Individual learning accounts
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4 Individual Learning Accounts and educational intention

4.1 Introduction

In the previous chapter we discussed a number of critical remarks about employee-focused competence and career interventions in labour organisations, in which low qualified workers are involved. We discussed ILA in relation to these employee-centred approaches to HRD. National and international research repeatedly mentions a low participation rate of people with a low level of education. Although the ILA intends to stimulate individual motivation to engage in learning activities, the impact theory of intervention is never explicitly outlined. Policy documents claim at most that ILA removes important external barriers to engaging into lifelong learning, such as time and financial issues. The question of this study is whether ILA will indeed positively affect motivational determinants of the intention to engage in learning activities of traditional non-participants in adult education.

The first section of this chapter discusses a number of research projects and theories on influences, internal and external, to the individual that encourage or impede engagement in educational activities. In the following section, we will elaborate on the concept of educational intention central to this study. This chapter will introduce a number of behavioural determinants that predict intention based on the Theory of Planned Behaviour. The last section will be devoted to the research model and the basic assumptions of the impact theory behind ILA.

4.2 Motivation to participate in adult education

The primary role of internal motivation for lifelong learning is not just a contemporary political caprice, but is also supported by a long tradition of adult education. In the early seventies, Knowles (1970) made a conceptual distinction between pedagogy and andragogy. He argues that schooling cannot simply be imposed on adults as can be done with children. Adults, in the vision of Knowles, are responsible for their own lives and are self-directing. With self-directing, Knowles means that adults feel the psychological need to be perceived as capable of taking responsibility for decisions in life. He therefore assumes that adults are internally motivated to learn. He recognises that adult individuals respond to external motivators (such as a salary increase or a more responsible position). However, internal motivation is considered to be more potent and based on high level goals. Through studies of the application of these assumptions on different programmes and institutional settings, he pleads in favour of the andragogical model for its usefulness, effectiveness
and positive evaluations (Knowles, 1984). He compares the andragogical model with the pedagogical model, in which the learner is presented as a dependent personality who submissively carries out directions of the educator. In this model, learners are motivated solely by external factors, such as competition, the consequences of failure and pressure of other people in the learner’s environment (Knowles, 1970; 1984).

But how then, can the high rate of non-participation of certain groups in society be explained? The issue of how adults are motivated to engage in learning activities has been given considerable attention in recent decades. Much research focuses on reasons (the term ‘motivations’ is regularly used in this sense) for non-participation in order to understand external and internal factors that influence participation to adult education. In their international review of attitudes and motivations towards learning in VET, Robertson and Cunnings (2002) conclude that, with respect to the relationship between attitude and participation in learning, there are no clear cut answers. In their extensive investigation into this topic they come across several results that depend on specific research questions and specific situations and target groups. Among researchers, there seems to be a lack of consensus about how to define and measure attitudes, and how to identify which approach to attitudes should be adopted. However they conclude that individual enrolment in learning activities is influenced by a complex of factors which involve practical barriers, age, family background and recent involvement in learning activities.

4.2.1 Barriers to participation

With respect to this complex of factors, several researchers make a distinction between dispositional influences such as attitude towards learning, and influences outside the individual (Valentine & Darkenwald, 1990; McGivney, 2001). Adults with a lower standard of education can perceive barriers to learning of an internal and external origin. Internal barriers are related to attitude towards schooling. Beder (1990) distinguishes two dimensions of reasons for non-participation relating to attitudes towards schooling: ‘perception of needs’ and ‘dislike for school’. The latter relates to a low affectional value to education, generated partly from early negative experiences with school. In addition, Valentine & Darkenwald (1990) find that higher educated adults in particular report a considerable low value in participation in organised education. Apart from dislike of school, Beder observes a more instrumental value: ‘perception of needs’. He observes that a considerable number of low educated adults do not value participation in education as a necessary activity. Older adults especially reported beliefs that relate to low perceptions of need to participate in education.

Furthermore Beder distinguishes the dimension ‘perceived effort’. Perceived effort means that adults believe they do not possess the ability to attend to educational activities. This dimension is compatible to what Valentine & Darkenwald (1990) refer to as a lack of confidence. Older adults and adults of a lower standard of education seem to suffer from a lack of confidence in their ability to learn. Hiemstra (1992) outlines several obstacles to participation that are typical for older adults, among which low self-esteem and low self-confidence are significant dispositional barriers. Low self-esteem and self-confidence of older adults in the first place relate to health related limitations,
such as reduced mobility and fatigue. Furthermore, declining hearing and reduced visual ability are proven to affect memory and therefore have an impact on learning ability and perceived learning ability. In the second place, low self-confidence in training and learning can relate to the common characteristic of older workers that they are no longer accustomed to learning. Often older workers have not been in contact with learning and training situations for many years (Paumes Cau-Bareille & Marque, 1998).

In the previous chapter we discussed the consequence of changing work environments for job requirements. Older employees (with lower educational levels) in particular learned in their initial years of education to perform specific tasks in the work process (Barley, 1996; Yeatts, Folts, & Knapp, 2000). Furthermore, older employees have gained specialisation in a certain task over the years of employment. Thijssen (1992) assumes that, although work experiences accumulate as age increases, the diversity of these experiences decreases. According to this author, an adult learner feels increasingly comfortable in a specialised domain; a phenomenon he calls ‘experience concentration’. The learning experience is often narrowed down to on-the-job learning through trial and error. Therefore, we could say that educational motivation also relates to the width of the domain on which experience is concentrated.

Apart from perceived ability, Beder (1990) includes the feeling that one has to put too much effort into attending to education. Situational factors such as financial constraints and life problems in themselves do not seem to deter adults from participation, but rather the effort they generate in the perception of the adult to engage into learning activities. Quigley and Arrowsmith (1997) describe objective situational reasons for non-participation. These authors argue that many adults who do not participate cannot do so because they have other responsibilities, such as childcare, jobs, have health or income problems and have to deal with a number of situational barriers. In addition, Valentine & Darkenwald (1990) find that a considerable number of women do not participate in education because of ‘personal problems’, including family and childcare responsibilities. A European survey on the views of adults on lifelong learning states that although women seem to be the most motivated, they participate less in education because of such external barriers (Chisholm et al., 2004). Furthermore, a very strong deterrent distinguished by Valentine & Darkenwald are educational costs. The cost of education is, according to the authors, a considerable barrier, especially for women and or part-time workers. Individual adult learners could, in conclusion, experience barriers with respect to time, money and opportunity to invest in schooling activities. Apart from situational barriers to engage in learning activities, there are also barriers relating to educational supply. This means that the way in which education is organised could stir up reluctance to engage in learning activities. The educational supplier is, for instance, not able to provide tailor made courses or is unable to meet specific demands; or the educational programme does not take into account individual capacities or individual pace. Quigley and Arrowsmith (1997) argue that many formal educational programmes lack participatory methods. Adult learners should be empowered to be decision makers and not be labelled according to their deficiencies by either educational suppliers or policy makers.

In addition, several sources of literature discuss a number of situational influences that affect older potential learners. We will discuss three issues that relate to ageing and lifelong learning in particular: stereotypification mechanisms on the work floor, adaptability to changes in the
work environment and approaching retirement. In the first place, several authors argue that the self-confidence of older people who are still active on the labour market also relates to informal interactional mechanisms on the workplace, especially between workers and the immediate supervisor. A number of authors (Maurer & Rafuse, 2001; Boerlijst & Van der Heijden, 2002; Van der Heijden, 2004) draw attention to the fact that immediate supervisors tend to stereotype older workers when they assess job performance. In line with this stereotypification, managers tend to invest to a lesser extent in learning, training and other opportunities for job development for older workers, in comparison to their younger subordinates (Boerlijst et al., 2002). Maurer (2001) assumes that a lack of support of older employees by managers might reduce their perceived self-efficacy for career-relevant learning and career development.

In the second place, older workers can experience reluctance to adapt to changes in a work environment, and as a result, reluctance to learning. They can perceive job changes as increasingly stressful and physically demanding, so that their interest in the job decreases (Hansson, Robson, & Limas, 2001). Older employees could resist change because of a perceived loss of control, a sense of insecurity and inconvenience. This sense of insecurity and inconvenience is often generated by the fact that seniority and experience often involves informal privileges on the work floor that workers are not likely to want to lose through job changes. Furthermore, older employees are often vulnerable to stress in the work place because of physical and cognitive changes, health status or the need for training. Although the authors emphasise that it is arbitrary to assume general ageing effects with respect to coping and perceived stress, physical decline is likely to increase stress due to changing work requirements and a lack of self-confidence when it comes to taking up learning activities.

Finally, the willingness and ability to adapt to changes on the part of older workers relates to the attractiveness of the option for retirement. Apart from attitudinal factors, this attractiveness relates to personal factors such as the financial situation, social and family-related factors and leisure activities. Furthermore, impending retirement restrains older employees from actively taking part in technological changes. The acquisition of a new skill due to changing technological requirements to the work place influences retirement plans. However, because of shortages on the labour market and the high costs of exit arrangements, older workers are stimulated to stay employable for longer. In this respect there has been considerable political debate on issues such as abolishing early (pre)pension and raising the age of retirement.

4.2.2 The meaning of learning and education

Dispositional barriers experienced by adults, which restrain them from participating in educational activities, are likely to arise from a background of (life) experiences, including prior experiences with schooling and learning. Dispositional barriers seem to relate to unchangeable characteristics residing in the unconscious mind of the individual, which controls the individual’s motivation for learning. From interventional perspective, however, a more dynamic and discursive approach seems to be appropriate. Van Damme (2000) emphasises the strategic approach of the individual adult to learning and training. Individuals’ educational strategies refer to the way in which adults
take strategic decisions with respect to learning and education. Confronted with changes in their environment, individuals draw on these strategies. These strategies are evolved through significant experiences in life and the role of learning and education in the formation of these experiences. Through biographical research, Antikainen (1998) therefore attempts to examine the meaning of learning and education for adults in a rapidly changing society. He scrutinises real life cases of learning experiences which have shaped the life course and influenced the identity of individuals. Furthermore, he attempts to analyse the role of education in significant experiences in life.

In this study, Antikainen (1998) gains interesting observations concerning biographical characteristics which influence current educational strategies of adults from different age groups in Finland. Biographical learning experiences are influenced by early school experiences, significantly characteristics of oneself and others such as gender, social background and age, and generation. First, he observes a considerable number of adults who develop fatigue for schooling during secondary education. Significant learning experiences mainly took place during vocational or university education. A possible interpretation for this lack of significant learning experiences taking place during primary and secondary education is that school is a considerably institutionalised and routinised environment which does not allow for subjective significant learning experiences. Secondly, he clearly observes support of personal and social relations within each significant learning experience. Antikainen draws the conclusion that learning can be analysed within the framework of social interactions.

Furthermore, there are personal characteristics such as gender, social background and age that play an evident role in biographical learning experiences. Initially, there are differences in biographical narratives according to gender. Female life narratives seem to be characterised by love affairs and care responsibilities for children and life partner. Other research also makes note of gender differences regarding the role of education and learning in one's life. According to Williamson (2000) for instance, older women in particular, who spend a great deal of their lives as a housewife or mother, seem to be more motivated to take up learning activities in order to be free to follow their own interests. Education offers them the opportunity to go out of the house and to meet other people with similar interests. Secondly, Antikainen observes differences in biographical learning experiences according to social class. In comparison to higher-class representatives, life seems to be a struggle for people who come from lower classes. Higher-class representatives attach an instrumental value to learning, are personally driven to realise a dream, whereas education is a necessary survival strategy for lower class representatives.

Finally, Antikainen observes that descriptions of significant learning experiences differ according to age or generation. For the younger generation, who have not yet participated in adult education, significant learning experiences seem to relate to notions of reflexivity. Personal development and self-awareness seem to be important objectives for the youngest generation, whereas representatives of the oldest generations narrate life-stories characterised by survival elements. A considerable number of people from the oldest generation had not received much education and gained significant learning experiences through institutional learning later on in life. Due to lack of education, negative experiences with getting into education and the necessity of discontinuing education result in negative attitudes towards education. Generational differences in educational
strategies can be generalised to other national contexts. Van der Kamp (2000) comes to compatible conclusions when approaching participation in lifelong learning from a generational perspective. For the generation that started their initial formative period right after the Second World War, there were considerably fewer educational possibilities than there were available to later generations. Although the oldest generations have participated less in adult education than the younger generations, a relatively high participation rate of older woman can be detected in comparison to older men. Women probably enjoy seizing the chance to develop themselves after a life of working in the home and few educational possibilities. In accordance with the findings of Antikainen (1998) in Finland, the life stories of the middle generation are characterised by the construction of career and formal education. This generation in particular gained significant life experiences during vocational training and university education. People of this generation have had considerably more educational opportunities than older generations. However, because of the predominant position of work career and equal opportunities for men and women, this generation participates in adult education to a lesser extent than the younger generation (Van der Kamp, 2000). Because many European countries have an ageing labour population, this generation in particular will probably no longer receive legal retirement settlements and it will be increasingly necessary to stimulate the representatives of this generation to stay employable for longer.

In conclusion, we can say that participation in educational activities is influenced by educational strategies which originate from learning experiences during the course of one’s life. Biographical characteristics are likely to exert a strong influence on dispositional factors, such as attitude and perceived ability, encouraging or discouraging adults from participating in education. These factors often apply to poorly educated and/or older employees. However, research points out that external barriers to schooling seem to be the most significant of barriers for adults with regard to engaging in schooling activities. According to Quigley & Arrowsmith (1997), for instance, poorly educated adults do not necessarily lack motivation or opportunity, they simply cannot combine learning with other responsibilities or do not have the money to finance educational trajectories. Valentine & Darkenwald (1990) come to a similar conclusion by observing that a majority of their respondents are deterred by external factors. The instrument ILA removes one of the most important external barriers: money. The external factor of time to participate in courses and training is also related to financial aspects. Once these barriers are removed, it is interesting to see how the instrument affects dispositional factors such as attitudes toward learning and the perceived ability to participate in education.

4.3 Building blocks for a conceptual model

Explaining human behaviour and human decision making processes is a complicated pursuit. In this study, however, we attempt to grasp the effects of the social intervention of ILA on the determinants that influence the intention to participate to education activities. In the previous paragraph, we observed the way in which, according to various researchers, motivation can be challenged by dispositional and situational barriers. Apart from removing important situational barriers to participation, ILA offers the potential learner the opportunity to choose courses based
on his or her own learning needs and goals. Some authors argue that participation in schooling can be encouraged by giving the learner more influence in the learning process, starting with making one’s own decisions about what to learn (see: Quigley & Arrowsmith, 1997). In this section we will establish a theoretical basis for the way in which ILA can positively influence dispositional barriers towards adult learning.

4.3.1 Training intention and self-regulation

Knowles assumes that adult learning involves more than a native ability to learn and also requires a certain extent of initiative and self-direction. ILA might evoke a sense of self-direction in individual learners in order to articulate learning requirements based on individual goals and form the intention to engage in learning activities. Self-direction relates to the individual need to be perceived as capable of taking responsibility for decisions in the course of his or her life. This concept is compatible with the concept of self-regulation. Self-regulation refers to the ability of the individual to formulate goals according to his or her individual needs (Kehr, Bles, & Von Rosenstiel, 1999). Individuals who regulate their own behaviour activate a positive emotional reward system based on a holistic representation of needs and feelings, and are therefore better able to remember their intentions (Kehr et al., 1999). ILA is likely to stimulate self-regulation of learning and training decisions. Therefore, ILA should encourage the potential learner to form educational intentions. According to Fishbein & Ajzen (1980; Ajzen, 1991), intentions capture the intrinsic motivation that influences behaviour. Intention indicates the engagement of adults in learning activities. Carré (2000) points out that intention is considered to be the core of efficient adult learning. This engagement is mediated by a motivational set, which is not the case with unintentional compulsory learning. Within the framework of ILA, the learner decides what he or she wishes to learn and how. Therefore ILA is expected to have positive influences on educational intention and individual commitment to learning.

Hodkinson & Sparkes (1995) assume that individuals make decisions not only through deliberate discursive processes, but also through heuristical ‘rule-of-the-thumb’ knowledge. They argue that a technical-rational vision on decision-making often implicitly lies beneath an individualist approach to financing learning (such as ILA). However, they argue that this theoretical stance is often not relevant, because the unpredictable nature of learning and employability activities reduce the value of technically rational decisions. They argue that individuals who are provided with an instrument such as ILA (they refer to the similar Youth Credit System in the UK) tend to draw on pragmatically rational decision making. The authors refer to Giddens (1984), who assumes that knowledge is generated through ‘practical consciousness’ (in which tacit knowledge resides) and ‘discursive consciousness’. Through discursive consciousness, an individual can give a coherent account of his actions and give reasons for these actions. Practical consciousness provides the individual with intuitive knowledge during the course of action. Therefore, this division of consciousness relates to the ability to perform an action through routines, about which the individual cannot consciously comment. According to Giddens, the individual (or ‘agent’) can reflexively characterise his or her action through the sum of these ‘forms of recall’. According to Hodkinson & Sparkes
(1995), decision making takes place within both practical and discursive consciousness. They assume that the decision making process within the framework of ILA is pragmatically rational. This pragmatically rational decision making does not always follow a linear sequence, it can also be a response to circumstantial opportunities. Information that lies on the basis of decision making can be both objective and subjective, or culturally determined.

4.3.2 Theory of Planned Behaviour

In this subsection, we will relate training intention to the dispositional factors extracted from the previous: attitudes towards learning and education, and perceived ability to participate, by heuristically using the concepts provided by the Theory of Planned Behaviour by Ajzen (1991). This theory has in particular shown itself to be useful in providing a conceptual model to predict health and safety behaviours. It has been used in studies on behaviour in traffic (Steg & Kalfs, 2000), engaging in regular exercise (Rhodes & Courneya, 2003) and safer sex behaviour (Rye, Fisher, & Fisher, 2001). Recently this theory has also been used as a tool to elaborate on motivation for learning and training. According to Lim & Chan (2003), this model can be adapted to study individuals’ motivation to participate in training because it encloses several behavioural determinants that can stimulate or impede individuals to participate. Furthermore, Wiethoff (2004) argues that this model provides a theoretical explanation of learning motivation processes. The theory is based on the notion that cognitive self-regulation is an important aspect of human behaviour. This model does not so much regard behaviour as linearly determined, but considers behaviour at a discursive level. The Theory of Planned Behaviour in this sense is not treated as a regressive model, but as an explanatory and predictive model.

Behaviour in this study will be defined as participation to post-initial schooling. Intention is central to both the theory of reasoned action and the theory of planned behaviour, and can be regarded as an indication of how much of an effort an individual is willing to make to perform the behaviour. Intention can be compared to ‘readiness to learn’, as defined by Baitch & Frei (1980), Van der Hoeven-Van Doornum & Simons (1994) and Ontstenk (1997; 2000). According to Onstenk (1997), readiness to learn is related to motivation to engage in learning and engagement with what has to be learned, and is a result of a decision making process in which costs and benefits are analysed. This definition is in line with what Gollwitzer & Moskowitz (1996) call behavioural intention. They postulate that behavioural intention is the individual’s decision to execute the action. According to Fishbein & Ajzen (1980), intention is the reasoned choice or the decision that lies on the basis of behaviour. Ajzen (1991) completed The Theory of Reasoned Action by developing the Theory of Planned Behaviour. Whereas the Theory of Reasoned Action assumes that most behaviour is under volitional control, the Theory of Planned Behaviour aims to deal with behaviour in situations which do not provide the individual with complete volitional control over the behaviour. In this model the behavioural determinant perceived behavioural control is added. The Theory of Planned Behaviour is based on classical motivational variables of desirability, or the expected value of the goal and feasibility, or the beliefs on whether and how the goal can be realised. This theory assumes
that attitude towards an action (or the attitude towards its expected value), and the perceived controllability of the action, jointly determine behavioural intention.

**Attitude** is an important variable which influences participation in schooling activities. Robertson & Cummings (2002) define attitudes as: "a disposition or tendency to respond positively or negatively towards a certain thing (idea, object, person, situation). They encompass, or are closely related to, opinions and beliefs and are based upon experiences" (Robertson & Cummings, 2002, p. 4). These authors argue that a great deal of learning involves stimulating positive attitudes. However, they discover that there is very little research on the causal relationship between the attitude to learning and participation in vocational education and training. This is because there is a lack of consensus among researchers on how to define or measure attitude, instead concepts are used that cover values, beliefs and evaluative judgments.

**Perceived behavioural control** (PBC) expresses the extent to which individuals perceive they can perform the behaviour with ease. According to Ajzen, perceived behavioural control can vary throughout situations and actions. Perception of self-efficacy is an important concept with respect to participation to adult education. Rubenson & Xu (1997) state that self-perception, or the estimation of the capacity to finish a schooling trajectory, successfully determines participation to schooling activities and courses. Perceived behavioural control is a global measurement of the perceived ease or difficulty to engage in the activity of interest (Ajzen, 1991). This behavioural determinant can be compared with self-efficacy (Bandura, 1977; Bandura, 1997). **Self-efficacy** is the expectation of an individual that he or she can successfully execute a schooling trajectory, successfully determines participation to schooling activities and courses. Perceived behavioural control is a global measurement of the perceived ease or difficulty to engage in the activity of interest (Ajzen, 1991). This behavioural determinant can be compared with self-efficacy (Bandura, 1977; Bandura, 1997). **Self-efficacy** is the expectation of an individual that he or she can successfully execute a course of action (Bandura, 1977). Accordingly, Ajzen defines PBC as the perceived ease or difficulty to perform a behaviour. This concept is directly proportional to control beliefs, multiplied by the perceived power of these beliefs to facilitate or impede performance of the behaviour. Later on Ajzen (2002) explains in more detail that apart from self-efficacy beliefs, PBC also encapsulates a controllability component. This component relates to the perception of whether the behaviour is or is not completely up to the individual. A lack of control not only requires action on the part of the individual, but also actions by other individuals, or the absence or presence of tools and circumstances. Therefore the author makes the distinction between self-efficacy and controllability. Both concepts refer to a personal conviction about their ability to perform a behaviour, and the control they have over that behaviour, respectively. Self-efficacy and controllability are conceptually distinct from the locus of control. Perceived ease or difficulty, for instance, can relate to external factors that facilitate or inhibit performance of a behaviour. Empirical evidence shows that only self-efficacy improves the prediction of behavioural intentions, and in some cases there is evidence that perceived controllability has direct effect on behaviour. According to Rhodes & Courneya (2003), a considerable amount of empirical research shows that self-efficacy provides a predictive superiority over controllability for intentions, as well as for behaviour.

Finally, The Theory of Planned Behaviour assumes that social norms predict behavioural intention. **Subjective norms** are based on normative beliefs, beliefs about the probability that referent groups or referent individuals will approve or disapprove of engaging in the behaviour. According to Ajzen, these normative beliefs must be multiplied by the individual’s motivation to comply with the referent opinion. Fishbein & Ajzen (1980) argue that the subjective norm is highly dependent on the nature of the relationship the individual has with the referent and the perceived power of the referent.
They stress that subjective norms come from the individual’s perceptions of the referents’ opinions; these perceptions do not necessarily have to reflect the individual referent’s actual beliefs.

In the previous chapter we discussed the influence of the social work environment on training intention. Maurer & Tarulli (1994) show for instance that supervisor supportiveness related to interest and intentions to participate in development activity in the future. Social support however, does not relate to the notion of subjective norm as defined in the Theory of Planned Behaviour. Rhodes & Courneya (2003) make a clear distinction between subjective norm and social support in the exercise domain. They argue that actual assistance from others to perform a particular action may be an important resource for intention. Courneya, Plotnikoff, Holtz & Birkett (2000) argue that the Theory of Planned Behaviour does not completely succeed in including the social influence construct. They doubt if subjective norm is a relevant construct for all behaviour. These authors discover that perceived social support is a more relevant predictor for intention to engage in exercise behaviour in particular. They even prove that social support has direct effects on intention, controlling for subjective norm. With this finding, they argue that for some behaviour, social support is superior to subjective norm. Later on, Rhodes, Jones & Courneya (2002) come to similar conclusions. As we have seen in the previous chapter, various researchers stress the importance of a supportive social work environment for engaging in training and following courses. As well as the prediction of intention to engage in learning activities, we have discussed that social support on the work floor most likely has a positive influence on self-efficacy, particularly that of older workers (Maurer et al., 2001). Accordingly, Rhodes & Courneya (2003) argue that social support has a significant effect on self-efficacy.

Courneya et al. (2000) relate the superiority of social support over the social norm to the extent to which an activity is completely volitional. They refer to the original argument Ajzen puts forward in his attempt to extend the Theory of Reasoned Action. He argued that the latter theory is limited to analysing behaviours over which individuals do not have complete volitional control (Ajzen, 1991). Ajzen explains that behavioural intention can only lead to behaviour if the individual can decide at will to engage in the activity in question. However, the performance of most behaviours depends on constraints that are not related to motivation, such as time, money and opportunity. That is why Ajzen constructs the variable perceived behavioural control. The authors assume that individuals draw more on social support (instead of social norms) with respect to exercise behaviour, because these activities are not completely volitional. Social norms, on the other hand, turn out to be more relevant for behaviour that is executed completely out of free will.

4.3.3 Perceived Dialogical Learning Culture

In this section we depart from the theoretical notions on perceived social support and attempt to construct a similar concept that comprises supportive aspects of the immediate work environment. From chapter 3, we can conclude that there are at least two key social influences on the work floor that support learning and training decision making: a supportive relationship with the immediate manager and supportive interactions in the work group. According to Maurer & Tarulli (1994), social support in the workplace relates to both supervisor and peer support.
The study by Meijers has provided us with a conceptual framework of how the intervention ILA can affect schooling culture in organisations. Schooling culture is defined as the interactions between employer and employee concerning training and development. In this study, a concept based on schooling culture, that includes non-official communication between co-workers on the work floor, is developed. We assume that the greater the interaction about learning and development between employer and employee is based on equality and mutual appreciation as professionals, the more supportive this interaction is to stimulate engagement into learning activities. Therefore, in this study we intend to comprehend the supportive interactions in the immediate work environment of the individual employee. We aim to assess the effect of ILA on the rate to which the respondent perceives that (1) he/she is appreciated by the employer and colleagues as a person and as a professional, and that (2) there is room on the work floor to discuss (personal and professional) development within and outside the current workplace.

We would like to refer to these supportive interactions with the term ‘dialogical learning culture’, rather than the term ‘schooling culture’. In this term we include the term ‘dialogue’, advocated by Meijers. This term refers to the ideal situation on one extreme of the continuum, in which the employer has an equal position in the organisation to discuss his own learning and employability development. The term ‘culture’ refers to interactions on the work floor that encourage the employee to express training intention. With these interaction we do not only refer to communication in formal contexts, such as Personal Development Plan meetings, but rather to communication (artefacts) based on values and assumptions in the organisation (see: Schein, 1999). The concept ‘learning’ refers (in contrast to the concept ‘schooling’) to the decisions individuals make and the intentions individuals form to engage in learning activities based on personal goals.

Dialogical learning culture is a gradual concept, ranging from an imposing learning culture in which training and development are not subject to discussion at all, to a dialogical learning culture in which all actors consider each other as equal partners in an ongoing discourse concerning competence development and employability on the work floor. Maurer & Tarulli (1994) argue that, because relationships among co-workers between workers and supervisors are qualitatively different, these two groups may have independent effects on behaviour. In this study we will add the notion of perceived dialogical learning culture among co-workers and between worker and supervisor to the Theory of Planned Behaviour and will analyse its value to predict educational intention.

### 4.4 Research model

In the chapters 3 and 4, we discussed ILA as a regulative policy measure initiated by government and social partners in order to strengthen the position of individual learners and accordingly stimulate the articulation of educational demand. In our theoretical exploration we have encountered tendencies in Human Resource Management in labour organisations and basic assumptions in adult education that run parallel with these endeavours of empowerment and activation of the individual learner. In the first place, we discuss the trend in labour organisations towards employee-centered HRD. Rapid changes and developments in organisations continuously require new competencies,
such as broad occupational skills (Onstenk, 2000). Furthermore, contextual knowledge (Barley, 1996) is much more necessary instead of knowledge about fixed problem solving strategies. We also discussed that these employee-focused interventions are partially aimed at providing workers with more psychological control over their decisions for training and their own learning process. ILA can be seen as an instrument within the framework of these interventions. Workers are supposed to regulate their learning decisions, which implicitly involves the establishment of training intentions on the basis of a reasoned decision making process. However, ideas about employees who are entrepreneurs of their own working and learning process and are pro-active in making well-reasoned educational decisions during their career, seem to refer to more highly educated employees in knowledge-intensive labour organisations. Therefore, in this study we question whether ILA will stimulate educational intention to engage in lifelong learning in employees with lower levels of education.

In order to study the effects of ILA on training intentions, we need a comprehensive model. Therefore we apply the theory of Planned Behaviour as point of departure for the effect evaluation of ILA (Ajzen, 1991). According to the Theory of Planned Behaviour, this motivation is reflected
in intentions to execute a certain action (Ajzen, 1991). Figure 2 shows that behavioural intentions are predicted by underlying determinants. These determinants we also retrieve from literature on barriers of adults with low educational level to engaging in lifelong learning. Maurer (2001), for instance, postulates that intentions to participate are likely to be determined by individual dispositions such as self-efficacy and positive attitudes towards learning and development activities. *Attitude* refers on the one hand to certain beliefs about how much ‘fun’ or how interesting learning and engaging in training activities is, according to the individual (affective attitude), and on the other hand to the rate to which the individual regards learning as useful or profitable (instrumental attitude). The construct perceived behavioural control contains, on the one hand, perceived *self-efficacy* and on the other, *perceived controllability*. Perceived self-efficacy relates to beliefs of the individual about his or her ability or to engage in learning activities and about the perceived ease in bringing these activities to a satisfactory end. Perceived controllability relates to beliefs about whether a behaviour is under the individual’s control, or whether the individual can make his own decisions.

Furthermore, the Theory of Planned Behaviour incorporates the influences of other people in the environment of the individuals. According to Ajzen (1991), people who are important for the individual play a significant role in the establishment of *subjective norms* with regard to performing a certain behaviour. Other authors doubt if subjective norm is a relevant predictor of behaviour for all behavioural domains (Courneya, Plonikof, Hotz, & Birkett, 2000; Rhodes & Courneya, 2003). They raise the question if social norm is a significant factor for behaviour that is, in principal, less volitional. The distinction between, for instance, leisure activities (Ajzen & Driver, 1992), and exercise activities (Rhodes et al., 2003) is characterised by the extent to which the nature of the activity takes place out of free will. Courneya et al. (2000) therefore argue (and provide empirical evidence) that, for some activities of a less volitional character, social support is a more important predictor of intention. Accordingly, we find theoretical evidence that individual communication between worker and employer concerning job performance and training and development needs is likely to be important in order to positively influence behavioural determinants such as self-efficacy and stimulates participation in learning and development activities (see: Maurer et al., 2001; Maurer, 2001).

Therefore we define a construct, with which we attempt to encapsulate supportive communication in the immediate work environment. In a prior study on a voucher experiment in Technical Installation-enterprises, Meijers (2003) speaks of enhancing the learning dialogue on the work floor. On the basis of this study we have developed the concept *dialogical learning culture*: the rate to which the respondent perceives whether (a) he or she is appreciated by the employer and colleagues as a person and as a professional; and whether (b) there is room on the work floor to discuss (personal and professional) development within and outside the current work floor. In this study ‘work floor’ refers to social interactions with co-workers and immediate supervisors in the immediate work environment of the individual worker.

In this study we assume that cognitive self-direction with respect to lifelong learning is latently present in adult learners and the opportunity to make educational decisions will stimulate motivation to participate. Therefore, we formulate the hypothesis that the *ILA experiment will have a positive effect on educational intention and its underlying behavioural determinants.*
In this study we distinguish two aspects of the intervention that do not directly relate to the concept of individual learning accounts. Several authors conclude that ILA as an individual finance mechanism cannot stand alone (SER, 2002). Individual workers, especially those without much learning experience, need coaching and guidance in order to facilitate the articulation of individual educational needs. Experiences with coaching and guidance are likely to influence educational intention. Therefore, the evaluation of coaching and guidance is an intervention variable that should be taken up in the research model. Critics of both Dutch and British ILA schemes recognise that ILA has given individuals the opportunity to engage in learning activities. For many employees with low educational levels in the Dutch experiments, this would have been the first educational experience for many years. Apart from coaching and guidance facilities offered to them, positive evaluation of training might have a significant influence on further intentions to engage in lifelong learning. In the case that effects of ILA on educational intention do occur, the influence of these two evaluations will be assessed. Finally, educational intentions and its underlying predictors are likely to be influenced by a number of independent co-variates such as the respondent’s age, level of initial education, prior participation in schooling activities (after entering the labour market) and the function level in which he is currently employed.