Voucher-based Adult Education Scheme in Croatia

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This series of briefings provides key insights into the winning projects and offers lessons learned.

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Briefing title
Voucher-based Adult Education Scheme in Croatia

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INTRODUCTION

Voucher-based Adult Education is Croatia's national system for financing training for adults. It is run by the Ministry of Labour, Pension System, Family and Social Policy (known by its Croatian acronym, MROSP) and implemented by the Croatian Employment Service (HZZ). Instead of the state buying training courses through public procurement and assigning people to them, eligible adults, whether in work or unemployed, receive a voucher which they spend on a programme and provider of their own choosing, selected from a public catalogue of approved courses linked to labour market needs, many of them short micro-qualifications. The scheme was introduced in 2022 to address the mismatch between workers' skills and employers' needs, low adult participation in learning, and the administrative burden associated with the previous procurement-based funding system. Between April 2022 and June 2026, some 69,000 adults used a voucher, and the scheme has since become a permanent instrument of Croatian labour market policy. Its interest for other administrations lies in the way it divides control: the state decides which programmes qualify for public money and checks their quality, while individuals decide which of those programmes fit their circumstances.



Key facts

- **Project:** Voucher-based Adult Education (VBAE), also presented as the 'Skills Marketplace'
- **Applicant:** Ministry of Labour, Pension System, Family and Social Policy (MROSP), as project holder, with the Croatian Employment Service (HZZ) as implementing body
- **Country and level of government:** Croatia, national level
- **Duration and key dates:** April 2022 to June 2026 as a project; now a permanent policy instrument of MROSP
- **Funding:** EU Recovery and Resilience Facility (RRF) €60 million
- **Main components:** a legal framework for voucher allocation; a Skills Catalogue based on national and European skills classifications; a digital platform for applications, programme registration and follow-up; an online self-assessment tool and career guidance; and a monitoring and evaluation system
- **Headline results:** 69,000 voucher users, about 10,000+ of them from vulnerable groups; 84% of previously unemployed participants employed within 12 months; 98% of employed participants retained their jobs; 295 providers offering 2,500 programmes

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1. Relevance

Croatia's labour market has changed rapidly under the combined pressure of digitalisation, demographic change and the move towards a low-carbon economy, and MROSP's analysis of administrative and statistical data identified a set of connected weaknesses: a substantial gap between the skills of the workforce and the needs of employers, low participation of adults in education, marked regional differences in access to training, slow and administratively heavy procedures, and active labour market measures (public programmes designed to help people into work) that were delivering limited results. Adult participation in learning stood at just 3.2% in 2020, highlighting the need to improve access to adult education and training opportunities.

MROSP gave the skills problem priority over other possible interventions because it regarded the lack of relevant skills as a brake on economic growth, social inclusion and the return on public investment more generally: new digital and green infrastructure produces limited benefit if too few people can work with it. Compared with infrastructure or sector-specific reforms, which take years to show results, investment in skills through vouchers was expected to produce effects that are faster, more flexible and easier to measure. The reform was accordingly built into Croatia's national reform priorities, including its plan under the RRF (the EU's post-pandemic recovery instrument), the National Education Development Plan and the Digital Croatia Strategy, and aligned with EU policy on skills and employment.

The defining change is that public money now follows the learner rather than the provider. An eligible adult chooses the programme, the provider, the timing and the location, but only from a catalogue of programmes that the state has approved because they correspond to identified labour market needs. That catalogue is built from data rather than from whatever providers already offered: shortage-occupation figures from the national Labour Market Portal, skills catalogues based on the Croatian Qualifications Framework (CROQF, the national system that defines the levels and standards of recognised qualifications) and on ESCO (the European Skills, Competences, Qualifications and Occupations classification used across the EU), linked public registers, and regular dialogue with employers and social partners. The system also finances, for the first time in Croatia, micro-qualifications and modular non-formal programmes developed with employers and subject to quality assurance. Because applications, programme data and follow-up surveys all pass through one digital platform, the Ministry can see who is training, in what and with what result, which allows it to move from administering training contracts towards steering skills policy on the basis of evidence.

2. Project design and implementation

Responsibilities are divided between policy and delivery. MROSP, as project holder, sets the strategy, writes the rules and analyses the data; HZZ processes voucher applications, pays providers and monitors implementation through its existing network of local offices; and education providers, which may be any educational institution or legal entity meeting the criteria of the Adult Education Act, deliver the programmes. Ministries and agencies responsible for education, education institutions and social partners took part in designing the system, and the project team relies on the Ministry of Education's accreditation system when assessing programme quality. Alongside the voucher funding itself, substantial investment went into digital infrastructure, analytical tools and the administrative capacity of the bodies involved.

Implementation proceeded in phases, each building on the legal and data foundations laid in the previous one:

- a legal framework, consisting of the Adult Education Act, the Labour Market Act, a Rulebook on Voucher Allocation Criteria and implementation guidelines;

- a mapping of the skills needed in the labour market, resulting in a public Skills Catalogue based on the CROQF Register and ESCO, with artificial intelligence used to analyse current and future trends in skills demand and supply;
- a common methodology for designing formal and non-formal programmes aligned with CROQF;
- an online platform for voucher applications and for providers to register programmes, with all approved programmes listed in a Catalogue of Programmes;
- an online skills self-assessment tool and personal support from trained career guidance counsellors in Career Guidance Centres in every county; and
- a monitoring and evaluation system combining on-site checks, satisfaction surveys built into the 'My Voucher' application, and employment tracking through linked public registers.

An adult who wants a voucher logs into the platform through e-Citizen, Croatia's portal for government services, using a national digital identity, completes a self-assessment of skills and interests (77 questions based on Holland's RIASEC model, a widely used framework that matches personal interests to types of work), and uploads documents showing that they meet the general eligibility rules and any entry requirements of the chosen programme, such as a CV, proof of prior qualifications and a motivation letter. The scheme is open to Croatian citizens and to people legally resident in Croatia, and each person is entitled to one voucher in total, which can be used to enrol in a single educational programme. Those who need help with their choice can contact HZZ's local offices in person, online or by telephone. Once a contract of enrolment is signed, the provider must record the start and end dates, submit monthly attendance reports and upload a copy of the final certificate, so that the administration holds a continuous record of each voucher from application to completion.

Vouchers are worth about €1,000 on average, and the amount varies with the sector and level of the qualification. Where a programme costs more than the voucher, the participant or their employer pays the difference, and employers are encouraged to bear part of the cost of training their own staff. For unemployed participants, vulnerable groups and those coming from rural areas, the state budget covers related expenses such as travel and medical costs. Programmes range in length from 57 hours to several months.

Quality control runs through the whole cycle. Programmes admitted to the catalogue are certified against CROQF and assessed by independent experts; participants rate their programme online on completion and again six months later, with personal follow-up where needed; and HZZ carries out on-site checks. Providers whose satisfaction scores or teaching quality fall below the required standard, for example through excessive reliance on online classes, can be blocked from the platform. The key performance indicators set at the outset are the number of vouchers awarded for green, digital and other skills needed in the labour market, the number of people completing a programme, and the share of participants in employment six and twelve months after completion.

MROSP and HZZ used real-time data and these indicators to adjust the scheme while it was running, changing the criteria for awarding vouchers, the list of programmes eligible for funding, the links between the IT system and other public registers, administrative procedures and the allocation of resources. Several changes were aimed at people furthest from the labour market.... Early results also led to additional ESF+ funding, which widened the scheme from skills for the green and digital transitions to other skills in demand in the labour market.

3. Outcome

By the end of the project in June 2026, 69,000 people had used a voucher, in a Croatian workforce of about 1.7 million. Around 70% were in work when they enrolled and 30% unemployed, 60% were women, 36% were aged between 25 and 35, and 10,000+ belonged to vulnerable groups, including members of the Roma minority and persons with disabilities. More than 46,000 users had obtained certificates by the time of the online presentation to evaluators, and 32,000 vouchers had been used for digital skills. Choices differ clearly between the two main groups: employed participants mostly take programmes in digital skills and IT, while unemployed participants favour transport, hospitality, construction and personal care, sectors in which Croatian employers face strong demand for workers.

Of the participants who were unemployed before receiving a voucher, 84% found work within 12 months of completing their programme, according to surveys carried out six to twelve months after completion, while real-time data shown to evaluators put the figure at 81% within six months, which the applicant attributed in part to peak demand during the tourist season. Among participants already in work, 98% kept their jobs, and data from the Croatian pension authority, which records changes of employment, show that about a quarter of employed users had moved to a different or more senior position within a year of their programme. Through continuous monitoring, on-site checks, satisfaction surveys on programme quality Through continuous monitoring, on-site checks, satisfaction surveys on programme quality and acquired competences integrated into the 'My Voucher' application (https://mojvaucer.hzz.hr/), employability tracking through registry data integration and user feedback, the applicant is able to provide a thorough quality control. Users, providers and acquired competences integrated into the 'My Voucher' application (https://mojvaucer.hzz.hr/), employability tracking through registry data integration and user feedback, the applicant is able to provide a thorough quality control. Users, providers and employers report high satisfaction with the quality of programmes and the competences acquired.

At national level, adult participation in learning rose from 5% in 2022 to 7% in 2024 according to the Eurostat figures. The supply side has grown alongside demand, with 295 providers now offering about 2,500 programmes and the number of programmes is growing by around 10% a year. At national level, adult participation in learning rose from 5% in 2022 to 7% in 2024 according to the Eurostat figures. The supply side has grown alongside demand, with 295 providers now offering about 2,500 programmes and the number of programmes is growing by around 10% a year. In total, €45 million has been invested directly in skills development through the vouchers, which MROSP describes as the largest public investment in adult education in Croatia's history.

The voucher system is now part of Croatian legislation and has been institutionalised as a permanent policy instrument of MROSP. According to the application and the online Q&A, funding beyond the end of the RRF is to be secured through ESF+ and the state budget. The next planned step is the introduction of Individual Learning Accounts, personal training entitlements that adults can draw on throughout their working lives, together with higher co-financing from large employers, particularly for training in basic labour rights and in language skills for foreign workers. The model has been recognised as good practice by the European Commission's Directorate-General for Employment, Social Affairs and Inclusion (DG EMPL), other organisations and other EU Member States, and MROSP has shared its experience internationally.

Success factors

- A reform that is systemic and operational at the same time, combining legislation, governance, a digital platform, quality assurance and labour market intelligence rather than introducing any one of these in isolation.
- A clear governance structure that separates political and policy steering by MROSP from operational delivery by HZZ, supported by a sound legislative framework and a phased design.
- Learner-centred funding that removes the need for public procurement, reducing administrative burden for both authorities and providers and creating a market-driven offer that responds to demand.
- Skills intelligence that ties the programme catalogue to identified labour market needs and to recognised qualification frameworks and skills classifications, which also makes the model relevant to other labour markets.
- Quality assurance by independent experts and a transparent approach, in which participant feedback can lead to adjustments or to the removal of programmes that fall short of the required standards.
- A highly digitalised system that keeps transaction costs low and is accessible to both employed and unemployed users.
- Firm anchoring in national reform priorities and EU skills policy, with the support of the state and of employers.
- Attention to regional access and to vulnerable groups, including measures to increase the participation of the long-term unemployed.
- Large-scale uptake and quantified results on employment and provider participation, which evaluators regarded as among the most outcome-rich in the competition.

Lessons learned and recommendations

1. Let funding follow the learner while keeping public control over what can be bought. Replacing procurement with vouchers shortens the time between a skills need appearing and training becoming available, and public control is exercised by deciding which programmes are eligible and checking them, rather than by purchasing courses in advance.

2. Put the legal basis in place before the platform. Croatia aligned its adult education and labour market legislation and adopted allocation rules before opening applications, which gave providers and implementing staff clear rules and allowed the scheme to become permanent rather than remain a time-limited project.

3. Link eligible programmes to shared classifications. Tying programmes to the national qualifications framework and to ESCO makes the skills acquired recognisable to employers and makes it possible to compare the training catalogue with labour market data.

4. Separate steering from delivery and use existing networks. A ministry that sets rules and analyses data, working with an employment service that handles applications and payments through its local offices, allows a national scheme to operate without creating a new agency.

5. Design the digital platform for monitoring from the outset, not only for applications. Attendance reports, certificates, surveys at completion and six months later, and links to employment and pension registers give the administration the information it needs to adjust criteria, programme lists and budgets during implementation.

6. Combine freedom of choice with guidance. Self-assessment tools and career counsellors help adults navigate a catalogue of thousands of programmes and make choices that match both their interests and the needs of employers.

7. Make exit from the market as clear as entry. The ability to block providers whose quality or satisfaction scores fall below standard gives participants' feedback real consequences and protects the credibility of the scheme.

8. Provide additional support for those who face the greatest barriers. Higher voucher values for vulnerable and rural users, coverage of travel and related costs for the unemployed, and funding for adapted equipment are needed if a demand-led scheme is to reach people who would not otherwise enrol.

9. Plan the funding pathway beyond the initial source early. Croatia began with recovery funding and has moved to ESF+ and the state budget, with Individual Learning Accounts and higher employer co-financing planned as the next stage; administrations considering a similar scheme should define how it will be financed once start-up funding ends.

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