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# ► A review of Entitlement Systems for LLL

Prepared for UNESCO and ILO,  
August 2019





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Dr Muriel Dunbar

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## Acronyms

AI	artificial intelligence
CEP	conseil en évolution professionnelle
CLA	collective labour agreement
CPF	compte personnel de formation
DIF	droit individuel à la formation
EU	European Union
ICT	information and computer technology
ILA	individual learning account
ILO	International Labour Organization
ITA	individual training account
LAC	Latin American countries
LLLE	lifelong learning entitlement
LLP	lifelong learning plan
MOOC	massive open online course
NRS	national retraining scheme
NT	Northern Territories
NTTE	Northern Territory Training Entitlement
OECD	Organisation for Economic Co-operation and Development
PCE	post-compulsory entitlements
PLA	personal learning account
RRSP	registered retirement savings plan
SDG	Sustainable Development Goal
SME	small and medium-sized enterprise
SFI	SkillsFuture Initiative
TVET	technical and vocational education and training
UI	unemployment insurance
UIL	UNESCO Institute for Lifelong Learning
UK	United Kingdom
UNESCO	United Nations Educational, Scientific and Cultural Organization
UN	United Nations
URSSAF	Union de recouvrement des cotisations de sécurité sociale et d'allocations familiales
USA	United States of America
WEF	World Economic Forum

## ► Executive summary

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A lifelong learning entitlement (LLE) means that every citizen has an entitlement to learning opportunities enshrined in law or in their country's constitution, and those opportunities can be accessed at any time in their life. While few countries have managed to develop and implement such a mature system, many recognize its value and have stated their aim to do so.

The value of introducing an LLE is implicit in the Sustainable Development Goals (SDGs), particularly those relating to education, economic growth and inequality. Support is also evident in the work of donor agencies with the governments of developing countries, albeit in the form of strengthening of components of a lifelong learning system, rather than developing a policy framework for planning coherent developments.

Such entitlements as currently exist generally emerge from one of three policy environments: education, employment or social protection. The nature of the entitlement, its geographic scope and its target population will be determined by the policy environment from which it has emerged. The LLE commonly focuses on groups that are disadvantaged and still of working age, or individuals who seek to extend their working life. Coverage may therefore not be universal. It rarely extends to learning for recreation or personal fulfilment, but rather has the underlying aim of supporting economic development.

Different models of LLEs are in place or proposed. Some put the entitlement in the hands of employers, others in the hands of learners. Some require a financial contribution from the learner or employer, others are designed to cover the full cost of a training programme. These variations in design have an impact on equality of access to training opportunities and applicants' motivation to participate in learning. The greater the scope of eligibility, the greater the danger of 'deadweight', with a proportion of learners receiving a financial incentive to undertake training which they would have been prepared to pay for themselves. This is a risk policy-makers may be prepared to take in the interest of inclusion and equality.

While there exist limited examples of mature LLE systems (France and Singapore being the most notable), many countries are establishing elements of a system and the necessary infrastructure, albeit not under a single LLE policy framework. This report provides information on several LLEs at different stages of implementation. Some countries have gone no further than declaring a commitment, whereas others have most of the necessary policy and institutional infrastructure in place.

In examining these countries' achievements to date, it becomes evident that they share a number of features. They tend to be designed to support economic growth, by encouraging learners to acquire skills that will render them eligible for jobs in specific industries or occupations. They are often restricted to certain age groups or socio-economic groups, or to persons in transition out of, or vulnerable to, unemployment.

Those countries that possess a mature or near-mature LLE are proof that for it to work, there needs to be appropriate legislation in place; a centralized body to manage it; sufficient sustainable financing; an adequate training infrastructure; and efficient, wide-reaching information dissemination.

Given these prerequisites, the biggest challenges for countries working towards introducing an LLE are: 1) establishing suitable governance and funding mechanisms, 2) raising levels of participation in learning, 3) attracting learners from the informal labour market, and 4) providing reliable quality assurance and certification.



## ► 1. Introduction

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This report is the result of an international literature review of systems and programmes that provide individuals with an entitlement to lifelong learning. It seeks to establish what is meant by 'entitlement', and how that can be interpreted in the context of lifelong learning. The report refers to the international policy environment in which the principle of lifelong learning is now considered an increasingly prominent catalyst for economic growth and social protection, also citing national policies and practices that attempt to apply that principle. Drawing on these examples and the challenges they highlight, the report concludes by recommending a set of key principles and conditions and the challenges that will need to be overcome before a universal entitlement scheme can be implemented.

## ► 2. Background

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### 2.1 Definitions

It is important to maintain a clear focus by adhering to accepted definitions of the two main terms used in this report, 'lifelong learning' and 'entitlement'. Without that focus, there exists a danger that the discussion and the examples given drift into the realm of adult learning projects, which cater to defined sections of the population over a short time span, rather than promoting a universal right to training throughout one's life.

The definitions used in this report are as follows:

- **Lifelong learning:** 'the provision or use of both formal and informal learning opportunities throughout people's lives in order to foster the continuous development and improvement of the knowledge and skills needed for employment and personal fulfilment' (Collins Dictionary, n.d.).

The above definition is more complete than the one provided by UNESCO's International Institute for Educational Planning, which states that lifelong learning is 'the concept of learning as a process that continues throughout life to address an individual's learning needs' (UNESCO IIEP, n.d.). The Collins definition provides a more comprehensive description of what we might consider lifelong learning to include. It is also compatible with the European Commission's definition of lifelong learning as 'all purposeful learning activity undertaken throughout life with the aim of improving knowledge, skills and competencies within a personal, civic, social and/or employment-related perspective' (European Commission, 2000). These definitions are somewhat broader than the definition adopted by the International Labour Organization (ILO, 2004), in that they include the objective of 'personal fulfilment', moving the right to lifelong learning away from serving purely a tool for realizing a government's or employers' economic objectives and allowing it to be used to realize an individual's personal or social goals related to quality of life and civic engagement (Tuijnman and Boström, 2002, p. 103).

- **Entitlement:** 'a guarantee of access to benefits based on established rights or by legislation' (US Legal, n.d.).

Entitlements to financial and support services exist in a number of different contexts in different countries, generally in the areas of early childhood, primary and lower secondary education, social protection for the unemployed and older persons, and in some cases, funding for access to higher education or vocational training. They are less prevalent in the context of skill development for young people or reskilling and upskilling of adults.

Combining the two definitions provided above, it can be deduced that a person's entitlement to lifelong learning opportunities should be enshrined in a country's legislation, and the person should be able to access that entitlement at any time in life. This goes well beyond the right to schooling and does not include selective access to specific training programmes, where providers may apply their own discretion as to whether to enrol certain candidates. By enshrining access to lifelong learning in legislation, a government demonstrates a major commitment to the development of its people, with the implication that the necessary resources will be made available to fulfil that commitment.

Scotland is one of the countries that have gone furthest in introducing the concept of an LLE. lifelong learning The Scottish Parliament's Enterprise and Lifelong Learning Committee summarized the need for lifelong learning legislation in 2002 (Scottish Parliament, 2002):

The most commonly suggested solution for learner funding, supported in evidence by trade unions, learning providers, local authorities, and learner and employer representative bodies, was some form of entitlement to an amount of learning. The Committee supports the principle of an entitlement to post-compulsory learning, considering that it would materially assist the development of a lifelong learning culture, and that it would particularly assist those who have not achieved their learning potential to date... The disadvantages of an entitlement system would seem to be cost and the potential disruption and instability for institutions. Experience of entitlements elsewhere suggests that it takes time for people to take up their entitlement, and that growth could be managed over time. Instability for institutions could be avoided by maintaining the system whereby a proportion of funding follows the learner and a proportion is directed by the centre.

Entitlement was also perceived as a mechanism to ensure parity of opportunity, as well as securing access to learning for underrepresented groups.

In the past, lifelong learning was understood as a single element – or possibly a series of elements – located within the education system, yet outside the formal education sector (UIL, 2013, p. 47). Now, it is regarded as a key component of a society that recognizes learning opportunities for all persons, wherever they are and however old they may be (Laal, and Laal, 2012). If lifelong learning is to be 'the philosophy, conceptual framework and organizing principle for education in the 21<sup>st</sup> century' (UNESCO, 2013), and recognized as a key item in a government's toolkit, then establishing an entitlement to it is a logical progression in national policy-making, governance and resource allocation.

## 2.2 Lifelong learning and the SDGs

The SDGs are intended to 'mobilize efforts to end all forms of poverty, fight inequalities and tackle climate change, while ensuring that no one is left behind' (United Nations, n.d.). The SDGs include targets related to poverty (SDG 1), health (SDG 3), education (SDG 4), gender (SDG 5), economic growth (SDG 8) and inequality (SDG 10). Lifelong learning has a role to play in achieving all of the SDGs, particularly those six SDGs. It is therefore surprising that entitlement to lifelong learning does not appear as a target in any of them and is only implied in several targets, for example:

- ▶ **Target 1.3.** Implement nationally appropriate social protection systems and measures for all, including floors, and by 2030 achieve substantial coverage of the poor and the vulnerable.

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- ▶ **Target 3.8.** Achieve universal health coverage, including financial risk protection, access to quality essential health-care services and access to safe, effective, quality and affordable essential medicines and vaccines for all.

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- ▶ **Target 4.4.** By 2030, substantially increase the number of youth and adults who have relevant skills, including technical and vocational skills, for employment, decent jobs and entrepreneurship.

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- ▶ **Target 5.4.** Recognize and value unpaid care and domestic work through the provision of public services, infrastructure and social protection policies and the promotion of shared responsibility within the household and the family as nationally appropriate.

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- ▶ **Target 8.5.** By 2030, achieve full and productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for work of equal value.
- ▶ **Target 10.2.** By 2030, empower and promote the social, economic and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other status.
- ▶ **Target 10.4:** Adopt policies, especially fiscal, wage and social protection policies, and progressively achieve greater equality.

How might these goals be achieved, if not by governments committing to making education and training opportunities accessible to their citizens at every stage of their working life, and into retirement? Any such commitment, if fully implemented, would constitute an entitlement to lifelong learning for all. An opportunity to revise the list of indicators would allow the inclusion of lifelong learning, increasing the likelihood that governments will perceive it as a policy worth pursuing.

## 2.3 Development partner support for lifelong learning

Although international agencies and national governments recognize the importance of lifelong learning, this does not translate into a high level of support by multilateral and bilateral donors in the education, employment or social protection spheres. Funding of programmes and projects generally focuses on strategies and systems to get young people and unemployed (or underemployed) adults into decent work, and protect the standard of living of those without work. Any activity in this regard has largely taken place in Latin America, through World Bank funding. The Bank funded a Lifelong Learning Project in Argentina, completed in 2013 (World Bank, 2014), and similar projects in Mexico (World Bank, 2005) and Chile (World Bank, 2012) prior to that. The aim in Argentina was to support the government's efforts to consolidate, strengthen and increase the coverage of a lifelong learning and competency-based training system for disadvantaged adults 18 years or older, with the goal of: (i) enhancing the employability of unemployed persons; and (ii) improving career opportunities for employed persons. However, the project has not resulted in an entitlement as such; rather, it has led to a general improvement of the technical and vocational education and training (TVET) system in Argentina. The World Bank also supported lifelong learning projects in Hungary and Romania around the same time.

As the Bank admitted in 2013, most of that work has 'looked at individual elements of the lifelong learning system rather than seeing the overall framework and connections between these elements' (World Bank, 2013). This is also true (even if not explicitly stated) of most other donor-supported projects, such as the European Union/ILO project in Bangladesh to establish a qualifications framework (Rhaman, 2018), efforts by the United Kingdom (UK)'s Department for International Development in Mozambique to improve TVET governance and the contribution of private training providers (JOBA, n.d.), and the German development agency GIZ's work in Myanmar to help responsible ministries improve their strategic, conceptual and regulatory frameworks for vocational education (GIZ, n.d.). UNESCO's Global Network of Learning Cities also aims to establish many lifelong learning elements – e.g. promoting inclusive learning, facilitating learning in the workplace, extending the use of modern learning technologies and fostering a culture of learning throughout life – as the cities work towards achieving the SDGs (UNESCO, n.d.).

The World Bank published several documents related to lifelong learning between 2003 and 2005, and none for the following fifteen years. Now, the Bank's recently published flagship document, *The Changing Nature of Work*, features an entire section devoted to lifelong learning (World Bank, 2019). Unfortunately, while the report makes the case for lifelong learning, it does not indicate how to create a holistic system or whether people should have an entitlement to it, nor does it outline the critical features of such a system. Disappointingly, it perpetuates the division between early childhood education, tertiary education and adult learning outside the workplace, rather than seeing these as components of a comprehensive system that would also include workplace learning.





## ► 3. Policy environments

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An entitlement to lifelong learning could be a legislative goal in any one of three policy areas, namely education, labour and employment, and social protection. Each may bring a somewhat different rationale and expectations, leading to a different design of the entitlement.

### 3.1 Education

Agencies and ministries, whose concern it is to ensure that everyone achieves a minimum level of education, often regard lifelong learning as a tool for addressing issues of literacy and numeracy among the adult population, to allow them to function in society. The World Declaration on Education for All, while being inclusive of persons of all ages, reflects this perspective and focuses on basic learning needs (UNESCO, 1990). Indeed, schooling, levels of schooling and basic literacy make up a large part of the discourse on the right to education (Chakroun and Daelman, 2018). In some contexts, such as rural Africa, lifelong learning is understood almost exclusively to mean the acquisition of basic literacy and numeracy (Trudell, Cheffy and Trudell, 2019). However, adopting such a limited scope of entitlement would not be compatible with the definition of lifelong learning contained in Section 2.1 above and would not advance the acquisition of skills.

The international policy context within which national governments are obliged to operate stipulates that everyone has the right to education (Daelman and Chakroun, 2018) although the scope of the word 'education' is not defined. In recent years, the concept of lifelong learning has become more prominent in the debate on the right to education, principally through an adult education lens (Daelman and Chakroun, 2018) but is not yet backed up by any convention or treaty. Initiatives such as UNESCO's Global Network of Learning Cities promote lifelong learning initiatives but are currently restricted to urban environments and specific locations within a country (UNESCO, n.d.).

### 3.2 Labour/employment

Those whose primary concern is to ensure the existence of a workforce with the skills and competences required by employers, now and in the future, understand the need for everyone to acquire a basic education. However, they would also expect lifelong learning to take workers much further by providing them with the skills both to access decent work and to be able to continue in work despite changing needs of employers and the introduction of new technology, new markets, new processes and new customer expectations. The avoidance of deterioration of skills is also a concern for those who have been out of employment for a significant period of time.

From that perspective, lifelong learning helps develop a worker's resilience to change and unemployment. The U.S. Bureau of Labor Statistics reports that the average person changes jobs twelve times during the course of a career. The median employee tenure is 4.3 years for men and 4.0 years for women (U.S. Bureau of Labor Statistics, 2018). The Bureau of Labor Statistics also reports that young workers are particularly likely to have short-term jobs, many of them in the rapidly growing gig economy (Duggan et al., 2018). In a number of the member countries of the Organisation for Economic Co-operation and Development (OECD), 'average job stability (as measured by job tenure, the length of time spent in the current job) has increased in a number of countries. This is, however, a compositional effect due to the increase in the share of older workers, who tend to have longer job tenure. Once this change in the composition of the workforce is taken into account, job tenure actually declined in most countries. These changes have not affected all workers equally. The largest declines in tenure have occurred for low-educated workers (i.e. those without an upper secondary qualification' (OECD, 2019).

The need has therefore never been greater for each worker to maintain an up-to-date skill profile. This must be done without necessarily having the support of a regular employer committed to developing its workforce. While there is pressure from industry to support lifelong learning, employers' practices of outsourcing work and gig recruitment are not compatible with the concept of a work situation as an environment for learning and development (Daelman and Chakroun, 2018).

A proposal for legislation leading to an LLE emanating from an agency or ministry whose objective is to develop a continuously skilled workforce may therefore have very different content from – but may subsume – a proposal from an agency or ministry whose basic concern is basic education.

If ratified in the country, national governments are obliged to reflect in their legislation the ILO's Recommendation 195, adopted in 2004 (ILO, 2004). The Recommendation, while 'calling on governments, employers and workers to renew their commitment to lifelong learning', does not go so far as to press for it to be an entitlement. There is, however, some evidence of increased interest in lifelong learning. The Global Commission on the Future of Work (2019) is calling for 'the formal recognition of a universal entitlement to lifelong learning and the establishment of an effective lifelong learning system'. It points out that 'for lifelong learning to be an entitlement, governments must broaden and reconfigure institutions such as skills development policies, employment services and training systems to provide workers with the time and financial support they need to learn.' The Global Commission goes on to 'propose a system of entitlements to training through a reconfigured "employment insurance system" or "social funds" that would allow workers to take paid time off to engage in training.' It further suggests using the entitlement to support workers with the greatest need for continuing education, particularly the self-employed or those in small and medium-sized enterprises (SMEs) who are less likely to benefit from employer-sponsored training (Global Commission for Work, 2019).

These proposals are supported by the Secretary-General of the United Nations (UN)'s High-level Panel on Digital Cooperation, which reported 'emerging examples of government efforts to use social security systems and public-private partnerships to incentivize and empower workers to learn new skills and plan for a changing labour market'. The High-level Panel specifically mentions 'France's Compte Personnel de Formation, Scotland's Individual Training Account, Finland's transformation of work and the labour market sub-group under its national AI programme, and Singapore's Skills Framework for Information and Communication Technology (ICT)' (United Nations, 2019).

Recently, however, the Centenary Declaration of the ILO in June 2019 did not endorse all of the recommendations of the Global Commission on the Future of Work (ILO, 2019).

The Centenary Declaration states that the ILO must direct its efforts to:

- ▶ promoting the acquisition of skills, competencies and qualifications for all workers throughout their working lives as a joint responsibility of governments and social partners, in order to:
  - ▶ address existing and anticipated skill gaps
  - ▶ pay particular attention to ensuring that education and training systems are responsive to labour-market needs, taking into account the evolution of work
  - ▶ enhance workers' capacity to make use of the opportunities available for decent work.

Thus, the Centenary Declaration supports the aims of an entitlement system, without pressing for such a system to be included in a country's policy framework. Moreover, as it does not have the same status as a Recommendation or a Convention, it cannot require countries to take action.



### 3.3 Social protection

The ILO (2017) defines social protection as the set of policies and programmes designed to reduce and prevent poverty and vulnerability throughout the life cycle. It includes benefits for children and families, maternity, unemployment, employment injury, sickness, old age, disability, survivors and health protection. The link between social protection and lifelong learning includes empowering members of marginalized groups with the knowledge, skills and confidence to ensure their rights are respected (Power and Maclean, 2013).

Social protection has risen to the top of a number of government and development partners' agendas in recent years, including those related to economic growth, decent work, and economic, social and gender equality (Adams and Judd, 2019). As part of its mandate, the ILO has supported its member countries in achieving the human right to social security, as set out in the 1948 Universal Declaration on Human Rights (Article 22) and the International Covenant on Economic, Social and Cultural Rights, 1966 (Article 9), and reducing and preventing poverty and vulnerability throughout the life cycle. Relevant social protection benefits include unemployment benefits, as one element of social protection systems that are usually funded by a mix of social insurance contributions and taxes (ILO, 2017; United Nations, 1948; United Nations, 1966).

As one aspect of national social protection strategies, unemployment benefits are now offered in seventy-two countries across the world (Carter, Bédard and Peyron Bista, 2013). These cash benefits are often linked with active labour-market policies,<sup>1</sup> defined in an ILO review as 'activities which promote employment especially vocational guidance, training and rehabilitation, offer the best protection against the adverse effects of involuntary unemployment' (Carter, Bédard and Peyron Bista, 2013). All of the countries surveyed provide the usual employment services required for an effective job search. Most countries make available various training programmes for unemployed workers receiving UI benefits; many such programmes include additional allowances to cover training-related expenses. The cost of most UI schemes is covered by contributions from employers and workers; the government sometimes provides a portion of the funding. A worker is generally required to have contributed to UI schemes for six to twelve months to be eligible for benefits. Japan and Korea collect additional contributions from employers, but only for employment support programmes. This reflects these governments' priority of helping unemployed workers obtain and keep permanent work.

Some countries, for instance France, have put in place gradations in entitlement to benefit the poor and compensate for some workers' lack of access to workplace learning. The possibility of a basic LLL and an enhanced entitlement for members of certain groups thus emerges. These may include additional active labour-market interventions, such as an entitlement to job-matching services, employment subsidies, preferential consideration for public-sector jobs, and counselling and advice (Peyron Bista and Carter, 2017).

The ILO Promotion of Employment and Protection against Unemployment Convention, 1988 (No.168) is founded on the double objective of: a) return to employment; and b) access to more decent and productive employment, through employment promotion programmes, skills development and entrepreneurship support measures (ILO, 2017). While this is entirely compatible with lifelong learning, it does not constitute a lifelong entitlement, but rather access to skill-development support during a particular transition period. An LLL would encompass skill development for the unemployed or those at risk of unemployment. However, offering skill development only for these groups does not constitute a universal LLL.

In its biennial *World Social Protection Report*, the ILO has always highlighted the need to coordinate social protection closely with skill development (ILO, 2014, 2017). The ILO has reiterated this important link in its Social Protection Floors Recommendation 2012 (No. 202) (ILO, 2012).

Evidence of the positive impact of training is reported in Latin American countries, where participation in training programmes significantly increases the probability of finding employment with raised wages and having a formal job (Escudero et al., 2017). The European Union's Youth Guarantee, introduced in 2014, also recognizes the importance of skill development. The Youth Guarantee is a commitment by all Member States to ensure that all young people under the age of 25 receive a good-quality offer of employment, continued education, apprenticeship or traineeship within a period of four months after becoming unemployed or leaving formal education (European Commission, n.d.). The use of the word 'guarantee' has been a concern in some quarters because it generates expectations that cannot be fulfilled in countries that do not meet the economic and institutional preconditions: 'Even in the Nordic countries, where the system was already in place and where active labour-market policies had gained relevance in combating (youth) unemployment, one of the weakest points of the Youth Guarantee was the misleading idea of right conveyed by the use of the word guarantee and the lag between the real offer and young people's expectations' (Bussi, 2014).

In Africa, the Government of the Republic of Tanzania's Vision 2025 states goals for lifelong learning. Vision 2025 is motivated by social protection concerns and highlights poverty reduction as its overarching goal. This is reflected in the government's education policies, which are designed to enhance people's well-being and provide stability and a sense of national unity (UNESCO Institute for Lifelong Learning [UIL], 2018). Similarly, national social protection plans are being implemented in forty-one countries, with the understanding that the Social Protection Floors Recommendation advises that each Member 'should consider different approaches with a view to implementing the most effective and efficient combination of benefits and schemes in the national context' (ILO, 2019).

## Summary of policy environments

The design of any entitlement to lifelong learning will be influenced by the primary concerns of the policy-makers whose job it is to translate it into legislation, the declarations made by their governments as members of international bodies and their own commitments to the electorate. Other influences on its design may come from agencies and lobby groups concerned with the positive impact lifelong learning can have on economic development, civic engagement, entrepreneurship and the creation of new businesses, migrant workers and the quality of life of the general population. The interests of many different lobby groups will have to be accommodated in the design of LLL-related policy.

For any policy on LLL to have optimum impact, it will need to be part of a broader range of 'rights', and to be a component of a more holistic government vision that includes a right to social services, a right to unemployment benefit, access to career guidance and counselling, and access to the internet. As the examples given in Section 4 show, it is important to create a holistic, rather than a piecemeal, policy environment in which the legislation generated by different ministries contributes towards a single, consistent vision. Daelman and Chakroun (2018) stress this challenge of coordination, stressing the importance of connecting a right to lifelong learning to other rights.



## ► 4. LLE models

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As mentioned in Section 2.2 above, lifelong learning has a major role to play in achieving the SDGs, particularly SDG4's aim to 'ensure inclusive and equitable quality education and promote lifelong learning opportunities for all'. That vision was adopted and reflected in the Incheon Declaration, issued at the World Education Forum's gathering of skills and education ministers in 2015 (UNESCO, 2015a). This marked the latest progress towards a vision of establishing a right to education, which UNESCO has consistently promoted, beginning with the International Commission on the Development of Education chaired by Edgar Faure (Faure et al., 1972) and the Delors Commission on Education for the Twenty-first Century (Delors et al., 1996).

### 4.1 World Economic Forum: A Universal Right to Learn

In the context of establishing a right to education, the World Economic Forum has recognized that compulsory traditional education is no longer enough to deal with the challenges of the digital era, and that a right to education must extend beyond mainstream schooling. It recommends a Universal Right to Learn, in which 'All adult citizens should receive an equal number of "learning tokens" per year which can be traded for approved skills training. They should be granted time to train, for example two years, over their entire career. The training courses should be aimed at developing "technological" skills (such as programming or data analysis) as well as skills complementary to machines and robots (such as creativity, emotions, interaction with others, coping with failure, or entrepreneurial skills)' (De Croo, 2018). The implementing mechanism proposed by the World Economic Forum is the, partly financed by private enterprise to ensure that training courses address market needs. The Universal Right to Learn trading system proposes that 'each company would be allocated a certain quota of tokens corresponding to training hours (depending on the number of people employed). Employers may choose to offer such training themselves or purchase tokens from other organizations providing the courses. The mechanism would enable anyone, regardless of status, age, seniority or income level, to enjoy an equal right to continuous learning' (De Croo, 2018). The World Economic Forum places this right in a European context and suggests that 'training could be done with any provider – an educational institution, business or individual – in any European country, or online' (World Economic Forum, 2018).

Four interesting points about the proposal are: (i) its emphasis on work-related training, with no expectation that the right may cover training related to personal fulfilment; (ii) its placing the tokens with employers, rather than with the individual; (iii) its expectation that private enterprise will partly finance the right to learn; and (iv) its expectation that employers will spend the tokens. These raise questions of how best to select the workers who will benefit from the tokens; how workers who are not in employment or who are operating in the gig economy will access the right to learn, and what mechanism will be introduced to require employers to contribute to the cost of implementing the right to learn. Indeed, rather than being a right for the individual citizen, it appears to be more a right for employers to enhance training provision for their workers. Hence, it falls short of the definitions outlined in Section 2.1.

## 4.2 A national learning entitlement

According to Schuller, Tuckett and Wilson (2018), a more compatible model is one in which each individual has a 'national learning entitlement which would enable free access to publicly provided, or publicly recognized, education and training for the equivalent of two years for all those aged 18 and above'. The authors make the case for such an entitlement against the criteria of fairness, efficiency, flexibility and affordability. In the context of the UK, they suggest that the basic entitlement should be around 5,000 pounds sterling per full-time equivalent year, and also make the case for flexible learning. Still in the context of the UK, they calculate that the total annual public commitment would be around £8.5 billion, possibly subsidized by the introduction of a graduate tax. In contrast to the World Economic Forum proposal, the authors place the spending decisions in the hands of the individual, with provisions for the funds to be spent to achieve personal fulfilment, encourage civic engagement and further career goals (Schuller, Tuckett and Wilson, 2018).

## 4.3 Individual learning accounts, vouchers and tax incentives

Discussion on entitlement to lifelong learning often refers to individual learning accounts (ILAs), a concept first introduced in the late 1990s, with mixed results (Cedefop, 2009). These are often put forward along with vouchers as a type of entitlement which stimulates lifelong learning activities of adult workers (Oosterbeek and Patrinos, 2008) and encourages savings for education. Not all savings accounts entitle every learner to a fixed amount from government. For example, a person's entitlement in Canada's Education Savings Accounts depended on the amount saved and the kind of training pursued (Oosterbeek and Patrinos, 2008). The basic principle is that funding follows the participants' choices rather than being supply-led (Falch and Oosterbeek, 2011). Many ILAs include a joint financing element that shares training costs between different partners, including the learner (Cedefop, 2009). Therefore, as Daelman and Chakraborty (2018) point out, 'they do not correspond to an entitlement to "learning", but merely provide an incentive for individual investment in education.'

Vouchers, on the other hand, generally require little or no personal financial contribution to training. In this respect, they are similar to the concept of post-compulsory entitlements (PCEs) proposed by Levin (2002), which would be 'composed of both grants and income-contingent loans, the latter payable from the higher incomes generated by education and training investments' (Levin, 2002). In both cases, the entitlement exists; with vouchers, individual learners contribute to the cost only when their income subsequently allows it. This is very similar to the proposal by the UK's Learning & Work Institute to institute personal learning accounts (PLAs) (Learning & Work Institute, 2016). These PLAs would be multifaceted: they would include a 'skills passport', information on the local labour market and the performance of local training providers, entitlements to public funding, and a 'help to learn' bonus for those who contribute some of their own savings towards their training. The problem of 'deadweight' is, however, very real in any voucher system. A study in the Netherlands calculated that while €1,000 vouchers increased training participation by up to 20 per cent, almost 60 per cent of the vouchers that were used would otherwise have been financed by private parties (Hidalgo, Oosterbeek and Webbink, 2014). The same study analysed the characteristics of workers who participated in training because they received a voucher and found that they were more likely to be male, single, working fewer hours per week, had a lower risk tolerance and were less likely to have participated in training in the baseline year. In summary, the study found 'a nuanced picture of the effects of the programme. Increased participation, a shift towards general training and more future training plans can be seen as the bright colours. The substantial deadweight loss and the absence of visible labour market effects are the darker shades' (Hidalgo, Oosterbeek and Webbink, 2014).

Any system that involves individual savings is likely to be more successful for highly educated, high income-earning people. As shown in the Netherlands example above, however, it can lead to 'deadweight', as these participants may well have invested in training for themselves without government assistance (Hidalgo, Oosterbeek and Webbink, 2014). ILA schemes without a savings component, such as subsidies, vouchers, individual learning budgets or grants, appear more suitable for low-skilled people and groups at risk and will therefore appeal more to policy-makers motivated by a social protection agenda (Cedefop, 2009).

Where education and training are largely provided free of charge, the impact of financial incentives is likely to be limited. By contrast, it can be much greater in countries where private contributions to lifelong learning are significant, or where earnings are forfeited in order to attend training. Incentives may be limited, however, where adult learning is largely provided by the private training sector, which typically receives very few public subsidies (OECD, 2017a).

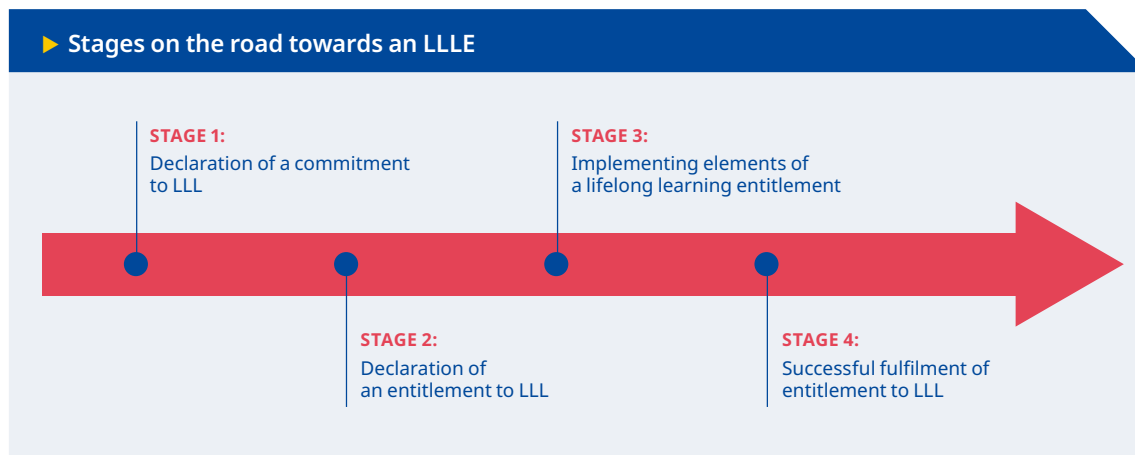
Information on learning entitlements gleaned from the survey of the TVET Recommendation shows that any specific reform or legislation related to TVET from a lifelong learning perspective has most commonly taken the form of an entitlement, followed by learning accounts and vouchers (UNESCO, 2015b). One interesting example is Indonesia's Smart Indonesia Card (KIP), designed to ensure that all children from disadvantaged families receive financial assistance for education up to the completion of high school/vocational school. KIP targets children between 6 and 21 years old whose families are part of the Family Welfare Programme, providing they are enrolled in school, a study group or a training course. KIP will eventually extend to children not in school, to encourage them to resume their education. In 2014, 160,000 cards were printed and distributed to students in 18 districts or cities; in 2015, 20.3 million cards were distributed (TNP2K, n.d.).

Critics of ILAs are concerned that they may satisfy different stakeholders' expectations (Thursfield et al., 2002). ILAs are intended as a vehicle for encouraging individuals to commit themselves to learning and employers to contribute to learning, and for improving the labour force's general skills. Although they are presented as allowing individuals to choose among different options, there exists an explicit relationship with employability and the demands of the economy. As with any subsidy scheme, the trade-off is between administrative simplicity and greater targeting. In Belgium and Estonia, training voucher schemes started out as largely unrestricted schemes, but later narrowed their target market in response to massive take-up by higher-earning, higher-skilled participants and the resulting deadweight (OECD, 2017a).

Some countries have also experimented with tax-related incentives. The Netherlands introduced tax deductibility of out-of-pocket training expenses, which research has shown to be a fairly effective instrument to stimulate the accumulation of human capital. Every guilder invested by the government in the form of a tax deduction led to 0.75–1.5 guilders of private expenditure on training investments (Leuven and Oosterbeek, 2012).

## ► 5. Examples of countries' progress introducing entitlement to lifelong learning

While many countries acknowledge the need for lifelong learning and may go so far as to declare an entitlement to it, not all have reached the point of introducing an entitlement scheme.



The following section shows the progress made by some countries along this continuum, the challenges encountered and the lessons learned.

### Stage 1: Declaration of a commitment to lifelong learning

Countries at the very beginning of this process that have declared a commitment, but not an entitlement, to lifelong learning are expected to have made a political declaration, completed informal discussions and begun the process of mobilizing stakeholders. The section below describes the cases of England, Canada, the USA, Ethiopia, Morocco, New Zealand and Namibia.

#### England

A new skill development strategy, the National Retraining Scheme (NRS), is currently being developed in England, largely to respond to the pace and scale of technological and economic change, and the recognition that all adults can develop their skills and retrain throughout their lives. The NRS will initially focus on digital and construction training (United Kingdom Government, 2017).

A particular challenge to the success of the NRS is that few people believe that their job is at risk, and even when they do, adults do not seek out information and advice about retraining opportunities (Aldridge, 2019). The Centre for Social Justice has proposed that the NRS take the form of a PLA, modelled on the previous policy of ILAs introduced in the early 2000s (Centre for Social Justice, 2019) but discontinued owing to widespread fraud (Caplan, 2018). The PLA would be available to all workers who are economically active (i.e. either in work or unemployed but seeking work). However, the design, as proposed by the Centre for Social Justice, is contingent upon workers making a contribution and could therefore not be described as an entitlement. Furthermore, when announcing the introduction of the NRS in October 2018, the Chancellor of the Exchequer pledged £100 million. Although he stressed the partnership with employers and trade unions, as well as the importance of vocational education and training, he made no mention of lifelong learning as a right or entitlement.

## Canada

Lifelong learning plans (LLPs) have been in existence for some time in Canada. LLPs allow workers to withdraw amounts from their registered retirement savings plan (RRSP) to finance full-time training or education for them or their spouse (Government of Canada, 2019). This programme is not accessible to younger and lower-income workers, who have not been able to accumulate enough savings and employer-matching contributions to fund the additional training and education they might need. Furthermore, withdrawals from RRSPs under the LLP must eventually be repaid. The costs of lifelong learning are therefore borne by the workers and learners. As a result, mid-career training and development opportunities favour the already highly skilled and educated (Munro, 2019). While the formation of a Canada Lifelong Learning Fund has been proposed, it is envisaged that contributions from individuals and employers would be required (Government of Canada, 2017).

## USA

A similar development is underway in the USA, where the Lifelong Learning and Training Account Act of 2018 is currently working its way through Congress (Warner, 2018). The Act, if passed, will provide for workers over the age of 24 to benefit from a tax-preferred savings account. Individual workers (or their employers') contributions to their account will be matched by the government, to assist workers seeking to retrain or upskill over the course of their careers. Again, while it recognizes the importance of lifelong learning and aims to encourage it, the Act falls short of establishing an entitlement, and its success will depend heavily on the willingness of workers to make a financial commitment to their own training.

## Ethiopia

Awareness of the need for lifelong learning was established in Ethiopia in the publication of the Education Sector Development Programme V (ESDP V) which laid out a Programme Action Plan through to 2020 (Munro, 2019). The Plan foresaw the provision of lifelong learning opportunities in the context of adult and non-formal education, to meet 'the diverse learning needs of all and which contributes to personal, societal and economic development.' It recognized that the barriers to creating a coherent lifelong learning model in Ethiopia were: a lack of policy and legislative framework; absence of appropriate adult education structures and unskilled human resources; poor understanding of the contribution of adult education to other development programmes; and inadequate financial and material resource for implementation. A policy and legislative framework for adult and lifelong learning was to be developed and executed by 2016, with Regional Adult Education Boards fully operational, supporting an integrated lifelong learning system. While these plans may, as yet, be unfulfilled they do indicate the direction in which the Government of Ethiopia wishes to move once the necessary elements of an lifelong learning system are in place (Abiy, Kabeta and Mihiretie, 2014).

## Morocco

The Constitution of Morocco, most recently promulgated in July 2011, promises its citizens equal access to ‘a modern, accessible and quality *education*’ and to ‘professional training and physical and artistic education’ (Article 31) (ConstituteProject.org, 2012). However, the constitution has been criticized because these ‘rights’ ‘seem to depend more on an individual’s means and ability to achieve them rather than on outcomes that will be at the expense of the state, public institutions and local authorities’ (Madani, Maghraoui and Zerhouni, 2012).

An important piece of legislation for Morocco’s continuing education context is the Vocational Training Levy, which requires public and private organizations subject to the National Social Security Fund to contribute 1.6 per cent of their total, aggregated, monthly payroll towards professional training. However, only 20 per cent of the training funds are utilized by 3 per cent of formal-sector companies. These companies are unequally distributed in terms of size, industries and regions, with the majority located on the industrialized Casablanca-Rabat-Tangiers axis. Employees working in SMEs, which comprise 93 per cent of companies in Morocco, have insufficient access to training opportunities (Hassi and Storti, 2013). It is not apparent if or how the unused portion of the levy is spent. Unequal access, as experienced in Morocco, is common in other countries that have implemented levy schemes (James, 2009).

One solution to the problem of underspending has been introduced in the UK, where an employer who pays the apprenticeship levy may transfer up to 25 per cent of its annual levy fund to other employers, to spend on apprenticeships (Paragon Skills, 2019). Data acquired by the Open University in January 2019 revealed that only 19 per cent of levy-paying employers have made apprenticeship commitments, with 22 per cent saying they do not have time to develop an apprenticeship strategy, and 66 per cent saying that they find the system confusing (The Open University, 2019). Those who have engaged with the scheme report benefits. It is too early to say whether the ability to transfer funds between employers will result in a significant rise in engagement.

While a lack of clarity on funding for the Government of Morocco’s aspirations continues, a shake-up of the existing vocational education and training system is promised in a new strategy announced by the Royal Office in April 2019 regarding the creation of ‘Cities of Professions and Skills’ in every region of the Kingdom. The announcement acknowledged the need for better-quality, industry-related training for the digital era, but did not go so far as to promise an entitlement to training for its young people or unemployed. It did, however, address some of the current shortcomings in the education system, including the poor quality of the current workforce and the low quality of education generally (Agénor and El Aynaoui, 2015). This new initiative is compatible with the Employment Strategy 2025, which focuses not only on active labour-market measures but on more comprehensive support, including skill development, updating and upgrading (European Training Foundation, n.d.). The strategy also supports the aims of the Education Vision for 2030, approved in 2014, which promotes greater equality and enhanced quality of individual participation in society.

Morocco is putting in place some of the infrastructure that will be needed to establish an entitlement in the future, but has not yet made that commitment to its citizens.





## New Zealand

In its 2017 election manifesto, the Labour Party mentioned that it would 'progressively introduce an entitlement to 3 years of free post-school education or training for New Zealanders to use throughout their lives as they see fit' (New Zealand Labour Party, n.d.). This was accompanied by pledges to designate funding and support for adult learning and community-based programmes, and encourage the development of 'hop-on, hop-off' training to 'equalize the focus that is placed on completing a qualification and gaining work experience.' Degree and post-graduate courses would not be eligible. With the Labour Party now forming the government in New Zealand, the establishment of an LLL system is a work in progress.

## Namibia

Progress continues to be made in Namibia, where the concept of lifelong learning has long been understood and integrated into the country's policies and educational infrastructure (UIL, 2018). As a result, the Ministry of Education features a Department of Lifelong Learning; the University of Namibia has a Department of Lifelong Learning and Community Education, which offers diplomas in lifelong learning and community education for pre-service and in-service teachers; and the Namibia University of Science and Technology has a Centre for Open and Lifelong Learning. In recent years, Namibia has developed a national policy to promote lifelong learning and provide access to education. The development and implementation of related policies contribute to the realization of Namibia Vision 2030, supported by a strong institutional infrastructure that includes the Namibia College of Open Learning and the Namibia Open Learning Network Trust. Thus, although Namibia has not yet declared any entitlement to lifelong learning, it has put in place many of the building blocks for an entitlement.

## Stage 2: Declaration of an entitlement to lifelong learning

Countries that have declared their citizens are entitled to lifelong learning should already have defined the entitlement and begun to mobilize stakeholders. The section below considers developments in Thailand and Malaysia.

### Thailand

In Thailand, Section 5 of the Promotion of Non-Formal and Informal Education Act B.E.2551 (2008) accords each person 'the right to receive education in the form of non-formal or informal education, as the case may be' (ThaiLaws.com, 2008). The Office of the Non-Formal Education Commission expected to achieve a number of outcomes by the end of 2008, including that its budget mechanism would distribute coupons to learners (Sungsri, 2009). In 2014, the Thai media reported that free-education coupons were 'part of new agenda for the young' (*The Nation Thailand*, 2009). However, there is no evidence such a measure has been introduced, and it was not mentioned in the UNESCO-UNEVOC World TVET Database Thailand in 2015 (UNESCO-UNEVOC, 2015).





## Malaysia

Malaysia has also taken steps to give its citizens a greater entitlement to lifelong learning. One of the key strategies mentioned in its 2011 Blueprint was to provide funding mechanisms, engage private funding, make loans available from private financial institutions and consider tax incentives (Government of Malaysia, Ministry of Higher Education, 2011). This emphasis on lifelong learning was later reflected in Chapter 5 of the country's Eleventh Malaysia Plan 2016–2020 (Government of Malaysia, Prime Minister's Department, 2016), which cites 'upskilling the workforce through lifelong learning' as a priority, with the objective of increasing the number of employees that will benefit from expansion of the Human Resources Development Fund Act (2001)<sup>2</sup> from 1.77 million in 2014 to 2.8 million in 2020. The focus is therefore very much on those already in work and those beginning their careers, rather than those seeking to re-enter the workforce after a period of voluntary or involuntary unemployment.

The Skills Development Fund Act (2004, amended in 2006) established a body to manage the Perbadanan Tabung Pembangunan Kemahiran fund, whose purpose is to identify and approve skill-training programmes eligible for skill-training loans, as well as provide, grant and monitor skill-training loans and financial assistance other than skill-training loans to trainees (CommonLII, 2004). It should be noted that applications can only be accepted from registered training providers on behalf of learners. Thus, spending power does not clearly lie with the learner, as is the case with learning accounts or vouchers in other countries.

If the Skills Development Fund was the only initiative for retraining and upskilling, then certain groups would indeed be excluded from training opportunities. However, the Government of Malaysia has launched the 1AZAM (One Aim) initiative through the Ministry of Women, Family and Community Development (Peyron Bista and Carter, 2017). 1AZAM is the flagship initiative of the Government's Transformation Programme (2010–2020), which aims to raise living standards of low-income households and reduce the poverty rate to 2 per cent, in line with the government's vision for the country to achieve high-income, industrialized status by 2020. 1AZAM's approach is personal empowerment; it offers poor and extremely poor households job placement, training services, entrepreneurial support services, cash transfers for those most in need, and insurance and housing facilities for low-income households. The component of 1AZAM that is most relevant to LLE is AZAM Kerja. It offers opportunities to generate income through work placements focusing on areas of work for people who are productive but have low education qualifications, and people who are without skills. Training is provided, mainly for fairly low-skilled jobs in the hospitality industry. AZAM Kerja is implemented in collaboration with the Ministry of Human Resources (Nor and Azhar, 2016).

While neither the Skills Development Fund nor the 1AZAM initiative constitutes a LLE on its own, together, they form a large part of the legislative foundation required to build an LLE. Malaysia is therefore already at quite an advanced level of Stage 2. Where it falls short is in the very restricted nature of the funding mechanisms, which reduce its reach to people of working age who are not in formal employment.

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<sup>2</sup> The Human Resources Development Fund Act provides for the imposition and collection of a human resources development levy for the purpose of promoting the training and development of employees, apprentices and trainees.

## Stage 3: Implementing elements of an LLLE

Countries that have reached Stage 3 of the path towards LLLE maturity should have systematic, institutionalized legislation and regulations enacted; have formalized most processes allowing access to entitlements; and have mobilized the necessary resources and stakeholders to implement the entitlements. This section considers the skill systems in the Republic of Korea, Australia, Scotland, Viet Nam and Japan, where much of the necessary infrastructure for entitlement exists and is being (or has been) tested.

### Korea

In February 2018, the Ministry of Education announced the Fourth National Lifelong Learning Promotion Plan (2018–2022), followed shortly afterward by the Lifelong Learning White Paper (National Institute for Lifelong Education, 2018). During the lifetime of the first three plans, the National Institute for Lifelong Education and seventeen local Lifelong Education Institutions were founded, and a lifelong learning promotion system was established. This included the designation and operation of lifelong learning cities, the introduction of lifelong education to supplement academic credits, the introduction of Korean Massive Open Online Courses and the establishment of a national lifelong learning portal, Neulbaeum. The rates of participation in lifelong learning steadily increased as a result, from 26.4 per cent in 2008 to 40.4 per cent in 2016.

Nevertheless, the Government of Korea identified some continuing challenges, such as variations in participation rates according to educational background and income, room for improvement in the lifelong learning programmes, weaknesses in local governance of lifelong learning and the need to expand financial investment. The Fourth Plan was devised to address these challenges, with the added justifications that Korea needs to prepare for the ‘fourth industrial revolution’,<sup>3</sup> certain occupations and skills are becoming redundant, and the population is ageing while life expectancy is increasing. ‘Career resilience’, ‘customized learning’ and ‘self-reliance’ are all terms used in the documentation associated with the Fourth Plan. While it addresses the lifelong learning needs of the population as a whole, it does emphasize lifelong learning opportunities for the underprivileged and persons with disabilities.

One of the tools used to realize the aims of the Fourth Plan is the introduction of a voucher system in 2018.<sup>4</sup> The system remained in a pilot stage until the end of 2019 and cannot be regarded as an entitlement in the same way as the social welfare system. It is, however, coherent with Article 3 (‘Right to Learn’) of Korea’s Framework Act on Education: ‘Every citizen shall have a right to learn through life and to receive education according to his or her abilities and aptitudes.’

To reach a stage where the introduction of a voucher system was feasible, the market for lifelong education services needed to be mature: it needed to feature multiple lifelong education institutions delivering good-quality training; information on lifelong education needed to be available to motivate learners; and a comprehensive financial package had to be available that includes not only tuition and learning support for learners, but also capacity-building for institutions. Vouchers are currently available only to members over the age of 19 from low-income households and those deemed to be in absolute poverty, i.e. receiving basic living security support. No specific industries are being targeted, and there are no restrictions on the type of training for which the voucher may be used.

<sup>3</sup> The ‘fourth industrial revolution’ is a term coined by Klaus Schwab, founder and executive chairman of the World Economic Forum. It describes a world where individuals move between digital domains and offline reality with the use of connected technology to enable and manage their lives (Xu, David and Kim, 2018).

<sup>4</sup> Information on the voucher system in Korea was kindly supplied by Dr Yun of the National Institute for Lifelong Learning of the Republic of Korea on 12 July 2019.

As the voucher was only recently introduced, it would be premature to draw firm conclusions on its impact. However, user satisfaction surveys are being conducted to compare learners' levels of awareness of lifelong learning before and after using the voucher. There are expectations that increased participation in lifelong learning will allow institutions to diversify their course offerings and teaching/learning methodologies. There are already signs that institutions, as a result of participating in the voucher system, are now providing more detailed information to learners on their management and course offerings, which will contribute to more transparent governance.

The Korean system displays many of the characteristics of the Singaporean systems, but has not yet reached the stage of declaring it an entitlement. It also demonstrates the importance of having the key building blocks in place and being responsive to an increasingly digitalized economy, as well as the need to generate reliable data to evaluate the impact of the system.



## Australia

The Commonwealth Government of Australia has an agreement on skills funding with states and territories under the National Agreement for Skills and Workforce Development. As part of the 2011–12 Commonwealth Budget, the government committed 1.75 billion Australian dollars over five years towards a new National Partnership Agreement on Skills Reform, in addition to the amount previously allocated to States every year for the TVET system. This funding was in line with the Commonwealth Government's objectives, announced by Prime Minister Julia Gillard in March 2012 (Commonwealth of Australia, 2012). The suite of proposed reforms would mean that every working-age Australian would be entitled to a taxpayer-funded training place allowing him to obtain a qualification up to and including Certificate III, language and literacy courses.

In response to this additional injection of funds, and in line with the Commonwealth Government's objectives, the Northern Territory (NT) introduced the Northern Territory Training Entitlement (NTTE). The entitlement had a number of parameters and was not as all-encompassing as a strict definition of the term would imply. It prioritized NT residents of working age without a Level III certificate or a higher qualification who were entitled to enrol in subsidized Certificate III qualifications, through to Advanced Diploma, across a range of industries. The entitlement also covered foundation skills or the lower-level qualifications needed to enrol and complete at Level III, but it did not apply to the higher education sector. Although the NTTE covered the full cost of training, all students had to pay a non-refundable administration fee. Access to training was based on the highest level of previous qualification. Those students who already held a Certificate III (or higher-level) qualification had more limited access to specified qualifications, as shown on the course website (Courses.com.au, n.d.). The NT Government was therefore using the entitlement specifically to upskill low-qualified people of working age and direct them into selected industries, motivated by the need to protect a vulnerable group and a desire for economic growth.

While this scheme went a long way to being an LLLE, it fell short by (i) not being enshrined in law and being temporary in nature; (ii) excluding people beyond working age; and (iii) limiting training programme choices by excluding training that could enhance a person's ability to engage in civic activities or training for personal fulfilment. The last round of funding for the NTTE programme was disbursed in 2017 and student enrolments closed in March 2018. It appears that without the additional funds from the Commonwealth Government of Australia, the NT Government could not afford the 'entitlement'.

Given the structure of its governance system and the high levels of autonomy of its states, Australia may well be regarded as a country where a combination of initiatives could combine to form a LLLE. In addition to the initiative described above, Australia has other training 'entitlements', such as its Commonwealth Government's Skills and Training Incentive for older Australians to update their skills and stay in the workforce. Since 1 January 2019, it has been providing up to AUS\$2200 to fund training that helps workers aged 45–70 remain in the workforce. Individual workers or their employers must match the funding. Those participating in the scheme can obtain advice from the Skills Checkpoint Programme on transitioning into new roles within their current industry or guidance on pathways to further training opportunities and a new career. However, the Skills and Training Incentive is again time-bound and capacity-bound, and its status as an entitlement is therefore questionable. It is available for two years only – from 1 January 2019 to 31 December 2020 – with funding for up to 3,600 participants per year.

Thus, although Australia has all of the infrastructure and systems in place to introduce a full-fledged LLLE, it has not yet progressed to Stage 4 of the continuum.

## Scotland

In line with the Scottish Government's Labour Market Strategy, individual training accounts (ITAs) were launched in October 2017. ITAs are available to people in Scotland who wish to 'develop the skills they need for work, giving learners who meet the eligibility criteria up to £200 towards a single training course or training episode per year' (Skills Development Scotland, n.d.).

The Scottish Government's stated aim is 'to support employability by focusing funds on those seeking employment and those who are currently in low paid work and looking to progress' (Skills Development Scotland, n.d.). All ITA training providers are monitored, and courses must be in one of the curriculum areas aligned to the government's labour-market strategy. The demand for an ITA is such that applications have currently been put on hold as the initial target of 3,700 learners has already been met. The ITAs replace the earlier ILAs, which ran from 2004 to 2008. Box X lists the eligibility criteria for ILAs.

### ► Box 1: Eligibility criteria for ILAs in Scotland

Individual Learning Accounts Eligibility Criteria:

- Aged 16 or over
- Not in education or involved in any other Skills Development Scotland funded programme
- Unemployed and looking to get back into work
- Employed and earning less than £22,000 per year
- Resident in Scotland

Source: My World of Work (n.d.).

A formal evaluation of the ILAs performed in 2007 showed the following conclusions (Box X):

### ► Box 2: Main findings of evaluation of ILAs in 2007

Main findings – ILA200 research

- Learners on the ILA200 scheme are much more likely to be female and/or less than 50 years of age than the general population of Scotland.
- At the initial stage (January/February 2006), 53 per cent of respondents had started or undertaken an ILA funded course, and 9 per cent of those who had not, were booked on a course and waiting for it to start.
- Only 18 per cent of those who had been planning to undertake a course at the initial stage had done so by the time of the follow-up stage (November 2006).
- Courses undertaken using funds from the ILA200 scheme were most likely to be ICT courses (48 per cent) and most likely to be undertaken at a college (45 per cent).
- Most learners (82 per cent) had chosen a course leading to a formal qualification or certification.
- Most learners (91 per cent at the follow-up stage) felt their course met or exceeded expectations.
- Overall satisfaction with the scheme was almost universal (96 per cent) at the follow-up stage.
- Most learners (85 per cent) felt the personal contribution was the right amount to pay.
- Most learners (88 per cent) were satisfied with the level of funding available

Source: Scottish Executive Social Research, Enterprise Training and Lifelong Learning Department (2006).



Neither the ILAs nor their successor, the ITAs, are enshrined in law, and their status as an ‘entitlement’ is therefore questionable. The change from ILAs to ITAs was designed to better meet the aims of the job market. It acted on a commitment in the Scottish Government’s Programme for Government 2016–17, following a consultation on the UK Government’s Apprenticeship Levy, to align support to help people into employment with employers’ needs (Scottish Government, 2017). The ITAs are currently suspended because the numerical target has been reached. This also argues against their being an entitlement, as the budget is evidently limited and hence not available to all in the same way as the right to school education or unemployment benefits is in Scotland. However, the ITAs do fulfil both labour and social protection aims by providing a source of funding to train unemployed and low-wage learners, albeit in very specific occupational areas.

The Scottish ITA system is still somewhat short of being regarded as an LLE, mainly by virtue of its lack of legislation, its restricted target group and the restricted industrial sectors. However, unlike some of the other countries at in the second and third stages of the LLE continuum, Scotland does have most of the other building blocks in place, such as strong TVET institutions, qualified staff and a qualifications framework. It could be assumed, therefore, that funding challenges are the main obstacle to implementing a nationwide LLE.

## Viet Nam

Ever since the 6<sup>th</sup> Central Party Congress in July 2002, the Government of Viet Nam has recognized the ‘need to link learning with actual socio-economic development and to create favourable conditions for lifelong learning as well as a Learning Society’ (Ministry of Education and Training of Vietnam, 2009). This reflected the statement in the Education Development Strategy for 2001–2010, which envisaged ‘a chance for everyone at all levels, of all ages and in all locations to pursue lifelong learning suitable to their conditions and contributing to improve people’s knowledge and human resources quality.’ To fulfil this vision, the Ministry of Education and Training has been building since 2005 a learning infrastructure, by expanding continuing education centres in Viet Nam’s districts and provinces, and establishing community learning centres in 90 per cent of the country’s villages and wards. Work has been done to develop learning materials, reform teaching methods and develop a training curriculum for capacity-building of non-formal education personnel. Resources have also been invested to eradicate illiteracy and develop distance education.

At the same time as access to lifelong learning was being addressed from an educational perspective, the Government of Viet Nam was developing and implementing Employment Law 2013 (No. 38/2013/QH13) (ILO NATLEX, n.d.). The law made provision for implementing a variety of measures to create employment and meet socio-economic needs, with particular emphasis on the skill needs of workers in rural areas and disabled persons. The law states that they are ‘entitled to’ vocational training support, free counselling, free job recommendations and loans from the National Employment Fund. The law also grants access to free vocational training for young people who have completed their military or public security obligation, and youth volunteers who have completed their tasks in socio-economic development programmes or projects.

Chapter VI of Employment Law 2013 deals with unemployment insurance (UI), which is compulsory for most workers. The benefits of UI include an entitlement to ‘vocational training support’ for those who are eligible, and ‘support for training and retraining to improve qualifications of occupational skills for job maintenance for workers’ for up to six months. The costs related to vocational training and other employment support measures are covered by the Unemployment Insurance Fund, to which workers, employers and the state all contribute.

While Viet Nam may not yet have a single, coherent LLE policy, it is clear that many of the components of such a policy have been developed and are being implemented. Entitlement exists for some groups of people in some circumstances, but is not yet universal. The motivation behind it is mainly socio-economic, with policy developed centrally, but implemented at the community level.

## Japan

Japan is another country where diverse elements are in place to support lifelong learning, but the final step of bringing them together to create a single universal entitlement has not yet been taken. As Büdenbender (2018) writes:

The Japanese Government has committed itself to a lifelong learning strategy which comprises two main aspects: moving beyond formal education; and promoting learning at all stages of life. The Strategy was formalized by the 1990 Lifelong Learning Promotion Law, which provided for the establishment of lifelong learning Councils at national and prefectural levels, support for the promotion and development of lifelong learning at a community level and surveys for assessing people's learning needs. Evidence suggests that the reform has enhanced non-formal education for people of all ages in Japan, although the programme's success has been diminished by limited government funding and worsening employment conditions for education providers.

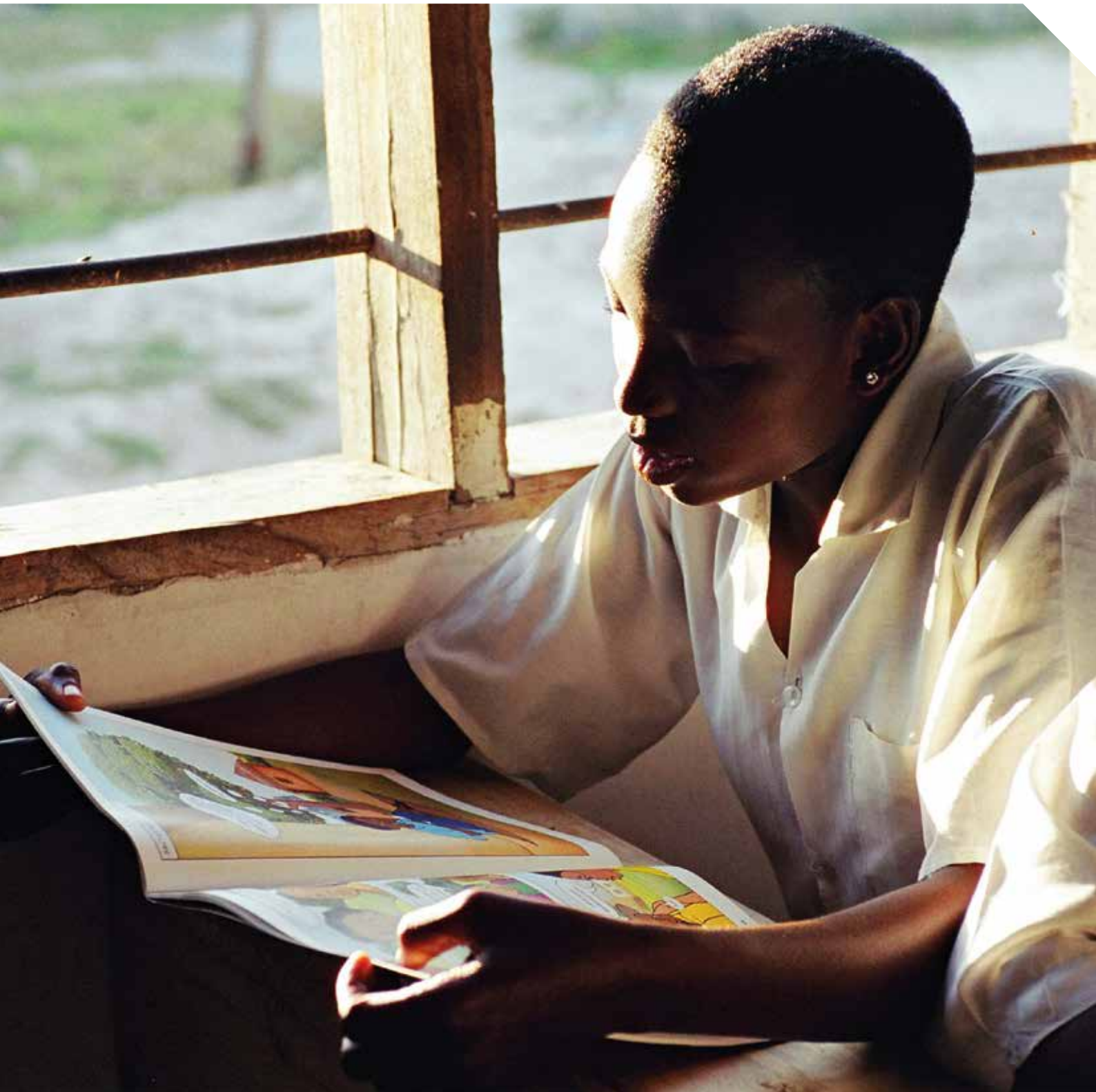
Japan introduced lifelong learning measures largely in response to the country's position as a 'super-aged' society. In 2012, over 24 per cent of the population was over the age of 65. The figure is likely to reach 30 per cent by 2025, and almost 40 per cent by 2060 (OECD, 2014). This demographic puts extreme strain on social services, the economy and the diminishing younger generations. Lifelong learning is now regarded as one of the tools to be deployed to keep people active in the labour market for a longer period, thereby reducing pressure on the economy.

The link with enjoying good health in later years contributes to Japan's definition of lifelong learning, which includes sports, culture, hobbies, recreation and volunteer activities. The Lifelong Learning Promotion Law of 1990 has been responsible for a shift from Japan's traditional focus on formal education to a focus on more informal, human resource-centred forms of learning. It has also kept senior citizens engaged in the community, involved in wider social issues through cultural programmes, and physically active. Whether or not this encourages them to remain in the workforce, it does mean that they make fewer demands on the health and welfare systems.

While the learning undertaken under the Lifelong Learning Law has largely taken place in classes related to arts and culture, sports and recreation, the Government of Japan has also been incorporating skills development as part of its UI system. The first Employees' Pension Insurance Act was introduced in 1941 and subsequently updated in the 1950s. The social insurance system, funded by worker and employer contributions, consists of a flat-rate benefit under the national pension programme and an earnings-related benefit under the employees' pension insurance programme (International Social Security Association, n.d.). Workers who are laid off from work may receive support to undertake three to six months' worth of training, along with access to counselling services and cash benefits. The training must be in line with the local prefecture's job implementation plan, adhere to quality standards and be certified. This may be regarded as attempts to maximize the productivity of working-age individuals while keeping the super-aged fit and healthy, and reducing their dependence on the public purse.

It is important to highlight the role played by the Japanese private sector in lifelong learning. The Ministry of Economy, Trade and Industry established the Lifelong Learning Development Office within its Industrial Policy Bureau, which facilitated private industry programmes related to citizens' learning. However, the reliance on private-sector investment has not been easy, as private financing dried up when Japan experienced an economic crisis in the early 1990s. It has also been suggested that the involvement of the private sector has contributed to the bureaucratization and privatization of adult learning, by strengthening the leadership of national and prefectural governments and introducing market values in social education. Researchers have expressed concern that the Lifelong Learning Law has focused on the administration and infrastructure of lifelong learning, while neglecting the content and methodology of teaching and learning (Büdenbender, 2018).

Japan's introduced LLLE largely in response to super-ageing rather than to the emergence of a digitalized economy or the need for economic growth, and is therefore quite different from the earlier examples. However, given that other developed countries are also experiencing super-ageing – albeit not yet as severely as Japan – the Japanese programme serves as a model from which others may learn. It also exemplifies a country that is tackling lifelong learning through more than one legislative measure, with UI measures catering to the unemployed or those at risk of unemployment. It is therefore typical of other programmes in some respects, in that in the absence of a single holistic measure, it has instituted a variety of learning opportunities for different social groups.





## Stage 4: Successful fulfilment of an entitlement to lifelong learning

At the point where a country reaches Stage 4 on the path to a mature LLL, it can be expected to have undertaken systemic development, formulated and adopted a lifelong learning policy and appropriate legal framework, put in place sustainable resources, have well-established institutional and governance arrangements, engaged with stakeholders, and undertaken continuous evaluation and improvement of the entitlement. Here, we consider the fully fledged LLL systems now in place in France and Singapore.

### France

Long an advocate of lifelong learning, the French Government introduced the personal right to training (*droit individuel à la formation*) for private-sector employees in 2004 and for public-sector employees in 2007 (European Commission, 2018). This has evolved over time. After the adoption in 2014 of a new law on vocational education and lifelong learning, the French Government introduced the personal training account scheme (*compte personnel de formation* [CPF]) in 2015 (Assemblée Nationale, 2014). The CPF is available to workers during their working life up to the point of retirement, including during periods of unemployment. The CPF plays a key role in the ongoing reforms of the French vocational training system and is included in the Act for the freedom to choose one's professional future, promulgated in September 2018. Training funded by the CPF must be employment-related (Government of France, 2018).

In its 2017 economic survey of France, the OECD (2017b) commented that too many adults have weak basic skills, and their access to training is hampered by the large number of different schemes and the complexity of the CPF. The OECD recommended simplifying the CPF and reducing the number of competing schemes. The survey noted that the CPF had been little-used to date; further, it was mainly used by higher-skilled workers, owing to its complexity and the limited list of training measures available. The survey further suggested that the CPF should include a link to counselling services from the career guidance service (*conseil en évolution professionnelle*), which has proved to be very difficult to access (OECD, 2017b).

Recent revisions to the CPF should address the OECD's concerns. Since 2019, learners have been able to enrol directly in a CPF-funded training course listed in a dedicated digital application; the state will pay the costs of the training directly to training providers. CPFs are funded through compulsory contributions of companies and will now be paid to a single body, the URSSAF, a network of organizations collecting and redistributing social security contributions on behalf of the state. The CPF entitles learners to a training allowance of 500 euros (€800 for the least-qualified people) per year per person over a period of ten years. The entitlement to training will be enhanced by an improved career guidance counselling service. Importantly, the new law broadens the definition of training to include distance learning and on-the-job training, making lifelong learning more accessible to all. Although employers have certain obligations towards their workers in relation to the CPF, it is entirely individual workers' choice whether or not to use their CPF to fund a training programme (Direction de l'information légale et administrative, 2020). The French system is an example of a fully mature LLL which, while available to all, discriminates financially in favour of the most educationally disadvantaged. It provides other countries with a working model to learn from. Assuming it will be subject to continuous independent evaluations, it may still be revised and improved over time.

## Singapore

In Singapore, the SkillsFuture Initiative (SFI) was introduced in 2015/16. It is administered by SkillsFuture Singapore, which was established following the promulgation of the SkillsFuture Singapore Agency Act in September 2016 (Singapore Status Online, 2016). Among other functions, the agency is required 'to provide funding for the provision of, or taking part in, adult education and further education (wherever held) that is responsive to the needs of commerce or industry or employers.' It administers the Skills Development Fund in accordance with the Skills Development Levy Act, revised in 2012 (Singapore Status Online, 2012). The policy rationale clearly developed from economic growth needs: the aim was to achieve greater self-directed worker mobility, by moving from an employer-sponsored training system to a system that incorporates individually initiated training by placing credits in individual accounts. Courses that were previously only available to employees became accessible to unemployed persons. SFI was introduced in response to the inevitable future changes in the labour market owing to the destruction of traditional jobs. Singapore has no natural resources and relies on its talent pool. Hence, to be 'future-ready', it must be 'talent-centric'.<sup>5</sup>

SFI seeks to encourage individual ownership of skill development and lifelong learning, by providing all Singaporeans aged 25 and over with an opening credit of 500 Singapore dollars, to be used on work-related training. The credit does not expire and the government plans to provide periodic top-ups, although this has not yet happened. The timing and size of top-ups will depend on 'factors such as the overall take-up rate, the Government's current fiscal position and the overall training participation rate of Singaporeans' (MySkillsFuture, n.d.). The Singapore Government's stated objective is for SFI to 'support Singaporeans in bridging skills gaps, broaden and deepen skills, and help them advance in their careers, in line with the objectives of SkillsFuture' (MySkillsFuture, n.d.). It is specifically not to be used for recreational purposes.

The successful introduction of SFI has been possible because it is founded on an existing continuing education and training infrastructure, which has been built up since 2003 under the direction of a responsible government agency. That infrastructure includes features such as identification of jobs and occupational standards, partnerships with training centres, a government subsidy for work-based learning, and quality assurance and enforcement. Singapore has also been in the enviable position of enjoying full employment, with the ensuing assumption that jobs will be available for graduates of training programmes.

SFI uses a range of indicators when assessing performance, but struggles to obtain a comprehensive, objective measure that includes training quality of and outcomes. However, it does measure the number of training places and training hours. Trainees complete a quality survey and are asked about the outcome of their training six months after completion. Employers are also surveyed regarding employees who have undergone training. Internal (unpublished) longitudinal studies have shown a significant positive impact in certain areas.

As a result of SFI, training capacity in Singapore has increased, and quality has improved. Training participation has increased from 30 per cent to close to 50 per cent of adults who have participated in at least one structured training in any single year. Since some courses attract a government subsidy for trainees possessing a certain profile (e.g. long-term unemployed), adding in the SkillsFuture Credit would make the training free for those individuals.

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<sup>5</sup> This information was kindly supplied by Dr Michael Fung, Chief Human Resource and Chief Data Officer, SkillsFuture Singapore, on 18 June 2019.

Young people use the programme most. Older people who participate in training use it most often to learn digital literacy. Middle-aged workers are the most difficult to attract to training, partly because they are at a stage in their lives when they are time-poor, but also because they are often complacent about displacement from work and do not anticipate it. Although no gender disparities are evident in the context of SFI, special programmes are provided for women returning to work.

The level of uptake has been higher than expected. If Singapore had not been well-prepared, this might have led to problems, such as misuse of the scheme and a reduction in quality.

Singapore is another example of a fully mature LLLE system from which a number of lessons can be drawn, regardless of differences in countries' economies or governance structures. These lessons relate to: i) the importance of having all of the building blocks in place before attempting to introduce an entitlement; ii) the use of an LLLE as a response to a fast-changing and increasingly automated labour market; iii) the challenge of sustainable funding when, even in a small and affluent city-state such as Singapore, the entitlement has not yet been topped up; and iv) the difficulty of designing objective measures of an LLLE's impact.

The matrix in Appendix 1 summarizes the above country data.



## ► 6. Common features

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As the examples show, different countries systems have a number of recurring features:

- There exists a tendency to employ lifelong learning as an economic development tool, using any entitlement to it to direct workers into occupations and industries that are either experiencing growth or struggling to find workers with the necessary skills.
  - The 'entitlement' package is generally available only to working-age persons and is not perceived as a tool to enhance the quality of life of persons not (or no longer) in employment, with the exception of countries experiencing super-ageing.
  - Access to an 'entitlement' package is usually timebound, with limited funds that are available only for a specific number of years. Once the numeric target or funding ceiling is reached, the entitlement ceases.
  - In countries without a fully mature LLL system, any programme referred to as 'an entitlement' is generally a government programme, rather than being enshrined in law; hence, its continuation is more vulnerable to budget cuts or changes in government policy.
  - It is common for entitlement programmes to apply positive discrimination to persons of working age who are unemployed, in low-paid work and/or poorly qualified, thereby fulfilling purpose of both a social-protection and a labour-market purpose.
  - It is not uncommon for the entitlement to be contingent on a contribution by the learner. The entitlement is therefore dependent on the learner's ability and willingness to pay for training, either through structured savings schemes and/or covering out-of-pocket expenses.
  - In countries without a holistic LLL system or policy, efforts to create one generally comprise a patchwork of initiatives which together may come close to constituting an entitlement, but which are not planned in that way.
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## ► 7. Foundations necessary to create an entitlement system

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While further research is needed to establish why governments stop short of introducing an entitlement to lifelong learning enshrined in law despite declaring its importance to citizens' economic and social well-being, it is clear that several features and principles must be in place to fulfil a commitment to lifelong learning. These may hold the clue as to why governments are wary about introducing an entitlement in law.

### 7.1 Critical features enabling an entitlement to lifelong learning:

Countries that aspire to introduce a holistic LLE need to know what steps they should take along the path to maturity. The country examples given in Section 4, particularly countries at the third and fourth stages of the process, suggest they will need appropriate legislation in place; a centralized body to manage the entitlement system; sustainable financing (perhaps from multiple sources); an adequate training infrastructure with qualified staff; and an efficient, wide-reaching information dissemination system. More specifically:

- The allocation of adequate funding will be critical, commensurate with the commitment to entitlement (Schuller, Tuckett and Wilson, 2018) and a 'coherent and affordable system of financing lifelong learning' which allows it to blossom as the new concept of education (Bengtsson, 2013).
- There will be little point in declaring an entitlement to lifelong learning if the necessary infrastructure is not in place. Good-quality and widely available training opportunities must already be established, with sufficient places to meet demand, well-trained staff, and effective monitoring and evaluation systems.
- A centralized government body will need to be in place to oversee national lifelong education, such as the Lifelong Education Promotion Committee of the Republic of Korea, the National Lifelong Learning Committee in Malaysia or the Council for Lifelong Learning in Finland.
- Legislation will be necessary to provide for an entitlement but will be insufficient on its own to ensure implementation if the other elements are not also in place.
- Given the evidence that not all of those who may benefit from a training place are motivated to take up the opportunity, information dissemination of the entitlement, and associated guidance and counselling will need to be in place and working well. Ideally, these services would include employment services, job-matching and institutional strengthening.
- Furthermore, incentives will be needed to encourage those not naturally inclined to participate in learning to take advantage of the entitlement. These incentives may be financial, such as learning vouchers or tax breaks, or non-financial, such as time off work and recognition through qualifications.

## 7.2 Principles to be adopted when establishing an entitlement to lifelong learning

The actions proposed in Section 7.1 largely depend on the application of principles and practices supporting their implementation. The following list suggests what these might be:

- ▶ As has been shown, most governments that have attempted or are considering an entitlement system are doing so to ensure development economic, strengthen the labour market and reduce poverty. Formal recognition of the skills acquired is therefore highly desirable, and a qualifications framework that grants credentials and provides progression pathways would be an asset.
- ▶ To encourage workers and others to participate in lifelong learning, it would be helpful for government agencies to gather evidence that the entitlement achieves the intended objectives, for example decent work and security from unemployment. This should be part of a comprehensive monitoring and evaluation system, whose results can be used to justify continued expenditure.
- ▶ As in all TVET-related activities, the participation of social partners will enhance an entitlement offer. This can take the form of either direct financial support or guidance on meeting industry's needs and workers' welfare, as well as participation in the formulation and monitoring of the strategy. In some countries where private training markets exist and the government is not the sole provider of lifelong learning, the state may be the guarantor of an entitlement rather than the major provider.
- ▶ Intrinsic to the nature of an 'entitlement' is that the processes and practices adopted must be non-discriminatory, and not awarded solely at the discretion of officials.
- ▶ Eligibility for the entitlement should not be restricted to a narrow group of disadvantaged learners.
- ▶ To avoid dead weight, where entitlement is used to pay for training the learner would have been prepared to self-fund, it may be desirable to introduce gradations of entitlement according to levels of vulnerability and disadvantage, or existing levels of qualifications or earnings.

Finally, it will be important to design systems so that they are flexible. This can include making TVET 'stackable' and modular, as in Korea and Scotland, and also ensuring clear articulation between formal, non-formal and informal TVET streams, as well as between vocational and general education. As Arias, Evan, and Santos (2019) write, 'If more rapid changes in the world of work mean more lifelong learning, it is increasingly important for TVET to have clear and flexible pathways for transfers across courses, progression to higher levels of training, and access to programmes in other fields' (Arias, Evans and Santos, 2019).

The above points confirm and complement the ten recommendations given by UIL (2018) following its research in selected African countries, as outlined below:

**NO. RECOMMENDATION**

1	Develop a holistic overarching national policy framework to promote lifelong learning for all as well as clear guidelines for its implementation.
2	Expand access to, and the equity, quality and relevance of, formal education by better understanding and responding to the demands for individual, community and societal core skills and competences, and by adopting a competence-based approach to curriculum reform within a lifelong learning framework.
3	Prioritize the development of adult and non-formal education through recognition of the intimate link between formal education and adult and non-formal sub-systems, and by creating more community learning opportunities and improving the relevance of curricula to meet learners' needs.
4	Commit to building a learning society by borrowing from existing traditions of community learning and by converting national policy guidelines into sustainable actions at the local level.
5	Strengthen the links between formal, non-formal and informal learning through the development and implementation of national and cross-border mechanisms to recognize outcomes of all forms of learning, and by improving national and regional qualification frameworks.
6	Improve human and financial resources for formal and non-formal education to encourage teacher motivation and infrastructure development.
7	Promote the use of mass media and information and communications technology (ICT) in teaching and learning as well as for providing information, guidance and counselling for learners of all ages. These media tools should be available through existing telephone helplines, and at community centres, faith-based organizations, civil society organizations and workplaces.
8	Recognize the importance of research in developing and implementing lifelong learning policies at the regional, national and institutional levels; acknowledge deep shifts in the pedagogical and organizational philosophies and approaches that are needed for lifelong learning to move from rhetoric to sustained action. Encourage relationships among university-based researchers and those who work in government and elsewhere.
9	Improve coordination among various stakeholders by establishing and strengthening cross-sectoral collaboration mechanisms among government departments and between governments and NGOs, civil society organizations and the private sector. This should happen at national, regional and local levels, and in tandem with decentralization, leading to effective regional and local capacity-building.
10	Prioritize lifelong learning in cross-border integration through, for example, the Southern African Development Community and the East African Community, and identify coordinating mechanisms such as regional qualification frameworks to enhance mobility and recognition between countries.

**Note:** NGO = non-governmental organization.

**Source:** UIL. 2018. *Promoting Lifelong Learning: The experiences of Ethiopia, Kenya, Namibia, Rwanda and the United Republic of Tanzania*.



## ► 8. Challenges to guaranteeing entitlement

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For an entitlement system to be introduced, established and work effectively, a number of challenges need to be overcome. The following main challenges have emerged from the literature review presented above.

### 8.1 Fiscal challenges

First, there obviously exist fiscal challenges (OECD, 2000). The sums offered in countries with a working entitlement system are relatively small and will generally not cover the full fees of any training programme, other than the most basic. The wider the cohort that is eligible for the entitlement, the greater the pressure on government budgets. Many governments are therefore limiting the entitlement to specific groups, as well as making them time-bound. Even so, the entitlement ceases to be available when the budget is depleted, as happened in Australia and Scotland.

Any government that is considering introducing an entitlement to lifelong learning will need to have a good understanding of the factors influencing the education and training decisions of firms and individuals in order to put together the most effective policy package. Financial incentives are only as good as the information about skill needs that underpins them. Further, while they may be effective in getting individuals and employers to invest in lifelong learning, they do not guarantee course completion (OECD, 2017a). It should also be noted that financial incentives are generally tied to the formal education and training system, given the difficulty of monitoring whether public funds have truly been spent on training when such training takes place in an informal setting. There is, however, mounting evidence of the importance of informal learning in enhancing human-capital development and the danger of crowding out informal learning by targeting incentives at formal learning (De Grip, 2015).

Regarding employers' motivation to provide lifelong learning, the 2005 European Continuing Vocational Training Survey (United Kingdom Government, 2008) suggested that while employers rated financial incentives as one of the most helpful public measures, the majority considered that 'the provision of recognized standards and frameworks for qualification and certification, publicly funded advisory services, and ensuring standards of trainers' were more important (OECD, 2017a). The OECD concluded that 'Financial incentives should therefore form part of a comprehensive policy package which also includes non-financial measures such as: information, advice and guidance, information campaigns, occupational licencing, the introduction of quality standards, establishing a commitment to train, etc.' (OECD, 2017a).

When governments are looking for funding sources for lifelong learning, one of the most commonly used techniques is to impose a payroll tax on employers (Dar, Canagarajah and Murphy, 2003). This can take the form of a revenue-generating scheme in which firms are taxed to finance training provided by the public sector (as in Brazil, France)<sup>6</sup> and Morocco, or a levy-grant or levy-rebate scheme in training incentives encourage firms to offer on-the-job training (as in Cote d'Ivoire and Kenya). Evidence from developed countries suggests, however, that workers bear the brunt of payroll taxes, and that training opportunities are not always distributed equitably across workers (Dar, Canagarajah and Murphy, 2003). Thus, implementing an efficient and equitable levy scheme may be more suitable for middle-income countries, where the prerequisites for such a system are already in place, an effective administration system is operating, and medium-large enterprises can take the burden off the SMEs that predominate in low-income countries.

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<sup>6</sup> In France, employers contribute to funding vocational training through an earmarked contribution (Tax Code, Article 235 ter C). This single compulsory contribution is 1 per cent of payroll costs for employers with more than ten employees and 0.55 per cent for those with fewer than ten employees. These costs can be reduced if the employer agrees to allocate 0.2 per cent of payroll costs directly to the CPF (Eurofound, 2019).



Despite their drawbacks – and perhaps because of the lack of alternative funding sources – payroll levies are prevalent in countries throughout the world and are by far the most common method of raising funds from the private sector (UNESCO, 2018).

Research into the levels of employer contributions to lifelong learning through a levy scheme shows that the two main variables are the levy base (usually the payroll or gross domestic product) and the levy rate (the level at which the tax is set, usually 1 per cent to 3 per cent) (UNESCO, 2018). However, other factors may affect how much revenue can be raised, such as the economic context, the labour-market structure, and institutional factors such as the size of the informal sector and the relative weight of the public sector. In setting up such revenue-generating systems, governments need to be aware of the large administrative burden they can create. As Gasskov (2002), points out, ‘This is the reason that levy-subsidy schemes have been shown to have a weaker national impact than other types of scheme, especially in the less-developed world’. In developing a methodology governments can use to forecast the future sizes of the funds, the two most critical requirements are the existence of sufficient and reliable historical data, and some form of stable institutional structure that will continue for the forecast period (UNESCO, 2018).

In Brazil, some of the tension that can be felt between the government’s taxation system and employers’ willingness to contribute financially to training has been eased by placing the management of the training levy in the hands of the private non-profit organisation SENAI. This arrangement contrasts with most levy systems, which are managed by public-sector agencies. The rationale behind this arrangement is that SENAI is better-placed than the government to determine industry’s skill needs. SENAI decides on the training programmes to be offered and the number of students to be admitted, and claims an 80 per cent employment rate for its graduates thanks to this arrangement (Costin, 2015). This is particularly important in a country where 55 per cent of economically active people are in the informal sector and only 40 per cent have completed eight years of schooling (Leite, Mello and Chieco, 2009).

Another technique for ensuring sustainable funding for lifelong learning consists in establishing sectoral funds to address skill shortages and need for retraining in specific sectors. One example is the sector training funds (*O&O-fondsen*) in the Netherlands. These derive from the centralized collective labour agreements (CLA), which are a feature of industrial relations in the country. There are about 200 sectoral collective agreements and about 800 (large) company collective agreements. Over 80 per cent of all employees are covered by a CLA. Many CLAs include sector training funds, which aim to play an equalizing role by allocating equally training costs across all of the sector’s businesses, to avoid ‘poaching’ of trained employees by companies that have not invested in training. Research shows that the fund managers are aware of their general remit to support participation in lifelong learning and act as a depository of knowledge related to sector-specific skill needs (van der Meer and van der Meijden, 2013).

A sector fund may also be set up in direct response to a crisis or challenge in a specific industry. One example is the £12 million Transition Training Fund, set up in 2016 by the Scottish Government to assist workers in the oil and gas industry (or its supply chain) who were residents of Scotland and were facing redundancy as a result of the global downturn in the sector (Skills Development Scotland, 2019a). An independent evaluation of the fund found that it had been broadly successful, with training being provided to over 4,000 people in three years; 70 per cent of those who received training got jobs or entered further training, and 86 per cent felt it had improved their job prospects (Skills Development Scotland, 2019b). The Fund is seen to have completed its job and is now closed as the sector recovers.

The use of funds raised from employers to pay for or subsidize training that is not work-related could be questionable. The definition of lifelong learning used for this report included the concept of ‘personal fulfilment’; the EU definition also included learning to enable performing civic duties and social responsibilities. These broad definitions could imply an equally broad range of sources of funding of lifelong learning, rather than a dependence on levies raised from employers. A tripartite funding arrangement with contributions from employers, government and individuals would give more legitimacy to spending on learning unrelated to paid employment, as well as spending on work-related skill development.

## 8.2 Participation

Second, encouraging eligible citizens to take up the lifelong learning offer presents an ongoing challenge. According to Cedefop (2009), ‘Incentives to encourage early school leavers and illiterate adults to participate in training need to be different from those to motivate workers with high educational attainment and professional experience’. ILAs are more likely to be used by higher-earning individuals (as is in England), thereby introducing the danger of deadweight and substitution. This suggests that a limited entitlement budget would allow focusing on individuals earning below a certain amount (Cedefop, 2009) or should be placed in the hands of employers, as in Malaysia. Workers are more likely to engage in some form of learning when they are assured of continuity of income and labour-market security (Global Commission on the Future of Work, 2019). While there exists no evidence of gender or age discrimination in allowing access to ILAs, some schemes (such as Scotland and Singapore) do report variations in uptake, which suggests that some additional measures may need to be introduced to target specific groups or overcome obstacles related to perceptions of time-poverty to undertake training.

Awareness-raising about an LLE needs to be integrated into a wider package of information, advice and guidance featuring ‘suitable marketing and public relations strategies informing people of the scope and amount of funding available’, and using networks of reliable intermediary organizations to help target priority groups (Global Commission on the Future of Work, 2019). In terms of awareness-raising, information dissemination and delivery of lifelong learning through the internet is now a critical tool. This is particularly true for younger learners, and those in rural areas who may struggle to access conventional forms of education and training. However, using the internet to support lifelong learning will not happen without government or private-sector intervention. Even in the USA, where levels of connectivity are high, research shows that a significant majority of learners pursue knowledge in physical settings rather than online, and there is no widespread public awareness of the key digital platforms available (Horrigan, 2016).

Promises to accelerate human learning by using artificial intelligence also create worry that individuals must ‘robot-proof’ themselves through lifelong and lifewide learning. The complex interplay of social, political, economic and cultural aspects that influence debate and practice in artificial intelligence and lifelong learning will become increasingly important (Eynon, Davies and Salveson, 2018).



### 8.3 Governance

Another major challenge is coordinating an lifelong learning entitlement with existing supply and demand systems of financing adult learning and continuing vocational education and training, and introducing new legislation where necessary (Global Commission on the Future of Work, 2019). Policy-makers need to be able to make informed decisions regarding, for example, whether a savings element should be incorporated, whether there should be a requirement for shared funding, the target group and the period of time over which the entitlement can be drawn. This argues for a single co-ordinating body to oversee any entitlement scheme as part of the wider TVET governance, as has been done in the Republic of Korea. It also calls for good co-ordination between ministries and government agencies which have an interest in lifelong learning (Dunbar and Todd, 2016).

Given the heavy reliance on employer levies for raising funds to pay for lifelong learning, and the fact that many schemes also expect a contribution from the learner, it could be expected that employers and employees (through their trade unions) would have a role in the management and disbursement of the funds. In India, the National Skills Development Corporation (NSDC), a public-private partnership non-profit company, disburses money from the National Skill Development Fund, either as loans or equity. The money goes to enterprises, companies and organizations which provide skill training. The Government of India, through the Ministry of Skill Development and Entrepreneurship, holds 49 per cent of the share capital of the NSDC, while the private sector holds 51 per cent (NSDC, n.d.). At present there is no trade union involvement. The NSDC has been instrumental in the establishment of Sector Skills Council as industry representative bodies. The literature suggests that such bodies provide one of the best opportunities for trade unions to be involved in the formulation or implementation of a skill-development policy (Bridgford, 2017).

## 8.4 The informal economy

A major challenge for countries with a large informal economy and a predominance of SMEs will be how to ensure that any entitlement reaches those workers in informal employment and secures the financial support of employers. As the matrix in Appendix 1 shows, many existing schemes only reach workers in the formal economy and therefore deny access to the persons most in need. Traditional apprenticeships, a major route into employment for young people from poor families, are more likely to lead to jobs in the informal economy. In many countries, this reduces the likelihood of accessing further training leading to more highly skilled positions in the formal sector. Training outside of schools has been shown to be closely aligned with the sectors in which people work (Adams, de Silva and Razmara, 2013).

One avenue governments could consider is to reserve money within a training fund specifically dedicated to offering LLEs to workers in the informal sector. For example, the World Bank funded the Kenyan Micro and Small Enterprise Training and Technology Project, a component of which was a fund providing training vouchers and a contract training scheme (Liang, 1996). The fund paid for short-term skill-upgrading courses and enterprise-based training for entrepreneurs and artisans. An independent evaluation of the project highlighted the productivity and earnings gains of trainees, and the increase in the supply of training providers (Yoon, 1999).

Workers in the informal economy may also be more likely to prefer informal and non-formal learning, rather than learning through formal education and training institutions. This raises the question of how to validate such learning so that it is formally recognized and increases learners' motivation to participate in it. Establishing transparent standards and reliable assessment procedures is not always easy. Employers may be wary of engaging in skill recognition for fear that trained employees will then be poached by non-training firms (OECD, 2017a).

Bridging the gap between workers in the informal economy, the formal infrastructure for lifelong learning and prospective employers can be challenging. This role may be best suited to training providers and NGOs that are working in communities where the informal labour market prevails. In Nepal, for example, the Employment Fund depended heavily on its affiliated training providers to undertake social marketing of their programmes to attract members of their target groups – which were among the poorest and least-educated workers – and subsequently place them in jobs (Employment Fund, n.d.). In Bangladesh, the Underprivileged Children's Education Programme (UCEP) employs a team of employment services workers specifically to reach into urban slum communities to inform and encourage potential learners and enlist companies prepared to employ them post-training (UCEP Bangladesh, n.d.).



## 8.5 Quality assurance and certification of learning

Finally, an entitlement to lifelong learning should foster confidence that the learning opportunities it brings will be of good quality and will be widely recognized by employers and educational institutions. That implies that lifelong learning will be part of the national education and training system, rather than a separate, stand-alone provision. This is evident in the two fully mature examples given above, France and Singapore, and also in those countries at Stage 3 that are close to maturity. The descriptions of both the Singapore and Korean lifelong learning systems emphasize the importance of having supporting structures and institutions in place before launching an LLE. There is a necessary progression towards entitlement, with quality assurance and certification systems as essential prerequisites.

Assuming that quality assurance and certification systems are in place in the formal system, the major challenge is introducing them into informal and non-formal training provision. France's strength in recognizing prior learning is one example of how informal and non-formal learning can be quality assured and certificated, thereby making them part of the formal structure. The formal approval of private or non-traditional training institutions – as in the UK, with its highly competitive training market – is another example of how lifelong learning undertaken outside of formal training institutions can ensure that all learning is captured through a nationally recognized certification system. In Korea and Scotland, the certification system allows credit accumulation, enabling learning achievements to be recorded at the level of individual modules and accumulated through more than one institution over an extended period.

The issue of certification is of most concern in LLE systems that have been established for purposes of economic development. In countries (such as Japan) where they have been created in response to the super-ageing of society and are used mainly for recreational purposes, certification may be less important to participants.





## ► 9. Conclusion

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There appear to be few examples of what might truly be defined as a universal entitlement to lifelong learning, such as exist in Singapore and France. There are, however, many examples of countries putting in place elements of a lifelong learning system. Parts of these systems may include an entitlement (most commonly related to social protection) and some may not, or are short-lived and designed to meet a particular need at any one time during a person's working life. The necessary elements of the TVET infrastructure are also largely in place in many countries.

Thus, the picture that is emerging is that of a patchwork of initiatives and programmes generated by different parts of government which individually meet a distinct and worthwhile need, but lack an overarching policy and political commitment to bring them together to create a holistic LLL (Appendix 2). To do so would mean working across national ministries and agencies to combine the different elements into a single, coherent LLL that can be applied equitably and meets a variety of purposes. This will require agreement on the principal aims and objectives of an entitlement scheme; the means to raise guaranteed funding to cover the costs of the entitlement; concerted action to put in place the prerequisites for a successful entitlement scheme; and a decision on the most appropriate model for disbursing the funds. Collaboration among different parts of government to overcome the fiscal and other challenges outlined in Section 8 will take it further towards the final stage of successfully establishing an entitlement to lifelong learning.

## ► Appendix 1 - Features of entitlement systems

► STAGE 1							
Country	ENGLAND	CANADA	USA	ETHIOPIA	MOROCCO	NEW ZEALAND	NAMIBIA
Entitlement mechanism	personal learner a/c proposed	withdrawals from retirement savings	tax-preferred savings account		employee status	free enrolment	
Nature of entitlement	skills training related to technological change	full-time training or education	matched funding	adult and non-formal education	access to workplace training	open access to post-school training and education (non-uni)	
Eligibility criteria	adults requiring to re-skill	mid-career, middle-income workers	workers aged 24+	adults	workers in employment	none	
Duration of entitlement						3 years over lifetime	
Types of learning activity	vocational	work-related	work-related		work-related	all types	
Types of institution providing training					workplaces		
Funding arrangements	govt., employers and trade unions	self-funding	matched funding learner/ employer and government		employer levy		govt.
Institutional arrangements and responsibilities		registered retirement savings plans					
Accessible by workers in the informal economy		no	no		no		yes
Forms part of national social protection system			no				
Facilitates participation of disadvantaged workers		no	no		no		yes
legislative/regulatory/ policy framework		in place	in progress	planned	in place		election promise
Results of impact analyses or evaluations						unequal access to training and large % of funds not disbursed	

► STAGE 2		
Country	THAILAND	MALAYSIA
Entitlement mechanism	coupons	various proposed
Nature of entitlement		skills training
Eligibility criteria		employed workers and the poor
Types of learning activity	non-formal or informal	
Funding arrangements		skills development fund and social protection
Institutional arrangements and responsibilities		govt. agency managed
Accessible by workers in the informal economy		yes
Availability of careers counselling		yes
Forms part of national social protection system		yes
Facilitates participation of disadvantaged workers		yes
legislative/regulatory/ policy framework	in place	in place

## ► STAGE 3

Country	KOREA	AUSTRALIA	SCOTLAND	VIETNAM	JAPAN
Entitlement mechanism	voucher	enrolment on subsidised courses	individual training accounts	various	free enrolment
Nature of entitlement			£200 p.a.	free vocational training and access to support services	free recreational classes and skills development
Eligibility criteria	age 19+ from poor household	unqualified or low-qualified persons of working age	age 16+ NEET or low-paid worker	rural workers, disabled, unemployed, completed military service	none
Duration of entitlement		temporary 5-year program	budget restricted	various	3-6 months
Types of learning activity	all types	work-related to specific sectors	must relate to govt's LM strategy	work related training	all types. Skills development must relate to local prefecture priorities
Types of institution providing training	multiple types	multiple types	multiple types	multiple types	multiple types
Funding arrangements	govt.	govt.	govt.	unemployment insurance and govt.	govt. employers and unemployment insurance
Institutional arrangements and responsibilities	govt. agency managed	state managed	govt. agency managed	various	centrally and regionally managed
Accessible by workers in the informal economy	yes	yes	yes	yes	yes
Availability of careers counselling	yes	yes	yes	yes	yes
Covers recognition of prior learning	yes				
Forms part of national social protection system				yes	yes
Facilitates participation of disadvantaged workers	yes	yes	yes	yes	yes
legislative/regulatory/ policy framework	in place	in place	in place	in place	partially in place
Use of technology to support implementation	yes				
M&E mechanisms, indicators and data	still in pilot phase		results from previous scheme showed most learners young and female, taking ICT courses at college		
Results of impact analyses or evaluations	more transparent governance		previous ILA scheme suspended and replaced with current ITA scheme		

► STAGE 4

Country	SINGAPORE	FRANCE
Entitlement mechanism	personal training account	personal training account
Nature of entitlement	S\$500 opening credit	€500-800 p.a.
Eligibility criteria	age 25+	persons of working age
Duration of entitlement	a/c periodically topped up	10 years
Types of learning activity	work-related training	vocational
Types of institution providing training	SFI-approved	CPF-approved
Funding arrangements	employer levy + govt. funds	employer contributions
Institutional arrangements and responsibilities	govt. agency managed	centrally managed
Accessible by workers in the informal economy	yes	yes
Availability of careers counselling	yes	yes
Covers recognition of prior learning		yes
Forms part of national social protection system		yes
Facilitates participation of disadvantaged workers	yes	yes
legislative/regulatory/ policy framework	in place	in place
Use of technology to support implementation	yes	yes
M&E mechanisms, indicators and data	measurement of inputs + surveys	
Results of impact analyses or evaluations		OECD 2017 recommended simplifying

## Appendix 2 - Patchwork of training entitlements







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