunnistaa

1. **Jatkuvan oppimisen strategia ja sen toimeenpanoa tukeva organisoituminen.** Papereita voidaan tehdä, ja tehdään meilläkin. Muissa maissa elinikäistä tai jatkuvaa oppimista tukevaa strategista ajattelua on systemaattisesti johdettu. Tämä vaatii usein useamman ministeriön kiinteää yhteistyötä sekä organisatorisia rakenteita (vrt. "elinikäisen oppimisen divisioona").

2. **Rahoituksen kiinnittäminen yksilöön.** Useat vertailun kohteena olevista maista ovat kiinnittäneet rahat yksilöön erilaisten koulutusseteli- ja tiliajattelun muodossa. Ajattelua on hyvin kohdennetusta kaikille avoimiin. Vertailussa mukana olleissa Aasian maissa osaamisen kehittämisen tiliajattelu muodostaa usein koko toiminnan lähtökohdan. Ajattelun käytännön toteutuksessa on omat riskinsä, ja sen kysyntä voi ylittää myös odotukset. Suomessa ajattelu voisi tukea monia muita politiikkatavoitteita ja –uudistuksia (vrt. Valinnanvapaus, palvelusetelit, Kasvupalvelut)

3. **Tarjooman innovaatioiden kasvattaminen.** Erityisesti osa-aikaisten tutkintojen ja opintojen modulaarisuuteen sekä täydennyskoulutukseen on keskitytty useissa maissa sekä lainsäädäntöä joustavoittamalla että erityisiä kehitysohjelmia luoden. Toinen keskeinen näkökulma on teknologian tuomien mahdollisuuksien hyödyntäminen ja siihen liittyvä kysynnän nousu (esim. MOOC), jotka poistavat useita osallistumisen rakenteellisia esteitä. Jonkin verran vastaavaa "oppimisalustojen" kehittymistä tapahtuu täysin työelämälähtöisen koulutuksen piirissä vertailumaissa. Koottu tietämys on näistä vähäistä.

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KESKEISET OPIT

Joita muista maista voidaan trendinä tunnistaa

4

Työn ja työttömyyden joustava yhdistäminen tai joustavan osaamisen kehittäminen osana Sosiaaliturvan kokonaisuudistusta. Parhaimmissa maissa työttömyyden aikainen opiskelu on hyvin joustavaa, vaikka aktiivisen työvoimapolitiikan palveluita olisikin paljon käytössä (vrt. Ruotsi). Toisissa maissa "aktivointi" tapahtuu osana "työllistymisedellytysten kehittämistä" (vrt. Korean järjestelmä). Toinen vaihtoehto olisi ajatella koko sosiaaliturvajärjestelmä uudelleen TOIMI-hankkeen "Osaamisturva" –ajattelun mukaisesti.

5

Yritysten kustantamien tiettyjen henkilöstökoulutusten verovähennyskelpoisuuden kehittämisen arviointi. Verotusta on harvoin verrokkimaissa täsmällisesti artikuloitu jatkuvan oppimisen näkökulmasta (pl. Saksa). Eräät maista ovat kiinnittäneet huomiota työn (tai työn muutosten) kannalta olennaisten koulutusten verovähennysoikeuksiin yritysverotuksessa (tai henkilöverotuksen tulkinnassa), tai näitä on ollut suunnitteilla. Tutkimuksen havainnot erilaisten verohelpotusten hyödyntämisestä ovat hyvin ristiriitaisia. Asiaa voitaisiin kuitenkin kokeilla.

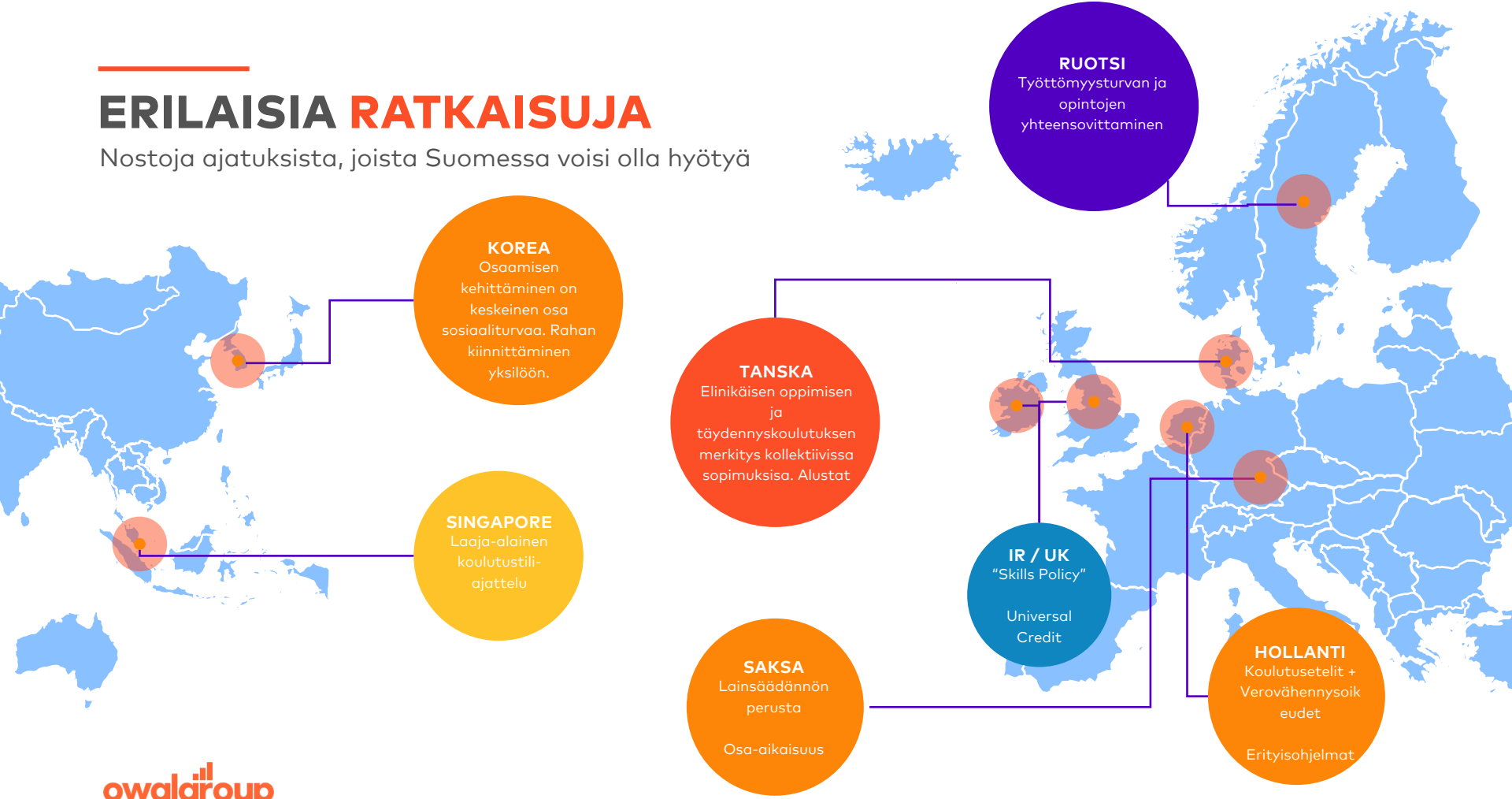
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Ei-osallistuvien mukaan saaminen. Niiden ryhmien aktivointi, jotka eivät normaalisti kouluttaudu tai osallistu koulutukseen? Hyvin vähän onnistuneita toimenpiteitä. Tähän liittyvä ajattelu sivuaa usein varhaiskasvatusta ja peruskoulutusta. Käytännössä myös työikäisille kohdennetuille ryhmille tulisi harkita uudenlaisia "jatkuvan osaamisen kehittämisen ohjelmia".

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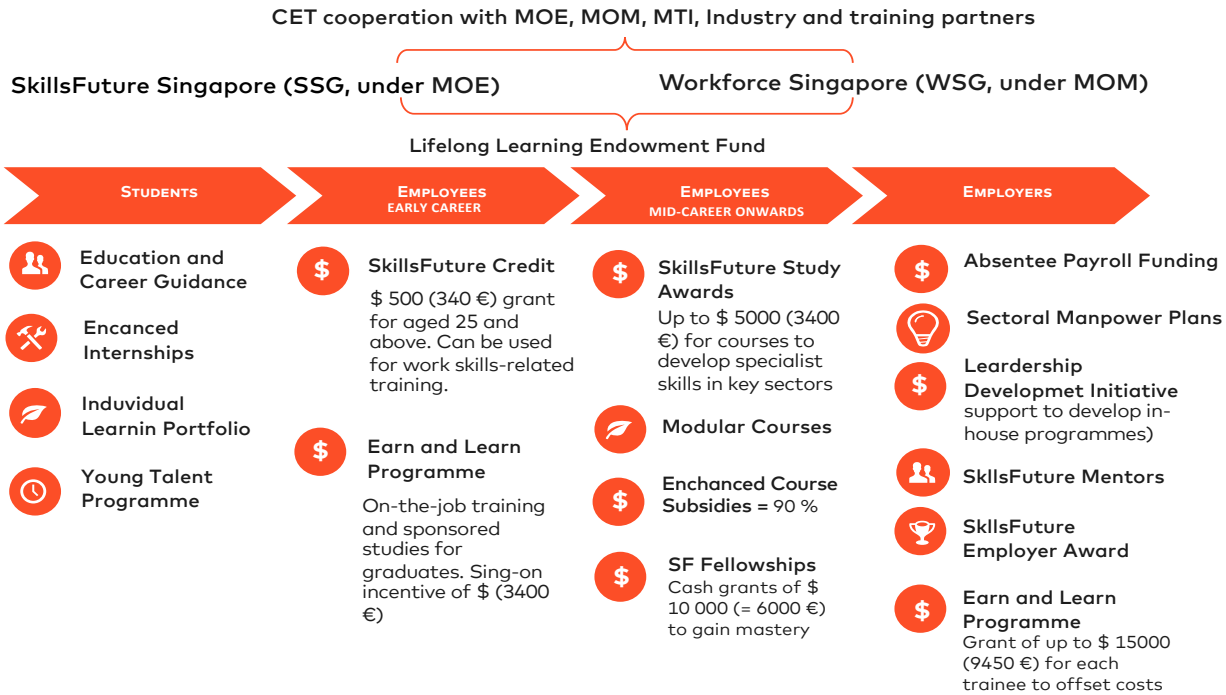
ERILAISIA RATKAISUJA

Nostoja ajatuksista, joista Suomessa voisi olla hyötyä



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LEARNING ACCOUNTS THINKING – EXAMPLE: SINGAPORE



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Liiteaineisto

Yhteenvetoa eri maiden käytänteistä (englanniksi)

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POLICY FORMULATION AND LEGISLATION

- Lots of supply / offering related innovation happening which is targeted towards particular individuals (or companies), without much attention in the policy field
- Policies focus on formal learning → Relatively little thinking around how the overall ecosystem is funded
- For now, at least of three types of existing policy responses, which then (with a certain timetable) can be recognized:

1. "Planning for renewal". Taking the change into holistic policy plan on CL including new measures and developing old (Skill Strategy of Ireland, Netherlands)

2. "Already Holistic". Developing the overall educational system from the perspective of continued learning in the context where the change phenomena's are realising fast (Singapore, Korea)

3. "Tweaking". Developing some part of the existing systems and boosting offering, funding or altering some minor parts of the system (Germany, UK, Sweden, Denmark, New Zealand)

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OFFERING AND PROVIDING OPPORTUNITIES

Utilization of technologies

- **Denmark:** MOOCs: From the Danish universities, at least the University of Copenhagen, Technical University of Denmark (DTU), Copenhagen Business School organise MOOC's that are free of charge.
- **Korea:** ***K-MOOC:*** is the Korea Massive Open Online Course (MOOC) system. It is different from existing online lectures in that participants are able to ask question 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.
- **Denmark:** 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 some activities – such as courses, webinars and private teaching sessions – support the informal learning of new skills

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OFFERING AND PROVIDING OPPORTUNITIES

Government or Employer / Jointly funded development projects and programmes for new type of LL / CL

- **Denmark:** Lifelong learning strategy in Denmark dates back to 2007, but its principles are still valid today, and are being brought into practise through Tripartite agreements. For example, in October 2017, a tripartite agreement was found with the Government, unions and employer's organisations as they agreed on improving the opportunities for both skilled and unskilled employees.

- **UK:** One the innovation in England has been the development of the Train to Gain service for companies to implement and finance training at the workplace. This demand-driven approach has proven to be a success story. In the Train to Gain program, training providers receive funding only from activities that respond effectively to the needs of their customers. It is free to all employers and companys identified training may have subsidised funding from Government.

- **Germany:** The DIE (the German Institute for Adult Education) has awarded the Innovation Prize for Continuing Education biennually since 1997. The award is intended to publicize innovative and promising approaches to continuing education and present them to the general public.

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OFFERING AND PROVIDING OPPORTUNITIES

Understanding the skills demand – developing relevant skills

- **Ireland:** The **Network of 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. In Ireland the development of the Regional Skills fora is one of the key measures to enhancing employer understanding of the opportunities available across the full spectrum of skills development.
- **Ireland: The capability of SMSs will be enhanced through skills development.** The Skillnets programme actively supports and works with businesses in Ireland to address their current and future skills needs. One example of new ways to meet the needs of working life in Ireland is **Limerick for IT.**
- **Denmark:** Danish VET system is characterised by a high level of stakeholder cooperation at national, sectoral and local levels. Social partners, vocational colleges, teachers and students are all involved in developing VET. At the national level, the social partners advise the Ministry of Education on overall VET policy topics as well as determining the structure and general framework for vocational education. At a local level, the VET- colleges and the Local Training Committees cooperate in adapting curricula to respond to local labour market needs.

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OFFERING AND PROVIDING OPPORTUNITIES

Increasing modularity / part-time –offering & opportunities

- **Singapore:** All levels and specific institutes (ITE) offer part –time programmes to all relevant levels and certified courses → SkillsFuture provides and encourage lifelong Learning

- **Germany (Bavaria):** The amendment to the university law in March 2011 made it easier for higher education institutions to set up part-time degree programs ("on-the-job "degree programs) at all levels of the Bavarian higher education system. Also new are the module studies, which enable the gradual study of individual modules and thus the subsequent accumulation up to a degree.

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FUNDING

- Overall picture who invest remains rather uncertain and lacks attention in many countries → Further tracked from different sources
- Return-of-investment –thinking remains rather absent (as stated in limitations): "solid financing concept" and decisions about the funding sources and responsibilities. Funding base of lifelong learning means for "increased and diversified funding". Public funding can support lifelong learning through instruments like: "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. (see discussion ILO 2018, 4.)
- Main trend towards government-sponsored individual (montized) accounts available for CL (Singapore), to some extent moving to that direction from Tax Deductions (Netherlands) with also some bad experiences (UK)

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

Source: OECD 2000, 34

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LEARNING ACCOUNTS THINKING – EXAMPLE: KOREA

- *Lifelong Learning Account System:* is a system which enables every individual to track his or her various learning experiences in a centralized online learning account. It also allows the learning outcomes to be coordinated with academic abilities or qualification/credentials, or to be used as employment data

- It was designed as an overarching management system incorporating each individual's all kinds of learning outcomes in lifetime into one record. On the basis of legal statement in Article 23 in 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. (Han & Choi 2014.)

- *Job Capability Development Account :* manages and controls the history and 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.

- The government provides a trainee with certain amount of money, then the trainee determines the program he or she would take with the training allowance, using the information and consultation provided by the government. The program introduced market principle of competition(among training institutions) and choice(of the trainee) to the unemployed.

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LEARNING ACCOUNTS THINKING – EXAMPLE: THE NETHERLANDS

- The effectivity of different financial instruments varies a lot. For example "tax deductions have been found to be particularly efficient and effective in fostering participation in adult training in the Netherlands" (WEF 2017a, 3).
- However, according to the Netherlands Bureau for Economic Policy Analysis (CBB 2016), tax incentives were little efficient and effective, and they were used mainly by people with higher income and who would take part in training anyway.
- For a life-long development, the current tax deduction of educational expenses is supposed to be converted from 2020 into a targeted expenditure scheme in the form of training vouchers.
- This was already proposed by the Cabinet 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.

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LEARNING ACCOUNTS EXPERIMENT – EXAMPLE: UK

- The 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 attracting a wide range of people but are particularly attractive to females, people who are in employment and individuals between 31 and 50 years of age. (Evaluation of individual learning accounts, 2001)
- 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: 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. (Individual learning accounts, 2002)
- 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.

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PERSONAL TRAINING ACCOUNT SYSTEM: FRANCE

- In France, personal training account system (CPF) was launched in 2015
- Nearly 500 000 aplications were left in 2016, which was 139% increase from 2015 to 2016
- Program has successfully reached least qualified job-seekers
- Funding for the employed came from dedicated funds, collected from enterprises
- Funding for the job-seekers came from joint fund, regions and employment services
- CléA has been the number one certification chosen by jobseekers and employees, and paid for through their CPFs
- The funds dedicated to CPF reahced nearly 1,8 billion in 2016

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TAXATION

"Taxation has been rarely used "to influence lifelong learning (OECD 2004, 13), but tax system is a key instrument to "intervene in skills financing decisions" (OECD 2017b, 34). Deductions exists but only few are argued on the basis of continued learning

Country	Individual Taxation	Corporate Taxation
Sweden	+ Deduction from education expenses on training directly linked to your work	++ Directly work-related trainings deducable from profit tax
Denmark	+ Deduction from education expenses on training and related costs if over treshold	None
Singapore	++ Tax relief of various courses relating to education (up to 3400 €)	N/A: Targeted programme approach: Training Grant for Compentence development
Korea	N/A	N/A
Ireland	+ Tax relief at the standard rate of income tax (20 %) is available in respect of tuition fees (up to 5 000 €) paid 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 threnshold (250 €), targeted for <30 years (includes tuition, material and recognition)	None. Discussion on Tax Credit currently vivid.
Germany	+ deduction from education expenses on training directly linked to your work (including travel costs) – Rhetorical notion on Lifelong learning	None

SOCIAL SECURITY

- No social security reform has in itself been firstly charactirised by the LL or CL. Finnish thinking around "Osaamisturva" is in this respect unique.
- However couple of Sample countries have no major passive social security and the "learning accounts" thinking itself resembles the same notion of social security. (Namely Singapore and Korea)
- Some reforms take a standpoint on better connection between A. working and studying (compensating the loss, or funding the offering)
- Or B. Being unemployed and studying
    - Sweden
    - Universal Credit Reform in UK
    - Some parts of the Hartz Reform in Germany

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SOCIAL SECURITY – EXAMPLE: SWEDEN

Part-time student, part-time unemployed

The main rule is that you cannot get unemployment compensation while studing, but three exceptions to this rule which allow you to study part-time and get unemployment compensation

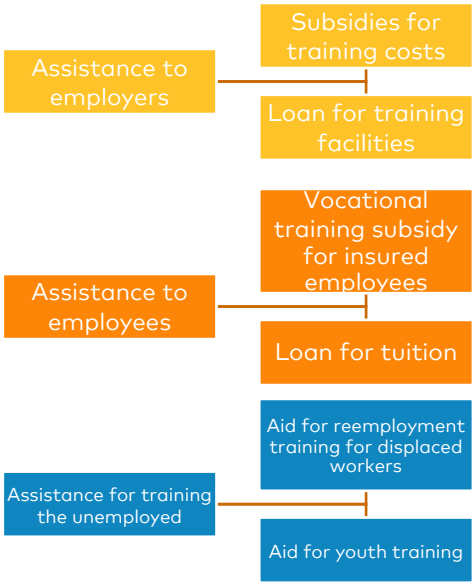
- If you study part-time, *no more than 50 percent of full-time*, there is the possibility of reimbursement at the same time as the studies for a maximum of 20 weeks per period.
- If you participate in a full or part-time education or activity for information on different professions and educational pathways, or to facilitate a new job, you can receive compensation for a maximum of 15 days per period. This may, for example, be an education or activity of the Union.
- If you have studied full-time and full-time work for at least 15 weeks and then become unemployed from full-time employment, there is the possibility of compensation at the same time as the studies for a maximum of 20 weeks per period.

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SOCIAL SECURITY - EXAMPLE: KOREA

- One part of Korean threefold employment insurance system is Job Capability Development Program ("JCDP") for better work performance of employees.
- The insurance premium for job capability development program is all borne by the business owner
- Insurance premium rates are on average 0.9%-1.5% for employers
- Covers 50 % to 100% of education fees, 100% for qualification test fees for the employee and grants loans to workers
- For the unemployed JCDP covers training costs and other expences such as food and transportation

Structure of Korean JCDP



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