



**European Approaches
to Inter-Generational
Lifelong Learning**

**Country Report
FINLAND
2007**



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COUNTRY REPORT

FINLAND

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1 THE NATIONAL CONTEXT

Situated in Northern Europe, Finland shares land borders with Sweden to the west, Russia to the east and Norway to the north while Estonia lies to its south. The country is 1,160 km long (north to south) and 540 km wide (west to east) corresponding 3 338 000 km, of which 10% is water and 69% forest. Finland's land border with Russia (1,269 km) is the eastern border of the European Union.

In 2006, the population of Finland was 5.3 million corresponding 15.5 inhabitants per square kilometres. Sixty two per cent of the population lives in towns or urban areas, 38% in rural areas. About one million people live in the Helsinki metropolitan area. Finland has two official languages: Finnish and Swedish. Finnish is spoken by 91.6% and Swedish by 5.5% of the population. Sami (Lappish) is the mother tongue of about 1,700 people. Most (83%) of the Finns are Lutheran by religion and about 1% are Orthodox.

Finland has a highly industrialised, largely free-market economy. In 2005, Finland's Gross National Product (GNP) per capita was around 30 800 euros. Services are the largest sector of the economy. Because of the northern climate, agricultural development is limited to maintaining self-sufficiency. Forestry, an important export earner, provides a secondary occupation for the rural population. However, with respect to foreign trade, the key economic sector is manufacturing of principally wood, metal, engineering, telecommunications and electronic products. Trade is important, with exports equalling almost one-third of GDP. Except for timber and several minerals, Finland depends on imports of raw materials, energy and some components for manufactured goods.

Finland is ranked 11th on the 2006 United Nations Human Development Index. The Human Development Index (HDI) is a comparative measure of life expectancy, literacy, education, and standard of living for countries worldwide.

2 EFFECTS OF AGEING

The Finnish population is ageing more rapidly than in any other OECD country. Reflecting the low birth rate since the 1970s and the continuous increase in life expectancy, the share of the working-age population in the total population will begin to diminish in the next few years, falling from 61 to 53 per cent by 2050. The number of pensioners is projected to surge soon since the baby boom generation — those born between 1945 and 1955 — will begin to retire. The share of the elderly in the population will increase sharply, from 15 per cent in 2000 to 27 per cent in 2050.

The total population is projected to increase somewhat till 2020 but is expected to be 5 per cent smaller in 2050 than in 2000. Another measure of the pressures stemming from ageing is the sharp deterioration in the projected old-age dependency ratio — the ratio of those aged 65 and over to those of working age. Currently, there are more than four persons of working age for every person of pensionable age. By the year 2035, this is expected to fall to two to one, stabilising thereafter. By contrast, for the OECD as a whole, this ratio is not expected to fall to two to one until the year 2050.

This unfavourable demographic evolution is compounded by the long-term trend towards earlier retirement. Finland has a relatively high employment-population ratio for prime-age individuals, but the ratio for older workers — those aged 55 to 64 — is below the European Union average and is significantly below its Nordic neighbours. Employment ratios fall more quickly with age beyond 55 years than in other OECD countries. Around 30 per cent of those aged between 55 and 59 are pensioners, and about 80 per cent of people aged 60 to 64.4. While the retirement age already declined during the 1970s and the 1980s, the sharp worsening of the labour market situation in the early 1990s had a further negative effect on the employment rate and the timing retirement. However, the situation has somewhat improved in the recent recovery.

Although the official retirement age is 65 years, in practice, the effective average retirement age is somewhat below 60 years. It is even lower if it includes the unemployed aged 55 to 59 years covered a benefit scheme called “pipeline towards an unemployment pension” who are effectively retired. Thus, a more accurate measure of the scale of the long-term pressures on the funding of retirement and old-age related services is the ratio of those in employment to those aged or more. Based on current employment rates by age group, there would be only one employed persons per person aged 65 or more as early as 2030, while the equivalent ratio for the OECD average will reach 1.5 by 2050.

The population projection of Finland is presented in the Table below.

	Unit	2010	2020	2030	2040
Population	1 000	5 310	5 412	5 443	5 367
0–14 years	%	16	16	16	15
15–64 years	%	66	61	58	58
65– years	%	17	23	26	27

Table 1: Population Projection 2010 – 2040 (Source: Finnish Statistics. Uploaded 19.1.2006)

3 ADULT LEARNING POSSIBILITIES

Introduction

The population's level of education has risen rapidly in the past few decades in Finland. At the end of 2004, 38 per cent had an upper secondary qualification and one fourth of those aged 15 or over had a higher education qualification. About 40 per cent of men and 36 per cent of women had an upper secondary education, while 23 per cent of men and 27 per cent of women had a higher educational qualification. Women under 45 had a degree-level qualification more often than men. Finland has a regionally extensive and free school system, including higher education.

Young people have received considerably more education than members of older generations. Those aged 25–29 are the most highly educated. Some 86% of people in this age group have a post-comprehensive-school educational qualification. Especially in the younger age groups, differences in education between the sexes are clear – women are more highly educated than men.

Adult education and life-long learning have emerged as increasingly important components in the Finnish educational policy and planning. The life-long learning model has meant that alongside the traditional institution-centred or formal learning, there is a new kind of non-formal, informal and casual learning. As a result, the accepted adult education models include those, which recognise that people learn in work and in life in general. At their best, they are also more economical and efficient than formal learning.

Mass unemployment and its repercussions in the 1990s permeated all levels of society leaving the adult population faced by diversified challenges. On the other hand, the rising average age of the population also presents new challenges to the adult education system. The introduction of new information and communications technology in most sectors of public and business life is by no means the least of it. In 1990's the educational thinking began to highlight a model in which education and training were seen as factors for the economic and productive competitiveness of individuals, business and the nation as a whole in a global, increasingly demanding labour and production markets.

After mid 1990s Finland began to move over from a policy of continuing education to a policy of lifelong learning which highlights the non-formal aspects of education, informal learning and the individual's responsibility for his or her own learning. From this follows that both the provision of and access to education must be more open and flexible.

There is a wide range of institution-based life-long learning services in Finland. Adults can choose between training programmes, open university courses and training for competence-based qualifications. Continuing training geared to upgrade and update vocational or professional skills is an important part of adult education and training. As a rule, adult education has close links with working life and the labour market, but does not necessarily always relate to jobs and qualifications. There is a wide range of social studies and civic education available for adult students, who often also pursue studies merely for their personal gratification and self-enhancement. Adult education is organised in more than 1,000 institutions. Only some of these provide exclusively adult education, whereas the majority offer instruction for both young age groups and adults. Adult education is provided at universities and polytechnics, vocational institutions, vocational adult education centres and special institu-

tions, adult education centres and workers' institutes, folk high schools and summer universities, upper secondary schools for adults, study centres, physical education centres and music institutions. A special form of adult education is adult employment (i.e. labour market) training, where the employment administration provides unemployed people and those in risk of unemployment with courses purchased from institutions, mainly preparing for certain occupations.

The spectrum of the training provided by various institutions as adult education is broad. Adults are offered education leading to initial qualifications, open studies which form a part of certificate-oriented programmes (e.g., open university), and preparatory training for competence-based examinations. An important sector of adult education is additional and supplementary training to update, diversify and consolidate vocational competence. Regardless of the strong ties to working life and the labour market, not all education is directly connected with work and vocational skills. There are plenty of other studies on offer, such as various skill-oriented and social studies. Adult education may also be a purely recreational accumulation of knowledge and skills. EAGLE builds upon different existing aspects in individual lives and in society at large and in learning across age groups and generations, especially in the light of an increasingly aging population, and therefore below there are more detailed descriptions of the learning possibilities for senior citizens in Finland.

Basic and General Upper Secondary Education for Adults

Adults can complete the basic (comprehensive school) or upper secondary education syllabus and take part in the matriculation examination in general upper secondary schools for adults or in adult study lines in regular upper secondary schools. The instruction mostly takes place in the evening and is course-based. Many people study individual subjects, mainly languages, only. A national core curriculum for adult education has been devised, taking account of the fact that students are grown-up, in the number and length of compulsory courses. There are general upper secondary schools for adults in about 40 municipalities, mainly in cities (National Board for Education 2006).

Adult Education Centres

The adult education centres cover the major part of the Finnish non-formal education. There are over 240 adult education centres in Finland. The centres are called either citizens' institute (*kansalaisopisto*) or workers' institute (*työväenopisto*). Anyone can attend the courses, irrespective of their age, profession or educational background.

At present, the adult education centre is an active partner in the community participating in local cultural activities and cooperating with other educational institutions. The municipal library, different branches of municipal administration (youth work, social work) as well as various local associations and volunteer organisations are partners in the network. The centre is often the nucleus of adult education and training service in each municipality. In rural communities, the adult education centre is often the only local learning centre. The courses offered can be classified in five groups: practical crafts and creative arts (40 %), music (17%), foreign languages (17 %), general subjects e.g. personal development, citizenship, computer skills (16 %), physical education and healthcare (10%).

The municipality usually owns the adult education centre, and its work is funded by the state (53 %), the municipality (28 %) and student fees (15 %). Despite its municipal ownership and funding, the centre operates free of political and ideological affiliations.

A small number of the centres are private owned centres. The largest privately owned adult education centre in Finland is the Institute of Adult Education in Helsinki. Owned by Finnish employee organisations, it is a goal-directed study society, where adults can advance their lifelong, continuous learning and internal growth. In addition, there are 10 evangelical folk high schools, and 12 residential colleges in Finland. Furthermore, the Finnish Federation of Settlements have 18 adult education centres offering non-formal adult education and three residential folk high schools.

Digital, Interactive Educational Services

The Finnish Broadcasting Company (YLE) is Finland's major producer of educational programmes. The majority of programme services are implemented in the form of a multimedia entity (television + Internet services + partly radio). The programme area is characterised by close co-operation with outside learning and education networks. YLE's Internet services supporting learning have broadened and grown significantly more diverse since the opening of YLE Education's Opinportti portal in 2001. Opinportti offers schoolchildren, teachers and adults an advisory service and learning environment independent of time and place. YLE has a long tradition of co-operation and co-productions with other European broadcasters, and in the international market it is especially known for its language courses.

Open Universities

The Open Universities form part of the adult education available in Finland. Today Open University programmes are running at 19 Finnish universities. Open University is open to everyone. The university programmes for the third age are a special form of an Open University. Their aim is to impart knowledge of topical research findings to older people, as well as to offer them opportunities to independent studies at a university level without formal requirements of qualifications. The University of the Third Age (UTA) is a meeting place for scientific knowledge and life experience. Today UTA programmes are running at nine universities. Third age university activities are coordinated and developed by a national advisory board. The Ministry of Education acknowledged the UTAs of Finland as a special form of Open University education in 1991.

Students and academic staff plan the activities jointly. The mission of the UTAs is not only to offer opportunities for study but also to give a new meaning to old age. The goal of the studies is not degrees, credits or any professional benefit. The students attend the UTAs to widen their scope of thinking, to develop their personality and to get tools to comprehend the surrounding world. Old people want to give their experience and knowledge to the benefit of the whole community, and UTA can act as a channel for putting this resource into more effective use.

The UTA programmes have been extremely popular in Finland from the very beginning. The total number of participants each year is about 4400 older people, of which 80 % are women. The average age of the participants is 69 years, their basic education varying from primary level to tertiary.

Summer Universities

There are 21 summer universities in Finland. The courses are held in 149 localities, both in cities and smaller towns throughout the country. Every year the summer universities enroll nearly 65 000 students, including over 1500 international students. Summer universities give an opportunity for both personal and professional development. They operate in tight con-

tact and permanent collaboration with Finnish universities. Courses are open to everyone regardless of age or prior education. Summer universities offer short-term courses, in other words they do not offer degree programmes. In addition to student fees, summer universities receive their funding from the state and municipalities. Summer universities take part in educational and cultural projects that aim for regional and European development.

Participation

In international comparison, the participation rate in adult learning in Finland is high. In 2000 more than one half of the population aged 18 to 64, or over 1.7 million, participated in adult education. Almost three fifths of women took part in such education and training, while the proportion for men was slightly under one half. This difference in participation rates between men and women has stayed the same for the last twenty years. Work or career development is the main reason behind participation in adult education. Those with high basic education take most often part in adult education and training.

Participation in any kind of learning in Finland by age and sex according to the Eurostat Report Population and social conditions 8/2005 is presented in the table below.

Age Group	Female	Male	Total
25-34	87	82	85
35-44	87	78	82
45-54	81	72	76
55-64	69	62	66
Total	81	74	77

Table 2: General Participation in Learning Activities (in %)

So far there are no figures available on the participation in the intergenerational learning activities in Finland, except in the UTA programmes (University of the Third Age) that have been extremely popular in Finland from the very beginning. The total number of participants each year is about 4400 older people, of which 80 % are women.

4 POLICY ENVIRONMENT

Poverty & Social Exclusion

Finland's policy in the prevention of poverty (economic exclusion) and social exclusion rests on the principles of the Nordic welfare state, which require universal services and adequate social protection. Efforts are made in various sectors of social policy to anticipate and prevent risks of exclusion. Welfare services are financed mainly out of taxes on the basis of decentralized municipal responsibility for provision. The fundamental structure of social protection remains functional, and has helped keep the poverty rate at a level that is low by international comparison.

Features of the welfare society in the 2000s include emphasis on competence, motivation for work and entrepreneurship, social justice and regional balance. Strategies, objectives and measures are based on the Government Programme, the budget framework for government expenditure in 2004-2007, the social welfare and health policy strategies extending to 2010 drawn up by the Ministry of Social Affairs and Health, and the programmes of various other actors. Preventing social exclusion depends on strengthening the structures of welfare policy and on developing cross-sectoral practices. The vital component in the strategy is to support the emergence of structures and practices in people's everyday lives that in itself serve to prevent exclusion.

The purpose of the measures incorporated in the National Action Plan against Poverty and Social Exclusion is to improve the status of the socially excluded, to prevent difficulties in earning a living, and to enhance access to working life for those in a weak labour market position. The key objectives in terms of intergenerational learning for combating social exclusion and poverty in Finland in 2006–2008 are:

1. Guaranteeing work opportunities for as many as possible

Development of the welfare state and economic growth both require a labour force that is well and able to work, as well as participation in working life by as many people as possible. The attraction of working life can be reinforced by emphasising well being at work, by increasing equality in the workplace, by developing incentives to participate in the labour market, and by reconciling work and family life in a better way. A social insurance system that is financially sustainable provides incentives to work and guarantees a reasonable income, reinforces the significance of work as a stabiliser in the financing foundation for social protection.

2. Prevention of social problems and social risks

The most effective way to reduce poverty and social exclusion is to adopt a preventive approach as the primary operating model. Particular attention will be paid to early intervention in the problems of children, young people, and families with children. In the prevention of health problems, the promotion of mental health and the management of substance abuse have a clear connection with reducing the risk of social exclusion.

3. Safeguarding the continuity of the existence of measures that prevent and correct social exclusion and poverty

Selective social policy is not the basic principle or approach in Finland, but efforts are made to maintain and develop a universal service and income security system extending to the entire population. The permanence of the basic objectives of the welfare policy and long-term activities are the greatest factors in preventing the realisation of social risks and the threat of social exclusion. The best way to achieve permanent results in the work against poverty and social exclusions is to carry out determined development of social structures that safeguard people's welfare. Short-term programmes and projects have a limited impact.

4. Ensuring the supply of skilled labour in services safeguarding the welfare of residents

The key issues of a functioning service system are client-orientation, high-quality and versatile services, sufficiency of services needed by the increasing elderly population, and a sufficient and skilled workforce. The availability of services and the regional equality of citizens can be safeguarded via a functional steering model and sufficient regional co-operation, utilising information and communication technology.

Development Lines in Education & Research 2003-2008

As a civilisation, Finland is built on knowledge and creativity and values such as equity, tolerance, internationalisation, gender equality and responsibility for the environment. Education is used to promote cultural rights as well as knowledge and skills for active citizenship.

The aim is a civilisation in which every individual can grow as a person according to their own abilities and aptitudes, contribute to the development of their community and living conditions as a citizen, and upgrade their vocational and professional competence in response to changes in their work all through their careers.

Everyone has an equal right to participate in education according to their abilities and in keeping with the principle of lifelong learning. With a view to preventing exclusion, action will stress children's and young people's right to a mentally and physically safe growth environment.

One special aim in developing the operational structures in education and training provision will be to enhance collaboration between the different sectors and forms of education and to boost flexibility, performance and efficacy. Adult education and training will be developed at all levels as one entity in response to the educational needs of the adult population and the labour market. The management and steering system in adult education will be revised to make adult education equitably available at all levels, in all fields and in all regions. Wider use will be made of learning in non-formal environments.

The development of adults' learning opportunities will encourage and enable the working age population to cope with work and stay longer in working life. At the same time, special attention will be paid to those whose work career is at risk because of poor initial training.

A current challenge for adult education policy is to support social coherence and active citizenship. Educational and cultural services constitute a key factor for the welfare and active life of the ageing population. In adult education provision, attention will be paid to adequate opportunities for liberal education and general studies.

In determining the supply of liberal adult education, account will be taken of the special function of the sector in promoting social cohesion and developing learning skills, as well as to cater for the ageing population's need for information society skills and their other educational needs.

Methods will be developed for promoting learning skills and implementing lifelong learning. Education providers will be encouraged to develop flexible local and regional education structures.

The system of skills demonstrations will be made a permanent element of all fields of vocational education and training. Measures will be taken to develop guidance and support systems needed by students. A national system for assessing learning outcomes will be developed in connection with the implementation of skills demonstrations.

The nature of liberal adult education as an institutional network responding to citizens' needs and its status in promoting social cohesion, democratic values and active citizenship will be strengthened. Future priorities will be to promote civic empowerment and strengthen civil society, to provide education enhancing the retired population's quality of life, to improve information society skills, to arrange language and cultural education for immigrants, and to prevent exclusion. The supply will be increased in response to growing demand due to the ageing of the population and the expanding mission of liberal adult education.

National Programme for Ageing Workers

In the past, one of the main strategies to combat unemployment in Finland was to direct older people towards early retirement. Early retirement has been an active policy for a long time in Finland, beginning with the increasing use of disability pensions at the end of 1960s and early 1970s. In 1980s, the popularity of the unemployment pension increased as a result of rising unemployment among older people and the reduction of the eligible age from 60 to 55. In 1986, disability pensions were liberalized further and early retirement pensions were open to individuals of 55+. Later on these age limits have been revised to 60 and 58 respectively.

The early retirement as a measure to combat unemployment has short positive effects, but it also causes negative effects on the long run. These include the disregards of older workers and an increase in unemployment among the elderly. Older people are under immense pressure to retire and "leave room for younger people".

To reverse the policy of ageing workers Finland implemented the National Programme for Ageing Workers in 1992-2002. The main aim of the programme was to promote the employment of those over the age of 45 and to reduce exclusion and premature retirement through the promotion of practical learning as well as the development of the links between health, education and working life. The main actors/institutions involved were Ministry of Social Affairs and Health, Ministry of Labour, and Ministry of Education. Other institutions involved were Ministry of Finance, Ministry of Trade and Industry, main labour market organisations, Association of Finnish Local and Regional Authorities, Social Insurance Institution, Institute of Occupational Health as well as pension funds. 4.2 million euro was granted to the different ministries responsible for the programme. The goals of the National Programme for Ageing Worker were:

- Raising the employment rate of the ageing workers;
- Raising the average pension age;

- Raising the share of the ageing in the measures of the labour administration;
- Spreading 'maintenance of the capacity to work' activities and enhancing the work ability of ageing workers,
- Raising the use of part-time pensions and other flexible working time models;
- Diminishing age discrimination and changing attitudes to be more favourable toward the ageing.

Overall positive changes have taken place. In recent years the ageing of Finland's labour force has prompted the introduction of activities aimed at enabling employees to retain their capacity to work for as long as possible. These arrangements, which are referred to for short as TYKY activities, nowadays form part of the functions of company health services. They include training, physical exercise, preventive rehabilitation and health promotion programmes.

For the purposes of occupational health care the employer has a duty to arrange a company health service, incorporating the use of medical personnel and services, to safeguard against health risks arising from work. These arrangements are made at the employer's expense, but some of the costs are reimbursed on the basis of the 1963 Sickness Insurance Act. Matters relating to health care in the workplace are regulated by statute. The objectives are a healthy and safe work environment, a properly functioning work community, the prevention of illnesses connected with work and maintenance of the employee's capacity to work and earn a living. Activities concerned with maintenance of the capacity to work form part of the functions of a company health service. The arrangement of the latter falls within the domain of co-operation in health and safety matters.

Employment Policy Programme

The objective of the Employment Policy Programme is to reduce unemployment and promote enterprises' access to labour. The programme's most important goals include the reform of employment services, activation of labour market subsidies, education and employment policy measures and attempts to lengthen the time spent by employees in the labour market.

The principal aims of the programme: to reduce structural unemployment and prevent social exclusion, to ensure the supply of skilled labour and provide for scarcity of labour due to demographic changes as well as to lengthen the time spent by individuals in the labour market, increase the productivity of labour and improve the organisation of work and job satisfaction.

Labour market subsidies will be developed in a manner that contributes to the activation of the unemployed and the long-term unemployed will be provided with personal employability programmes. Apprenticeship training and the joint procurement of employment-oriented adult education will be increased and the planning of vocational education needs improved.

The supply of labour must be ensured in the future. This requires means to postpone retirement and facilitate the entry of young persons into the labour market. The productivity of labour and well being at work will be promoted by improving the proficiency of the adult population and by implementing programmes related to working life.

Government Information Society Programme

The aim of the Government Information Society Programme is to boost competitiveness and productivity, to promote social and regional equality and to improve citizens' well-being and quality of life through effective utilisation of information and communications technologies. In education, this means equal opportunities of all citizens to use information technology in their studies. Lifelong learning is increasingly becoming the Finnish way of life. According to the Government Information Society Programme 2003-2007 studying and obtaining a degree at a young age does not provide enough professional knowledge for the rest of one's life. More and more people develop their professional knowledge in a goal-oriented manner and take extra courses in their free time, which can be of use in their professional careers. Mentors, change agents, study facilitators and innovators are needed both in work communities and as external consultants to inspire, lead processes, direct and support when there is interest in further study, and when changes are called for to improve productivity and work culture. Their basic quality should be a proficiency in creating innovative working together processes.

Other Programmes & Initiatives

The InnoELLI Senior programme seek to develop new and innovative operating models that will enable high-quality care services for the elderly to be provided cost-effectively. New work methods will network different kinds of service providers and facilitate the adoption of new and often technology enabled services in the elderly care sector. The InnoELLI Senior projects will integrate and mainstream the services of SMEs, municipalities and local third sector actors in the entire region (the key stakeholders). Standardisation of cooperation models will enable small service providers to cost-effectively serve large volumes and geographical areas. The projects are extensive and involve partnerships across provincial borders. Implementation of the programme and its projects will come to an end on 31 March 2008. The Finnish Government and the European Regional Development Fund are funding the programme.

Sources of Investment & Funding

Finland invests more in education than the other OECD countries on average. Financial resources for adult education and training come from several sources. Central part of life-long learning services are funded and administered by public sector. In the Ministry of Education sector, universities, polytechnics, vocational institutions, private vocational institutions, adult vocational education centres, liberal education institutes and advisory organisations provide adult education and training. The labour administration mainly buys adult vocational education and labour market training from private and public providers. Labour market training is a special form of adult education, which mainly comprises job-specific courses purchased by the labour authorities from education and training providers for the unemployed and persons threatened by unemployment. The Ministry of Trade and Industry arranges training geared to upgrade business know-how and to support entrepreneurship. The Ministry of Social Affairs and Health increasingly highlights the role of adult education in its effort to develop social welfare from pure benefits towards education, training and other activating solutions. All these authorities arrange adult education based on the needs of their administrative sectors.

Most adult learning takes place outside actual educational institutions, provided by the employer at the workplace or in the form of in-service training. The employers primarily finance in-service training. Companies' investment on training and education are at Europe's top level and growing in Finland. For example, member companies of The Confederation of Finnish Industry and Employers are estimated to invest a total of 500 million on training each year. The share of training expenses in relation to total costs of wages is then over five per cent, however in SMEs the level of investments on training and education is considerably lower: around 2.5% of the total wage costs. Majority (60 %) of training funded by companies is in-service training.

There is no survey about funding of intergenerational practices in Finland. In the cases already collected the organisations normally have their own funding combined with the funding coming from different sources, e.g. ESF, Government, Local Authorities as well as trust funding. In addition, a potential supporter of this kind of projects is Finland's Slot Machine Association (Raha-automaattiyhdistys) that raises funds through gaming operations to support Finnish health and welfare organizations.

5 INTERGENERATIONAL LEARNING ACTIVITIES

General Status of Intergenerational Programmes

Although lifelong learning is becoming the Finnish way of life, the desk and field research shows that intergenerational practices are not well developed in Finland. However there is a strong need to provide more contact between generations, because in Finland, the people belonging to the same age group are usually doing things together, and activities across generations are very scarce. Nevertheless, voluntary work camps where people of different ages work for the benefit of the local communities have long traditions in Finland.

According to an action research carried out by Johanna Moilanen (2005) the international models of intergenerational practises cannot be transferred directly to the Finnish society, but they need to be adapted and developed to meet the national and local needs. The most effective way to reduce poverty and social exclusion is to adopt a preventive approach as the primary operating model. According to Moilanen (2005) intergenerational practices can be successfully used in preventive child welfare work. Finland's population is ageing more rapidly than in any other OECD country, and intergeneration practices can offer a tool to provide education enhancing the retired population's quality of life, since education and cultural services constitute a key factor for the welfare and active life of the ageing population.

Examples of Projects

Promoting Networking among Generations (Sukupolvet verkoksi)

The goal of the project was promoting the well-being of children and adolescents by providing adequate adult contacts for children and young people and by supporting the everyday life of families with children. The adults involved in the project were volunteering as mentors or adult friends for the children and young people.

In this project the main goal was to put inter-generational relations in use by applying a method of mentoring across generations. Mentoring means a relationship between a more experienced person and a younger person, which involves mutual caring, commitment and trust. Mentoring across generations is kind of form of 'inter-generational work' which can be understood as a form of social work, which aims to support children and young people in their growing processes and everyday life by using inter-generational relations (outside family), exchange, and provision as an instrument.

Mentoring across generations is still a fairly unknown concept in Finland, unlike the U.S. and Great Britain for example. Mentoring across generations is one example of intergenerational practices. In this project childhood as independent phenomena and children as a social actor were strongly emphasized. That is the one main key in applying this method successfully.

Teddy Bear

Teddy Bear is an intergenerational project involving older people, aged over 50 years, from all sectors of the community, sharing their life histories with fifth-formers at rural primary schools. The project aimed to encourage the whole community to adopt a caring approach to its older residents thus improving their overall quality of life.

In the first project year, the seniors encouraged juniors to respond to their life histories with structured questions and by producing creative work such as artwork, drama or written text based on these stories. The children were then "paired" with the adults under teachers' supervision. Intergenerational learning focused on food, celebrations, WW II, world of work, rural crafts, games, childhood books and dialects, and the adults "translated" their life history into a language suitable for children. The children acted as "mentors" to the same elderly people by assisting them with their computer studies. The adults thus gain IT skills, confidence and self-esteem, while the children enrich their knowledge of the history and the social changes in their community.

During the second year of the project new activities were introduced. These were Net friends of two generations writing and talking in English; Goat Stories in Local Dialect in Vammala as well as Lantula Village School Reminiscence.

International Voluntary Service (Kansainvälinen vapaaehtoistyö)

KVT is the Finnish branch of Service Civil International (SCI), which was established in 1920. The main activities of KVT are work camps designed to help local organisations achieve a particular task, as well as supporting their longer-term goals and working for a more just and peaceful world.

Work camps are a unique form of doing voluntary work. They bring people of different ages together from many different countries, cultures and backgrounds to live and work on projects of benefit to local communities. The projects are designed to support and encourage local initiatives, which are continued after the work camp has ended. Work camps are designed to help local organisations achieve a particular task, as well as to support their longer-term goals and work for a more just and peaceful world.

KVT believes that all the people are capable of living together with mutual respect and without recourse to any form of violence to solve conflicts. But peace can only be built if people with different backgrounds and cultures learn to co-operate and work together.

WWF Finland's Volunteer Camps

The aim of WWF Finland's volunteer camps is to conserve and manage traditional rural biotopes rapidly disappearing. Traditional rural biotopes are among the richest natural habitats in Finland, in terms of the diversity of their flora and fauna. Many of these traditional rural biotopes are under threat, and their disappearance represents a serious problem with regard to biodiversity. Some 22% (338) of the characteristic species of traditional rural biotopes are classified as threatened in Finland.

The participants of the volunteer camps learn how to manage and conserve traditional rural biotopes. When working in conservation and management of the traditional biotopes, the participants also learn a lot about rare and valuable biotopes and their importance for threatened species.

In the camps the participants, the nature friends of different age, work and stay together in primitive conditions in the middle of the wild. The tasks carried out at a camp can be e.g. moving, raking, clearing root stocks and building duck boards, fences and shingle roofs. Normally the length of a camp is nine days, including the days for travelling to and from the camp site. One day is spent for making excursions in nature and culture attractions nearby.

The organizers of the camp provide a camp leader, supervision of work, cook, field kitchen and all necessary tools. The accommodation is in tent. Conditions are quite primitive and there are no facilities at the camp. However, in most camps the tent sauna is constructed.

The Village Community as a Resource for the Aged

The Village Community as a Resource for the Aged is a research and development project conducted by the University of Lapland. The project is multidisciplinary, combining the research interests of architecture, cultural anthropology, education, industrial design and social sciences.

ELVI –projects begun in year 1998. At the first stage ('Aiding the Lives of the Aging' -project from 1998 to 1999) the project concentrated on elderly people's coping at home. At the second stage ('Village Community as a Resource for the Aged'-project from 2000 to 2002) the project concerned with village life and ageing, and in the third stage (Ageing in Northern Finnish Cities) the project focused on Northern Finnish cities as places for aging, and third age as a phase of life.

The central methodological principle of all ELVI projects has been to produce knowledge of the lives of the aged, and use this knowledge as basis for developing strategies, technologies and products to support living at home in old age. The 'practical' objective of the project has been to contribute to the activities of the village community to support the aged population. This has been achieved by creating arenas of activity for the aged, encouraging the interaction between generations through increased village co-operation, and by taking community and individual technology into use to support independent self-management.

Finnish Business Transfer Society (Suomen omistajanvaihdosseura)

The purpose of the Finnish Business Transfer Society is to:

- Boost the competence and professional skill of its members.
- Collect and distribute national and international best practices information for society members as well as companies.
- Contribute to the proper understanding of transferring a business to the next generation and the need of the successor and/or buyer of the business to further develop business operations.
- Promote and support the research and other development of the transfer of businesses to the next generation and promote the training of the support activity related to business transfers to the next generation.
- Maintain links to domestic and foreign societies and other communities involved in the development and support of change of ownership
- Create and develop interaction among society members, businesses and public players on the national and international levels.

Sámi Children's Cultural Centre

The aim of the Sámi Children's Cultural Centre is to transfer knowledge, skills, customs and values related to the Sámi traditional culture to the new generation. The Sámi people are a national minority group, and the only indigenous population in the European Union. It is difficult for Sámi children and young people to maintain their identity in the middle of the globalisation. Sámi is the mother tongue of about half of the Sámi population whilst the rest speak Finnish. The amount of people speaking Sámi languages was drastically decrease during 1950's and 1960's, because at that time the Sámi children were not aloud to use their original language at school. A large percentage of Sámi adults cannot read or write in their mother tongue because the language of instruction for them at school a generation ago was the dominant language of their country of residence, and written Sámi is relatively new.

Seniors see the Future

The municipal of Kirkkonummi in southern Finland have started a project called Senioriovoima (the power of seniors) where the municipal officials are consulting senior citizens about what would be the best way to develop the municipality. The working method used is scenario building.

Transfer of tacit knowledge

One of the efforts to transfer tacit knowledge from senior workers to junior ones is Honkasalonki project. In this project the transfer of tacit knowledge is mainly done through mentoring. Senior workers are also encouraged to continue their working career as long as possible. The latest years at work are carefully planned beforehand.

Volunteer as Grandparents

Several organisations, e.g. Save the Children (Pelastakaa lapset) or The Mannerheim League for Child Welfare (Mannerheimin lastensuojeluliitto) have foster grandparents programmes to match older adult volunteers in caring relationship with children missing their own grandparents or whose grandparents do not live nearby. Furthermore, Vantaa city in the southern Finland have started a programme to match elder women as grandmothers also for immigrant children.

6 CONCLUSIONS

Adult education and life-long learning have emerged as increasingly important components in the Finnish educational policy and planning. The life-long learning model has meant that alongside the traditional institution-centred or formal learning, there is a new kind of non-formal, informal and casual learning. Although lifelong learning has become the Finnish way of life, the desk and field research shows that intergenerational practices are not well developed in Finland, except in the University of the Third Age.

As traditional values recede, the risk is that people become marginalised and feel lonely. Furthermore, there is a strong need to provide more contact between generations, because activities across generations are very scarce. The challenge is to promote and maintain values, which favour communality and the acceptance of difference, as well as to encourage active memberships of civil society, which could be achieved by developing intergenerational practices. Nevertheless, some intergenerational practices have a long tradition in Finland. Among them are voluntary work camps where people of different ages work for the benefit of the local communities or manage and conserve traditional rural biotopes.

According to an action research carried out by Moilanen (2005) the international models of intergenerational practises cannot be transferred directly to the Finnish society, but they need to be adapted and developed to meet the national and local needs. The most effective way to reduce poverty and social exclusion is to adopt a preventive approach as the primary operating model. According to Moilanen (2005) intergenerational practices can be successfully used in preventive child welfare work. Finland's population is ageing more rapidly than in any other OECD country, and intergeneration practices can offer a tool to provide education enhancing the retired population's quality of life, since education and cultural services constitute a key factor for the welfare and active life of the ageing population.

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