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CONTRIBUTO TEORICO

# The Innovative Approach and Success Factors of Micro-credentials and Individual Learning Accounts.

# Approcci innovativi e fattori di successo delle microcredenziali e della carta di credito formativa individuale.

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**ABSTRACT ITALIANO**

Le microcredenziali e le carte di credito formative individuale rappresentano un approccio significativamente diverso rispetto ai sistemi di formazione e finanziamento esistenti, in quanto si concentrano entrambe sull'individuo e sullo sviluppo mirato delle sue competenze. Le microcredenziali combinate con la carta di credito formativa individuale, possono fungere da efficace incentivo alla domanda per gli individui e i datori di lavoro, aprendo la strada a un ecosistema di apprendimento e istruzione degli adulti più inclusivo e adattabile, promuovendo una cultura dello sviluppo personalizzato delle competenze e riducendo le barriere di finanziamento.

L'articolo mira a cogliere le principali caratteristiche innovative di microcredenziali e carta di credito formativa individuale e riassume gli elementi costitutivi e i criteri di successo che forniscono una solida base per l'introduzione e l'implementazione efficace di microcredenziali e carta di credito formativa individuale.

**ENGLISH ABSTRACT**

The micro-credentials and individual learning account represent a significantly different approach to existing training and funding systems as they both focus on the individual and their targeted skills development. Micro-credentials combined with individual learning account can serve as an effective demand-side incentive for individuals and employers, establishing the way for a more inclusive and adaptable adult learning and education ecosystem by promoting a culture of personalised skill development and reducing funding barriers.

The article aims to capture the key innovative features of micro-credentials and individual learning account and summarises the building blocks and success criteria that provide a solid foundation for effective introduction and implementation of micro-credentials and individual learning accounts.

## Introduction

The fact that the key to individual, organisational and overall societal development is the ability to adapt flexibly and consciously to continuous and complex changes, makes the importance of learning more appreciated than ever before. Adult learning has the potential to transform adults from passive recipients of change to active carriers and beneficiaries of it by mobilising transformative skills. The impact of learning extends beyond the immediate sphere of education, affecting a number of other policy areas.

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These include employment and economic policy, health and social policy, equal opportunities, regional development and culture. Consequently, investment in education by governments could prove to be one of the most effective measures to achieve not only the objectives set out in education policy, but also those pursued in policy areas outside of education (Farkas, 2023).

Despite the obvious training needs required by structural changes in the labour market as well as the European Commission's considerable efforts and financial contribution, participation in education and training has not increased significantly over the past decade and the EU27 average (46.6% in 2022) remains relatively low (1).

This indicates that the current training and funding schemes are not sufficient to achieve the ambitious 2030 targets for upskilling and reskilling, namely that at least 60% of all adults should participate in training every year and at least 80% of the adult population should have basic digital skills (European Commission, 2021).

Innovative approaches and initiatives are required in order to complement existing training and funding schemes. Among the 12 flagship initiatives of the European Skills Agenda (European Commission, 2020) the European approach to micro-credentials and individual learning accounts represent effective strategies for increasing both lifelong and life-wide learning and employability.

Over the last few years, a number of articles and policy papers have been published on the subject. What is new in this article, however, is that it aims to capture the key innovative features of micro-credentials (hereinafter: MCs) and individual learning account (hereinafter: ILA) that differentiate them from the current training and financing schemes. This approach is important, because it is not possible to increase participation in learning and employability simply by introducing MCs and ILA. Similarly, it may be difficult to guarantee quality and to capture the benefits. It is not the introduction of a new tool into the existing qualification and funding structure that represents the importance of MCs and ILA. The real added value of MCs and ILA lies in their underlying mindset, training development culture and methodology, which can positively influence motivation, participation and quality.

The article also summarises the building blocks and success criteria that are essential for the effective introduction and implementation of MCs and ILA. It is unlikely that MCs and ILA will be able to address all the issues of adult learning and education (hereinafter: ALE). However, it might be beneficial to consider including the results of the improvements required to implement them in the ALE. This could contribute to a more systemic improvement of the elements of ALE practice that could be enhanced (e.g. supply-side orientation, lack of inclusiveness, fragmented approach to quality assurance, poor monitoring, insufficient professionalisation, fragmented funding, etc).

## Toward an Individual Right to Adult Learning

MCs, with their short and focused nature and ILA providing personalised support, can be a powerful tool to address barriers to participation faced by learners. According to the Adult Education Survey 2022, the schedule conflicts (39,6%) are by far the most common barrier among adults in the EU27 who would like to participate in adult learning but did

not. The cost (28,7%), family reasons (26%), lack of support from employer or public services (19,1%) and lack of suitable education and training on offer (14,5%) are also significant obstacles to accessing learning opportunities (Eurostat, 2024). These barriers highlight the importance of providing flexible options and funding which allow adults to move easily between education, training and employment throughout their lives. Barriers also draw attention to the importance of providing high quality and labour market relevant training offers and support services. Learning outcomes-based MCs, validation of nonformal and informal learning outcomes, ILA and their associated enabling framework (such as outreach and awareness, career guidance and counselling, paid training leave, non-financial incentives) can effectively address and reduce many barriers to learning.

The strength of MCs and ILA is that they represent a different approach to the current training and funding schemes. Rather than focusing on the system as a whole, they focus on the individual and the targeted skills development of the individual – also in policy terms. The individualised learning approach represents a significant shift in perspective compared to the supply-oriented approach typical of most training systems. While the promotion of lifelong learning (hereinafter referred to as: LLL) is a stated goal in all countries, governments tend to support companies and training institutions (e.g. in the form of grants, tax allowances, normative support) rather than individuals. In this context, the freedom of choice and responsibility of the individual is rather limited. LLL is a process that focuses on the individual, namely the student. It is essential that education policy and funding practices become more sensitive to this change in approach. One way to achieve this would be to expand system-based data in statistics to include learner-centred data.

MCs provide high-quality training offers that respond to individual, social and labour market needs. ILA provides a funding mechanism that gives individuals greater control over their finances. By promoting the culture of targeted skills development and reducing financial constraints, the two tools can act as an effective demand-side incentive for individuals and employers to increase their engagement and responsibility in addressing their ALE needs. This enables training and funding to be made available on demand, allowing adults to learn what they need, when they need it, and in line with their individual career goals. MCs serve the learning and professional development of the individual. They may be particularly beneficial for those who:

(1) wish to pursue further studies or retrain to meet labour market demands without completing a full vocational training or higher education programme,

(2) wish to make their further education in formal education possible or more flexible,

(3) wish to validate their existing competencies.

MCs can also serve as an effective tool to increase motivation and engagement in learning among adults with low skills. Adults can advance in their competence development in small steps and receive a certificate of successful completion for each small learning unit. This approach allows them to achieve success more rapidly, which in turn enhances their motivation.

The advantage of ILA is also in its capacity for personalisation and the focus on individual needs. ILA provides a financial framework that enables individuals of working

age to enhance their skills and employability throughout their lives, regardless of their current employment status. It offers the opportunity to reach a wider range of target groups by providing more flexible, easier and continuous access to training opportunities, to supplement the existing range (type) of supported training programmes. ILA should be available to all working-age adults on the basis of the principle of universality. However, different entitlements and opportunities may be provided for different target groups.

The potential of MCs and the closely related ILA can be exploited to the greatest extent by integrating the two tools into a comprehensive economic development and education reform and national skills strategy. It would be beneficial to implement reforms in a way that maintains high employment and social cohesion, while also staying at the forefront of technological innovation. This means that the focus of skills strategies should be on the individuals, taking into account their ambitions, motivations and wealth of skills.

## Rationale and Scope of Micro-Credentials

To gain a deeper insight into how MCs represent a distinctive approach to the existing qualification and certification systems, it would be beneficial to examine the fundamental components of the tool.

The phenomenon of MCs is not a new one. As Brown demonstrates (2021), digital badges and alternative credentials have been in existence since around 2004, with MCs becoming increasingly prevalent since 2013. However, the MCs landscape is diverse, with many actors working independently and in a somewhat disconnected manner. Previously, the absence of a universally accepted concept and systematic approach for MCs in European Union has also posed challenges into developing a common and unified MCs system. In June 2022, the European Commission adopted the recommendation of the European Union Council on a European approach to micro-credentials for lifelong learning and employability (Council of the European Union, 2022). This established a common language and a framework adapted to existing qualification structures for the development of MCs. Furthermore, it established European standards for quality, transparency, cross-border comparability, recognition and portability. This represents an opportunity for Member States to provide a coherent framework for the adoption, development and recognition of MCs at both the national and European levels.

### *Key Elements of a European Approach to Micro-credentials*

According to the Council Recommendation "MCs mean the record of the learning outcomes that a learner has acquired following a small volume of learning. These learning outcomes are assessed against transparent and clearly defined criteria. Learning experiences leading to MCs are designed to provide learners with specific knowledge, skills and competences that respond to societal, personal, cultural or labour market needs. MCs are owned by the learner, can be shared and are portable. They may be stand-alone or combined into larger credentials. They are underpinned by quality assurance that follows agreed standards in the relevant sector or area of activity" (Council of the European Union, 2022, p. 14).

The definition of MCs highlights the following essential elements (Cedefop, 2023, Farkas, 2023a):

- MCs are a type of qualifications that can be issued by undertaking organised and skill-based learning activities that are smaller, more focused and more flexible than traditional (formal) education and training programmes or by validation of non-formal and informal learning outcomes. The learning activities leading to MCs can be part of an existing qualification or through participation in a newly developed short-cycle learning process.
- The introduction of MCs is not intended to diminish the public good nature of traditional qualifications. The term 'MC' is used to describe 'small learning units', which is consistent with the approach outlined in the Council Recommendation. It is not the intention to replace traditional training and qualifications, but rather to enhance them with short, targeted training. 'Small learning units' are shorter than traditional training that leads to conventional qualifications which are not currently prepared to respond to rapid change. However, this does not mean that only very short courses could lead to MCs, as the name suggests. The Recommendation does not specify the duration of training leading to MCs. This is because the defining characteristic of such training is not input and time-based, but output- and outcome-oriented.
- MC is a document that certifies well-defined (mainly job-related) competences described in learning outcomes (hereinafter: LOs) approach, regardless of the learning context, form, or duration of learning process.
- The fundamental aspect of MCs is the LOs-based approach. This also implies that the requirements for training leading to MCs should be defined in the context of LOs, that is to say, skills + knowledge + attitude + autonomy-responsibility.
- MCs are as proof of 'LOs earned'. This implies that they certify the adult is in possession of the LOs they contain, as a result of an objective, reliable and valid assessment by the organisation authorised to issue MCs. The assessment of learning against stated LOs and transparent standards is crucial to building trust, recognition and quality assurance.
- An MC is a digital document presented in a format that can be used to certify the acquired competencies. In order for it to be suitable for certification, it would be helpful to have some legislation or widely accepted and applied regulation that sets out its requirements. It would also be beneficial to have clarity on what exactly it certifies.
- A significant aspect of the Council Recommendation is that training leading to MCs can address not only labour market requirements but also personal and social needs. This is particularly important because report of the World Economic Forum highlight that analytical thinking and creative thinking remain the most important skills for workers in 2023. Curiosity and LLL; resilience, flexibility, and agility; and motivation and self-awareness are the socio-emotional attitudes that businesses believe are growing in importance the fastest - evidence that businesses value resilient

and reflective workers who embrace a culture of LLL as the lifecycle of their skills shortens (World Economic Forum, 2023, p. 40).

- An essential element is the portability and stackability of MCs, which, on the one hand, allows the certified competence to be used in its own right, and, on the other hand, enables it to be recognized and transferred. It is also important that MCs can be merged into larger certificates in addition to being individually usable, given the significant difference between their portability and stackability. The latter assumes that a larger training unit is built up from MCs, which can be merged into a larger certificate without the need for a separate crediting procedure.

### *Learning Outcomes-Based Approach, Competency-Based Assessment*

The primary focus of MCs is the LOs-based approach. LOs means statements regarding what a learner knows, understands and is able to do on completion of a learning process, which are defined in terms of knowledge, skills and responsibility and autonomy (Council of the European Union, 2017). LOs form the basis for the recognition of learning, independent of the learning contexts, and represent an international currency, used extensively both nationally and internationally within education and training system.

The LOs-based approach represents a contemporary perspective on learning and teaching. It emphasises the importance of work activities and learning activities, and places the learner at the centre of the learning process, rather than focusing on the educator. In this sense, the learning process itself, as well as the competence development achieved by the learner, are of relevance. It is also crucial to recognise that LOs-based training programmes are not content- or curriculum-based, but rather output-oriented and outcome-based. The training is not designed to convey professional theoretical knowledge, but rather to facilitate the development and assessment of complex professional ability to act. Perhaps if educators' thinking was determined not by what they were going to teach, but by what they had to enable trainees to do, it might represent a significant step forward in training design and development (Cedefop, 2024).

Training leading to MCs and validation also focus on assessment and its quality. The fact that MCs not only certify the completion of training, but also the assessed LOs (competencies), has an approach-shaping and quality-enhancing effect on the culture of ALE programme development and teaching and assessment methodology. If professional reflection and discourse on MCs and the introduction of MCs reinforce and generalise LOs-based training design and learning organisation in ALE (and provide methodological support to achieve this for training institutions and educators), this could have a significant impact on the quality of ALE.

## Main Characteristics of the Individual Learning Account

Financial support schemes and a set of tools are the most important and effective policy tools, and their synergies are particularly noteworthy in the context of economic development. Financial solutions should make learning accessible to all citizens at any stage of their lives. "While there is no benchmark for a sufficient level of financing, what is certain is that adult learning currently receives less funding compared to other education

areas." (OECD, 2019, p. 16.). The ratio of funding of ALE compared to formal schooling has hovered around 1 to 10 (Popovic, 2021; Duke et al. 2021). The underfunding of ALE is certainly due, among other reasons, to the prioritisation of formal school education and the lack of methodologies to monitor and measure the return on investment in ALE.

It can be stated that funding policies and tools are diverse across EU Member States (Cedefop, 2020). Its development is influenced by a number of factors, including economic, social, administrative, and traditional considerations, as well as other external circumstances. In most countries, the ALE's funding is multi-channel. In the event of the loss of any essential resource, the training system will become inoperable. In addition to existing funding schemes, ILA can be an indispensable element of the modern ALE infrastructure. This is an ongoing funding tool in the form of a virtual account. It allows for the flexible adaptation of entitlements and grants, such as training courses, to align with changing needs, policy priorities and available resources.

According to the Council Recommendation, "individual learning account is a delivery mode for individual training entitlements. It is a personal account that allows individuals to accumulate and preserve their entitlements over time, for whichever eligible training, guidance or validation opportunity they deem most useful and whenever they want to, in line with national rules. It grants the individual full ownership of the entitlements, irrespective of the funding source." (Council of the European Union, 2022a, p. 30).

MCs are much more widespread and there is a lot of practice in their use. However, the ILA, which can also fund training leading to MCs, is still in its infancy. France is so far the only country to have adopted a fully-fledged ILA scheme, called Compte Personnel de Formation. Following the publication of the Council recommendation of 16 June 2022 on individual learning accounts, the European Commission has been providing support to Member States through a range of resources, including publications, guides, webinars, grants from the Technical Support Instrument (2), and the ILA Mutual Learning Programme. These resources aim to enhance understanding of the meaning and potential of ILA, facilitate learning from existing practices, and enable the development of ILA systems that are adapted to the specificities of national ALE systems. The focus is on aligning these systems with the principles set out in the EU Recommendation.

The significance of ILA is that it provides demand-side funding. This means that the state does not provide a direct source of funding to adult training providers, but instead, it puts the individual in a position to be able to participate in the training or to purchase the training service. In the case of demand-side funding, adult learners have access to a range of funding options, including tax incentives, scholarships, loans, individual learning accounts, and so on. The data demonstrate that the means and extent of funding have a significant impact on participation rates in ALE. In countries with a high participation rate (e.g. Sweden, Switzerland, Netherlands, Norway, Germany), demand-side tools of financing are predominant (Cedefop, 2020).

The innovative elements of ILA compared to other schemes are as follows (OECD, 2019a):

- ILA places the individual directly at the centre of skill development.

- Training rights are attached to individuals rather than to a specific employer or employment status.
- Training rights can be transferred from one job or employment status to another.
- The choice and decision are up to the individual. However, employers continue to play a significant role in promoting the training of workers.
- It is recommended that ILA be made available to all working-age adults on the basis of the principle of universality. However, it may be appropriate to provide different entitlements and opportunities for different target groups. Eligibility can be differentiated according to a number of factors, including employment status, economic sector, business size, disadvantaged status, income level, level of education, current living situation, and so on.
- ILA can be combined with other funding schemes, such as training funds, individual or employer contributions and training loans.
- Resources on ILA can be accumulated and used for a limited period of time (e.g. 5 years or 10 years). The amount available on the virtual account will be used upon completion of the training.
- The ILA is a fairer system than the personal income tax allowance because the latter can only be claimed if the individual has taxable income.
- ILA can be provided as a substantive right. It is a more advantageous option than a training loan because there is no repayment obligation.

## Building Blocks and Success Factors of Micro-credential and Individual Learning Account Ecosystems

The introduction and implementation of MCs and ILA represents a significant challenge. The objective is not merely to introduce two tools, but also to establish an enabling ALE environment in which MCs and ILA can operate effectively and in accordance with their functions. The guide of the European Training Foundation (2023) is a powerful tool to help create this environment by providing guidance on the design, issue and recognition of micro-credentials. It would be advantageous to introduce and implement MCs and ILA together, as both should be built on the same building blocks.

### *Long-Term Vision and Strategic Objectives for MCs and ILA*

The key to effective introduction and implementation is to have a clearly defined policy objective and to identify which target groups' needs can be addressed by MCs and ILA. What are the main challenges that MCs and ILA are best equipped to address, and what policy objectives does the government aim to achieve by introducing the two tools? The policy objectives may vary considerably, in line with the elements of the national skills strategy. These may include addressing labour shortages, increasing the productivity and flexibility of the workforce, enhancing the competitiveness of SMEs, supporting the digital and green transition, training vulnerable groups, and promoting social inclusion, among other considerations. In the absence of a precise definition of strategic objectives, no effective development can be achieved, as further building blocks for the introduction and

implementation of MCs and ILA (e.g. entitlements and target groups, funding, enabling framework elements, etc.) can be derived from the strategic objectives.

It is key to develop a definition of MCs at national context, articulate the purpose of MCs, specify their characteristics and clarify the connection between MCs and existing qualifications and ALE programmes. MCs should be implemented cross-sectoral to promote flexibility, collaboration, innovation, and personalised learning paths. Some countries establish legal frameworks as the initial step of policy development, introducing new laws and decrees or making amendments to existing ones. Others choose a non-legalistic approach and develop non-binding guidelines to assist stakeholders in understanding implementation processes and best practices (OECD, 2023). Policy makers must balance regulation to avoid stifling the flexibility of MCs. At the same time, standards must be developed to ensure the recognition of both employers and training providers.

### *Governance and Coordination*

It is necessary to establish a Strategic Governing Body within the ministry responsible for ALE. In order to establish trust, transparency and recognition of MCs and ILA, it is essential that their development and implementation are aligned with EU principles and encompass all relevant stakeholders, including government bodies, companies, professional organisations, interest groups, chambers, sector skills councils and training providers. Stakeholders should have a common understanding of MCs and ILA and their objectives.

It is recommended that the coordination and operational management of MCs and ILA be located in an existing decentralised institutional system where the necessary human resources and infrastructure is already in place and can be expanded as required through capacity building. It is imperative to guarantee the conditions for quality assurance and robust monitoring. The latter should also cover fraud prevention in the case of ILA.

### *Entitlements, Target Groups, Training Programmes*

International experience indicates that the introduction of MCs and ILA should be tailored to a specific, well-defined target group (OECD, 2023, OECD 2019a). This will make the system easier to operate, record, control, monitor, etc. It may be advisable to pilot the system and test it on a small, well-defined target group, and then refine it based on experience. The priority target groups and trainings should based on the employment and education policy objectives. It is the responsibility of the Strategic Governing Body to determine the eligibility criteria. It may be beneficial to review and potentially adjust the eligibility criteria on an annual basis, taking into account the policy objectives and the results of monitoring evaluations.

### *Single Digital Portal*

It is essential to create a single digital portal that provides a user-friendly interface for searching and accessing trainings leading to MCs, including learning outcomes and information on training institutions offering them. Additionally, the portal should include

participant feedback on trainings and trainers. This portal could also be used to manage ILA and access all the info that could help individuals make their own decisions. It might also include tools for career guidance or competency assessment, or perhaps even online consulting options. The portal should be capable of managing a number of key processes, including registration, training management, training enrolment, ILA management, and the tracking of expenditure on ILA (via verified client gate). It should also be able to generate monitoring reports. The effective functioning of the single digital portal requires the interconnection of ALE databases and ensuring compliance with the GDPR.

### *Quality Assurance and Monitoring*

As the individual is in charge of decision-making for MCs and ILA, quality assurance is really important for achieving the objectives. Ensuring top-tier quality learning offers will be paramount in ensuring the credibility of the MCs and ILA initiatives, raising the interest and support of the employers and ensuring the motivation of the target group. A consistent and uncompromising approach to creating a distinct quality assurance system is a guarantee of the success of the scheme.

In the case of training provided to MCs, quality assurance based on pre-defined and widely accepted standards ensures that the MCs are fit for purpose, do not become devalued and that the training system remains transparent.

The concept of quality assurance can be interpreted in two dimensions within the context of ALE:

- quality assurance of content, i.e. training programmes,
- quality management of providers, i.e. training institutions.

In order to guarantee the quality of training programmes, the following elements should be given particular emphasis for training leading to MCs. It is recommended that these be extended to the entire ALE portfolio in the future.

- Training should be tailored to the needs of the individual, the social context and the labour market, and reflect the diversity of adult learners.
- It is recommended that vocational training leading to MCs be designed within economic sectors, taking into account data from the Labour Market Forecasting System and involving sectoral skills councils.
- It is important to strengthen the requirement of the learning outcomes-based curriculum design and competence-based assessment.

In terms of quality assurance of training providers, the following elements should be given particular emphasis for training institutions offering training leading to MCs:

- Certification of providers and training programmes leading to MCs and financed by the ILA against the quality management standard is recommended. The recent publication of the European Association for Quality Assurance in Higher Education (2023) provides useful recommendations for the design and implementation of external and internal quality assurance process for MCs.
- The quality indicators that influence the quality of training should be defined. The quality is not clearly defined in relation to education and quality mainly focuses on things that are easy to measure rather than a quality indicator including a

pedagogical/andragogical work. Quality indicators can serve as benchmarks for evaluation and monitoring.

- Standards and minimum criteria for issuing MC and developing and delivering training courses leading to MC shall be defined and laid down in legislation.
- The quality of learning and teaching is based on the professional, methodological and human skills of the adult educators. It is therefore recommended that the obligation to employ educators with andragogical teaching methodological skills be considered, as this would contribute to the professionalisation of ALE. It may be beneficial to centrally develop a training course leading to MC in teaching methodology, with the completion of which could be made a prerequisite for educators of MCs and ILA-funded adult education courses. In addition, MC in teaching methodology for adult educators can be obtained through validation (3).
- It would be beneficial to consider the possibility of using a rating system to strengthen the market mechanism and promote transparency. The results of such a measurement should then be made public on the trainers' website (or single digital portal) to inform adults in their decision-making.

### *Financing*

The ILA offers the opportunity to secure targeted funding, specifically designed for target groups undergoing training leading to MCs. Of course, the ILA is not limited to providing funding for MCs. The level and form of funding is always dependent on a number of factors, including policy objectives, target groups and the nature of the training. Funding has two aspects. One is the start-up costs associated with the introduction phase of MCs and ILA. The second is the operational and maintenance costs during the implementation phase.

Financial support should be sufficient to promote participation and actual further training (insufficient financial support limits participation in training and the duration of training, as well as the possibility of effectively increasing qualification levels). Therefore, to achieve the best results, ILA should be combined with other existing funding schemes, such as income tax allowances, training loans, unemployment benefits and paid training leave. Potential resources of co-financing may include the state budget, EU funds, national or sectoral training funds, and employer and individual contributions. One of the key benefits of ILA is the approach of shared financing between the individual and the state, with the option of further involvement from companies and financial institutions in more complex solutions. In order to ensure the long-term financial sustainability of ILA, it is important to adopt a diversified funding approach combining multiple resources. This offers the potential for greater resilience, flexibility and wider opportunities for individuals to access LLL. It is essential to coordinate different support schemes in order to avoid multiple funding and reduce deadweight losses.

### *Outreach and awareness*

It is crucial to provide impartial, accurate and accessible information about labour market needs and learning opportunities in order to facilitate informed decision-making

by individuals and employers regarding the skills to invest in. It is important to promote MCs and ILA in order to raise interest in ALE. This can be achieved through the implementation of effective communication campaigns, marketing and PR activities. It is essential that individuals, employers and HR professionals communicate effectively in order to understand the purpose and benefits of MCs and ILA and to learn about the possibilities of access and use.

## Conclusions

To realise the potential contribution of MCs and ILA to rethinking existing qualification frameworks and funding schemes, a change of approach and considerable professional work will be required. It requires educators, policy-makers, and other key stakeholders to have a clear understanding of the problem that MCs and ILA are seeking to address. The introduction of MCs and ILA is not a goal, but a tool to increase the quality of ALE and achieve strategic objectives, including increasing LLL and employability. The integration of MCs and ILA will facilitate the development of a demand-driven training market, a flexible and competitive upskilling and reskilling system. The systemic introduction of MCs and ILA makes it clear that we need to focus on mechanisms to increase motivation and participation, the combined use of measures to increase participation in training, high-quality information and counselling services, and an efficient administrative system that is the least bureaucratic, reduces barriers to access, and meets financial and quality assurance requirements.

The introduction of MCs and ILA requires a change of approach from all actors. It would be beneficial for both individuals and employers to consider articulating their training needs. It requires commitment and renewal of training organisation and teaching methodology on the part of ALE institutions, as well as a reflection on the diversity of learning needs and learners. It requires governments to define clear policy objectives, make transparent decisions and collaborate with a diverse range of stakeholders. If MCs and ILA are successfully introduced with clear policy objectives, a well-positioned innovative approach, and broad stakeholder involvement, they can have a significant impact on individuals' motivation to learn while contributing to the systemic improvement of current ALE practices that are not as effective as they could be. It is not just in the context of ALE that MCs have the potential to bring qualitative change, but also in corporate human resource management systems. The certification and recording of LOs (competencies) by MCs have the potential to revolutionise recruitment and human resource systems, enabling skills-based recruitment and selection. It could therefore be argued that MCs and ILA are not just a new training and funding tool, but an innovative way of thinking and approaching adult learning, with the potential to contribute to achieving the strategic goals of ALE.

## Notes

(1) According to the data of the Adult Education Survey, participation rate in education and training in EU member states increased from 40.2% in 2011 to 43.7% in 2016 and 46.6% in 2022, in the 12 months prior the dot should be deleted here. (Eurostat, 2024). However

there is a significant difference in participation rates between Member States. In 2022, the lowest level of participation was recorded in Greece (16.6%), while the highest in Sweden (73.9%). There are similarly significant differences in the proportion of individuals with at least basic digital skills. In 2023, the EU27 average was 56%, with the lowest rate observed in Romania (28%) and the highest in the Netherlands (83%) (Eurostat, 2024a).

(2) For example, the European Commission supported the Hungarian Ministry of Culture and Innovation in developing an individual learning account scheme to address skills gaps and raise levels of participation in ALE. The project ran from January 2023 to June 2024. https://www.youtube.com/watch?v=GTLHMDlk0Hw; https://reform-support.ec.europa.eu/what-we-do/skills-education-and-training/support-development-individual-learning-account-hungary_en

(3) The target groups of the Austrian WIFI Certification Authority are adults who have a valuable set of competencies in a particular area who wish to have this certified by an independent body. For more information, visit: https://zertifizierung.wifi.at/zertifizierungwifiat/personenzertifkate/dienstleistung/trainerin-erwachsenenbildung/zertifizierung_trainerin_erwachsenenbildung. In the WIFI system, adult educators can also obtain certification. An individual who has a relevant qualification and at least two years of adult education experience, or who has no relevant qualification but has at least six years of adult educator experience and has passed the certification examination, which includes a project task, may undertake a qualified adult education certification process. The certificate is valid for 3 years. It can be renewed if the individual continues to have relevant professional experience and practice in the field and has attended relevant further training. In order to be certified, a detailed competence profile is available in all areas of expertise, which forms the basis for the certification exam. It can be concluded that to ensure the professionalisation of ALE, it would be essential for educators to obtain a qualification as an adult educator, either through training or validation.

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