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Vouchers as Vehicle of Change in Croatian Vocational Adult Education: Two Theoretical Perspectives

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Abstract

Context: This paper takes stock of evidence collected within the ongoing Thematic country review on the implementation of the 2016 European Council recommendation “Upskilling Pathways: New Opportunities for Adults” in Croatia.

Approach: It focuses on two specific research questions. The first one looks at the likely impact of the recent introduction of the voucher scheme in the Croatian adult education sector on the overall features of the skill formation regime. The second research question examines how broader features of the Croatian welfare regime will likely mediate the effects of the voucher scheme rollout. The analysis is based on data from 39 physical and online interviews with 54 informants with direct knowledge of the upskilling challenges.

Findings: The analysis broadly established that vouchers in the Croatian context largely work towards aligning the adult education system, thus far primarily governed by segmentalist principles, with the general features of the Croatian skill-formation regime characterised by an out-sized role of the central state. Findings also indicate that the voucher scheme’s structure and rollout are substantially influenced by features of the Croatian active labour market policy, which systematically fails to effectively target beneficiary groups furthest removed from the labour market. There is also evidence of the Croatian welfare state failing to secure preconditions for the participation of low-skilled and low-qualified adults in voucher-funded courses despite them being nominally “free of charge” for beneficiaries. Critical social risks recognised as particular barriers to access are health impediments, physical isolation, care for dependents and access to decent income for welfare recipients.

Conclusions: This paper paves the way for more ambitious (comparative) research efforts aimed at better understanding how vouchers influence established skill-production regimes and how their features interact with respective welfare state regimes. Analysis seems to demonstrate that vouchers can function as instruments of (central) state empowerment in educational policymaking despite originally being conceived as a market-based way of giving beneficiaries of educational services more support over their choices.

Keywords

upskilling, skill-formation regime, welfare regime, vouchers



1 Introduction

At the European level, the 2016 European Council recommendation “Upskilling Pathways: New Opportunities for Adults” (2016/C 484/01), as well as the 2022 Council recommendation on individual learning accounts (2022/C 243/03), have provided a strong impetus for European countries to broaden and update their adult learning systems. However, in each country such interventions are landing upon established skill production regimes (Busemeyer & Trampusch, 2012; Tütlyš et al., 2022) and welfare state institutional setups structured towards supporting adult learning (Rubenson & Desjardins, 2009; Saar & Räis, 2017), necessarily leading to institutional change processes (Mahoney & Thelen, 2009), as new instruments and stakeholders rub shoulders with incumbent ones. The introduction of training vouchers in April 2022 may represent such a critical juncture in the transformation of the vocational segment of Croatian adult education. By allowing each adult citizen to attend one vetted course of his/her choosing, the voucher scheme is conceived as a first step towards an individual learning accounts system. For the most part, the offer entails short-term vocational courses, with an initial focus on green and digital jobs; gradually expanding towards other sectors. The legal, strategic and financial frameworks were, respectively, set by the Adult Education Act of 2021, the National Plan for Work, Occupational Safety and Employment (2021-2027), and the EU Resilience and Recovery Facility and the European Social Fund +. This policy change was introduced in a system characterized by persistently low adult education participation and large gaps in participation with respect to education and labour market consistently reported both by the Labour Force Survey and the Adult Education Survey. In the 2022 round of AES, collected just before the rollout of the voucher scheme, just 20% of Croatian residents (25-64) reported participating in non-formal education and training, compared to the 37% EU-27 average, with employers funding training in 84,5% of cases (Eurostat, 2024a). As per Croatian Employment Service Statistical bulletins, from the beginning of April 2022 to the end of December 2024¹, voucher-based training was successfully completed by 25947 persons, or about 1% of the adult population, albeit mostly employed and well-educated. Here we set out to explore the policy change put in motion by vouchers through two research questions.

RQ 1) What is the likely impact of the recent introduction of the voucher scheme in the Croatian adult education sector on overall features of the national skill formation regime?

According to Busemeyer & Trampusch (2012) there are four neuralgic points of conflict determining the profile of the skill production regime: the division of labour between the state, employers, their associations, and individuals on the i) provision and ii) financing of training; iii) the relationship between firm autonomy and public oversight in the provision of training; iv) the linkages between VET and the general education system. When it comes to adult education, two of those were upset by the process of introduction of the voucher scheme - namely funding and oversight dimensions - thus having potential for change in the skill production profile. Before the introduction of vouchers, adult education in Croatia could have been best described as a form of segmentalism. The state continuously funds part of the adult education provision, commonly as one of the measures of active labour market policy (hereafter: ALMP). However, these measures traditionally included up to a few thousand persons per year and accounted for the smallest share of the budget allocated towards the ALMP, compared to other

¹ Authors decided against referencing each of the bulletins separately to avoid compromising overall fluency of the text and breaching recommended length. All the statistical bulletins are available at: <https://www.hzz.hr/usluge/publikacije-hzz-a/statisticke-publikacije/#mjesečni-statistički-bilten> (Accessed on 8 April 2025).

more prominent categories such as employment subsidies, traineeships or public works (Matković, 2019). Consequently, employers traditionally fund most of the adult education provision (Eurostat, 2024a; Matković & Jaklin, 2021). However, despite their outsized role in funding, the Adult Education Survey (Eurostat, 2024b) indicates that Croatian employers are less likely to provide training directly (only 24% in 2022 vs the 34% EU-27 average). Adult education is for the most part provided by various training institutions and schools. In many cases such institutions are publicly owned but largely operate on a market basis with no public funding, with participation fees representing the main source of their income. With introduction of regulation and funding, we presume that vouchers are likely to serve as an instrument of aligning vocational adult education with the general outlook of the Croatian skill-formation regime, which is predominately statist, with some elements of collectivism (Buković, 2019; Matković & Buković, 2022).

RQ 2) How are broader features of the Croatian welfare regime likely to mediate the effects of the voucher scheme take-up?

Review of key policy documents indicates that the primary purpose of voucher introduction was the general broadening of participation in adult education, rather than inclusion of marginalized groups *per se*. However, the practical availability of services which are nominally “open to everyone” is always an important issue that merits additional analytical attention. Rubenson and Desjardins (2009) emphasize that a policy focus on equity and extending the supply of opportunities into the domain of civil society are instrumental in securing broad participation. Welfare regime provisions going beyond the ALMP might have a significant impact on how training opportunities are distributed (Saar & Räis, 2017). In this setup, care policies may be of particular importance (Melesk, 2021). Having in mind large pre-existing differences in dispositions, information and barriers to participation in adult education (Matković, 2023), as well as the absence of flexicurity mechanisms (Matković, 2013) and coherence between social policies in Croatia (Dobrotić, 2016, 2019; Stubbs & Zrinščak, 2009), it would be prudent to explore whether they hinder access to the voucher-enabled upskilling.

2 Methodology

This paper is based on evidence collected within the ongoing Thematic country review² on upskilling pathways for (low skilled) adults commissioned by Cedefop and delivered by a consortium consisting of the Institute for Social Research Zagreb and Istituto per la Ricerca Sociale.

Specifically, it relies on a qualitative research segment of the first phase of the project that included semi-structured interviews based on a comprehensive analytical framework developed by Cedefop (2020). This framework is used to guide research on implementation of different aspects of the Upskilling Pathways Recommendation. The effort focused on the three (out of 11) key areas, with corresponding research topics, that were selected for the research under this service contract: Multi-level and multi-stakeholder governance (Effectiveness of coordination; Role of local providers; Involvement of employers and civil society), Financial and non-financial support (Securing funding; Non-financial support; Targeting support), and Outreach to vulnerable groups (Barriers to participation; Opportunities and synergies and outreach Resources).

The fieldwork was carried out between May and June 2024 as a combination of 39 physical and online interviews with 54 participants originating from three groups with direct knowledge of the upskilling challenges: i) adult education providers (open universities founded by local

² The service contract commenced in December 2022, with scheduled completion in October 2025.

governments, VET schools, regional competence centres and one each of the following: a school aligned with the chamber of crafts, a correspondence school, a privatized peoples' university and a language school), ii) stakeholders directly involved with low-skilled adults (a centre for professional rehabilitation, a civil society organization working with immigrants, social enterprises, organizations supporting work integration and civil society organizations directly working on social integration, as well as group interviews with Croatian Employment Service (CES) counsellors) and iii) the low-skilled beneficiary group itself, mostly recruited via CES (low-skilled long-term unemployed, women distant from the labour market and persons with disabilities)³.

The analytical process could best be described as a simple thematic analysis of the deductive (Elo & Kyngäs, 2008; Mayring, 2014) or directed type (Hsieh & Shannon, 2005). Specific codes were developed at the level of individual topics, initially following the interview protocols, then iteratively optimized during the research process. A total of 26 codes were used to analyse interviews with adult education providers, 30 for interviews with stakeholders and 10 for interviews with low-skilled adults. These codes largely overlapped, allowing for comparison across sub-samples⁴. The initial coding output was a thick description of findings per each of the three groups of participants, representing a highly coherent and comprehensive product of the entire analytical effort.

As all categories of stakeholders kept mentioning vouchers, being a major innovation in the adult learning world, for the purpose of this paper we engaged in a critical re-reading of these intermediary research products, guided by the two research questions set out in the introductory section. Relevant segments were extracted and organized thematically. This simple analytical procedure yielded a total of four coherent thematic categories, two per research question; outlined in the following section.

Our approach has palpable limitations, primarily deriving from the fact that the research questions set out in this paper did not guide the original inquiry. As a consequence, relevant elements are relatively scarce considering the entire scope of the dataset. They should be understood primarily as analytical clues regarding challenges caused by changes in the national adult education policy, rather than irrefutable evidence for strong generalizable conclusions. Additionally, findings could also benefit from the perspective of actors who enjoy a more specific insight into the policymaking process, such as high-level civil servants, politicians and experts engaged with employers' associations, industry-level trade unions or associations of adult education providers. These groups will be covered by the following phases of the Thematic country review, so future analysis could complement findings outlined in this paper. However, considering the novelty of this approach and strength of the purposive sample, we assess they are "worth the candle" in the sense that they can pave the way to more ambitious research on the implementation of EU policy recommendations in the context of existing skill-production and welfare regimes.

³ Despite men making up for the majority of the low-skilled population, 10 interviewees were women and 3 were men. Total of 7 interviewees had participated in training programmes, 2 have participated in CES activation programmes, and 4 did not participate in any training. During the interviews with beneficiaries and potential beneficiaries it emerged that many participants actually accumulated several disadvantages/ vulnerabilities such as low education, poor health and gender barriers to the labour market.

⁴ Entire codebook is available in an online methodological annex on the following link: <https://drive.google.com/file/d/16ANTeeCWJu3Kaq2xFK8C73WHD8UHSTwg/view?usp=sharing>

3 Findings

RQ 1: Vouchers and the skill-formation regime

Money Means Control

Content of this category indicates that vouchers in practice function as a sort of intervening variable between funding and control in the field of Croatian adult education. The central state's emergent (and novel) status of “key investor” also allows its ministries and agencies to expand its regulatory competence over the field of adult education, within which adult education providers traditionally enjoyed a considerable degree of autonomy.

The evidence, predominantly laid out by participants affiliated with adult education providers, vividly describes how vouchers empower central state actors vis-à-vis other actors, primarily providers and employers. Providers can apply for voucher funding only with courses that can prove a clear connection to the occupational and/or qualification standards that are already induced into the Croatian Qualification Framework (hereafter: CROQF) Registry. Another option is basing courses on CROQF-approved learning outcomes.

Earlier analysis (Matković & Buković, 2022) indicated that the process of certifying courses in line with the CROQF methodology proved challenging for many VET providers, including those that operate at upper-secondary level. However, introduction of vouchers brought about an important novelty that allowed for significant simplification and streamlining of the certification process, at least for micro-credentials that make up a significant majority of all voucher-funded programmes. Namely, the Agency for Vocational Education and Training and Adult Education (hereafter: AVETAE) itself developed and published dozens of curricula leading to micro-credentials and partial qualifications at pre-tertiary level in sectors such as construction, transportation and logistics, healthcare and foreign languages (AVETAE, n.d.). This allowed providers to all but completely circumvent the red tape pertaining to the standard certification process by simply applying for voucher funding with the exact same curricula previously developed by the AVETAE. Similarly, providers are allowed to “construct” micro-credentials based on a number of previously certified learning outcome groups, which also allows them to avoid the most demanding element of developing new micro-credentials and subsequent curricula: producing an analytical underpinning for their economic and social justification (AVETAE, 2022). If based on an acceptable combination of existing learning outcome groups, micro-credentials are automatically viewed as socially and economically relevant by the AVETAE which provides an initial assessment, which is commonly rubber-stamped by the Ministry of Science, Education and Youth.

A process structured in such a way logically positions the AVETAE as both a central information node and key gatekeeper. Adult education providers for the most part positively assess the work of the AVETAE in this aspect, praising the professionalism and efficiency of the Agency's staff. However, several providers expressed the need for support in meeting CROQF requirements for designing and registering completely new courses; as opposed to implementing ready-made courses already prepared and shared by the AVETAE or those that are constructed on the existing combination of learning outcome groups. Such a process still requires a substantial analytical underpinning. Many providers seem to lack resources for following through such a demanding path. A similar experience was reported by participants from a work integration social enterprise (hereafter: WISE) that attempted to register its own set of micro-credentials for experts working on work integration. Having to develop all the micro-credentials “from scratch”, these participants described the existing support for such endeavours as completely inadequate. Overall, these findings align well with existing literature (Markowitsch & Dębowski, 2022; Powell & Trampusch, 2012) which predominantly views qualification frameworks as tools of state empowerment in skill production regimes.

Linking vouchers with CROQF is the most commonly recognised mechanism of the central state's empowerment, but not necessarily the only one. Two providers decry the lack of any discernible logic of voucher-funding allocation; i.e. labour market information upon which the number of slots for a certain type of course is allocated. This is decided by the Ministry of Labour, Pension System, Family and Social Policy (hereafter: MoL), based on data provided by the Croatian Employment Service (hereafter: CES).

...it would be great if those programmes (funded through vouchers; authors' remark) could be distributed more equitably. CES has the data on how many unemployed there are and what is their structure. So vouchers could be better targeted. For instance, in our town there are 250 unemployed, of that ten persons with disabilities, fifty five long-term unemployed women. Okay, then allocate towards our town, to providers number 1, 2 and 3 (appropriate courses; authors' remark) and we'll train those folks. - Adult education expert

Scepticism towards the existing way of doing voucher allocation is also expressed by CES experts, with one of them reporting that 30% of total vouchers approved in the last two years by his major CES office funded training for fork-truck operators. A similar example is noted by another participant, only this case applied to courses on accounting. CES experts doubt that demand justifies such an allocation of vouchers to these specific occupations. These findings strongly resonate with research on the role of the central state in upper-secondary VET, where excessive control over resource allocation is rarely justified by successful policy outcomes (Buković, 2021; 2022).

Transforming the Adult Education Playfield

Increased central state control, fuelled by (EU-backed) voucher funding, may have another important effect: transforming the adult education playfield in a way that heavily favours certain types of providers over others. This is indicated by statements made by participants affiliated with a number of smaller providers that previously operated almost exclusively on a commercial basis, i.e. charging fees. These operators that previously ran small but largely sustainable operations are now having to face a significant administrative burden pertaining to execution of voucher-funded courses, risk of late drop-out by participants (with payments being linked to successful course completion) and overall inability to sell their services commercially in a landscape where free of charge upskilling opportunities are becoming more available. Vouchers seem to be favouring larger providers that have at their disposal the resources needed to meet corresponding administrative and financial demands.

In a very particular statement one participant reported the inability of his adult education provider to apply for voucher-funding for English and Croatian language courses aimed at foreign workers, despite a long tradition of offering similar educational content. This is due to the fact that the provider is not registered as a "language school", i.e. it does not have over 50% of its operational capacity committed to language courses. He sees this outcome as illegitimate and favouring what he refers to as "language schools' lobby". Furthermore, he mentions instances of AE providers originally registered as language schools expanding their scope of operations well beyond its original purpose (for instance, machinery training) for the sole purpose of obtaining voucher funding. Such a statement requires additional validation. However, findings within this category definitely indicate that voucher funding has a significant potential to transform the existing offer in Croatian adult education – for better or for worse.

RQ2: Vouchers and the welfare state

REPRODUCING THE ACTIVE LABOUR MARKET POLICY MODEL

A number of participants affiliated with adult education providers warn of a profoundly partial nature of micro-credentials, in the sense that the “one” which is funded through the voucher scheme is rarely sufficient to significantly improve the prospects of low-skilled and low-qualified adults. This makes them far more suitable for beneficiaries with higher levels of previous competence, and often higher level qualifications.

One micro-credential is not enough; there is always a need for extra if a person is to receive something resembling holistic training in a certain field. For instance, specific, sophisticated types of welding...For this reason I think vouchers are more suited for persons with higher levels of education than the low-qualified. -Adult education expert

According to experts affiliated with AE providers, low-qualified adults are commonly in need of obtaining a full qualification which ideally should be in low-supply. However, this feat is largely unaffordable for the majority of beneficiaries belonging to vulnerable groups, and full qualifications are not provided under the voucher scheme. This lack of clear incentives seems to plausibly account for the relative absence of the low-qualified and unemployed within the structure of voucher beneficiaries. In a similar vein, CES experts warn against the practice of pushing too many participants towards voucher-funded courses that build on previous experience. One of them points to low completion rates of a programming course that was seen by many CES advisors as a particularly effective tool of improving labour market prospects for long-term unemployed beneficiaries.

CES experts on multiple occasions also emphasized a different type of obstacle low-skilled and low-qualified adults face when wanting to use their voucher: online application, mandating active use of the E-Citizen interface which requires a reasonable degree of digital literacy. This issue was also particularly strongly voiced by an expert affiliated with a civil society organization working with vulnerable groups.

Furthermore, CES experts warn that the “voucher tsunami” is also sweeping away some particularly useful alternatives, such as adult education courses executed within the ALMP framework. They see the latter as an option which is actually easier for employers, as CES sets up the whole operation. They believe that ALMP-sponsored adult education courses are also more feasible for adult education providers who do not have to wait for a “minimal quota” of participants to make the course financially viable.

Many of the previously described features of the voucher implementation are very much in line with well-documented problems of the Croatian ALMP. Multiple sources (Franičević, 2008; Ipsos & HZZ, 2016; Matković, 2019) point to systematic failures of this policy in effectively targeting beneficiary groups furthest removed from the labour market. What is critically important here is that both ALMP and the voucher structure are designed and executed by exactly the same set of institutional actors: MoL and CES. An existing institutional playbook may have been applied in the design and execution of the voucher scheme; perhaps even without the clear intentions of key actors who simply under political and operational pressures relied on familiar institutional blueprints, leading to similar policy outcomes.

Welfare Fragmentation and Scarcity

Unlike previous categories, this one mostly relies on the perspective of low-skilled and low-qualified adults in relation to obstacles that prevented them, or made it particularly hard for them, to take part in upskilling programmes. Considering the relatively recent rollout of the voucher scheme and the prolonged unemployment status of most interview participants, many of the omitted opportunities mentioned by participants do not necessarily refer to these courses. However, considering the low participation of this population in voucher funded courses, many of them appear highly relevant.

Seven out of thirteen participants reported different types of health issues as impediments to participation in upskilling initiatives. Only a minority of those participants have a formal disability status, so this confirms that serious health conditions are widespread within low-skilled and low-qualified groups, irrespective of whether they are formally recognized by the welfare system. These impediments sometimes limit their mobility and ability to partake, but also, as in the quoted excerpt below, pose questions regarding the pertinence of the upskilling effort all together.

Yes, I was supposed to go, but last year I injured my fist. I don't have a use of the fist and it's really hard finding a job. Because this fist is sort of half-functional and I'm having a real hard time finding any job. - Low skilled unemployed adult

Another common issue, picked up in no less than six interviews, is spatial isolation combined with absence of public transport. Even in situations when CES is providing refunds for travel expenses (a practice which is at times described by some as less than ideal), participants living in isolated areas often lack viable public transportation options which would allow them to travel on a daily basis to and from nearby urban centres where courses are regularly executed. This issue was validated by CES experts.

Absence of care for family and dependents also appeared as an important issue in at least 5 interviews with low-skilled and low-qualified adults. In the simple words of one of the participants: "By the time the kids are all grown up, it's too damn late." Croatian welfare state institutions, both at the national and local level, lack services that can address this type of challenge.

Finally, stakeholders in direct contact with vulnerable groups in at least three interviews emphasize that their beneficiaries commonly rely on participation in the informal, "grey" economy, combined with scarce social benefits. This allows them to live in a status that could be best described as "manageable poverty". For this reason, such individuals over time become very good at suppressing their needs, creating a sort of low-level equilibrium that they are familiar and comfortable with. Naturally, it serves as a barrier to various efforts for activation, including upskilling. Such a view was validated by one low-skilled adult, who also reported on the punitive practices of CES, which upon any evidence of such activities removes beneficiaries from its registry.

These findings paint an overall picture of social services struggling with scarcity and fragmentation, resulting in their overall inability to support beneficiaries facing more complex social problems. These findings are well aligned with earlier depictions of the Croatian welfare regime (Dobrotić, 2016, 2019; Stubbs & Zrinščak, 2009) and empirical research of inequalities in access to life-long learning in Croatia (Matković, 2023).

4 Concluding Remarks

In response to RQ1, analysis presented in this paper indicates that vouchers are expanding the role of central state actors in areas such as curricular development, provision monitoring and quality assurance. There are four developments fuelling this transformation: i) the emerging role of the central state as an important investor in adult education through voucher provision; ii) linking the voucher provision with features of the national qualification framework; iii) control over information representing the basis for voucher allocation and iv) impact of voucher provision on the functioning of the adult education market, i.e. the set of rules under which adult education providers compete for beneficiaries. The starting assumption - that voucher provision will incentivize alignment of the adult education system with features of the Croatian skill production regime, characterized by an outsized (but in policy terms not overly effective) role of the central state - is largely being validated by these findings. However, segmentalist

features are likely to remain present or even dominant in the Croatian adult education system for the foreseeable future, considering that employers still fund the bulk of vocational adult education provision.

In response to RQ2, findings largely point towards the Croatian welfare state's inability to effectively address basic social risks, such as health impediments, physical isolation, care for dependents and access to a decent income for welfare recipients. Removing these barriers serves as a precondition for participation of low-skilled and low-qualified adults in all upskilling initiatives, including those that are nominally "free of charge". As a consequence, members of vulnerable social groups are far less likely to take part.

Findings pertaining to RQ2 also indicate that, likely inadvertently, existing design and operating procedures used to implement ALMP in Croatia largely influenced the voucher-scheme's structure and rollout. Considering that both policies are for the most part formulated and implemented under the same institutional auspices (MoL formulating, CES implementing), this explanation appears largely plausible. The practical consequence of such a development is a lack of effective outreach of the voucher scheme towards low-skilled and low-qualified groups in greatest need of effective upskilling, primarily due to the scheme's built-in institutional features favouring adults with a higher education diploma. This paper paves a way to more ambitious (comparative) research efforts aimed at better understanding how vouchers influence established skill-production regimes; and how their features interact with respective welfare state regimes. Our analysis seems to demonstrate that vouchers can function as instruments of (central) state empowerment in educational policymaking, despite originally being conceived as a market-based way of giving beneficiaries of educational services more support over their choices.

Apart from building on these findings from other relevant perspectives (politicians, top civil servants, representatives of intermediary associations), further research could focus on understanding institutional conditions under which vouchers generate different types of policy outcomes. Future research could also contribute to a deeper understanding of the relationship between welfare systems and adult VET education, singling out good practice examples of coordination and support leading to positive outcomes for beneficiaries at risk of poverty and social exclusion.

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