**Individual Learning Account (ILA)**

**ITALY**

An ILA gives unemployed individuals access to subsidised training to improve their skills and employability. In particular, the ILA focuses on three groups within the unemployed: university graduates, immigrants and women.

| Name of the PES | Regione Toscana  
| Tuscany Region |
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| When was the practice implemented? | 2005 – on-going |
| Which organisation was involved in its implementation? | Accredited training organisations (public, private and third sector) deliver training to ILA card recipients. |
| Which social groups were targeted by the practice? | The potential beneficiaries of the ILA card are individuals aged 18 and over residing in the Provinces covered by the practice. Moreover, they need to be:  
- Registered unemployed at the local PES;  
- On unemployment benefits;  
- On redundancy schemes;  
- Atypical workers. |
| What were the practice’s main objectives? | The practice is a part of regional government’s efforts to increase access to life–long training, as set by the Lisbon Strategy and by national guidelines. The ILA is charged with an amount of euros that can be spent on formal / non-formal education and training activities, chosen by recipient with the help of a job centre counsellor. The sum is made available through a Pre-paid Personal Training Credit Card. |
| What activities were carried out? | Once the applicant has registered at the local Job Centre, a first interview is scheduled. The individual is given a list of accredited organisations and needs to prepare two to three alternative training schemes and estimates of their cost. Once the scheme is chosen with the Job Centre, the latter loads an ad–hoc debit card, available at agreed banks or post offices, with tranches of EUR 500 (up to EUR 2 500). The recipient commits to complete their training schemes and to use the allocated money exclusively for training purposes, sanctions may apply. |
| What resources and other relevant organisational aspects were involved? | The practice involves several levels of administration and different kinds of operators:  
- Local PES offices are responsible for the allocation of funds to the recipients and their management;  
- The regional government is responsible for the overall management of the practice, allocation of funds to the Provinces and local PES, impact analysis, accreditation of organisations as well as dialogue and cooperation with other regional governments;  
- Accredited organisations deliver training to ILA card recipients. |
| Source(s) of funding | Regional budget (tax revenue)  
European Social Fund |
| What were the outputs of the practice: people reached and products? | **People reached:**  
N/A  
**Products:**  
ILA credit card |
| What outcomes have been identified? | The evaluation of the practice has demonstrated that the outcomes so far are in line with the expectations. The main findings of the 2008 evaluation report are:  
- Women (82%) have profited the most from ILA;  
- After completion of a training scheme on ILA, 27% of beneficiaries have attained postgraduate diplomas (vis-à-vis 4% before receiving the ILA card);  
- 66% of beneficiaries feel an improvement of their employability through ILA. |
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| What are the lessons learnt and success factors? | Evaluation has proved that ILA is effective in empowering ‘difficult to reach’ segments of the population through lifelong learning, allowing them to acquire new competences and improve employability. A survey was conducted to analyse the beneficiaries’ attitudes towards lifelong training prior to the introduction of the ILA card. The survey found that:  
- 40.0% of the beneficiaries are too busy because of their family commitments;  
- 23.8% of people over 18 find training courses in general to be too expensive;  
- 16.2% find it difficult to move from home or to where the courses take place;  
- 16.1% are scared by the idea of ‘going back to school’;  
- 20.1% of those who have attended some form of training do not consider these experiences suitable to their own needs and expectations.  

The evaluation showed the card can be particularly useful in the Italian learning context because it allows the holders to tackle the factors which could constitute potential obstacles to participation in learning activities. |