Sectoral training and education funds in the Netherlands – a case of institutional innovation?

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Marc van der Meer and Arjan van der Meijden[1]

Summary

Various sectors of Dutch industry have sector training funds (O&O-fondsen) which are known in the public sector as labour market funds. Their effectiveness is a recurring point of discussion and is something about which relatively little is known. Assessing the effectiveness or return on investments of the funds 'overall' is difficult because of (a) the relatively small contribution of the funds to employee training as a whole, and (b) the diversity in the types of funds and their targets. In this paper, we map out in what way the funds adapt institutionally to social and economic developments. We use an analytical framework, paying attention to individual and collective/administrative decision-making in respect of training and education. We argue that in order to meet the growing social demand for accountability, it is important to find a common ground on which to compare funds.

1. Introduction: Exploring the training funds

Wage setting in Dutch industrial relations is often a matter of centralised collective labour agreements (CLA), the stipulations of these agreements are much broader wider than wages and hours. There are 200 sector collective agreements, and about 800 (large) company collective agreements. About 84 % of all employees is covered by a collective agreement. Collective agreements can only be classified by the ministry as "generaly extended" if they also provide in agreements on training

Since the 1980s, many collective labour agreements have included sector-specific training agreements in the form of sector training funds. The aim of these funds is to play an equalising role, i.e. to equally allocate training costs to all the businesses in a sector to avoid trained employees being bought out by businesses that have not invested in the training costs. This policy of anticipating poaching of employees fits within the idea of collective wage setting to take wages out of competition.

The employee/employer training agreements are defined in the stipulations of the CLAs and are implemented by the administration of these sector funds (STDF). Deriving such prerogatives from these extended collective agreements can only be recognized if they operate transparently. Only recognized STDF's can apply for ESF subsidies via the department of Social Affairs and Employment. The consequence is also that recognized STDF's are only active when collective agreements provide clauses on training.

[1] Both authors are at Ecbo, Netherlands Centre of expertise on VET. Marc van der Meer is also affiliated with Reflect, Tilburg University. For correspondence: marc.vandermeer@ecbo.nl; Arjan.vandermeijden@ecbo.nl.

More particularly, the Ministry distincts two types: funds that issue payments and funds with more idealistic aims[2]. The aim of the former is to issue sector-specific payments, such as early retirement benefits, and the second type aims to promote services relating to development and training opportunities for employers and employees and to optimise employment in the sector. The ministry describes the activities of these idealistic funds as follows: conducting research in preparation of CLA consultations, implementing the CLA, informing employers and employees about the CLA and promoting the proper functioning of the sector; developing and training employers and employees; optimising employment in the sector; promoting good working conditions in the businesses; other goals, including issuing additional payments.

Therefore, sector funds are basically tools for employers and employees within a sector. As such, representatives of trade unions and employers constitute the management of the funds and they outline the policies to be pursued. Agreements concerning the role of the funds are laid down in the CLA. It is important to realise that the way employers and employees use these tools in the individual sectors is varies greatly. In the green sector, for instance, the main task of the sector fund is to provide funds for training courses relevant to the industry, whereas the sector fund in the technology sector 'installation technology' actually deals with far broader issues such as recruitment and sector-wide knowledge development.

Businesses (and therefore their employees) in the sector are required by the CLA to pay a certain percentage of their total wage bill into a training fund.[3] In 2005, this levy averaged 0.67% of the annual wage bill, ranging per fund from 0% to 2.57% (de Mooij & Houtkoop, 2005: 57). In 2009, the average fund contribution for the funds concerning education and development was 0.43%. (Smits, de la Croix, & Ramautar, 2010). In addition, funds sometimes receive European Union or government subsidies (van Lieshout, 2009).

2. *Number of funds and finances*

There is particular change in the operation of the funds. The funds experienced strong growth until 2000, but this trend was reversed in the subsequent four years (de Mooij & Houtkoop, 2004). That was the case both for activities subsidised by the funds (in particular retraining, further education and in-service training) and the size of the financial reserves. The financial reserves had shrunk and the amounts paid out for activities had dropped slightly.

The size of the financial resources allowing the fund organisations to provide subsidies and carry out activities can indeed be substantial. For example, in a random sample of 50 funds, the Dutch Ministry of Social Affairs calculated that in 2009, they had a joint income of €461.1 million, €571.3 million in expenses, and €540.3 million in reserves. It should be noted that the distribution of these reserves is skewed: a few funds together administer more than half of the total amount. In other words, some funds have large reserves, others only very small ones. Broadly speaking, the funds' reserves are decreasing.

[2] In their reports, the Directorate on the Implementation of the Employment Conditions Act states the following about this term: *'In past years, the term "social funds" was used in studies of annual financial reports. This can be confusing because the term "social funds" is also used for social insurance benefits. Therefore, a decision has been made to use the term "idealistic fund".'*

[3] In a number of cases funds use an alternative to this form of funding by employing a profit principle, e.g.: a business only pays the fund if it makes use of the fund.

In 2009, the average fund reserve was €10.2 million. The distribution of the reserves across the funds is skewed: about 23% of the funds have 83% of the reserves and about 77% of the funds have 17%. The two largest funds have 40% of the total reserves (both in the construction sector). 2009 in particular saw a widespread declining trend in the reserves. In 58% of the idealistic funds this decline was caused by higher expenses and lower income. Compared to 2008, total reserves in 2009 dropped by €110 million. The decline is clearly the largest among funds for the haulage (-€28 million), construction (-€67 million) and metal processing sector (-€13 million) (Smits, de la Croix, & Ramautar, 2010). Expenditure for sector training funds has also increased: in 2006, funds (with membership of over 10,000 employees) spent €188 million on sector training; in 2009 this amount came to €336 million, almost twice as much.

It appears from answers in the questionnaire and on the funds' websites that several funds concern themselves with activities geared to specific groups. These primarily involve people with work disabilities, youngsters, those switching from other sectors, first-time job seekers and the over-45s. A small number of funds (about 10%) indicated that they provide extra information and support for these groups and make additional, albeit limited, funds available to lower the barriers for businesses to take on these people.

In response to the financial crisis, the funds mention various activities on their websites and in the questionnaire. They are fairly detailed, such as payments of €75 per day for leave of absence costs for new day release students, setting up a student pool out of which businesses can 'hire' a student for €3 to €7 per hour (the students remain employed by the pool), 100% compensation for a series of training programmes, additional information about compulsory training for people receiving part-time unemployment benefits, a career development programme for staff threatened with redundancy, additional money for courses if a business is losing turnover, extra information about the EGF (European Globalisation Fund) and extra contributions for businesses to guarantee the influx into day release programmes. The cited responses would seem to concentrate on making additional funding available to fill the time freed up for employees because there is less work with extra training.

3. *Agreements about training in CLAs*

We have studied training agreements in the CLAs. An employee's right to training differs per CLA in the degree of detail. Some CLAs contain very detailed descriptions of training agreements, others are very brief. These agreements mainly involve performance in the company or are of very specific significance for the business or sector in question. Only a few CLAs include training stipulations that are relevant to performance outside the company or for training that can be selected as individually preferred. Training can focus on further and in-service training, but also on vocational training courses. Stipulations geared to following day release programmes or programmes as part of the Adult and Vocational Education Act (Wet Educatie en Beroepsonderwijs, WEB) were also found in 31 CLAs. As a rule, employers and employees make formal agreements about the training programme to be followed, but this does not always have to be recorded in a training plan.
29 CLAs include stipulations about training plans, personal development plans and business development plans. These plans apply to about one third of employees in the investigated sectors. Agreements about training plans occur in particular in the industrial, construction and public sectors. Agreements are in place in almost all CLAs specifying one or more days for training and for employers to pay all or part of the training costs. Several CLAs distinguish between compulsory or necessary training and relevant training or training at the employee's own initiative. In this latter case, the reimbursement is smaller or less leave is granted.
In about one third of the CLAs, in 36 cases, agreements are in place about taking exams or exam leave. These agreements apply to almost all sectors and to approximately one fifth of all employees.

Fifteen CLAs report a right to EVC (i.e. recognition of acquired competences), especially in the industry and construction sectors and several sectors in trade and public services.
Agreements about specific target groups are found in 29 CLAs, which in all cases concern older employees. In particular, training days are made available for preparing for retirement. Trade union or staff representation training are often mentioned separately. Such agreements are in place in 38 CLAs for about a quarter of the employees. In the majority of these 38 CLAs this is leave with pay, in six it is not. Remarkably, in a number of cases, the number of days of leave granted for this purpose is higher than the number of regular (general) days of leave.

4. Defining the performance and the impact of funds

Questions about the effectiveness of sector funds are regularly raised (Maassen van den Brink & Groot, 2009). Based on the premise that the funds administer and spend large sums of money, certain results could be expected. We distinguish between an individual and a collective approach to this question.

The individual approach

A study of the effects of the efforts of one fund, OLC (van den Berg, Meijers, & Sprengers, 2005), demonstrated that subsidies for vocational education made available by the fund did not have the desired effect. Both the number and the level of the students doing primary vocational training relevant to the sector are dropping. Moreover, subsidy tools reach a diminishing portion of vocational education in the relevant segments. It was also found that despite a steady growth in the number of businesses and employees in the period under review, the number of subsidised training days has remained almost the same since 2000. Mostly large companies utilise the funds' resources, whereas a properly functioning equalising principle would, on the contrary, promote training in SMEs. Moreover, it was found that the large majority of training subsidies goes towards encouraging in-service training that is not specific to the profession, i.e. courses the funds themselves designate as being outside the area of skills development specific to the profession. Finally, the conclusion about the role of the fund in creating and disseminating sector-strategic knowledge is fairly negative too. In the period under review, the OLC provided mainly banking services (i.e. circulating money) and is more a training than a development fund, especially since taking part in training is regarded more as an end rather than a means.

The Hanze University of Applied Sciences Groningen (kamphuis, glebbeek, & van lieshout, 2010) conducted an impact study on the relationship between funds and investment in training programmes. They found no statistical indications that the presence of a fund in a sector had an encouraging effect on the investments of businesses and organisations in training programmes. Based on the idea that funds were set up to fulfil an equalising role and to avoid the free-rider problem, the authors have three possible explanations of why this effect is not apparent: *explanation a: sector funds only exist where they fit best*; comparisons with sectors where they do ‘not fit’ are therefore unequal; *explanation b: the funds do not work as they should when it comes to solving the free-rider problem*, and *explanation c: there is no free-rider problem*.

As such, it would appear difficult to get clear insight into the effects of sector funds. When looking at the effectiveness of funds, it is important to realise that this relates to the effects of the activities under the *training* framework and the relative size of the funds compared to the training market as a whole. An additional problem in the funding of training facilities is the ‘deadweight’ issue; training (courses, programmes, etc.) funded by the sector funds, e.g. through an individual learning account, but which would have taken place without the funding anyway. In those cases, support from sector funds can be seen as an impetus but it is does decide whether or not the business or the employee chooses to invest in training. Seen from that perspective, sector funds serve an ideological principle of equality (everyone is entitled to and given opportunities to train) rather than direct economic gains (more funding must lead to more training).

Therefore, any comparison of the return on investment of various funds must be approached with caution. If a return on investment is regarded in terms of actual participation in *lifelong learning*, we have to take several additional factors into account. For instance, we know that certain groups follow courses more often than others, e.g. due to differences in education: those with minimal qualifications in the Netherlands spend an average of 53 hours in training, those with secondary education 48 hours and those with third-level education 67 hours (Borghans, Fouarge, & de Grip, 2011). It is clear that sector funds vary in terms of the average education level of the employees in their sector. Differences in participation should therefore not, or only to a limited degree, be ascribed only to the effectiveness of the sector fund but also to the composition of the groups of employees (and employers) in the sector to be reached.

According to the literature, funds would seem to be only marginally interested in questions of the effectiveness and efficiency of their work. (Donker van Heel, van Helden, Siegert, Groenendijk, de Kogel, & Singer, 2008). As a rule, the funds' targets are formulated in broad terms and without quantification. An interviewed fund director even reported that in the past, 'his fund' had formulated quantitative goals but had abandoned that later as it 'meant so little'. It is therefore impossible to establish the level of success of a fund.

This raises the following question: if a fund is not required to hold itself accountable to its 'clients' using quantitative data, and cannot use quantitative data as management information either, why should the fund invest in 'quantitative monitoring' or impact studies? In many cases, funds indicate that doing this would not be useful, given that their targets are at such a high social level that the fund has only a limited influence on them. There are other factors that have a significant influence, such as the economic climate and changes in laws and regulations (Donker van Heel, van Velden, Siegert, Groenendijk, de Kogel, & Singer, 2008).

The collective approach

Measuring the impact of funds can also be related to the targets the funds set themselves (or set by the social partners in a sector). If funds are evaluated, as in France, as institutions that ensure that everyone *is entitled* to a contribution towards training, then we must look at legislation: is no one excluded? If we regard funds as a financial policy tool for promoting lifelong learning (such as a tax measure, for example), we should 'measure' participation in training and relate it to the funds' activities. Moreover, funds operate within the paradoxical motions of the Dutch labour market. Román and van den Dungen (2011) talk about a conflict between short and long-term interests, with short-term developments marked by unemployment and crisis and long-term developments relating to the structural squeeze on the labour market due to demographic developments.
In view of this, you can also analyse the extent to which the funds' goals are achieved in terms of good governance and the management of resources. Sector training funds differ from one another but are equally exposed to such developments. Take the economic climate, which has an effect on the funds' budgets with the effect that funds reconsider their policy priorities. They are also questioned by the Lower House and others as to the effects of their policy.

A director of a major technical fund put is as follows: *'Nowadays, a fund's right to exist does not lie in the equalisation principle but in collectivism. A fund should step up its sector's momentum. A fund is a neutral body positioned between employers and employees. Businesses still find that a difficult idea; they can't immediately identify what revenues their payments are generating.'*

How do the funds see this? As an example, we cite the response of a director of a sector fund in a technical sector[4] to the claim that the 'effect of funds' has not be demonstrated: *'We've had to suspend our individual learning accounts (ILR) schemes for a while because the budget had dried up, and for that reason alone I can say that the schemes have an effect!'* This director rated the effect of 'his' fund from the perspective of the 'banker's' target, which is to distribute money for training in the sector.

5. New initiatives

In this world of sector training funds, we identified several noteworthy experiments in the construction, metal, light engineering, food and graphics industries. We also looked at the fund in the area of flex work and the regional focus on technology. These examples show that the parties involved are asking themselves new questions about the effective operation of their labour market tools. These are questions posed about end-means relationships at the operational level but also about a reflection and rethink of funds in terms of the reasons why they exist or about the acute sector problems which they wish to solve, or about which social partners agree that they represent a common interest.

It appears from the examples discussed that the sector training funds have formulated interesting new perceptions of their remit. New trade union and sector organisation initiatives such as these take time and effort, but they have led to active and, to some extent, successful experiments to reach new target groups, e.g. SMEs, which have a less well-developed learning culture, while the training on offer is also becoming more appropriate.

There is a recurring need to address the problem of the increasingly ageing workforce in the sector, for example by providing additional training for students at all levels of vocational education. In light of growing internal and external mobility, attempts are also being made to specifically determine the training needs of people in work. What is also interesting is that some funds (e.g. light engineering, bakers) have changed from a supply-driven to a demand-driven method, whereas in the construction and graphic industries resources are being set aside for personal assessments of the aspirations of the participants concerned. The interaction between employers and employees determines the learning culture. Actively approaching staff and businesses alike and 'taking them by the hand' addresses the lack of commitment and ensures that commitment remains paramount.

a. Examples of how funds deal with the measurability of their results.

OTIB is a relatively large fund in the installation technology sector, 'serving' over 10,000 employers and almost 140,000 employees. It operates in several fields. Quantitative data is available for everything the fund undertakes. The fund does not analyse this data in any depth to see whether the various activities have had any demonstrable effects on developments within the sector. What they have done is to document all previously stated targets to see whether the specific quantitative

[4] 27 June 2011, Utrecht. The representatives of 25 sector funds were present.

measures belonging to the targets have been reached. For instance, it is impossible to establish a direct link between the efforts taken in the context of information and actual 'training movements'. It appears that direct relationships between activities and results are difficult to measure. In their 2010 annual report, OTIBG states that its target is to keep the number of practical vocational training (BPV) places at 11,000. In 2010, 29 'projects' were carried out, together delivering 1,105 places. The permanence and quality of those places and the development of the other 10,000 remains unclear, however.

The Centre for Knowledge and Development (CKO) is working towards meeting major targets in the fruit and vegetable sector, having been established to promote, design and renew knowledge, skills and a modern vision of the development of the 'fresh produce' sector. CKO has sector-specific courses, training programmes and workshops for training employees and entrepreneurs, as well as programmes at senior secondary vocational level with a sector-specific implementation. Furthermore, CKO develops all kinds of projects that contribute both to knowledge development in the sector and to the development of the sector as a whole. In the past, the fund did formulate quantitative targets but abandoned this later as it meant too little, according to the director. The fund itself does not keep quantitative records of the extent to which it achieves results. They state that they are praised for contributing ideas on the future and helping entrepreneurs with new concepts.

It appears to be difficult if not impossible to measure in quantitative terms the results of fund activities that focus more on the sector as a whole. This could include, for example, developing an in-service training scheme, a knowledge institute, a manual or competence profiles (Donker van Heel, van Velden, Siegert, Groenendijk, de Kogel, & Singer, 2008), and it is precisely those results that the sector 'consumes', be it consciously or otherwise. The funds' argument would seem plausible that it is because of the high social level of the targets that the results of their activities, in terms of meeting targets, are difficult to measure.

b. The Social Pact of 11 April 2013 and the future of labour market policy

The Netherlands is a country famous for deriving social pacts between business and labour, often negotiated under the shadow of hierarchy of the government (Visser and Van der Meer 2012). The current Rutte II Cabinet already contacted the social partners during the preparatory negotiations in Autumn 2012 to support the implementation of the government plans under preparation. In April 2013 after lengthy negotiations a Social Pact has been signed with the umbrella organizations. What's unique about the Social Agreement is that it was supported by the entire FNV trade union federation. This was a first since 2010 when a major crisis arose in the Dutch trade union movement following the Pensions Agreement that had been negotiated and that in the eyes of several trade unionists did not deserve support.

The Social Pact agreement contains a set of socio-economic measures to address growing unemployment (now more up to more than 6% and double digit for youngsters) to prevent far-reaching cuts in public finances. Ongoing tax agreements on pension adjustment and the bridging of early retirement are not as of such primary importance as some central principles about the labour market: a more active approach will be taken to prevent unemployment and to help people into new jobs, preferably before they have to claim unemployment benefit. The social infrastructure on the labour market will also be reviewed in line with this changing division of responsibilities. This infrastructure is to contribute to enhancing job security. The idea is to develop a conclusive chain approach emphasising the reduction of unemployment (prevention) and, if that does not work, helping jobseekers find a job (reintegration). The sustainable participation of (partially) disabled people must also be promoted. The idea is that the infrastructure links the (inter)sectoral approach of the social partners at a decentralised level with the initiatives and the policy of the regional labour market, and vice versa. The aim is to promote (intersectoral) mobility so that it is easier for employees to transfer from a shrinking sector to a growth sector. Suggestions were put forward to make training funds available to more people and hence encourage intersectoral mobility. Such (inter)sectoral collective bargaining agreements should be geared towards protecting jobs, and towards employability and work/care combinations.

6. Good governance as a solution?

It follows from our study that the management of the various funds are aware of their general remit: to manage the funding they receive with the aim of financially supporting participation in lifelong learning. Moreover, they are also aware of the unique position of the sector funds: a possible gathering point of knowledge of specific sector-wide needs in terms of human capital (e.g. recruitment, keeping knowledge up to date, etc.). We have seen that the funds of some sectors are actively trying to reach new audiences, an initiative that can be directly linked to the economic crisis. Funds are more than aware of the problem of imminent ageing and an increasingly tight job market.

We think that sector training funds can make further improvements in the area of good governance. A benchmark can be used to demonstrate the legitimacy of the funds (e.g. in political discussions about the future of the funds) and for accountability (towards their own base). If you want to pursue a policy, you need a vision and data. If data is available, you can, as a fund, then formulate policies and organise feedback, which in turn promotes the development of a vision. That leads to the issue of innovation or imitation – one fund has an idea, another can copy it or elaborate on it.

Applicable criteria are:

- Systematic use of rules and conduct that are defined as ‘good practice'. Institutionalised ways of operating.
- A balance between good governance <u>and</u> good supervision, organising <u>and</u> controlling capacity, force <u>and</u> counterforce in public governance. Institutionalised checks and balances in the administrative environment.
- A balanced and responsible approach to and within the public domain by public organisations. Appropriate actions that fit in the context in which they take place.
- Combining effectiveness and legitimacy in the public domain. A public sector that gets things done and is commended for it.

Legitimacy has an input and an output side to it:

- Legitimacy of the input: if the parties have taken those decisions carefully, then the result is democratic (*governance for the people*).
- Legitimacy of the output: if the results of the decisions are acceptable in the eyes of the base, then the result is democratic (*governance by the people*).

It is important that employees and businesses are or become aware that that the influx of new employees leaves much to be desired. They are the owners of this problem, not the sector training funds. The funds should focus on enlisting the support of businesses so that they can interest people in technology. One indicator for the sector training funds could be whether there is a heightened sense of urgency among businesses. Other indicators are the number of students reached, the number of girls, the number of students from immigrant backgrounds, the number of parents and the number of businesses that were in direct contact with schools/students. The indicators are therefore primarily to be found among the businesses; it is up to the funds to adapt their policy targets to these indicators.

Methodological requirements:

- A significant amount of data is already available. However, comparability is problematic because the sectors have differing priorities such as their image, employability or the quality of vocational education.

- If you compare funds, you can use internal data from your own organisation, whereas other data, for example customer satisfaction, has to be sourced externally.

- It also depends on who you are gathering information for, i.e. for administrators or for the businesses affiliated to your fund, or for the world outside.

- If you tackle the fund in a good way, other funds can learn from it.

- You can't compare everything but you can look at how effective the sector training funds are. You can indicate your priorities and what progress you identify. So you should look mainly at *what* you want to achieve and not *how* you want to achieve it.

- However, even if the priorities of the sector training funds are in the same policy areas, there may still be major differences between sectors and hence their results. If you publish the data, you must have the story to go with it.

- Sometimes the targets can be conflicting; your own sector may have little need for intersectoral mobility, for example, while politicians may be in favour of it.

- It is worthwhile elaborating on these examples and checking whether they can apply to other sectors as well.[5] You can also check whether and why similar innovations occur in the semi-public sector, such as in health care or education. In addition, the characteristics of optimum regional training efforts should be mapped out for all vocational education levels. Whether and to what extent these efforts are also worthwhile in terms of what training delivers and improving qualifications should also be evaluated.

- It remains to be seen what capabilities the sector training funds have regarding the employability of employees. This means that making results visible is difficult. Examples of indicators could be: what proportion of training efforts are geared towards training at level 3 and 4 of senior secondary vocational education and what proportion towards training that leads to qualifications? Another aspect that could be assessed is whether employees can be encouraged to think about employability, e.g. in the form of an assessment. Assessing the extent to which the various age groups of employees in a business can be trained is a further possible indicator, because if you want to keep people employable you have to invest in training.

[5] In light of this debate, the Labour Foundation asked the decentralised parties to publish their annual reports on the website, 10 June 2009.

7. A further assessment: reinventing the funds or extending the system?

In 2004, Mooi and Houtkoop wrote that the funds' right to exist is often called into question because there are sufficient alternative forms of funding. 'To date, the experience on the work floor in various sectors has to some extent shown that, even without sector training funds, it is expected that investments can be made in personnel without too much risk. This calls the equalisation principle into question and certain parties even believe that the training funds will become redundant altogether.'

We note that today employers also invest without STF's. The financial incentive to train employees is smaller that we perhaps consider. The STF's seem large but are not always known by employers. At the same time the role of STF's is changing from 'banks' to 'centres of knowledge' for the innovation of sectoral industrial relations. They are important drivers for renewal, though operate perhaps not sufficiently in the public debate. The funds should be more open about their activities, in order to raise their legitimacy.

Finally, the economic crisis asks for a more flexible workforce, the need for inter sector mobility is more and more frequently being discussed. This requires flexible and 'easy accessible' training. Training agreements that are primary company or sector oriented (based on companies fear of loosing investment through poachers) should be adapted to these needs. We should further analyse how the system can reach out to new target groups: by extending the system to include the self-employed, people entering the job market, flexi-workers, or making new provisions. Access to training is, therefore, comparable to access to pensions or insurance against incapacity for work.

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Stipulations	Number of agreements
Training in dual system	31
Personal development plan	29
Training leave, one or more days	All
Leave to take exams	36
Accreditation of prior learning	15
Training for specific groups (45+)	29
Training for union, employee participation	38

Figure 1. Stipulations on training in 105 collective agreements

	Income	Expences	Reserve
2006	**510**	**490**	**640**
2007	**537**	**490**	**682**
2008	**469**	**522**	**645**
2009	**461**	**571**	**540**

Figure 2. Budget of the funds, in millions.

Figure 3. Question: Payback clause in case of training in your company/organization

	yes, all	yes, some	no	n/a	don't know	N
Agriculture / fishery	*4%*	*37%*	11%	30%	17%	46
Industrial sector	*19%*	*33%*	18%	11%	20%	245
Construction	*13%*	*20%*	20%	31%	16%	166
Trade	*20%*	*26%*	17%	23%	14%	230
Transport	*17%*	*28%*	17%	21%	17%	138
Catering industry	*5%*	*21%*	25%	23%	26%	57
Financial	*21%*	*45%*	15%	7%	12%	104
Business services	*19%*	*33%*	17%	24%	6%	264
Education	*16%*	*28%*	27%	10%	20%	218
Health	*16%*	*33%*	22%	11%	18%	609
Culture	*5%*	*26%*	11%	47%	11%	19
ICT	*16%*	*42%*	16%	14%	12%	165
Other	*13%*	*30%*	19%	18%	21%	796

Figure 4. Question: Payback clause in case of training in your company/organization?

	yes, all	yes, some	no	n/a	don't know	N
Low	14%	20%	20%	22%	23%	649
Middle	16%	30%	20%	17%	18%	1410
High	16%	41%	17%	14%	12%	973

2010	
Participation total	***50,3%***
• **1 training course**	**47,0**
• **2 training courses**	**30,9**
• **3 training courses**	**12,0**
• **4 training courses**	**5,4**
• **5 or more training courses**	**4,7**

Figure 5. Post initial training in prior 12 months. (N = 3061 employees, representative sample for the Netherlands)