



# **Life Long Learning project: follow up of the joint declaration and promotion of EU sectoral social dialogue**

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June 2013

# Life Long Learning

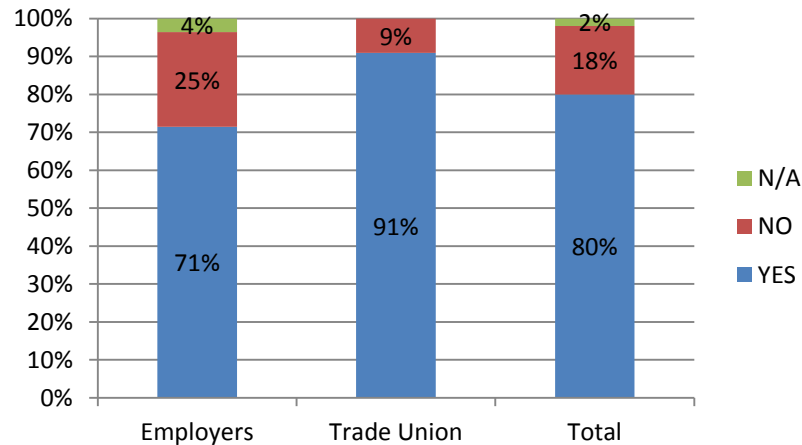
- Lifelong learning is an ongoing, voluntary, and self-motivated pursuit of knowledge
- It not only enhances social inclusion, active citizenship and personal development, but also competitiveness and employability
- LLL is not something employers ought to offer as a career development opportunity – that's VET – LLL is about allowing employees develop their skills, through whatever means they find useful, in order to improve the hard skills required for serious study or VET.
- LLL in this context is meant to be a joint action by the SPs at company or sector level
- Good cases are important to highlight so they can be examined

# Returned surveys

Country	Employers	Trade union
Belgium		1
Croatia		11
Cyprus		1
Czech Republic	1	
Denmark	1	1
Finland		1
France	4	
Germany	2	
Italy	1	2
Luxembourg	4	
Malta	3	
Norway	1	
Portugal	1	
Republic of Moldova		1
Romania	7	1
Scotland		1
Slovenia		1
Spain	2	
Sweden	1	1
Total	28	22
	50	

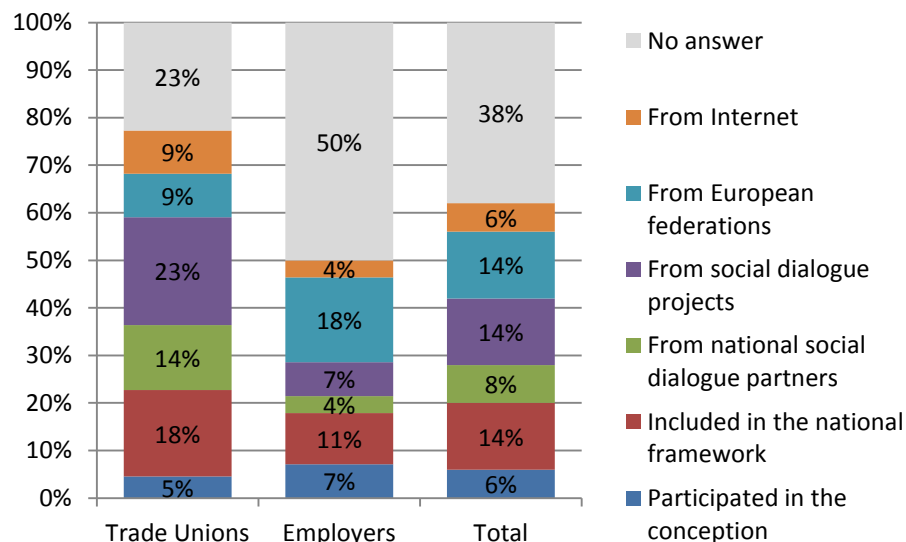
- **50 questionnaires from 19 countries**
- **Good geographical representation**
  - ▶ Excellent response rate from Croatian trade unions and Romanian employers.
- **Excepting Croatian trade unions and Romanian employers, similar response rate from employers and trade unions**
  - ▶ More responses from employers in Western Europe
  - ▶ More responses from trade unions in Eastern, Southern and Northern Europe

# Good knowledge level: 80% of the respondents were acquainted with the Joint Declaration



Are you acquainted with the joint declaration of LLL agreed by the European social partners from the banking sector in 2002?	Employers			Trade Union			Total		
	YES	NO	N/A	YES	NO	N/A	YES	NO	N/A
	20	7	1	20	2	0	40	9	1
	71%	25%	4%	91%	9%	0%	80%	18%	2%

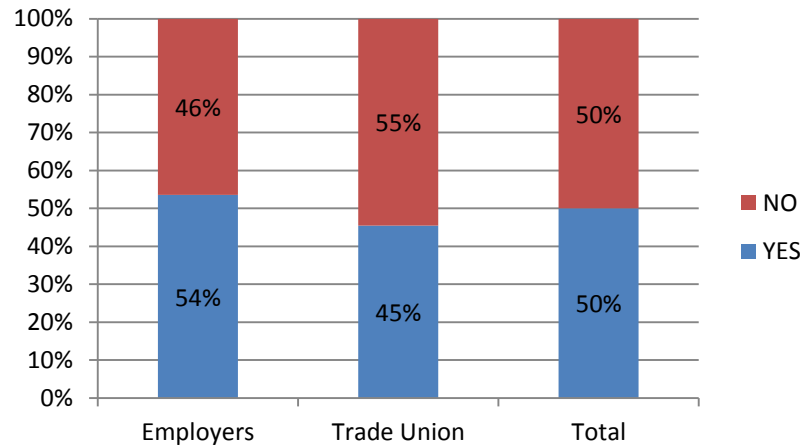
# Most of the respondents (56%) heard about the JD on LLL from national and European social partners or within social dialogue projects



## ■ How did you hear about the Joint Declaration on LLL?

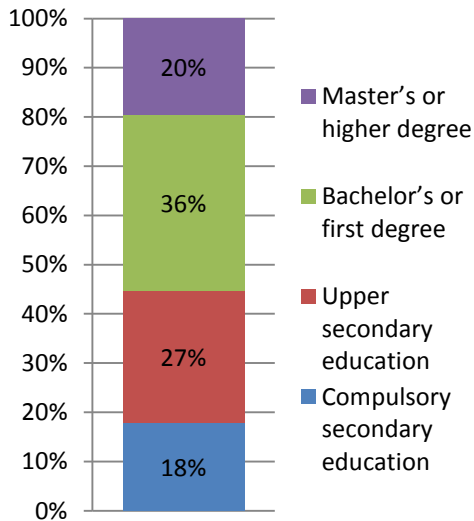
- ▶ 20% of the respondents have a deep knowledge on the JD, as they participated in its conception or included it in the national framework.
- ▶ On the other hand, 38% of the respondents did not answer to this question.

# However, the Joint Declaration is only half-used by social partners



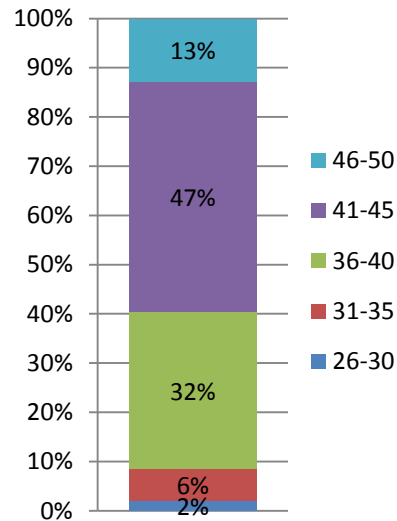
Has your organisation addressed the joint Declaration and its content in its work on LLL?			YES	NO	YES	NO
	Count	Percentage	Count	Percentage	Count	Percentage
Employers	15	54%	13	46%	15	54%
Trade Union	10	45%	12	55%	10	45%
Total	25	50%	25	50%	25	50%

# General information on employees in the Banking sector



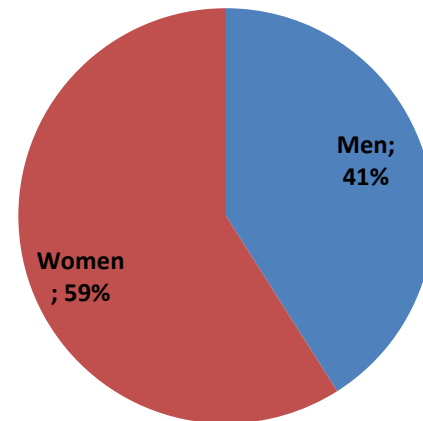
## ■ What is the average level of education among banking sector employees?

- ▶ 72% of the respondents estimate that the average level of education in their countries/organisations is at least upper secondary education.



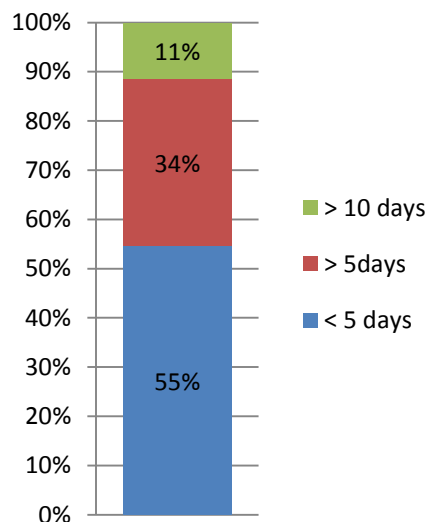
## ■ What is the average age of employees in the banking sector in your country / organisation?

- ▶ The countries with the youngest workforce in the banking sector appear to be Romania, Croatia, Malta, Luxembourg, the Czech Republic and Spain.



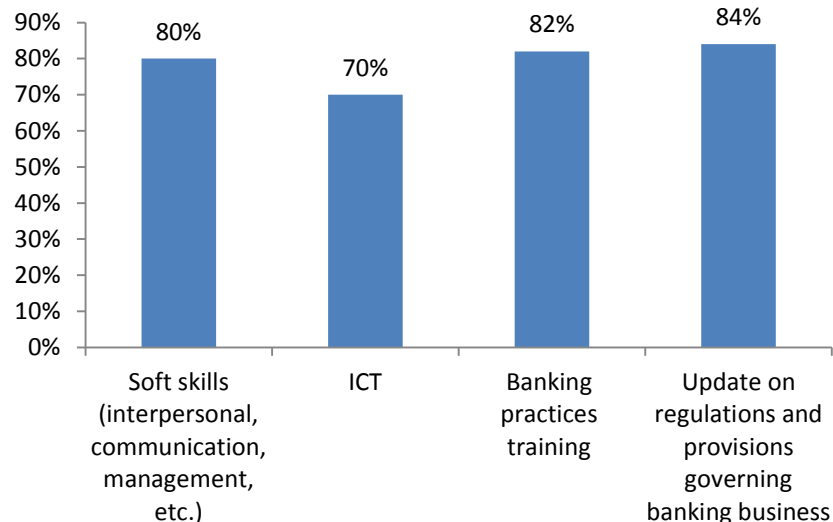
## ■ What is the percentage of men&women among the employed in the banking sector in your country / organisation?

# In most cases, employees spend less than 5 days per year on training, while most training is directly related to their jobs



## ■ On average how many days per year do employees spend on training in banking in your country / organisation?

- ▶ According to the surveys, more than 10 days per year are dedicated to training in France.



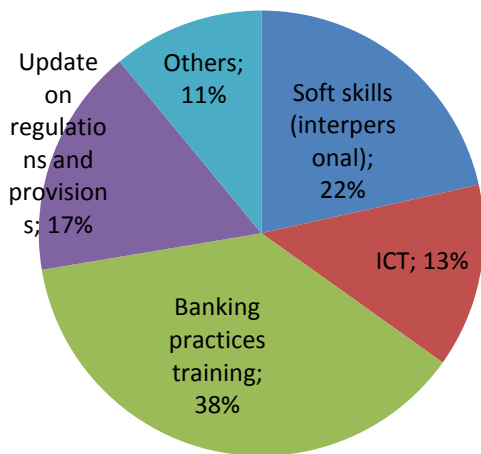
## ■ Subjects that are included in LLL programmes in respondent's organisation.

Other mentioned subjects were:

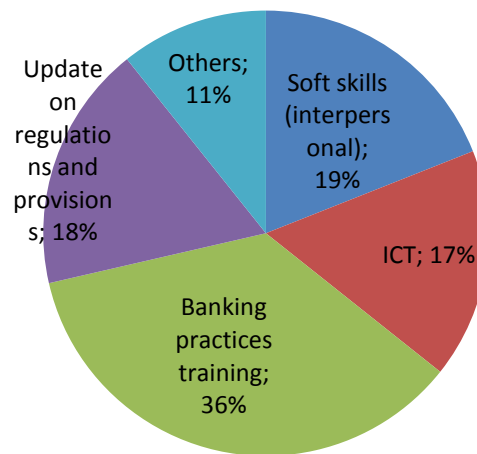
- ▶ Banking products
- ▶ Accountancy
- ▶ Employment rights
- ▶ Understanding pensions
- ▶ Risk Management
- ▶ Cooperative principles and values



# A rather balanced allocation of time and resources, with a share of 55% dedicated to training directly related to banking activities



■ Share of time spent on trainings per type



■ Share of allocated resources

- Out of the total 50 respondents, 30 (60%) were able to give an estimate of the time spent on trainings, and only 19 (38%) estimated the share of allocated resources.
  - ▶ Estimations vary strongly among respondents.

# Examples of programmes in the field of LLL – trade unions

- **Denmark:** Independent agreement between social partners provides for a two year-trainee period with schools and practical work in the company plus two years training along with fulltime work. The collective agreement also has an agreement on co-operation that has influence on the policy and practice for the competence development of companies.
- **Finland:** Working Group on LLL provided in Collective Agreement. Meets 2-3 times a year. Specific education happens in companies.
- **Italy:** Collective Agreement between ABI (Italian Banking Association) and Unions provide regular social dialogue on LLL.
- **Sweden:** Trainings in the Company Club in Handelsbanken with new laws and regulations and support materials for managers.
- **Cyprus:** Seminars by ETYK trade union.
- **Belgium:** The following programmes are offered to employees: Introducing banking IFRS (financial and economic education), Teambuilding, How to manage stress, Leadership training, IT programs, Language programs
- **Croatia:** Collective agreements provide for the obligation to offer training in case of dismissal, but it does not work in practice

# Examples of programmes in the field of LLL - employers

- **Norway:** According to the Working Environment Act section 12-11, an employee who has worked for at least 3 years and for the same employer for the last 2 years is entitled to full or partial leave for up to 3 years in order to attend organized courses of education. Educational leave may not however be demanded when it constitutes an obstacle to the employer's responsible planning of operations and personnel assignments.
- **Malta:** Various programmes are delivered by private organizations and government entities covering soft skills, technical and regulations programme. MCAST Diploma in Financial Services course leads to a qualification on local and the European financial services sector.
- **Portugal:** Labor law and collective agreements; Training required by regulatory entities; Knowledge Recycling programme (Saber+; legislation module, products module)
- **Italy:** Apprenticeship program, Training programme for young/new employees, Worker safety and health program, 50 hours compulsory training
- **Czech Republic:** System of university and non-university education guaranteed by Ministry of Education
- **France:** Anti-money Laundering, Bank Professional Certification (Autorité de contrôle prudentiel - ACP), Risk, Conformity with regulations
- **Romania:** The DEFIN survey shows that almost all of the LLL training costs are born by the employers themselves.

# Examples of programmes in the field of LLL: the case of Germany

- **In 2008 the Federal Government adopted the Concept for Lifelong Learning**
  - ▶ a) Apprenticeship programmes
  - ▶ b) Internship programmes
  - ▶ c) Trainee programmes
  - ▶ d) Internal further training programmes
  - ▶ e) Advanced training for staff potential-promotion programme
  - ▶ f) Advancement training programme for certified degrees
  - ▶ g) The GenoPE programme: This is a programme for continuous vocational training in the cooperative banks. It is being coordinated and conducted by the Cooperative Academies. The objective is not just imparting knowledge but developing job related competencies.
    - - *Flexible Human Resources Development according to training needs*
    - - *Interaction between theory and job*
    - - *The module content is driven by the needs of competencies in the different functions within the bank*
    - - *Certification (evidence of competency) is standardised nationwide*
    - - *Standards (content & quality) are controlled by working groups (competence centers) of Cooperative Academies*
  - ▶ h) Additional examples from German cooperative banks:
    - *Collective agreements:*
      - - *Company Agreement "Further Training"*
      - - *Company Agreement "Apprenticeship"*

# Examples of programmes in the field of LLL: the case of Luxembourg

- **Institut de Formation Bancaire Luxembourg** offers free soft skills courses...
  - ▶ time management
  - ▶ Assertiveness
  - ▶ public speaking
  - ▶ languages courses
  - ▶ IT courses on new technologies & MS Office
  - ▶ coaching skills for managers
  - ▶ self efficiency and time management
- ...as well as courses related to banking activity
  - ▶ update courses on new regulations (FATCA, IFRS, Bâle III)
  - ▶ anti money laundering
  - ▶ banking fundamentals
  - ▶ national & international agreements
  - ▶ certified retail banker
  - ▶ general accounting
  - ▶ international taxation
  - ▶ hedge funds
  - ▶ introduction to risk management

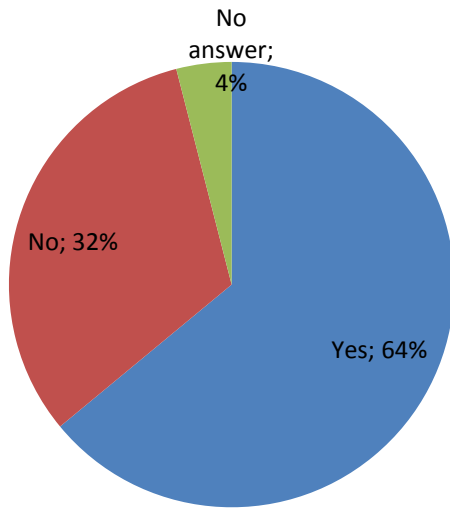
# Examples of programmes in the field of LLL: the case of Malta

- **Collective Agreements comprises LLL related benefits such as:**
  - ▶ Study leave
  - ▶ Reimbursement of Expenses for Professional Qualifications
  - ▶ Cultural Study Leave
- **Employees are encouraged to fulfill Continuous Professional Development Criteria within the relevant professional bodies such as IFS and Institute of Accountants.**
  - ▶ Bodies such as **Malta Institute of Management, Foundation for Human Resources Development, Chartered Insurance Institute and Malta Employers' Association** provide industry specific courses / training / seminars both to members and non-members.
  - ▶ **MCAST Diploma in Financial Services** leads to a qualification on applying specialist knowledge within particular areas of banking and finance.
  - ▶ **Linking Industrial Needs and Vocational Education & Training (VET) to Optimise Human Capital** is a project financed by the European Union addressing emerging trends and developments in the labour market in Malta.
  - ▶ **Diploma in Corporate Finance, Treasury & Portfolio Management (Dip CF)** is jointly awarded by the Malta International Training Centre (MITC) and the Institute of Financial Services - Malta in corporate finance, treasury and portfolio management. The objective of this course is to provide the participants with a thorough understanding of Securities and Derivatives with particular focus on practical aspects related to both instruments.

# Examples of programmes in the field of LLL: the case of Spain

- There have been several National Agreements published in order to promote Continuing Training, reached by and between the government and national social partners.
- These have also helped to create two important entities on this specific field:
  - ▶ (i) Foundation to Promote the Continuing Training (hereinafter referred as “FORCEM”) that includes employer associations and trade unions, and also
  - ▶ (ii) Tripartite Foundation for Training in Employment (hereinafter called “TFTE”), that has a tripartite nature as its board includes members of the Ministry of Labor (Public Administration) and the most representative employers' and trade union organizations.
- **The TFTE has two main responsibilities:**
  - ▶ (i) To collaborate and provide technical assistance to the Public State Employment Service, the employers' and trade union organizations and
  - ▶ (ii) To contribute towards promoting and disseminating vocational training among companies and workers.

# More than half of responding organizations offer LLL programmes (1)



- Since 2002, has your organisation offered LLL programmes to employees to help them better manage their career or to remain in employment?

## ■ Trade unions

- ▶ **Croatia:** personal, sales, communication skills
- ▶ **Denmark:** counseling and instructions
- ▶ **Scotland:** ICT, Numeracy & literacy and Communications courses that cover CV writing and interviewing skills
- ▶ **Belgium:** Introducing banking, IFRS, Teambuilding, Stress management, Leadership, IT – programs, Language programs
- ▶ **Moldova:** new systems, credit risk, implementation of banking software, reporting requirements
- ▶ **Slovenia:** Professional and soft skills training



# More than half of responding organizations offer LLL programmes (2)

## ■ Employers

- ▶ **Malta:** Training centres offers employees in-house courses from soft skills to technical skills, as well as team building activity courses and stress management seminars.
- ▶ **Portugal:** Lead programme (Forcoord), Knowledge Recycling programme (Saberest+)
- ▶ **France:** Training on reconversion, employability trainings, assessment interview, mid career interview, career management interview, individual training rights, accreditation for work experience, assessment after maternity leave
- ▶ **Italy:** 50 hours compulsory training, Managerial program, specialized program/course
- ▶ **Luxembourg:** The support of continuous education is part of the corporate culture. May it be internal or external trainings, soft-or technical skills, conferences or professional certifications, employers always supported and guided our employees to not only be top on their job but also to maintain a continuous employability.
  - *IFBL (Institut de formation bancaire Luxembourg) courses*
  - *Live the change (Operations, IT)*
  - *Employability in Facility Management*

# Example: PePe programme (Germany)

- **PePe** is an abbreviation for “**Potenziale erhalten – Potenziale entwickeln**“ (retain potentials – develop potentials).
- **Internal further training programme** (new training offers every year for all staff members) with the range of topics:
  - ▶ - Banking practices training
  - ▶ - Skills, methods and communication
  - ▶ - IT
  - ▶ - Project management
  - ▶ - Languages
  - ▶ - Leadership programmes
  - ▶ - Health care
- **Trainee programme**
- **Apprenticeship programme**
- **Internship programme**
- **Advancement training programme for certified degrees**
- **Advanced trainings for staff potential-promotion programme**
- **Health management programme**

## Example: Training provided in Malta

- Trainings are provided on **technical and non technical subjects** such as career planning, time management, communication, soft skills, agreements with local training providers, internal placements, exchange of best practices, reduced working hours, study leave, training grants etc.
- **In-house training** is provided both via **local and international trainers** on a vast range of topics including values, technical business specific subjects and non-technical subjects such as career planning, time management, communication and soft skills.
- **Business academies** are available to all employees providing them with the curricula they need to follow to develop their skills and knowledge relevant to their business areas.
- Other initiatives programmes include **Career Adventure, redeployment support, retraining and job rotation.**

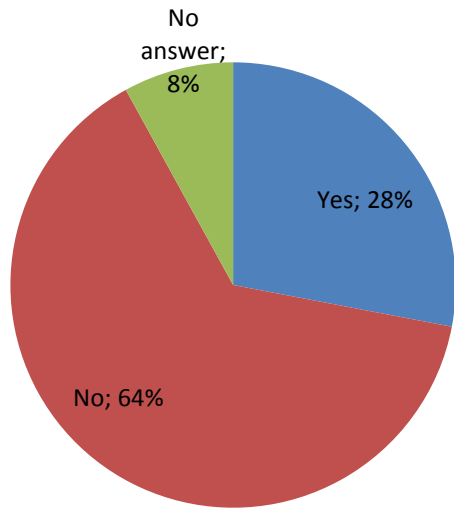
# Example: Training provided in Romania

- **The Romanian Banking Institute** was founded in 1991 by the **Romanian Banking Association** and the **Central Bank of Romania** with the aim of ensuring that its training programmes correspond to the needs of the industry
  - ▶ The Romanian Banking Institute , through the Romanian Banking Association, send a monthly newsletter to the banks informing on the next months available programs.
- Different types of LLL programs get **different treatment**: update of the banking and internal regulations is an on-going process, while participation to high-end programs (eg. top qualifications, MBA programs) usually is discussed on the occasion of the annual evaluation of the employee.
- **Employers** provide trainings on:
  - ▶ **Management Development**: Performance Management, Time Management, Feedback – development tool, Leadership
  - ▶ **Technical Skills**: BCR’s Products and Services, Transaction Banking, Corporate Financial Analysis, Risk Management
  - ▶ **Soft Skills**: Knowing your customers, Customer Service, Sales Skills, Sales Management and Coaching

# Example: Training provided in Spain

- **Programs have been offered mainly through the TFTE and JCCT.**
  - ▶ In 2010, a total of 80 banks participated on their training programs, and 52 of them had a total workforce of less than 250 employees.
    - *(i) 13 banks delivered themselves training to their employees,*
    - *(ii) 65 banks provided learning experiences to their workers through training providers (private or public entities)*
    - *(iii) 2 companies combined before mentioned options.*
  - ▶ The total number of hours dedicated on training activities for employees of the banking sector in 2010 amounted 1.154.656 hours.
  
- The AEB has negotiated the **National Collective Bargaining Agreement** for the banking sector, which includes some obligations on training and retraining focused on specific employees, with the aim of helping them to better manage their career or to remain employed, i.e. trade union members, employees after a leave of absence or for those who have reduced their working hours due to family obligations.

# Only 28% of the respondent organizations have a LLL strategy for the retention of older workers



- **As a social partner in the banking sector, does your organisation have a strategy or any specific LLL projects that focus on the retention of older workers?**

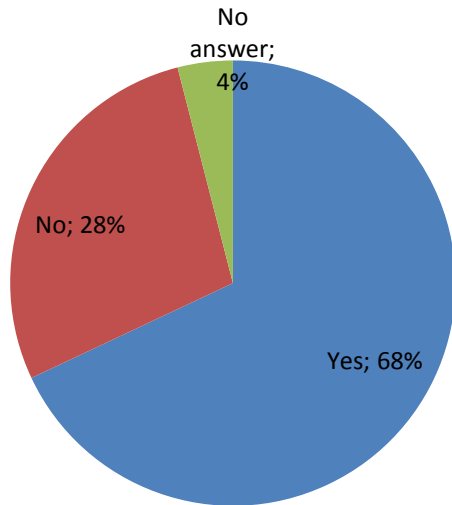
## ■ Trade unions

- ▶ **Croatia:** the Ageing programme enables employees to gradually retire, giving them an opportunity to adapt to the changed circumstances and to make a new work-life balance.
- ▶ **Italy:** in UniCredit Group training for the over 55 years old colleagues was made with the cooperation and involvement of the Trade Unions
- ▶ **Belgium:** Training programmes offered for people over the age of 50

## ■ Employers

- ▶ **France:** Training programme for seniors and training programme to accompany retirement, “Contract of generations”, balance sheet of skills, period of professionalisation
- ▶ **Germany:** Special trainings for older employees (over 40) are offered, but are not always being used by employees
- ▶ **Italy:** Solidarity fund for income support, employment and professional retraining within Cooperative Banks
- ▶ **Czech Republic:** "Sova" (owl) is currently in a pilot phase. The programme concept is aimed at employees over 50 and will offer soft-skills training
- ▶ **Luxembourg:** Senior Working Group, mentorings, personal contact with HR partners
- ▶ **Spain:** The strategy has been carried out through the TFTE and JCCT, but also buy the banks individually, and it consists on encouraging older employees to participate in training

# 68% of the respondent organizations offer programmes to integrate young employees (1)



- Does your organisation offer programmes to integrate young employees into the working environment and in the context of their career guidance?

## ■ Trade unions

- ▶ **Croatia:** Eduka - programme of integration of newly hired employees, induction programme at work for the newly hired employees, visits to other organizational parts to better know and understand internal clients/internal customers.
- ▶ **Sweden:** The Agreement on Competence Development states that: *“Unless otherwise agreed locally, basic training will be conducted during working hours during the first year of employment and will comprise an introduction to the work of the bank/company. A guideline for the duration of basic training is 80 hours. The content and the time required for the implementation of basic training may vary from case to case depending on the previous knowledge of the individual concerned”*
- ▶ **Finland:** Integration of new employees programmes (ex. For basic: time management, proactivity, Crédito Agrícola today); Integration on lead activities (Forcoord); Integration on auditing and risk of credit activities)
- ▶ **Denmark:** Trade unions offer counseling on plans for carrier and education.

# 63% of the respondent organizations offer programmes to integrate young employees (2)

## ■ Employers

- ▶ **Germany:** a) Apprenticeship programmes, especially for bank clerks.
  - *The apprenticeship training is conducted in two places of learning: in the bank and in the vocational school. It is being supported by additional programmes of the Cooperative Academies. The commitment to offer a high number of apprenticeship training positions is an integral part of collective agreements.*
- ▶ b) Internship programmes
- ▶ c) Trainee programmes
- ▶ **Italy:** Training for new entrants, training for apprenticeship, programme for high potential, to further develop managerial skills (Ateneo), specialist courses (e.g. Human resources)
- ▶ **Norway:** There are no sector-based programmes within Norwegian banking sector that focus on the integration of young employees in particular. However, many companies have specific career programmes for young employees, such as trainee programs, mentor programs, etc.
- ▶ **Malta:** Junior staff follow an induction and career development programme spread on 2 years. Each year, banks offer a number of work placements to students attending local schools involved in vocational training.
- ▶ **Portugal:** Integration of new employees programmes (ex. Forbasic: time management, proactivity); Integration on lead activities (Forcoord); Integration on auditing and risk of credit activities)
- ▶ **Czech Republic:** Mentoring programmes for new employees (of all ages), junior trainee programs.
- ▶ **Romania:** Induction programs for the new employees,, on-job training, key-staff focused training programs. Some banks offer paid internship program that runs during summer holidays.



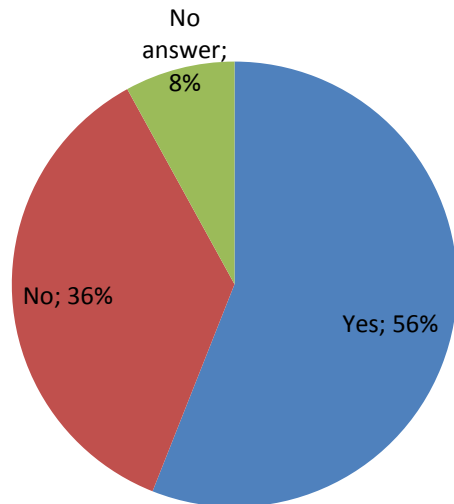
# Best practice: Trade Union offering informative seminars for young workers, ETYK (Cyprus)

- **ETYK trade union (Cyprus) offers a number of informative seminars, targeting new employees, on how legislation affects their benefits and obligations:**
  - ▶ Labour legislation governing Information, consultation and employees participation.
  - ▶ Labour legislation relevant to quality of work-life and their utilisation.
  - ▶ Health and Safety at work and the role of the Union representative.
  - ▶ Self governed health funds and their importance.
  - ▶ Labour legislation governing provident funds and retirement schemes.
  - ▶ Existing Collective Agreements – Interpretation and Implementation.

# Best practice: Apprenticeship and Life Long Learning programmes for young workers in Luxembourg

- **The integration of young workers is a one year process of discovery and numerous opportunities of feedback, including personal development plans**
- **Apprenticeship programmes are available:**
  - ▶ Retail customer service employee certification, opened to young people without a high education level (equivalent EQF level 4)
  - ▶ National diploma Brevet professionnel (BP) Banking (EQF level 4)
  - ▶ National diploma, Brevet de technicien supérieur (BTS) Retail customers' advisor (EQF level 5)
  - ▶ National diplomas, 3 Professional Bachelors (EQF level 6): retail bank, retail customers' expert advisor, back-office employee
  - ▶ National diploma (EQF level 6): Finance/Credit analyst
  - ▶ National diplomas, 5 Masters (EQF level 7): Financial advisor, Financial Planner, Compliance, Business owners' advisor, Businesses'advisor
- **Lifelong learning programmes:**
  - ▶ National diploma Brevet de technicien supérieur (BTS) Retail customers' advisor (EQF level 5)
  - ▶ National diploma, Brevet de technicien supérieur (BTS) Business owners' advisor (EQF level 5)
  - ▶ 5 Professional certifications: Business owners' advisor (equivalent EQF level 6), Financial advisor (equivalent EQF level 6), Financial Planner (equivalent EQF level 7), Financial markets expert (equivalent EQF level 7), Compliance positions expert (equivalent EQF level 7)

# 56% of the respondent organizations offer programmes to which address gender equality



## ■ Does your organisation offer programmes which address gender equality?

- ▶ **Luxembourg:** Empowerment of women (young potentials and managers), Female intergenerational workshops, Gender workshops, Cross-mentoring, Business networking, Diversity
- ▶ **Spain:** the National Collective Bargaining Agreement for the banking sector provides that banks with more than 250 employees must implement an equality plan in order to guarantee equal treatment and opportunities
- ▶ **Romania:** No gender equality issues.

## ■ Trade unions

- ▶ **Finland:** all the companies with over 30 employees have to do an equality plan and mapping on men's and women's wages. Trade unions pay attention to salary systems and statistics.
- ▶ **Denmark:** trade unions are supporting different programmes as ex. more womens in leading position

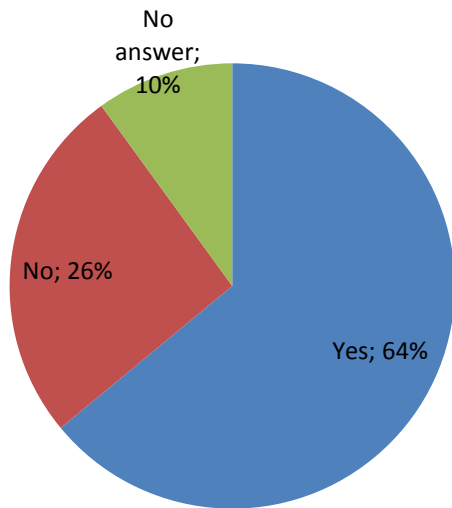
## ■ Employers

- ▶ **Malta:** Diversity training for Managers. Sessions and activities to promote equality. The NCPE (National Commission for the Promotion of Equality) issues an official "Equality Certification".
- ▶ **Germany:** Training called "success strategies for women", Online course about gender equal treatment, Gender diversity project.
- ▶ **Italy:** Premio Lia ZAccardi: an internal competition to promote managerial cooperative women training. Idee: the Cooperative Credit women association to promote knowledge sharing.
- ▶ **France:** Diversity Training programme for women, managers. Training "Manage your team in the respect for the labor law"

# Best practice: Futura programme (Norway)

- Finance Norway and Finance Sector Union Norway established the Futura programme in 2006.
- This programme is aimed at female talents, and focuses on improving gender balance in top management positions in finance in finance.
- The Futura programme is currently under evaluation and has not been offered to member companies in 2013.
  - ▶ Also, the General Collective Agreement recommends companies to implement training and education measures and make other arrangements to increase the number of women in management positions.
  - ▶ In this connection, the agreement recommends that management and shop stewards discuss the correlation between the company's recruitment policy for various position categories and its training and education policy. Many companies have company-based talent programs.

# 64% of the respondent organizations promote and encourage employees that are not usually inclined to participate in training (1)



- Does your organisation promote and encourage employees that are not usually inclined to participate in training?

## ■ Trade unions

- ▶ **Scotland:** trade union agenda is to encourage those who would not normally attend colleges, schools or other providers to begin learning again in the form of 'fun and relaxed environments'. Trade union also holds Education awareness days to hopefully encourage everyone to think about up skilling or gaining a new skill.
- ▶ **Croatia:** Through motivational talk with individual employees and re-engaging in internal training to the successful mastering of new operating procedures or technologies.
- ▶ **Italy:** trade unions provide regular information via email/web TV/ website/publications at national/company/local level.  
**Finland:** trade union talked about a subjective right to get 3 days education per year.
- ▶ **Belgium:** trade union agreed with the employers on personal distribution of the training programs.
- ▶ **Cyprus:** ETYK seeks through its circulars, its magazine 'The Banker' but also its web page, to prompt its members to participate in trainings

# 64% of the respondent organizations promote and encourage employees that are not usually inclined to participate in training (2)

## ■ Employers

- ▶ **Norway:** In the General Collective Agreement, the social parties stress the importance of ensuring that employees are motivated to improve their competence. The social parties also stress that employees themselves shall take an active part and responsibility for their own competence development.
- ▶ **Germany:** Annual appraisal interview where training and development is a fixed part, Periodical reports on attendance
- ▶ **Czech Republic:** The Diversitas programme organizes internal mentoring for high potential women who have been nominated by their superiors. These are usually women who would not have volunteered on their own.
- ▶ **Spain:** Special promotions of elearning with tutorizacion specialized
- ▶ **France:** Training is compulsory
- ▶ **Romania:** In some banks, each employee must attend a training program every two-year. Completing training programs is one of the important criteria in tacking promotion decision when is appropriate E-Learning courses (online, specific, short courses, very friendly and easy to access) are also used to encourage participants.
- ▶ **Malta:** Employees are encouraged through study leave, reimbursement of study costs and similar incentives.
- ▶ **Luxembourg:** Promotions are not related to training “per se”, encouragement is based on personal contact. In some banks, the employees who have not participated in any training session during a given year are tracked and encouraged to attend training . Some banks offer free courses in softskills and banking expertise accessible to every employee, such as *Lunch & Learn* on varied subjects.

# Monitoring of vocational training needs: trade unions

- ▶ **Italy:** Companies have to inform annually local Unions on training provided within the company (hours, topics and number of participants). Unions are therefore consulted on the matter and they may propose alternative topics. In many companies there are specific bilateral Commissions on training to monitor training needs. There are also specific bilateral Institutions stated by social partners, that are in charge of monitoring training activity, among others.
- ▶ **Denmark:** The Danish system is based on a tripartite advisory system. The ministry of education ensures that partners participate in committees on a parity basis by development, changes of training, recognition of schools, examinations and conditions. Furthermore the Financial Services Union along with the Employers' Association have together established different committees and working groups to further the joint training interest of the sector.
- ▶ **Cyprus:** The Human Resource Development Authority (HRDA) is responsible for training programs. HRDA's mission is to create conditions for planned and systematic training and the development of human resources in Cyprus, at all levels and in all sectors so as to meet the needs of the economy within the social and economic state policies.
- ▶ **Croatia:** The need for vocational training is carried by heads of organizational units or activities, or organizational unit of the bank in charge of development.
- ▶ **Sweden:** The FSU-S conducts surveys in our sector regarding the vocational training for the members which should be followed up locally in the companies

# Monitoring of vocational training needs: employers

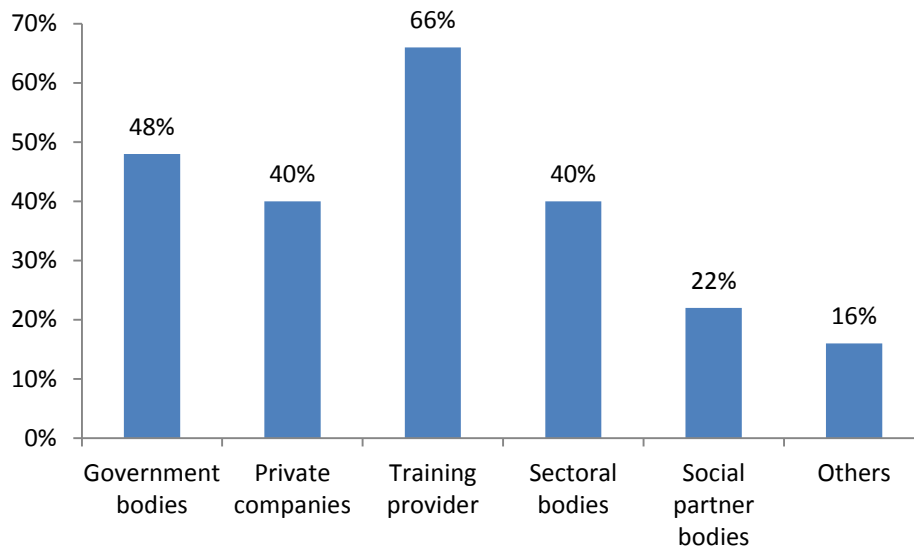
- ▶ **Italy:** Through a national training manager committee, analyzing local needs by local training unit, feedback on training , through performance evaluation systems and competence profile portfolio
- ▶ **Norway:** There is no sector-based system that monitors vocational training needs in Norwegian banking sector. Each company monitors its own needs and implements appropriate competence development measures based on this (“skills mapping”)
- ▶ **Czech Republic:** The vision and strategy of the banks determine the needs compared to the actual level of knowledge of employees.
- ▶ **France:** The managers of businesses divisions inform the HR Department on the training needs.
- ▶ **Sweden:** Up to the individual Savings Banks
- ▶ **Malta:** Networking with institutions and attending seminars to follow latest trends
- ▶ **Germany:** Through member input and in regular (at least twice a year) meetings of our organizations Vocational Training Committee.
- ▶ **Luxembourg:** Via annual evaluation and permanent contact with managers and teams. Open door policy. The statement of needs in development is made during the performance management process
- ▶ **Romania:** Performance evaluation, training plans
- ▶ **Spain:** Direct dialogue with most representative trade unions of the banking sector, contacts with training providers (public entities and private companies).



# A Qualification Council: example of Malta

- In Malta, the monitoring of vocational training needs is done through the **Malta Qualifications Council**
  - ▶ Set up in December 2005, the overall objective of the Malta Qualifications Council (MQC), as specified in Legal Notice 347/2005 (PDF), is to steer the development of the National Qualifications Framework for Lifelong Learning (NQF) and to oversee the training and certification leading to qualifications within the Framework and which are not already provided for at compulsory education institutions or degree awarding bodies.
- The **central aims** of the Malta Qualifications Council are to:
  - ▶ enable learners, employers and the public in general to understand the full range of qualifications available, how they relate to each other and how different types of qualifications can improve the skills, competences and the quality of life of the workforce;
  - ▶ help people access education and training in a lifelong context in order to fulfill their personal, social and economic potential;
  - ▶ assist training sectors and providers in the design of qualifications, assessment and certification that best fit the Levels of Qualifications in the Malta Qualifications Framework for Lifelong Learning;
  - ▶ accredit formal learning in vocational training;
  - ▶ validate informal and non-formal skills within the context of Malta's Qualifications framework.

# Training providers and government bodies are seen as the main actors responsible for the development and validation of LLL programmes

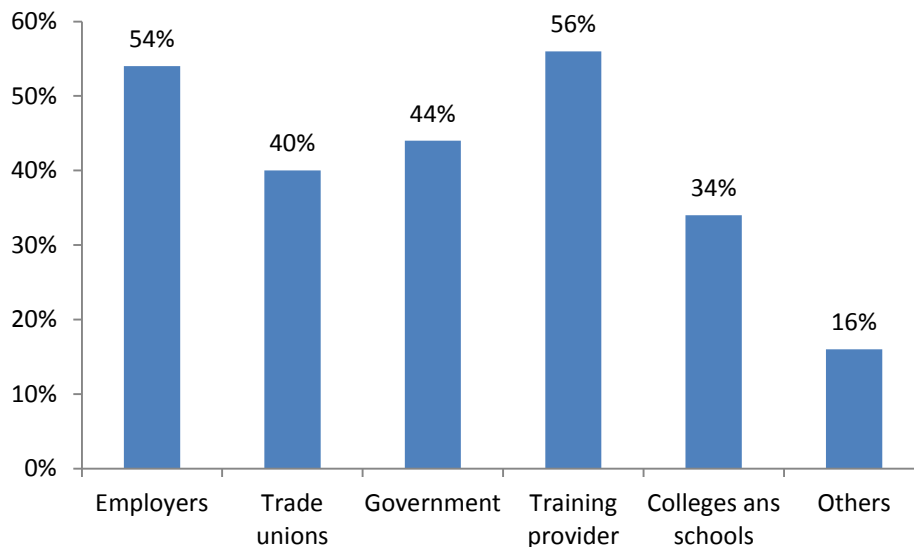


- Which organisation are involved in developing and validating LLL programmes? (in % of total respondents)

## ■ Other validation bodies:

- ▶ **Cyprus:** HRDA as the national coordinating pole of ReferNet Consortium
- ▶ **Sweden:** FSU-S and the The Employers' Association of the Swedish Banking Institutions (BAO)
- ▶ **Romania:** NGOs
- ▶ **Slovenia:** Slovenian Institute for Adult Education
- ▶ **Germany:** Cooperative Academies, universities

# Training providers and employers are seen as the main actors responsible for the dissemination of information on LLL programs

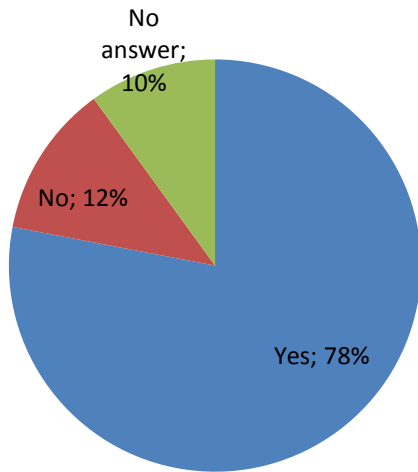


- **What organisations are responsible for disseminating information on LLL opportunities within the country / organisation? (in % of total respondents)**

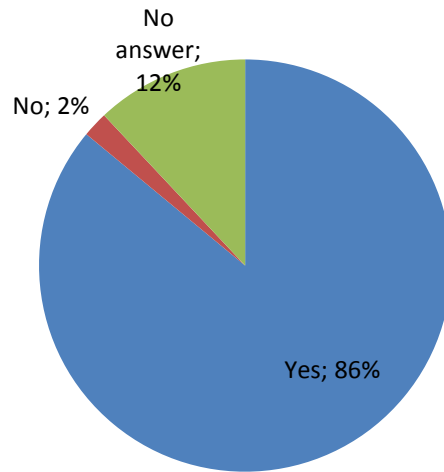
- **Other bodies responsible for disseminating information on LLL:**

- ▶ **Cyprus:** Through the HRDA, the Social Partners and the programme providers.
- ▶ **Romania:** NGOs
- ▶ **Norway:** Finance Norway disseminates information regarding Futura. The administrative body of the Certification System for Financial Advisors disseminates information regarding this certification system.
- ▶ **Sweden:** Individual savings banks
- ▶ **Spain:** Private companies and sectorial bodies.

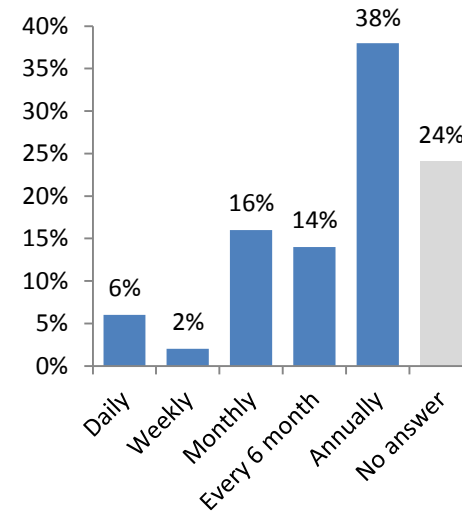
# Positive assessment of the availability of LLL. However, opportunities are not very frequent: more than half of respondents have access to LLL once per 6 or 12 months



- Are vocational training and LLL opportunities available to all employees, regardless of their seniority or type of work contract in your organisation?

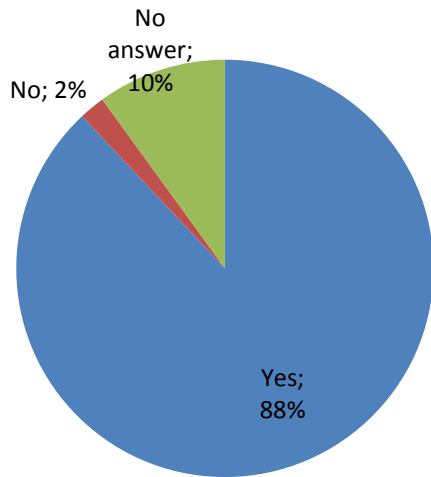


- Are employees trained to fulfill aspects of the job they are employed to do?

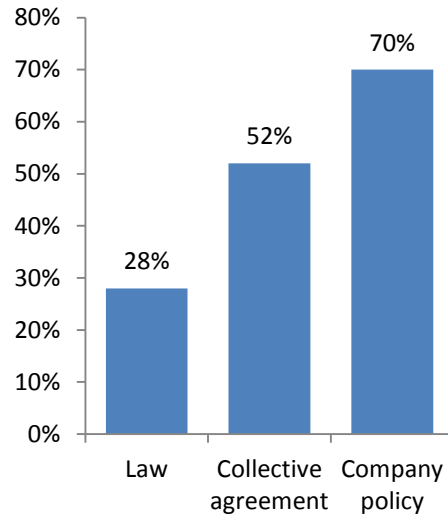


- How frequently are employees in the banking sector in your country / organisation offered vocational training or LLL?

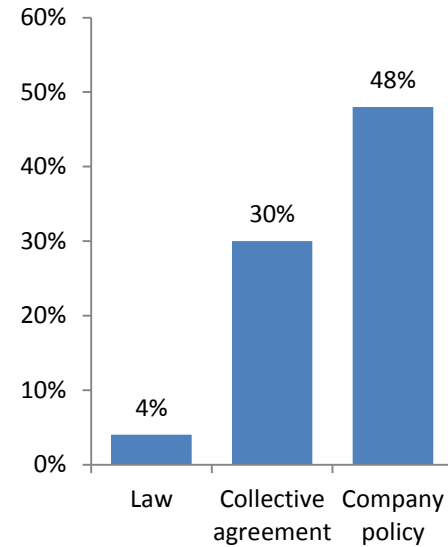
# Organization of life long learning is governed mainly by company policies



- Do employees receive vocational training required for them to fulfill their job, within their working hours?



- If yes, how is it organised? (% of respondents, given that double answers are possible)



- If training is delivered outside working hours, how is this organised? (% of respondents, given that double answers are possible)

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**Thank for your attention!**