



**Validation of employee competencies in their workplaces**

# **Handbook**

## **Methods and Tools**

**Based on experiences from the Leonardo project**  
*The Value of Work*

September 2007

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## 1. Value of Work

### Background

The Value of Work project (VOW) is an EU (Leonardo) funded project for recognition and validation of competencies in the banking sector in partnership with employers and trade unions. The project is led by the Education and Training Service Centre, Iceland. Other partners in the project are institutes/organisations in five European countries, Cyprus, Denmark, Slovenia, Sweden and UK. The main task is to develop competence standards for the banking sector and methods and tools that can be adopted and piloted in the six partner countries and which can be transferred to other occupations.

In Iceland there is much ‘non formal’ and non-accredited training in the banking sector. The situation in many other European countries is similar with banks developing their own in-company solutions. The result is that banking employers have little evidence of their

investment in training or ability to deliver a quality service. Employees have nothing to show for the considerable amounts of learning they have done. They are also doing jobs comparable to people who have higher education competencies. This situation also concerned the banking and finance trade unions in Iceland, who in conjunction with the Education and Training Service Centre, sought solutions through European cooperation.

The premise that the workplace is an important learning environment is the basis for the personal development aims of the project. Increased internationalisation and rapid changes in the world of work make it important to equip people so that they can safeguard their position on the labour market. It is therefore important to find ways to identify valuable competencies, which may be further developed through traditional courses and through learning at work. By identifying the employee competencies, companies and organisations are given the opportunity to develop suitable measures, which can raise the competence-level of their employees. Recognition of informal/non-formal competencies can be a motivating factor for an individual encouraging him/her to participate in various competence-developing contexts.

So far, validation in many countries has had a strong connection to the formal school system. In this project, validation is carried out in relation to workplace-related competence standards.

### **Aims**

- To document competencies and abilities acquired in the workplace in order that individuals may develop their competence-level and thus improve their position on the labour market.
- To make competencies more visible to companies, so that they can develop more appropriate educational and training opportunities for the employees.

### **Target group**

People (employees) who have acquired their competencies in informal and/or non-formal learning situations and who lack formal (or higher formal) education.

### **Project aims**

The project aims to

- develop methods and tools for identifying and validating competencies and abilities which have been acquired in the workplace,
- create tools, which can be transferred to other professions,
- make employees aware of their competencies (to increase motivation) and make all social partners aware of employees' competencies.

### **Prerequisites**

#### ***Transferable methods***

The methods developed, have come primarily from bank employees. It is, however, important that these methods are applicable to other sectors.

### ***Support***

For validation achieve the expected results, it is important that its aims and methods are firmly supported by all parties involved. The project has placed great emphasis on the involvement of so-called Professional Task Groups (PTGs) made up of key personnel within the profession in question. These groups include representatives from employers, trade unions and educational centres etc. The role of the PTGs includes approving competence standards and providing viewpoints on how the validation procedures are structured and documented. Active participation by PTGs certainly increases confidence in the validation process and the way in which the results are documented. Their participation means that the results of the validation concept can be disseminated - both nationally and internationally.

### ***Costs/time-scales***

If employers are to be interested in participating, it is important that costs are kept to a minimum. This means that one should use methods and procedures, which enable the validation process to be carried out in the shortest time possible – without risking the quality of the validation process. A time limit has been suggested in the project of approx. 20 hours for each participant together with advisers, assessors etc. Individuals must be prepared to set aside some of their own leisure time in order to achieve satisfactory results.

### ***Documentation***

Within the project, it has been agreed that a certificate of proficiency is to be issued to provide an individual's personal profile. In Slovenia, where the competencies of employees who work within home care services are being validated, formal certificates are also issued to help them carry on their jobs. All documentation should have the same layout on the first page. After that, each country can decide the layout and content depending on choice of methods and sub-standards.

### ***Implementation***

Iceland, Cyprus and Denmark have chosen to validate the competencies of bank employees. Slovenia has chosen employees who work in home care services and Sweden has chosen to validate employees in the financial management and administration of non-profit organisations in the City of Malmö.

Iceland and Slovenia both have effective PTGs and have been able to carry out validation more or less as intended. In Denmark and Cyprus, there have been difficulties in finding a workplace (bank) willing to participate. In Sweden, it has not been possible to form a PTG at a bank or within financial management and administration. Within the bank sector, employers are not interested in validation because the banks assume the role of training institutions for their staff and view staff competence as a competitive factor. The financial management and administration sector covers several different professions, which makes participation by the relevant employer organisations and trade unions more difficult.

A number of different methods have been developed, enabling opportunities to choose the parts that best suit their companies/organisations. The choice of method(s) also depends, of course, on the culture and current legislation etc. in each country.

### ***Pilot Summary Report***

A relatively large number of methods have been produced within the project. This is to enable the various participating countries to choose the methods, which suit them best as circumstances vary from country to country and from workplace to workplace. None of the participating countries has used all of the possible methods.

All have used a portfolio in some form. There have been considerable differences in approach, however. In some cases participants have mostly just collected together their certificates and references so that the time taken was limited to c. 30 minutes. The aim of the method described in the Handbook where participants provide a concrete and detailed description of their competencies and work experience is primarily so that participants gain increased insight into their competence-level. It also enables self-assessment, which is an important part of the validation process. Where this approach has been used, it has taken considerably more time, c. 20 hours for participants with guidance and this did not include the work done by participants in their own time.

When recruiting participants, it is important that they are given clear, easily understood information about both the aim of validation and the validation process with its various steps. Employers should also be very aware of what is expected from both participants and from management. Assessors must be well versed in both standards and methods. Due to lack of time, this step lagged behind in some of the participating countries. This had a negative effect upon the participants and called for some extra work by the project leadership.

All agreed that the methods used have worked very well. Another success has been that it has been possible to applicate the competence standards and methods produced for the banking sector to other professions/occupations.

One consistent feature has been that participants have been very motivated and happy with the work done during validation. A good number of participants were inspired by the results and have started to plan for further training courses.

## **2. The validation process - general description**

The methods and tools used in the project were produced using the experiences of participating organisations, guidelines within the EU and experiences and recommendations from previous projects. Guidelines and publications used by the project are listed in Appendix 1, References. Sections 2 – 10 below take up the methods and tools, which the project recommends as suitable for use in the validation of employee competencies. The italicised text contains examples from the VOW Project. In the panels labelled ***Things to consider***, the project calls attention to important observations arising out of project experiences.

The validation process consists of several different parts. It is important that all the parts are planned and reviewed in good time before the actual validation process starts. The purpose

and objective of the validation determines its structure, scope and how much time is needed. Evaluating a person's competencies can be a rather complex activity. By using different methods and tools, an understanding of a person's competencies may be achieved from a number of different angles. This will aid final assessment.

The validation process may be described in accordance with the phases below with the different activities and the various people/organisations involved:

<b>Phase in the process</b>	<b>Activities</b>	<b>People/organisations involved</b>
<b><i>Planning, organisation</i></b>		
<b>Planning</b>	Clarify purpose - objective	Employers, trade unions, validation co-ordinators
<b>Organisation</b>	Form a Professional Task Group PTG	Employer organisations, trade unions (local and/or national), validation co-ordinator When an assessor is appointed, he/she joins the group
	Involve organisation, appoint co-ordinator, responsible for implementation	Co-ordinator and PTG
	Establish a working group <ul style="list-style-type: none"> <li>- involve an adviser</li> <li>- involve assessor(s)</li> <li>- representative from employers and trade unions</li> </ul>	Co-ordinator and some from PTG
<b>Competence standards</b>	Define standards	PTG
<b>Methods, tools</b>	Adapt methods, tools	The working group
<b><i>Information</i></b>		
<b>Selection of participants</b>	Information, agreement within groups involved, registration, selection of participants	Validation co-ordinator, adviser, employer, union representative
<b>Implementation, methods, tools</b>		
<b>Exploratory survey</b>	Initial survey and planning discussions	Adviser
<b><i>Portfolio, Self-assessment</i></b>		
	Finalise Qualification portfolio	Adviser
	Carry out self-assessment	Assessor
	Supervisor dialogue – assessment	Assessor
	Individual discussions – revised planning of the process	Assessor, adviser
<b><i>Verification/confirmation process</i></b>		
	Case and/or analysis of work tasks carried out on the job	Assessor and co-assessor
	Carry out observations and/or role-play	Assessor and co-assessor
	Carry out tests	Assessor
	Supplementary individual discussions	Assessor
<b>Assessment</b>	Summary, assessment	Assessor
<b><i>Recognition</i></b>		
<b>Certificates</b>	Issue	Validation co-ordinator,

		assessor, PTG
<b>Recommendations</b>		
<b>Recommendations</b>	Recommendations for possible competence training	Adviser, supervisor

A more detailed description of the various phases is available in sections 3-7 below. An outline of the validation process is in Appendix 2.

### Clarity of purpose

Validation can be an exploration without presuppositions, i.e. directed at *what* one can do so-called *divergent validation*. It can also be accomplished using set standards, i.e. testing *whether* a person possesses competence in relation to the set standards, so-called *convergent validation*. Often, validation is a mix of both these kinds.

Clearly defined validation aims and objectives will determine which method is chosen. It is also important to be clear about how the results are to be used. Is validation to lead to a nationally recognised certificate? Or is the aim to gain a picture of the person's competence in order to aid and encourage competence training? The aims and objectives also determine how comprehensive validation needs to be, both in terms of content and time, and thus also the amount of resources which need to be allocated.

This Handbook describes methods and tools intended for convergent validation, i.e. the kind which checks whether an employee satisfies set competence standards.

### Organisation

An organisation to assume responsibility for the planning and implementation of the validation needs to be set up early. An independent organisation should have overall responsibility. Those doing actual validation work, such as the advisers and assessors, should form a working group. Important to the organisation is the PTG, with local and/or national representatives from organisations such as employees and employers, and the way the PTG collaborates with the working group.

### Competence standards

As we have chosen to produce a handbook for a convergent validation, i.e. which checks whether employees fulfil certain standards, it is necessary to first determine the competence standards for the particular job/position for which the employee is to be assessed. Examples of such standards for bank work can be found in the Handbook of Standards produced in the VOW Project. The structure of the ten primary standards can very easily be adapted and transferred to other occupations. Aims and objectives determine whether there is a need to define sub-standards.

### Information

Experience gained in pilot projects shows that adequate information needs to be provided and that the validation process needs the support of participants, supervisors and work teams. This should be achieved at an early step.

### Methods and tools – exploratory survey

Validation may be carried out two parts: an exploratory survey part and an evaluation part. There are aspects of assessment in the exploratory survey part. For the sake of simplicity and clarity, assessment is described here as a separate phase. For validation candidates to recognise their competencies, they need good self-awareness and the ability to communicate

these competencies. They are then set down in a well-organised Qualification portfolio. The choice of methods and tools is otherwise determined by the standards needed for validation along with the competence, which the individual has described during self-assessment.

### **Assessment**

Assessment of an individual's competencies relative to the competence standard takes place on a continuous basis during the process together with the different activities. Finally, a summary and an overall assessment are produced.

### **Certificate**

If certification cannot be related to the national educational assessment system, it is important that the content is informative. It should be indicated how assessment has been carried out and which standards have been applied. It is of value if part of the certification is made up of a more detailed description of abilities/knowledge that the employee has shown. Who signs the certificate is of great importance. It is natural that those people who have been responsible for the validation process should sign the document. If employer organisations and trade unions have participated in the PTG, it will improve the status of the certificate if representatives from these organisations also sign the document.

### **Time factors**

The time needed by the participants and the assessors for validation is determined by its aims and objectives. Appendix 3 Validation process – implementation shows the time used for validation in the VOW Project. Please note that some of the time the employee spends on validation may be outside of ordinary working hours.

### **Recommendations**

Validation should be followed up by consultations with advisers and supervisors in order to find possible routes to competence development. This may be courses given by the formal education system or courses arranged by employers.

## **3. Planning – aims – objectives**

When the opportunity arises for employees to validate their competencies, it is important to consider as early as possible the purpose of the validation. One purpose may be to make an exploratory inventory of an individual's competencies. Some of the unidentified competencies that staff has acquired can be an asset for a company. It can provide employees with a chance for personal development and a change in their work duties. Validation can also be a useful instrument for drawing up personnel development plans. This applies only to exploratory, divergent validation.

Another purpose of validation is to evaluate employee competencies in relation to identified competence standards for a particular vocational role, convergent validation. The employee receives proof of his/her competencies and can identify the areas, which need to be developed. It gives employers opportunities to form work groups/units whose competencies complement each other and to develop concrete personnel development plans.

Usually, validation is a mix of an exploration without presuppositions and validation in relation to defined standards.

The validation described in this project and in this handbook takes place in terms of established competence standards within a specific vocational role.

It is important to clarify the scope of the vocational role both with regard to the number of work assignments and how advanced these work assignments are. Are staff numbers at a workplace great or small? Are target groups to be found at several different workplaces? These questions largely determine the scope of the validation, how it is organised and the amount of time required.

The objective of the validation also needs to be adjusted for the number of hours an employee can set aside for validation and other validation costs, including costs for advisers and assessors.

#### **Things to consider**

What is the purpose of the validation:

- Only exploratory - what competence does the employee have?
- To see if the employee fulfils workplace competence standards.
- What legitimacy do you want the validation to have?
- What will be done with the results of the validation?

What profession:

- The need for standards and scope of sub-standards.

Prerequisites:

- Who is to be offered validation?
- Who is to make the choice and what are the selection criteria?
- One or several workplaces?
- Estimated number of employees to be validated?
- How much may validation cost?
- How many hours can be set aside for validation? The time schedule used to plan the project is in the Appendix 3.
- Objectives and costs must also be related to whether or not it is possible to carry out validation with the required level of quality.

## **4. Organisation**

The various representatives who will later form the Professional Task Group (PTG) should be invited in at an early step to assist in planning.

During the initial planning steps, an independent organisation should be involved to assume responsibility for the practical work of implementing the project. This organisation will include the work unit, advisers and assessors who will be responsible for carrying out validation. The organisation will also be responsible for the practical matters relating to the PTG.

*The following organisations were responsible for carrying out the validation in the VOW Project:*

- *Education and Training Service Centre, Iceland*
- *The Danish Institute for Educational Training of Vocational Teachers, Denmark*
- *SYNTHESIS Centre for Exploratory and Education Ltd, Cyprus*
- *The Slovenian Institute for Adult Education*
- *The Centre of Validation in the City of Malmö, Sweden*

The Professional Task Group (PTG) may be regarded as the steering group for the validation. The PTG should consist of both national and/or local employer and employee representatives, and the organisation, which will assume the responsibility for the implementation of the validation. PTG assignments include:

- developing and/or approving of the competence standards
- providing input on the structure of the validation
- providing input on documentation
- possibly signing the certificate
- guaranteeing the worth of the certificate

*In Appendix 4, you can see a list of members in PTGs in the VOW Project.*

The people responsible for the practical implementation of the validation are the advisers and the assessors. One or two assessors will most likely be required. Along with the advisers and the assessors, a working group is to be formed with representatives from the workplaces together with the employer and labour representatives. For certain methods/tools, there may be a need for co-assessors at the workplaces.

### **Adviser**

The role of the adviser is separate from that of the assessor.

An adviser's main task is to

- provide information about project in the recruitment phase
- carry out the survey and planning interview and, with the participants, establish a plan for the different steps in the process
- initiate and supervise the portfolio work
- initiate the self-assessment work
- arrange contact with the assessors
- provide overall support and counselling during the validation process
- participate in the working group's development/review of the validation tools.

### **Qualification requirements**

- People with educational and occupational guidance competencies are preferable.

*The following were responsible for carrying out the above tasks in the VOW Project*

- *In Iceland: Career counsellor and occupational psychologist*
- *Denmark: The training department of the bank together with the project management (DEL)*
- *Cyprus: The Training and Development Department of the Bank*
- *Slovenia: Advisers*

- *Sweden: Different individuals were responsible for the various tasks such as project managers, special advisers for the portfolio work.*

Training for the advisers should include attitudes to validation and training for the guidance of the portfolio work. Otherwise, advisers should prepare by participating in the development/revision of the validation tools.

### **Assessor**

The assessor should have no working relationship with the people to be validated.

### ***Qualification requirements***

The assessor may be a senior trainer outside of the workplace or an expert within a trade association. Suitable people include vocational instructors associated with a particular profession. Important factors when choosing an assessor are that the person must have:

- credibility and impartiality
- professional competencies within the area and a knowledge of current standards
- experience as an assessor
- the ability to assess aptitude, not primarily detailed knowledge
- good communication competence, empathy and a positive attitude to validation

*The following were responsible for assessment in the VOW Project*

- *Iceland: An independent assessor (a human resources manager with a background in banking)*
- *Denmark: An assessor from “The Financial Services Union”*
- *Cyprus: Officers of the Hellenic Bank*
- *Slovenia: Three assessors in commission with a profession in social work*
- *Sweden: Vocational instructors in Malmö*

### ***Co-assessors***

Where co-assessors are required, they are to act on behalf of the assessors at the employees’ (the validation candidates) workplaces. In certain circumstances, the supervisor may act as a co-assessor.

### ***Training***

It is not always possible to find assessors who are trained and who have experience. One way of preparing people who act as assessors is to have them actively participating in adapting the tools for the validation process/project in question. Naturally, these people may also become further acquainted with the competence requirements for assessors.

<b>Things to consider</b>	
Professional Task Group	<ul style="list-style-type: none"> <li>- recruit/involve representatives early, during the planning steps</li> <li>- national or local/regional status of the representatives</li> </ul>
Organisation responsible	<ul style="list-style-type: none"> <li>- choose an independent organisation</li> </ul>
Adviser	<ul style="list-style-type: none"> <li>- suitable competence - educational and occupational guidance counsellor</li> <li>- training in validation methodology</li> </ul>

Assessor

- suitable background
- training in validation methodology

## 5. Competence standards

When conducting a validation which checks if the employee fulfils certain competence standards, it is necessary to first identify and decide the competence standards for the profession by which employees are to be assessed. Examples of such standards for bank work can be found in the Handbook of Standards. The ten primary standards, which the project has developed for employees who work with customer services, specify abilities and knowledge required for the profession. These can be adapted relatively easy, and can be transferred to other vocational areas. In the VOW Project, they have been transferred to home-care services in Slovenia as well as financial management and administration functions in Malmö, Sweden. The purpose and the objective of the profession determine if there is a need to define sub-standards.

The ten primary standards offer a comprehensive explanation of the standards. However, it makes it easier for employees to assess themselves in respect of the standards if the primary standards are defined in more detail in a number of sub-standards. These sub-standards can also make evaluation easier. The need for a number of sub-standards varies, dependent on the vocational areas. For example, for the validation of the financial management and administration functions in Malmö, Sweden, a large number of sub-standards were required because these functions encompass a large number of work situations. See the Handbook of Standards.

<b>Things to consider</b>
Competence standards <ul style="list-style-type: none"> <li>a. Do they exist?</li> <li>b. If not – produce standards.</li> <li>c. If they do exist - do they need to be reviewed/adjusted?</li> </ul>
The need for sub-standards <ul style="list-style-type: none"> <li>- Why?</li> <li>- Which ones and how detailed?</li> </ul>

## 6. Methods and tools

In section 8, there is a list of the methods and tools. Some of them always need to be used during validation. Others, such as supervisor assessments, doing case-studies, carrying out observations and/or testing knowledge, are used when required depending on the competence standards and the competencies which individuals have described in their self-assessments. The descriptions of each method and the instrument below include how they were used in the project.

In order for validation candidates to identify the competencies they have, they need good self-awareness and the ability to communicate about their competencies. The foundations of these abilities are laid down in a well organised portfolio.

Birgitta Karolin's memorandum "Job function, competence standards and methods for validation", provides further arguments concerning methods and tools, see Appendix 5.

<b>Things to consider</b>
Decide which methods and tools can be used.
Do the methods need to be adapted to the validation in question?

## 7. Selection of participants

### Information and establishment of the project

It is important to put time and effort into informing people of the forthcoming validation; and it should be done in good time. It is equally important to inform supervisors and the workplaces involved as presumptive participants. Verbal information always needs to be supplemented by written information. On production of the information material and the verbal information, it is suitable to establish cooperation with the respective employers' and labour organisations concerned.

Information and information materials should be concise and contain the following:

- background of the project
- purpose of the validation
- how the validation will be carried out
- requirements for participation
- how the results will be documented

### Recruitment of participants

The purpose and the objectives of the validation determine how application and selection to the validation are carried out.

Examples of selection criteria:

- an individual has worked for a certain amount of years within the business operations
- educational background
- interest

<b>Things to consider</b>
Decide at the planning step the target group for validation and how application and selection are to take place.
Inform the target group and others concerned about the validation at an early step and get their support.

## 8. The validation process - implementation

### Initial exploratory and survey discussions

A discussion takes place when selection of the validation candidates has been achieved. This discussion aims to clarify the individual's expectations regarding validation and also to describe the processes involved. The adviser will conduct the discussion. The role of this adviser should be to keep things together, someone to whom the validation candidate can turn throughout the whole process to receive advice and support.

The content of the initial discussion could be:

- to determine validation candidate's educational and vocational background
- the validation candidate's attitude to validation and any questions he/she may have
- the validation candidate's expectations and ambitions
- a review of the various parts of the validation process
- information and planning work on the qualification portfolio

At this point, a schedule should be established for the various parts of the process in which times and places should be specified as far as possible, along with a list of all the other people involved who will be assisting. This schedule should be revised continuously. See Appendix 6 for an example of a schedule.

<b>Things to consider</b>
Include any education and work experience, which might be of significance for validation.
Provide clear information listen carefully to questions.

### Qualification portfolio

In order for validation candidates to identify the competencies they have, they need good self-awareness and the ability to communicate about their competencies. The foundations of these abilities are laid down in a well organised portfolio.

The adviser has an important role to play to guide a participant in this work. Often, existing documents, diplomas, certificates and testimonials only provide summaries. These should therefore be supplemented by the participants' own detailed descriptions of their educational achievements and work experience. It is not only the physical portfolio, which is important. The process, which the individual goes through, while producing, it is just as important. Supervision or guidance may take place in various groups but should mostly be in the form of individual support from an adviser. Among the effects of this process are that individuals gain increased awareness of their competencies and improve their ability to communicate about them. Appendix 7 describes work on portfolios.

*In the project, we have worked with different kinds of Qualification portfolios. These have ranged from the mere collecting together of relevant documentation with regard to education and work to the concept applied at the Validation Centre in Malmö, Sweden, where the participants have put a considerable effort into providing very detailed descriptions of their jobs.*

*The home care workers in Slovenia put together a special description of their work, see Appendix 8. Time spent on portfolios varied from 30 minutes to over 20 hours with guidance and this did not include the work done by participants in their own time.*

*The general opinion in the project was that more time, guidance and help was required for work on qualification portfolios.*

<b>Things to consider</b>
Documents concerning education and work often need to be supplemented by participants' own detailed descriptions. Guidance is important.
Let this work take time and the benefits will be that participants will become aware of their competencies and will therefore be better identifying and communicating about them.

### **Self-assessment and supervisor's assessment, where applicable**

Self-assessment always relates to the established competence standards including sub-standards. The validation candidate must be very familiar with the standards in question. Self-assessment may be organised in different ways. One way is for validation candidates to specify the competencies they believe can be validated on a document where the standards have been listed.

Another way is for candidates to use a dialogue with their supervisors to arrive at which competencies may be validated.

Assessors will have a better basis for identifying participants' competencies if self-assessments are supplemented by a supervisor's assessment. In some cases, they may be used as confirmation of participants' competencies.

<b>Things to consider</b>
It is important that the validation candidate fully understands the competence standards
An assessor should be available to provide explanations and guide the participants in their self-assessments.
It is valuable if self-assessment is supplemented by a supervisor's assessment.

### **Individual discussions - revised planning**

The next step in the validation process is for the assessor to interview the validation candidates. These interviews should be based on each individual's self-assessment and qualification portfolio. The purpose is for the validation candidate and assessor to agree as to which competencies should be assessed and how they should be assessed. How the individual has described his/her work may be of great significance to how the validation candidate shows his/her competencies and thus affect choice of methods.

The choice of assessment tools (case-studies and/or analysis of work tasks that have been carried out, observations and/or role-play, knowledge tests and any additional discussions) is individual. See a more detailed description in Appendix 5, Birgitta Karolin's memo. The schedule describing the process (produced during the first interview/discussion with the participant) should be revised with up-to-date times and places and who is to be involved.

<b>Things to consider</b>
Set aside a sufficient amount of time for the discussions.
Plan all the parts of the assessment process.

### **Case-studies and/or analysis of work tasks carried out**

The validation process should ensure that knowledge and abilities are validated in conditions, which resemble the working conditions where the competence has been acquired. Case-study is an example of this method where details can be formulated based on this idea. Starting from a given situation, the validation candidate describes how to go about solving a particular problem. The task may report in writing and/or verbally. Often there is no one way of doing things correctly and here the validation candidate has the opportunity to describe and argue for the way that he/she has chosen to solve the problem. Examples of case studies for bank employees are in Appendix 9 A and B.

As a first step, it would be suitable to analyse the materials, which the validation candidate has presented as a part of his/her ordinary work assignments. These may include, for example, financial calculations, keeping records, writing reports etc., which together with verbal comments and explanations can form a basis for the assessment.

<b>Things to consider</b>
Try first to analyse the materials the validation candidate has produced during his/her ordinary work assignments.
Case studies should resemble the working conditions where the competence has been developed.
Involve a co-assessor who masters the tasks to be validated.

### **Observations and/or role-play**

This method is suitable for assessing competencies, which cannot be identified using case-studies or traditional knowledge tests. These may concern attitudes towards customers and colleagues, service-mindedness, general awareness and ability to listen etc. It is advantageous if observations are made in a real working environment. See also “Job function, competence standards and methods for validation – Birgitta Karolin”, Appendix 5.

#### **Observation during customer visits**

The observer sits in on, for example, 3-4 customer meetings. One of the customers could be a ‘pretend customer’ who has been prepared so that he/she can ask certain predetermined questions. This is to ensure that relevant questions are included.

The observer should have a checklist with him to make notes concerning abilities and factual knowledge.

An example of what could be evaluated is how the customer is received, how well the validation candidate listens to the customer and perceives buying signals, how they are interpreted, how information is put over and, finally, how the meeting is concluded. Feedback should be given on a later occasion.

### Observations during internal meetings

An observer sits in at one of the internal meetings, which are held regularly. The observer should also have a checklist so that he can take notes concerning abilities and factual knowledge.

All the participants at the meeting should be aware as to who the observer is and the purpose of the observation.

#### The observer

The observer may be the candidate’s immediate superior (supervisor) or an experienced colleague with no close relationship. It is important that observers act impartially.

#### Role-play

If it is not suitable to conduct observations at the workplace, role-play can be arranged whereby the participants are asked to act and react based on given instructions. Depending on the complexity of the task, one or two observers should be appointed.

<b>Things to consider</b>
<p>Observations during customer visits</p> <p style="padding-left: 40px;">It is important that the validation candidate is aware of the structure and purpose of the observations.</p>
<p>Observations during internal meetings</p> <p style="padding-left: 40px;">All participants at the meeting must be made aware as to who the observer is and the purpose of the observation.</p>

### Knowledge testing

Knowledge testing is a traditional method, which has been practised for a long time within formal education. The method measures actual knowledge and may be carried out with different types of tests such as written questionnaires, multiple-choice, interviews and the like.

The usefulness of the method is limited, as it does not measure abilities and attitudes. This project emphasises the importance of recognising the participants’ *ability* to manage their work tasks. The competence standards have also been formulated based on this approach. Knowledge testing should therefore only be used as a complement to other tools. See also “Job function, competence standards and methods for validation – Birgitta Karolin”, Appendix 5.

### Supplementary individual interviews

If the assessor considers that he/she does not have sufficient information to make an assessment, or the assessor needs to check work assignments that have already been presented, it may be necessary to conduct further individual interviews with the validation candidate.

<b>Things to consider</b>
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Keep the participant regularly informed about how assessment is progressing.
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## Assessment

Assessment takes place continuously during the process. As a final part in the process, the assessor analyses what has emerged and been verified during the process. If there is agreement as to what has emerged, then it is easy to establish that the individual has the competencies as described. If there is disagreement, the assessor must determine which parts are in favour of the validation candidate. If there is any uncertainty, there are two alternatives: 1. A decision that the individual does not have the competence in question. 2. Allowing the individual to carry out additional assignments.

*The VOW Project achieved a good link between the various validation methods.*

## 9. Certificate

Important to the validation process is how one chooses to document the results.

The questions at issue should be planted firmly in the minds of the PTG in each country and discussions held in order to reach a decision. These discussions should take place as early as possible because the development of standards and the choice of methods used are dependent on the form of documentation chosen.

### Legitimacy

Is the documentation to be accepted?

- locally?
- nationally?
- in EU countries?

### What knowledge should be documented?

- factual knowledge
- abilities
- general competence

### What work assignments/tasks should be included

- only the results of the validation
- details concerning education and work experience - a selection

### Level-graded evaluations

- how many levels?
- what standards apply for each level

### Format

- what should the certificate look like
- preparation of template/layout
- who should sign?

### **Design/content**

The competence standards, which the handbook is based on focus on *ability* to carry out work tasks – this should therefore be reflected in the documentation. The aim is thus to provide certification, which presents a picture of an individual’s personal profile.

When documentation of this type is issued, it is important that the certificate is informative so that the reader receives a clear picture of an individual’s competence within his/her vocational area. The results should be described as objectively as possible. To give the certification more authority, it should include a description of how assessment was carried out and who issued it. There is also value in having certificates issued with the same layout, thus making them recognisable and adding a certain quality to them.

*In this project, we have chosen to have the same layout on the first page. After that, each country can decide the layout and content depending on choice of methods and sub-standards.*

*In Slovenia, where the competence of employees who work within home care services are being validated, they issued both a ‘proof of competence’ in accordance with the project’s intentions and a formal certificate to use on the job market.*

If there is a need for national acceptability, it is necessary for assessment to be made in relation to nationally accepted competence standards. Such standards can most likely be found within the formal education system for most occupations. Even the various trade associations could contribute by producing up-to-date competence requirements. This would allow the use of existing documentation such as testimonials, certificates of vocational competence etc.

<b>Things to consider</b>
<ul style="list-style-type: none"><li>- As early as possible, decide what form of documentation is to be issued<ul style="list-style-type: none"><li>- what type of legitimacy?</li><li>- content?</li></ul></li><li>- A certificate of competence must be informative to have any value</li><li>- Who is to sign it?</li></ul>

## 10. Appendix

### Appendix 1      References

Common European Principles for the validation of non-formal and informal learning (see: <http://www.eaea.org/news.php?k=3224&aid=3224>)

Glossary on transparency and validation of non-formal and informal learning (2<sup>nd</sup> paper, April 2003)

Life Long Learning Accreditation of prior learning – The European Vocational Training Association

Training for APEL Practitioners – EuroguideVAL European Project

Quality system for Validation – EuroVAL

Att värdera kunskap, erfarenhet och kompetens, Per Andersson, Sweden

## Appendix 2      Validation - process overview

# Validation - process overview



Guidance

### Appendix 3 Validation - implementation

#### Process of validation – suggested implementation – VOW project

Information		Portfolio, self-assessment			Verification/confirmation process					Recognition	Recommendation
Information	Survey/ planning discussion	Portfolio	Self- assess- ment	Revised plan- ning	Case	Obser- vations	Test	Supple- mentary interview	Summary assessment	Certificate	Planning work, competence training
		3-4 weeks	2 weeks		2 weeks	2 weeks	1 occasion				
2 hours	1 hour	Min 8- 12 hours	1 hour	1 hour	2 hours/ case	30 min – 1 hour/ obser- vation	1 hour	1 hour	1 hour assessor		1 hour
									Total time for individual: 16 – 22 hours plus homework		

## **Appendix 4 Professional Task Groups (PTG) in VOW Partner Countries**

### **Iceland:**

- The Education and Training Service Centre (ETSC)
- Ministry of Education, Science, and Culture - Department of Education - Division of Lifelong Learning
- Kópavogur Grammar School
- VR - The Commercial Workers' Union
- Landsbanki Íslands hf. (National bank of Iceland)
- Kaupthing Bank
- Glitnir Bank
- The Confederation of Icelandic Bank and Finance Employees

### **UK**

- NIACE The National Institute of Adult Continuing Education
- Creditworks
- The Financial Services Skills Council
- Amicus the union

### **Denmark**

- The Financial Services Union
- The Danish Employers Association for the Financial Sector
- The Danish Bankers Association

### **Cyprus**

- SYNTHESIS Center for Research and Education
- Hellenic Bank,
- Human Resource Development Authority of Cyprus
- DEOK - Trade Union

### **Slovenia**

#### PTG for banking sector

- Slovenian Institute for Adult Education
- NLB d.d.
- NKMB d.d.
- National Institute for Vocational Education and Training
- The Bank Association of Slovenia
- Chamber of Commerce and Industry of Slovenia

#### PTG for home care sector

- Representative of advisers and assessors
- National Institute for Vocational Education and Training
- National Examination Centre
- Slovenian Institute of Adult Education

## **Sweden**

For the validation of financial management and administration functions in Malmö, Sweden, it was not possible to form a PTG. These functions encompass many different professions and there are no natural employer and labour organisations.

## **Appendix 5      Job function, competence standards and methods for validation**

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The School of Architecture and the  
Built Environment  
Centre for Banking and Finance  
Royal Institute of Technology  
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### **Contents**

Introduction  
Job function  
Competence standards  
Methods and instruments for validation  
Case studies  
Traditional methods for knowledge tests  
Observation  
Self-assessment  
Conclusion

### **Introduction**

The following is a presentation of a study carried out within the framework of an validation project initiated by the City of Malmö Educational Validation Centre. First, there is a definition of one of the bank's many job functions: counter staff and customer service. After this, there are concrete descriptions of ten general skills standards connected with the above-mentioned job function. One of the methods is exemplified by two case studies for the employee to solve (Appendices 1 and 2). Lastly, there is an account of how observations may be organised

This work is based upon previous studies and the author's experience in this field. Data collection has also been carried out by means of a telephone interview (20-09-2006) with Monica Hellström (Swedbank) who has read and commented upon the material.

### **Job function**

The focus of the present study is upon bank employees who, at work, meet customers on an ad hoc, daily basis and at the customers' initiative. They work in 'the front office', are the bank's face on the world and have direct contact with customers in need of information and simpler forms of over-the counter advice. Their job may include encounters with both existing customers and potential customers but it is meetings with customers who spontaneously visit the bank without making an appointment which are at the core of the present study.

The four major banks in Sweden are decentralised to various degrees. This means that in one bank there may be separate services provided by counter staff, bank sales staff or customer service staff while the same services in another bank may be handled by the same person who also serves as a credit-worthiness assessor and private or corporate financial advisor. In the latter case, the customer meets the same contact person whatever business they

are on. The most decentralised bank stresses that they do not employ people for certain positions but for a certain branch or a certain department, putting the focus upon function. In other cases, it is important that the employee is able to mediate contacts between customers and specialist staff, for example, those who work with private financial advice.

The job functions, which the present report is limited to are usually referred to as counter staff, bank sales staff and customer service staff. Those employed as counter staff and/or customer service staff primarily provides information to customers, not financial advice. Their job description does not as a rule give them an advisory role, but they may to some extent provide simpler kinds of private financial advice. Employees working as counter staff and in customer service serve customers and find out about their total needs for banking services. They also give people information and advice, which sells the bank's products and services (even those which are Internet and telephone based), for example various types of accounts and cards (payment cards, bank and credit cards), loans, savings, investing money and insurance. The job is actually two jobs, mainly as a salesperson for the bank's products but also as an assessor of customer needs and of long-term bank-customer relationships from the bank's perspective. A 'win-win' situation should arise for both parties.

### **Competence standards**

The following is an account of 10 standards for skills. They are in accordance with *New Proposal on Standards – Value of Work*, by Lene Poulsen and Rasmus Frimodt, 28 June 2006.

'Skills' are defined as knowledge, ability and 'know-how' in a given work situation.

The standards are general, which is why they are made more concrete in this section. There are examples related to the job function previously described, i.e. counter staff, bank sales and customer service staff. Under each point 1-10, there is an explanation of which skill(s) is/are referred to and what is expected of those working as counter staff and/or customer service staff at a bank. For each skill standard, appropriate methods of validation are given for the ability and knowledge referred to.

1. *The ability to manage the job function on a relevant level based on an understanding of the national and international economic, financial and societal context within which the bank operates.*

This standard stresses the importance of knowing about and understanding not only internal bank documents etc. but also the economic events reported in daily newspapers. I.e. a basic understanding of the outside world, what causes the reported events and how these events affect both bank activities and the individual customer's financial situation. Here it is also important to understand economic language, to master the terminology used and to be more of a generalist than a specialist as this standard covers more than one subject area.

Understanding national and international economics implies a basic understanding of the distribution of resources in the community and how decision-makers weigh up pros and cons. Rationality and effectiveness are significant concepts here. This standard also requires an understanding on a less aggregated level, when it comes to setting prices (supply and demand) and its effect upon how resources are distributed. This standard requires an understanding of what contributes to long-term economic development and growth in a country, what causes short-term fluctuations and what politicians can do with regard to stabilisation policies. Thus another requirement here is also an understanding of the

role of the Central Bank (controlling rates of interest), inflation and rate of inflation, purchasing power, consumption theory and of the connection between interest (cost of capital), capital flow and exchange rates. In addition, it is important to understand how our country's economy is affected by other countries' economies, both within and outside the EU. Bank employees need to be generalists when it comes to economic issues, but possibly specialists when it comes to financial markets, i.e. markets for foreign and domestic capital, and what their functions are regarding resource distribution, risk distribution, pricing, interest and returns, savings and investments.

It is possible that an understanding of investment and production theories, labour costs, unemployment and foreign trade (exports/imports) and trade obstacles (tariffs, quotas, subsidies) would be requirements for job functions within the bank other than the one covered in this study.

Over and above an understanding of micro and macroeconomic phenomena, knowledge of the bank in relation to the banking business and its societal context is also required. The banking business is controlled by political decisions, legislation, regulations (*Finansinspektionen* – The Swedish Financial Supervisory Authority) and other standards, which form the basis of the policies each bank develops for its activities. Examples of legislation are the Banking Act, the Law on Financial Advice to Consumers, the Law on Insurance Broking and the Consumer Credit Act, but even family law legislation and regulations and tax legislation are of importance for the bank's activities.

Counter staff and customer service staff work in the 'retail banking' sector, which means a focus upon meetings with customers, i.e. where the financial system and its users encounter each other. Retail banking also covers the relationships financial companies have with their customers (private individuals/companies) and other parties involved and what each of their respective networks look like and interact on various societal levels, both locally and globally. Bank employees should have a general knowledge of the above areas, i.e. an overall picture of the bank in its surroundings. This is all in order to be able to posit and then solve customers' problems. Suitable methods for evaluating this standard are case studies and observation. These methods bring out employees' factual knowledge. Any further requirements for knowledge testing can be fulfilled using oral or written tests.

- 2. The ability to manage the job function on a relevant level based on an understanding of the products and services of the bank.*

This standard relates to specific skills regarding the bank's range of products and services, such as various types of accounts, cards, payment systems, foreign currencies and exchange rates, loans for various purposes, for example, new house construction, house, apartment or car purchase and other consumption. Also included here are products for saving and investing money, for example savings accounts, unit trusts, securities: bonds, shares, options and warrants and various kinds of insurance, for example, private pension insurance, capital insurance, life assurance and accident and injury insurance. Some of the products listed, for example house construction, options and warrants require specialist knowledge, but it is possible that counter staff and customer service staff will be asked about such matters.

Counter staff and customer service staff work primarily with the active sale of the bank's products and services, mostly concerning payments (accounts, cards), loans, saving

and investing money and insurance. Apart from informing people about what the bank's has to offer, they should also be able to find and produce relevant information. Here it is important to understand where the boundary between providing information and simple advice and more advanced advice is, i.e. when it is time to put the customer in touch with specialists in advising private customers in various areas. Responsibility for providing information, which requires specialist knowledge and a longer dialogue with the customer should be passed along within the organisation. This is why, apart from knowing about the bank's products and services, it is important to know about the organisation and who is most suitable for such work. This also standard implies the need for skills regarding information handling, IT, technical equipment, the bank's internal computer system and programs. The ability to purposefully collect, process, interprets, analyse and report current, reliable and valid information to the customer is crucial. Appropriate testing for this standard can be carried out with case studies and observation. If further testing for factual knowledge is required, this can be achieved using oral or written tests.

- 3. The ability to relate the individual customer's needs to the products and services of the bank based on an independent assessment/judgment.*

The following standard covers the ability to use initiative and ask the customer the right questions to in order to find out his/her needs and wishes, to see and create both short and long term business opportunities. At first it is a question of gathering information about the customer and context, the customer's overall situation and willingness to take risks – information which can then be used as the basis for decisions regarding the choice of the products and services which match customer needs. The ability to “independently assess and judge” means not carrying out a too rapid an assessment and making hasty decisions regarding customer needs. Counter staff and customer service staff should be able to independently analyse customer problems, needs and wishes in order to offer the right products and services to the right customer. ‘Business acumen’ is a concept often used in this context, i.e. identifying, carrying out and concluding business transactions, without losing the opportunity for extra sales. Staff, who meets customers on spontaneous bank visits should in a purposeful manner, tries to identify all the opportunities each customer encounter can entail. This applies to both short-term selling and thoughts of what longer-term customer relations can lead to for both parties. In some cases, doing business can have more negative than positive consequences. This is why it is not always of benefit to do business. It is important to understand when contact should be mediated between customers and more specialised staff. Case studies and observation, and, where necessary, supplementary knowledge tests are suitable methods for evaluating this standard.

- 4. The ability to take part in customer relations with empathy and sensitivity towards the customer's needs and to communicate respectfully and professionally in the situation.*

This standard is relatively ‘soft’ compared to the previous three standards (1-3), but it is at least as important if not more important. It is about human values, personal qualities and dialogue, i.e. social skills. It is about the ability put oneself in customer situations, to listen actively and understand customer problems, solve problems, instil confidence and create relations. Counter staff and customer service staff who ask detailed questions about a customer's financial situation and possible problems should, at the same time, be able to inform and lead the customer to choose the right products and services, and do so in an instructive manner. The questions can, for example, be about maintenance obligations, insurance, cohabitation agreements, premarital settlements, wills and other family law and

wealth law related subjects, and tax legislation – keeping in mind which taxes the customer has to pay. This standard implies understanding and consideration in dealing with the customer. It is about the ability to describe and explain the bank's products and services with as related to the customer's specific circumstances. The best method for validation is observation, but even self-assessment can be of decisive importance in judging of these abilities.

5. *The ability to manage the job function with respect to ethical codes and confidentiality*

The “ethical codes” of this standard comprise the bank's philosophy, vision and policies, which are in turn based upon laws and other societal standards. Employees should act ethically in dealing with customers; they should have an ethical attitude and act in ways consistent with the bank's policies, internal regulations and routines. What is right or wrong, however, cannot always be decided on the basis of rules and guidelines. This standard implies good judgment and honesty on the part of the employee. When it comes to confidentiality and professional secrecy, counter staff and customer service staff should make sure that information about the customer and internal bank information is only accessible to those who legally and in accordance with internal regulations are authorised to have access and take action based upon it. Case studies and observation and possibly supplementary knowledge tests are suitable validation methods.

6. *The ability to put the customer first by managing the job function in a service-oriented manner and by inspiring confidence.*

This standard is based upon the quality concepts of service and relations marketing. The service provided to the customer must exceed the quality of service expected in order to be experienced as good service by the customer. Being sales and service-minded means being outgoing, accessible and knowledgeable about both the bank's range of products and services and the customer's situation. Counter staff and customer service staff must be able to deal with customers with varying levels of knowledge, but which in some cases may be very high. This is why it is important to feel secure in one's situation and have belief in oneself. The customer must have confidence in the salesperson and feel noticed and important throughout the entire process. Good service also means that the employee is able to mediate contact between the customer and the person or the people best suited to solve the customer's problem, for example, advisors who have passed the SwedSec licensing test. Customers make various demands and expect service at various levels in order to remain as customers. Here it is a matter of basing one's own behaviour upon a customer's overall situation, i.e. both his/her private life and working life.. Recommended methods for validation of this standard are case studies and observation, which where necessary can be supplemented with knowledge testing.

7. *The ability to express oneself clearly and understandably about banking matters both verbally and in writing.*

The corporate language of banks these days is English but translations are made into Swedish so there is no requirement for counter staff and customer service staff has a command of both written and spoken Swedish and English. On the other hand it is naturally an advantage to know both languages well. Employees must be able to carry out a dialogue and understand customers and colleagues and written documents, both external and internal. This should preferably be in both languages, but a good command of written and spoken Swedish is

sufficient. It is also important to be able to express oneself at a level, which matches the customer's language level. Both case studies and observation are useful methods for validation of this standard.

8. *The ability to manage the job functions with responsibility, precision and punctuality.*

This standard can be said to apply in general to most job categories, but it is especially important that bank counter staff and customer service staff take responsibility for their actions in meeting customers and with regard to aspects of security and security routines. This standard implies professional pride, fulfilling one's commitments, and being thorough, thoughtful and conscientious. When faced with conveying information and providing documentation, it is important to be able to structure and supply documents in which both the form and contents are adapted for the reader. Lastly, one should be able to give correct priorities to important work duties and attend meetings punctually. The preferred way to validate this standard is by observation and self-assessment.

9. *The ability to take part in teamwork and internal co-operation acting with responsibility, initiative and development orientation.*

Personal qualities are important, not least those concerned with attitude and capacity for teamwork. This standard says that counter staff and customer service staff should not see themselves only as individuals but also as members of one or more groups/projects striving towards an overall goal common to the entire bank. Helping to achieve a good atmosphere and team spirit is crucial, for example, by not fixating on matters of prestige and by sharing one's knowledge and experience. An earlier standard stressed individuality with regard to assessing customer needs and the bank's products, but here it is matters such as active participation in information meetings, the ability to show initiative, produce ideas and other entrepreneurial qualities which are central. Counter staff and customer service staff must be generalists and be able to see the overall picture in order to understand the customer's complete situation. A closely-knit working team with knowledge of all the bank's activities, range of products and services creates relations (internal and external) and gives customers a stable and united impression of the bank. Appropriate methods for validation are case studies and observation, but with self-assessment as a complement.

10. *The ability to keep oneself updated on development trends with implications for the job function and to show flexibility and adaptability in this respect.*

This standard is concerned with intellectual ability, curiosity and the desire to know. These add up to an attitude to the profession, which contributes to the organisation's development and learning. Banks integrate a learning-oriented pedagogy into the way they work. Staff are encouraged to co-operate and meet and discuss matters, for example, at the weekly meeting, in order to exchange experience and knowledge. To a certain extent this standard is fulfilled by the internal pedagogy existing in the banks, as exemplified by training courses and the continuous supply of information provided, for example, via their intranets. However, staff must also have the will to develop and change, i.e. strive towards adaptations based upon the demands of the surrounding world. It is in the employees' own interest and also their responsibility to fulfil this standard since it is an obligation included in the collective agreement between employers and *Finansförbundet* – the Financial Sector Union of Sweden. Observations and self-assessment should be suitable methods for validation of this standard.

## **Methods and instruments for validation**

Reliable methods are needed for evaluating and verifying of the knowledge and abilities of employees. These methods should measure what they are intended to measure, i.e. they should indicate what skills exist and at what level they are applied.

Bank staff generally undergoes an introductory training course in order to get to know their workplace and, for example, its history, organisation and management, policies, products and services. Subsequently, there are in-house courses covering various areas.

Counter staff and customer service staff should fulfil the skills standards 1-10 described above. The question is how these skills can be validated and what methods and instruments can be used. When is each method appropriate? What advantages and disadvantages are associated with each method? Who is to design the tests and do the assessments? What skills do they have? For how long are the tests to go on/be carried out? A number of possible methods have been identified, as have the advantages and disadvantages of each method. A pervasive critical factor, however, is time. One or more people must free up time to put together tests of various kinds, which the employee must then have time to take.

The list below describes the methods mentioned in connection with the descriptions of each standard 1-10, see page 4ff. The methods can be seen as either problem-based, 'at the desk' methods (case studies, simulations, individual assignments) or 'in real life' methods (observation, demonstration). The traditional methods (written tests, questionnaires, memoranda/essays, oral tests) are included as complements to case studies. A good method with which to start validation processes in a bank, and which can be used continuously as work proceeds, is self-assessment. The methods do not exclude each other – on the contrary, combinations are preferable.

Reliability and validity are two concepts used to assess the quality of scientific studies, but they are also relevant to the present project. Careful consideration should be given to resources and the risk of distorting effects on test results. When a skills test corresponds to the real world and gives a true picture of the employee's ability regarding exactly those skills being tested and nothing else, then they can be compared and generalised. If the same result can be achieved repeatedly, that is also reliable. It may not be possible to achieve results, which are always both reliable and valid. This is why it may be necessary to choose between methods and instruments which fully reflect the intentions of the test but which are less reliable, and vice versa. One way to obtain credible results, however, is to use more than one method.

## **Case studies**

Since the early 1990s, case studies have been much used in colleges and universities as teaching has become more problem-oriented than previously and new methods were required which focussed upon problem solving, both for individuals and for groups. A problem seldom has only one cause and one solution. The introduction of case studies to teaching encouraged not only discussions and group work, but also critical thought and an expanded view of problems and possible solutions.

The tools used to solve case studies can be pen and paper, but also internal bank computer programs and simulation tools. ‘At the desk’ case studies are appropriate for measuring the employee’s individual problem-solving ability, which mainly ties in with Standard 3: “The ability to relate the individual customer’s needs to the products and services of the bank based on an independent assessment/judgment.” Other standards which can be tested using case studies are: 1-2, 5-7 and 9, i.e. the employee’s ability to deal with work involving national and international economics, the bank’s financial and societal context, the bank’s products and services, ethical standards and confidentiality (legislation and regulations) and his/her ability to provide good service by putting the customer in the centre, to express himself/herself verbally and in writing and to show good ability to co-operate.

A case study can be improved by including simulation (simulated customer meetings), “additional work” and traditional tests, for example, with factual questions about legislation, recommendations, policies and internal rules. Employing extra methods within the framework of a case study makes the result more credible. This is due to the more realistic test situation, which like the traditional methods are relatively contrived and impersonal.

Two important questions are a) who is to put together the case studies and carry out the assessment, and b) how this affects the test situation and results. Is a) the subject’s immediate superior (work supervisor), or one or more experienced colleagues acting as supervisors and/or mentors, or is it somebody from another department at the bank or an outsider who is to construct and assess the tasks? The assessor should be somebody who has knowledge of the bank and who is good at assessing both abilities and knowledge. Perhaps it would be appropriate to involve somebody from the section, which deals with introduction days and internal courses, i.e. who works with skills development within the bank. Here, however, there is a risk that it is exactly meeting customers that the person in question has no direct experience of. This is why the person best suited is perhaps the subject’s immediate superior or an experienced colleague.

The employee probably needs to solve more than one case study regarding the bank’s products, customers’ needs, life situation and willingness to take risks in order for his/her level of professional competence to be determined. The recommendation is two case studies, where one may deal with loans and one with savings and placement. See examples in Appendix 9. What is most important is that counter staff and customer service staff are able to take an inventory of customer needs and have mastered relevant computer applications, both technically and with regard to contents. A common mistake is to make decisions too quickly, i.e. to provide rapid solutions to often complicated customer problems. It is therefore important that the person creating and assessing case studies does so not with the aim that the subject is to gain a ‘pass’, but with the aim of discovering whether its purpose has really been achieved and the skill level determined. A suitable way of doing this is using a checklist in which abilities and knowledge are specified.

### **Traditional methods for knowledge tests**

The traditional methods can be related to existing courses both at high school and colleges and to advanced vocational courses. These methods measure factual knowledge and comprise the following kinds of tests:

- Written tests with essay questions
- Multiple-choice questionnaires

- Oral tests in the form of interviews
- Written reports in the form of memoranda and/or essays

The disadvantage of these methods is that they are very impersonal and held in unnatural situations, i.e. the questions do not arise spontaneously from an actual customer meeting but in contrived test situations. The construction of written tests and questionnaires and the person or people who run oral tests and decide the subjects for memoranda and essays affect the test results. These are dependent upon which questions are asked, how they are asked and who asked them, i.e. whether it is somebody at the bank or an outsider who constructed the tests. In order to make results of knowledge tests valid regardless of which bank one is employed at and to increase the credibility of the results, an outside and independent person is best suited to construct and carry out these tests.

For oral questions, however, the so-called ‘interviewer effect’ should be taken into consideration since it is a matter of communication between people. The pre-decided aspects of skills tests should reflect reality, but the knowledge, experience and values of the people setting the test can result in more or less unconscious distortion caused by simplification and/or exaggeration. During oral tests and interviews, personal attributes play a major role in deciding how both parties act. Examples of these are age, gender, education, social group, personality, attitude, expectations and motivation. Here, the employee’s ability to answer satisfactorily and accurately may be made more difficult by factors other than lack of ability. Such a factor may be, for example, the knowledge that one is being observed and feeling uncomfortable with this. Social values, opinions about what is socially desirable, misunderstandings and misinterpretations may also affect a person’s performance.

Oral tests and interviews can be constructed in various ways. The questions can be asked directly or indirectly, depending upon whether the employee is aware of their purpose or not. Tests can also be formal or informal, standardised or non-standardised and/or structured/unstructured, depending upon whether the questions and their order is pre-decided and the test carried out in the same way each time or not. Structured interviews give the interviewer control of the process although distortion can occur due to the way questions are put. Examples of this could be use of unknown words or words used in the wrong context, long questions, and too many questions rolled into one and use of vague expressions. Unstructured interviews leave the questions open and what exactly is to be included is not decided in advance. This is more like a conversation where what is important is that the employee’s view of what is important is taken up. An advantage is that the method can give insight into relationships which is conveyed more or less unconsciously and that complex questions and questions regarding attitudes and values can be answered in more subtle ways and thus provide a more complete picture of the employee and his/her work situation. The interviewee can always, however, consciously or unconsciously, exclude important matters when it comes to questions where prestige is at stake and answer what he/she thinks the interviewer wants to hear. A skilful, experienced, interviewer can, however, avoid such problems by being flexible and using the employee’s own vocabulary. The skill and experience of the interviewer is considered the greatest problem with this method.

The advantage of interviews compared to observations is that they require fewer resources while providing information about history, future plans and forecasts, non-public events and such matters, which touch upon people not present.

## **Observation**

The methods presented aim to measure such skills, which cannot be captured using case studies and traditional methods. Traditional methods measure knowledge while observations measure ability to deal with various work tasks. The test situation is real and personal instead of contrived and impersonal. Various kinds of observations and demonstrations are examples of methods, which convey a real picture of the employee's vocational skills in his/her natural work environment, for example:

- Indirect observation while working
- Direct observation by 'sitting in' on a customer meeting
- Demonstration

These methods possibly require more resources than interviews, but on the other hand they probably give better and more realistic results. This is why they are suitable for evaluating every standard. Observation is preferable for assessing an employee's ability to listen and be empathetic, to communicate respectfully and professionally, to put the customer in the centre, to be service-minded and inspirational, to deal with tasks responsibly, to be precise and punctual, to participate in teamwork in a responsible, enterprising and dynamic way, to stay up-to-date, be flexible and to be receptive to information.

Observations are measurements made indirectly or directly while people are working. Indirect observation means that the employee is relatively unaware of the process and its purpose, i.e. he/she is observed secretly. Direct observations are made completely openly, for example, by 'listening in' on a customer meeting. Observations can also be more or less participative, systematic and structured. These factors depend upon the observer's proximity, degree of intervention and procedure for collecting data – for example, he/she may have a form with space for notes which is filled in as the meeting proceeds.

During direct but not participative observations, meaning that the observer sits in on customer meetings without taking part in conversations, he/she can assess such matters which are otherwise difficult to perceive – for example the employee's social skills, personal qualities and business acumen. Skills which may be assessed here include how well the employee structures, leads and adjusts the meeting to fit the customer, listens to and is considerate towards the customer, explains in a way comprehensible to the customer, sees business opportunities, arouse customer interest, sells the bank's products, creates confidence and trust, fulfils promises, gets to know the customer in order to come up with a number of well thought-through suggestions suited to the customer's overall life situation. This overall picture is important – it is not just a question of solving short-term and current problems. During observation, is also assessed how well the employee uses and master in-house computer systems and programs as support during the customer meeting.

Determining the skills level also de facto means determining whether the customer is satisfied – that the quality experienced by the customer exceeds the expectations he/she had for a meeting with the bank. Staff skills are one of a bank's primary ways of competing and they play a major role in deciding whether a customer is satisfied or not.

Validation should be done using a checklist of the abilities and knowledge being measured. The assessor might well be somebody who has the experience required to determine at which level work tasks are carried out, i.e. who can decide whether the skills level is sufficiently high. The subject's immediate superior (work supervisor) or a more experienced colleague is suitable in the role of observer, as is a person from another

department of the bank providing that he/she has experience of customer meetings. There is also the question of how many observations (and demonstrations) are needed. In deciding this, a balance must be achieved between resources and the usefulness of further observations. However, it is recommended that an observer should participate in at least two customer meetings. Feedback is also important, i.e. that the person who carried out the observation tells the employee what is good and what is less good and gives constructive criticism. Examples of how observations can be organised are described side 15.

### **Self-assessment**

This method can initiate validation processes and be used by employees themselves when they have time. The results can, however, be difficult to use other than within their own bank bearing in mind the differences between banks with regard to both organisation and culture. The question is thus what happens if an employee wants to start work at another bank? This is therefore possibly a method best applied to individual reviews and individuals' future plans within the bank.

This method means that an employee takes responsibility his/her own development at the bank by evaluating how well every standard is being fulfilled and at which level. Self-assessment or validation should be able to be done on computers as well as on paper. When counter staff and customer service staff feel ready to be tested following the methods previously described, their self-assessment should be checked against the assessment that their immediate superiors or other employees with similar experience have arrived at. The results should be compared and discussed in order to correct anything that has been either overrated or underrated. A checklist of which abilities and knowledge are being measured is a useful aid. When both parties agree upon which skills there are and at which level they are performed at, future plans regarding work areas, in-house training and tests should be produced. Also in this matter, feedback is important.

### **Conclusion**

The job function focussed upon in this study is bank counter staff and customer service staff, otherwise called bank sales staff. They have spontaneous meetings with customers every day or planned visits the bank. The job function consists mainly of giving information to customers and selling the bank's products, using customer needs as a starting point. The skills standards required are described in a general plan. Within the framework of the present study, these standards have been made concrete for those who work as counter staff and customer service staff at banks. The validation methods for each standard have been described and, finally, a case study is exemplified by two tasks aimed at assessing the employee's ability to sell the bank's products (business acumen) and take an inventory of a customer's needs and life situation. The study ends with suggestions as to how observations can be organised, see side 16.

**Appendix 6 Participant’s timetable for the validation process**

<b>Name:</b>	
<b>Workplace:</b>	
<b>Coach:</b>	
<b>Contact person at workplace:</b>	

:

<b>Activity</b>	<b>Timetable</b>	<b>Place</b>	<b>Assessor/People involved</b>	<b>Completed - signature</b>
Survey/planning conversation				
Production of Portfolio				
Self-assessment/dialogue with work supervisor				
Follow-up conversation/validation plan				

Activity	Timetable	Place	Assessor/People involved	Statement - signature
<b>Assessment:</b>				
Case study				
Observations				
Supplementary interviews				
Knowledge test				

Summary assessment	Signature

Recommendations – To be presented in a conversation with the participant	Signature

## Appendix 7      Instructions for setting up a Qualification Portfolio for your work at a bank

### Aim

To give a clear picture of your work tasks at the bank and the skills you have in order to carry them out.

Your Portfolio can thus be used as a basis for a self-assessment prior to validation.

### Content

- CV
- Education
  - certificates, diplomas, possibly supplementary details
- Work at the bank
  - certificates, possibly supplementary details

### Approach

- Collect together certificates, diplomas and testimonials, which are relevant to your work at the bank
- Add supplementary details of education, training and/or work if the documentation is insufficient or incomplete
- Compile your CV

Use a computer to put together your Portfolio. In order to make this easier and to ensure that all the important information is included, you are to use special templates. These templates will also mean that Portfolios have a standardised structure, which makes it easier to review for the person who is to read them.

Your advisor will monitor the process and support you as work proceeds.

### To think about when producing work descriptions for your Portfolio

Work descriptions are to provide a clear picture of your work tasks at the bank and which abilities are required to carry them out. It is therefore important that you describe your work very thoroughly so that all the relevant details are included. In order to obtain an all-round picture of your abilities, in addition to defining your work tasks, you will also have to describe the way you work from several different perspectives, such as

- *how* you carry out your work tasks
- what *aims* are to be achieved by your work efforts
- what *responsibilities/power* you have
- whether you *collaborate* with another person/other people and in what way.

For validation, it is of special interest that you describe how you handle your work tasks in various contexts, for example your ability to

- handle work tasks which require an understanding of national and international economics, and an understanding of the financial and societal contexts in which the bank operates  
for example,; how events and situations in the community and in the surrounding world affect the bank's activities
- independently assess which of the bank's products and services can be related to customer needs
- take care of customers in a professional manner
- apply ethical standards and confidentiality to work tasks
- express yourself clearly and properly regarding the bank's business
- be flexible and receptive to information

Good luck!

## **Appendix 8      ESSAY Accompanying the Dying**

**For the acquiring of National Vocational Qualification home care worker**

### **ACCOMPANYING THE DYING**

MAGDA FUGGER GRECS  
1000 Ljubljana  
Slovenia  
Ljubljana, March 17, 2007

#### **INTRODUCTION**

Death is a part of everyday life, it happens every moment. It will happen to us as well and to our relatives and to those who are employed in social care.

Therefore death should not be a taboo and we should not postpone the discussion about it to the future. This holds especially true for us who work in the social service, where we encounter death while performing our job. Our personal attitude toward life, health, illness, handicap, old age and death is very often decisive. We have to be ready to discuss this topic with our users. It is also important to take their wishes into consideration, we have to follow them and be capable to listen. We have to ask the right questions about their diagnosis and we have to be especially careful when and in what sense can we speak about a »dying« patient.

If we accept death as a natural event, we will respect life that is coming to an end. In this case we will do for our user only that which makes his or her life easier and which improves the quality of his/her life until the last moments.

It is important to get acquainted with the user's last period of life - bodily changes, changes in nutrition, restlessness, confusion, and the signs of the near death. Our presence is especially important in those cases when we notice mostly an unbearable pain and restlessness.

When we notice the signs of death we have to inform the relatives and the contact persons written in our notebook of evidence, we also have to call the emergency doctor and the doctor that treats him/her. Community nurses, the Hospice and the volunteers of charitable organisations can be of great help for a dying patient as well.

#### **THE TASKS OF HOME CARE WORKERS**

- To take care for the physical well-being of a dying person (feeding, some information on easing the pain, we have to avoid unnecessary moving of a dying person or the transport of a dying person),
- To help in the emotional, psychic and spiritual hardship (a dying person is losing his/her independence, autonomy, (s)he is more and more lonely, (s)he feels unimportant and begins to be afraid of being a burden to the others. We have to offer him/her psychical and emotional support and to encourage relatives to do the same.

When she/he encounters spiritual hardship, we have to follow his/her wishes, we have to respect his/her culture and his/her religious habits.

- Communication with a dying person is one of the most important tasks of a home care worker, each touch is important as well as a smile and a kind word. The conditions for a good communication are respect, trust and genuine relations. We have to be very careful that we do not give in to the fear, anger, moralizing and to a superficial listening. It is important to know that the user uses symbolic messages following a change of breathing. We have to be aware that she/he can also hear when (s)he appears to be asleep.

- The contacts with the relatives complete the social care for a dying user. The presence of relatives is very important itself, we have to overcome their hardships together with them - we have to try to prevent that they do not burn out, their escapes and avoidance.

- At the same time we have to recognize the hardships of those who mourn the death of a user - their loneliness, the loss of the orientation of life and the loss of the meaning of life. We have to recognize if they are too weak to take care for themselves and it is important to notice their economic and health hardships.

- We have to help to the people who mourn to adapt to the environment in which a dying person does not live anymore.

A grieving process can start already before death. It makes us aware of the situation and we allow ourselves positive and negative emotions. In this way we gradually change our attitude toward a dying person. Grieving can be a severe shock, however, it can also be an experience from which we learn a lot.

## **CONFRONTING DEATH**

As a home care worker I have to also take care for myself when confronting death. I have to know that it is important to talk about this topic and to disclose my own experience and opinion on dying. It is very important to know to whom to turn to in those moments of experiences of fieldwork. Therefore the discussions about this topic, which I cannot avoid while doing fieldwork, are so important, because in this way we can understand the incurably ill person more, thus we can help him/her more. The attitude of a man who is in contact with dying persons towards death is different than the attitude of those people who do not have such a life experience.

Youth are surrounded by different things and they do not think so much about death. Middle age is the period when people think more about death. Old people definitely think about death most frequently. A society influences people's opinions and causes them to change their attitude toward death.

Psychological findings and research help us to understand older people and their attitude toward death more easily. I noticed that people are more afraid of dying than to die, because the notion of dying is combined with the fear of suffering.

If I encounter such thinking of a dying person, I assure him/her that nowadays medicine has strong drugs for easing the physical pain and the psychical restlessness. Fear of dying alone is widespread as well. One of the reasons lies in the fact that contemporary humans are very much inclined to be productive and to be active; therefore, they find it hard to stay with a dying person when they can not improve the situation by actions.

In these cases such human relations come to the forefront, which are not a passive condition but the most intensive action when one does not do anything else than just stay with a dying person. My experience with accompanying dying persons taught me that this was the most important thing to do in this difficult period. Due to my own inner power I did not »run away«, I supported them until they died. My staying with dying persons also relieved the relatives, because I offered them psychical support in confronting the reality, namely, no human being gets ill alone, all the community in which she/he lives gets ill. All the family is affected and included in the process. And all the family needs help.

When a family member is dying, the social network of a family becomes very important. The roles of individual family members change, a serious illness and dying can even loosen the network to fall apart, which causes additional pain, nevertheless, such an experience can sometimes improve human relations in a family.

### **THE RIGHTS OF DYING PERSONS**

- That I am treated as a human being until my last day,
- That I preserve hope despite the changes and the possibilities of hope,
- That my caregivers preserve hope as well,
- That I can freely express my restlessness before death,
- That I am allowed to take part in decision-making as regards the treatment,
- That I am treated by professionals, in spite of the fact that everybody knows that I am dying,
- That I do not die alone,
- That they help me to ease the pain,
- That I get genuine answers to my question,
- That no one deceives me,
- That others help me and my closest family members to accept my death,
- That I die calmly and with human dignity,
- That I preserve my personality and that no one accuses me if he/she does not agree with my opinion,
- That I can express my religious beliefs when I am dying and that they let me accept what my religion teaches me,
- That they pay respect to my body after I die,
- That I am cared by professional and sensitive persons, who will understand all my needs so that I will be able to confront the death peacefully.

I noticed that it happened frequently to dying care recipients that their basic rights were violated and that other people decided about them: the relatives, physicians. All that happened in order to prolong a patient's life as long as possible, however, the question was if we could really hear and feel what a patient wished and if we were willing to respect those wishes. Maybe she/he does not want to go to the hospital? Maybe she/he wants to die at home? Maybe s(he) would not decide for chemotherapy, when there are practically no more possibilities that it would help, maybe (s)he resists medical examinations which would not improve his/her life. I have a feeling that although a patient expresses such wishes and concerns, she/he speaks in vain. Here we have to stress once again how important is a genuine communication with a dying person and to respect his/her rights.

From my experience with accompanying the dying, I notice, according to my opinion, two opposite ways of thinking:

- A wish to know the truth,
- False hopes for essential improvement of health condition.

In both cases I agree with their thinking and encourage them and comfort them, I try to inspire strength in them so that they can experience the encounter with death more easily. To acquaint the patient with the severity of his/her condition falls exclusively within the zone of responsibility of a physician who decides when, what, to what extent to be told. It is also important that a physician takes into consideration a patient's wish to whom to tell the truth. When all the possibilities of a treatment have been exhausted, it remains my duty as a home care worker to do all I can to ease the spiritual and physical suffering of a dying care recipient. My increased attentiveness, kind caring and the encouragement of the patient inspire hope to the endangered person or at least a feeling that (s)he is being understood and that we are devoted to him/her.

### **CARING FOR A DYING USER**

I always take care that it is peaceful near a dying person and I never let him/her alone. I talk with a normal voice, I never tell anything that a dying person is not supposed to hear. Whispering is even less appropriate, as I have already mentioned, we have to be aware that she/he is capable of hearing even when (s) appears to be asleep. I encourage a user how to ease recurring difficulties and I carefully follow a physician's orders connected with the drugs, if a care recipient needs them. I sometimes succeed in easing him/her breathing so that I lift up his/her pillow, I turn him/her to the right or left side, at the same time I hold up his/her head. I moisturize a user's lips and mucous membrane, in the case of eventual vomiting I wipe his/her lips and face and I simultaneously remove what a dying person vomits. I wipe sweat with a cold wrung towel and take care that bed linen is clean. I noticed that a blanket can tighten him/her, therefore I recommend that it is as light as possible. If I think that family members disquiet a dying person with crying and moaning, I warn them. If a care recipient wishes religious consolation of whichever religious community, I tell his/her wish to his/her relatives.

### **THE TIME OF DYING**

A dying person is uncertain about the time and s(he) lacks good orientation. (S)he does not respond to a touch as (s)he usually does. Physical changes are characteristic:

- A blood pressure falls,
- A urine becomes darker,
- A dying person is getting restless,
- A pulse increases and becomes more irregular,
- Body temperature changes (when the temperature is lower, we warm him/her, when it is higher we cool him/her down),
- Changed breathing (it becomes slower, a dying person wheezes).

When a care recipient is in a coma, hearing is the last sense to wither away. A dying person has a sucking reflex as well.

Eventual signs of near death are the following: eyes are wide open or half open, lips are open, a pulse is getting slower, the pupils of the eye react to the light less and less, a dying person reacts with apathy and does not respond to the surroundings.

Death occurs when a heart stops to beat and the breathing stops. One can be sure that death occurred when a person gets post-mortem lividity (0.30 h - 1 h after death) and *rigor mortis* (2h-4h after death).

It is not necessary that we become very active immediately after death, we can light candles, pray. We write down the time of death and call a physician or a relative. A physician confirms death.

Tending the body:

- I treat it with respect,
- I straighten a death body in a bed,
- I close eyelids,
- I lift a lower jaw and fix it with the bandage around a head. Eventual small tubes, catheters and probes are left for a physician or a community nurse to remove them. I wash a death person and change his/her clothes if the relatives wish so.

## ENCOUNTERING THE MOURNERS

Mourning persons need that someone gives their hand a squeeze, not so many words. Sometimes they need practical advice e.g. as regards the clothes, transport or other formalities. I have to listen and hear them patiently. I have to accept their feelings and be attentive and recognize the signs, which threaten a mourning person: a physical decay or a depression might be characteristic for mourners and I have to be there for them. I have to take into consideration their shock, bewilderment and sadness. Of course, the reactions of the individuals vary from one individual to the other; however, they all need my support. I also tell them whatever they want to know about the last hours of a dying person.

An undertaking business cooperates with the relatives and arranges the transport, the placing of a death body in a mortuary or sometimes in the deceased person's home. It is an undertaking business that takes care for the transport of the deceased person to the Institute of Patoanatomy or the Institute of Forensic Medicine, when a physician decides for an autopsy.

## HOME CARE WORKERS AND DEATH

A home care worker faces two dangers in his/her everyday work with those who suffer and with dying persons:

- Emotional apathy and mechanic performance of his/her work,
- Excessive emotional involvement, which might contribute to the lack of balance when working.

Young home care workers who encounter death in the age period when thinking about death is not frequent can experience a considerable emotional overload when their care recipient dies. Even for more experienced home care workers with many years of professional experience death of a young man or mother and father with small children represents an unsolvable question - why did they have to die? The death of a man who has to leave us in the middle of his/her creative work deeply touches us.

Therefore a home care worker who encounters incurable illness, accidents and death on a daily basis needs simultaneous renewal of his/her spiritual strength and optimism. A young home care worker especially needs the support of the older and more experienced co-workers. These experiences can help him/her to become a more understanding person and more emotional and noble as well.

Reference:

Klevišar, Metka (1996), *Accompanying the Dying*, Ljubljana: Družina.

## Appendix 9 A Case study 1 – Loans – Birgitta Karolin

A customer comes into the bank and comes up to you in customer service. Shortly afterwards another person arrives and they introduce themselves as Pernilla Andersson and Olle Lund. They have found a plot of land to build their dream house upon and want to borrow money to finance the project. They can pay for the plot of land with their savings, but want to borrow money for construction and housing costs. Olle gesticulates and talks about how the house will look, the location and what splendid designer furniture there is to furnish it with. At the same time, Pernilla asks if it is smart to pay for the plot of land with their savings or whether the money should be used for something else instead. Can they borrow money to build the house from the bank or should they go to a building society? Will they have to take out a consumer loan to spend on designer furniture? There are many questions: The couple also want to know if they should make wills since they are not married. How do they apply for a building permit? What insurance policies do they need? What will be the tax situation? Lastly, they ask if loans are re-appraised and restructured during the construction period and whether it is best to receive payment in a lump sum, or in instalments as the building work progresses and whether it should go to them or directly to the builders.

How do you deal with this situation? What information do you ask for? What information do you give the customer, and how? What are the customers' needs and what products can you sell? Use the aids you have access to and solve the problem. Document which choices were available and which choices you made and why. Give an account of how you finally chose to solve the problem.

### Checklist

#### Ability

- to independently assess and evaluate which products and services can be related to the customer's needs (Standard 3)
- to sell the right products to the customer (Standards 2-3)
- to be service-minded and put the customer in the centre (Standard 6)
- to express oneself clearly and properly (Standard 7)
- to decide when contact with a bank specialist/advisor should be mediated, and to whom (Standards 1-2)
- to use internal computer systems and programs (Standards 2-3)
- to pay attention to ethical standards and rules of confidentiality (Standard 5)
- to actively co-operate with others at the bank (Standard 9)

#### Factual knowledge

- specific knowledge of the bank's organisation, products and services, for example loans (Standards 2-3)
- general knowledge of service and relations marketing (Standard 6)
- general knowledge of national economics especially financial markets (Standard 1)
- general knowledge of applicable legislation, recommendations, the bank's policies and internal rules (Standard 1)
- general knowledge of ethical standards and rules of confidentiality (Standard 5)

## Appendix 9 B Case study 2 – Saving and investing – Birgitta Karolin

Per Karlsson is 22 and has just completed his university studies. He has just got his first job, and his first pay cheque. He already has c. SEK 100 000 in his bankbook, a gift from his aunt Elin, which he has had at his disposal since his 18th birthday. In his letterbox, he received an advertisement from the bank describing various products for saving and investment. This included a reference to the bank's Internet site, which Per visited to read more. Now well versed in the subject, he takes the product sheet to the bank to find out which products you consider are best for him? What is the best way for him to exploit increases appreciations in value and returns from the money he can spare for savings? Should he go for different products, for example, a salary account with a payment card, home-savings account and unit trust and/or should he buy some stocks and shares? Should he already be thinking of taking out pension insurance?

How do you deal with this situation? What information do you ask for? What information do you give the customer, and how? What are the customer's needs and what products can you sell? Use the aids you have access to and solve the problem. Document which choices were available and which choices you made and why. Give an account of how you finally chose to answer the customer's questions.

### Checklist

#### Ability

- to independently assess and evaluate which products and services can be related to the customer's needs (Standard 3)
- to sell the right products to the customer (Standards 2-3)
- to be service-minded and put the customer in the centre (Standard 6)
- to express oneself clearly and properly (Standard 7)
- to decide when contact with a bank specialist/advisor should be mediated, and to whom (Standards 1-2)
- to use internal computer systems and programs (Standards 2-3)
- to pay attention to ethical standards and rules of confidentiality (Standard 5)
- to actively co-operate with others at the bank (Standard 9)

If observation is also to be carried out, further abilities can be evaluated, for example the ability to be empathetic and listen (Standard 4), to communicate in a respectful and professional way (Standard 4), to take responsibility, to be precise and punctual (Standard 8), to stay up-to-date, to be flexible and receptive to information (Standard 10).

#### Factual knowledge

- specific knowledge of the bank's organisation, products and services, for example savings/investment and insurance (Standards 2-3)
- general knowledge of service and relations marketing (Standard 6)
- general knowledge of national economics especially financial markets (Standard 1)
- general knowledge of applicable legislation, recommendations, the bank's policies and internal rules (Standard 1)
- general knowledge of ethical standards and rules of confidentiality (Standard 5)

## Appendix 10 Checklist Observation Slovenia

Candidate: \_\_\_\_\_

### RECOGNIZED KNOWLEDGE, SKILLS, SOCIAL SKILLS, PERSONAL CHARACTERISTICS AND COMPETENCES (10-Value of Work)

FIELDS OF WORK - modules	WORKS, DUTIES AND TASKS	KNOWLEDGE, SKILLS, SOCIAL SKILLS AND PERSONAL CHARACTERISTICS	Number of competence	YES	NO
			(1-10)	✓	✗
SOCIAL WELFARE	<ul style="list-style-type: none"> <li>- Cooperation in initiating and maintaining a user's social network</li> <li>- Conduct in accordance with an ethical code in social welfare</li> </ul>	- Knows the basis of the system of social welfare			
		- Knows the functioning of the community and social network			
		- Knows the ethical code of conduct in social welfare			
		- <i>Likes to work with people</i>			
		- <i>Is capable of empathy</i>			
		- <i>Is honest</i>			
USERS	<ul style="list-style-type: none"> <li>- Recognizing a user's needs</li> <li>- Monitoring a user's well-being</li> </ul>	- Knows the needs of a group of users - older persons			
		- Knows the needs of a group of users - a long-term ill adult persons			
		- Knows the needs of a group of users - persons with difficulties in mental health			
		- Knows the needs of a group of users - children with special needs			
		- Knows the needs of a group of users - handicapped persons			
		- Knows to recognize the needs of a user			
		- <i>Respects human dignity</i>			
		- <i>Accepts the difference</i>			

ORGANIZATION OF WORK	<ul style="list-style-type: none"> <li>- Cooperation with a coordinator in preparation of an individual plan</li> <li>- Cooperation with a coordinator in preparation of a weekly and monthly programme of work</li> <li>- Consulting a coordinator in connection with solving a user's problems and hardships</li> <li>- Cooperation with a coordinator in complementing a programme of social care for an individual user</li> <li>- Reporting to a coordinator about a user's well-being</li> <li>- Informing a coordinator about observations and changes in a user's well-being</li> <li>- Implementations of works and tasks in the scope of a profession home care worker</li> </ul>	- Knows the process of implementation of social care		
		- Knows to prepare the basis for an individual plan, programme of work and programme of social care		
		- Knows to report about his/her work		
		- Knows the role and the limits of his/her profession		
		- Knows to redirect his/her work outside of social care (emergency call to the doctor etc.)		
		- <i>Has organization skills</i>		
		- <i>Is flexible, initiative</i>		
SOCIAL INCLUSION	<ul style="list-style-type: none"> <li>- Encouraging a user to be independent and that (s)he takes care of himself/herself</li> <li>- Incorporating a user (in defining the needs and in planning of the work)</li> <li>- Assistance to a user in his/her inclusion to the environment</li> <li>- Cooperation in organizing free time activities in a user's home (the basis of work occupation)</li> <li>- Socializing (reading, conversation, walks)</li> <li>- Accompanying a user (doing necessary chores, his/her inclusion in a self-help group or an association, visiting cultural events etc.)</li> </ul>	- Knows to deal with a user's wishes when working		
		- Recognizes the capacities of a user and (s)he is trained to encourage a user to do the activities that (s)he still can do		
		- Is handy		
		- Is capable of reading and understands then content		
		- <i>Is optimistic</i>		
		- <i>Is communicative</i>		
		- <i>Is patient</i>		

COMMUNICATION	<ul style="list-style-type: none"> <li>- Everyday structured conversations with a user (in connection with his/her well-being, wishes, needs, taking drugs, when a user experiences problems and hardship</li> <li>- Conversation with a user when (s)he experiences problems or hardship (loneliness, lack of security, the loss of a loved person etc.)</li> <li>- Non-formal conversation with a user,</li> <li>- Conduct in conflict situations</li> <li>- Touch</li> </ul>	- Knows to communicate verbally		
		- Knows to lead a conversation in various situations		
		- Knows what is the right content of a conversation with a user (religious and political neutrality, focusing on a user's needs)		
		- Recognizes non-verbal communication		
		- Knows when and how to use non-verbal communication		
		- <i>Is tolerant</i>		
		- <i>Is emotionally and personally stable</i>		
		- <i>Is capable of empathy</i>		
ACCESSORIES	<ul style="list-style-type: none"> <li>- Assistance in the use of accessories (wheelchairs, chairs, telephone »red button«, orthopaedic and other accessories)</li> <li>- Cleaning the accessories</li> </ul>	- Knows to use the accessories		
		- Knows to clean the accessories properly		
		- <i>Is skilled</i>		
		- <i>Is accurate</i>		
PERSONAL CARE	<ul style="list-style-type: none"> <li>- Cleaning (a body, mouth cavity)</li> <li>- Care of healthy skin (the use of moisturizing creams)</li> <li>- Care of scalp and shaving (washing and basic cutting of hair and shaving)</li> <li>- Cutting of healthy nails</li> <li>- Assistance in using the toilet</li> <li>- Care of and changing of urine pads or diapers</li> <li>- Dressing and undressing,</li> <li>- Assistance in feeding</li> <li>- Assistance in getting up and moving</li> <li>- Assistance in turning around a user that moves with difficulties or an immobile user</li> <li>- Moving of a user that moves with difficulties or an immobile user</li> <li>- Accompanying a dying person</li> </ul>	- Knows the healthy way of living		
		- Is capable of assessing a user's well-being		
		- Knows to take care of a user's personal hygiene		
		- Knows to change the bed linen of a immobile user		
		- Knows to give first-aid		
		- <i>Is accurate</i>		
		- <i>Works with a feeling</i>		
		- <i>Is empathic</i>		



	<ul style="list-style-type: none"> <li>- Protection of a user (with dementia, during the night, when his/her condition worsens)</li> </ul>	<ul style="list-style-type: none"> <li>- <i>Is patient</i></li> </ul>		
<p>ASSISTANCE IN HOUSEHOLD CHORES</p>	<ul style="list-style-type: none"> <li>- Preparing the meals</li> <li>- Bringing and serving food</li> <li>- Preparation of dietary nutrition</li> <li>- Washing and ironing</li> <li>- Sewing in a smaller scope (darning, sewing buttons)</li> <li>- Changing the bed linen</li> <li>- Tidying up the residential environment (kitchen, living room, bathroom, bedroom)</li> <li>- Cleaning the residential environment</li> <li>- Assistance in paying regular obligations (postal orders)</li> <li>- Assistance in shopping (for food, clothes, stores for the winter, prescribed drugs, accessories requiring a doctor's note)</li> <li>- Small household chores (changing the bulb, screwing a screw etc.)</li> <li>- Other household chores (heating, taking care of a pet, watering the flowers etc.)</li> <li>- Assistance in ordering service and other chores (main cleaning, gardening)</li> <li>- Calling a hairdresser who works in user's homes</li> <li>- Preparing the heating,</li> </ul>	<ul style="list-style-type: none"> <li>- Knows the basis of a healthy nutrition and diets</li> <li>- Knows to prepare the meals</li> <li>- Knows the hygienic principles for the preparation of food</li> <li>- Knows how to wash clothes and iron them</li> <li>- Knows to sew</li> <li>- Knows to change the bed linen</li> <li>- Knows to clean and to take care of a user's residential environment</li> <li>- Knows to do household chores</li> <li>- Recognizes the limits of his/her assistance</li> <li>- <i>Is skilled, inventive</i></li> <li>- <i>Is rational, accurate</i></li> <li>- <i>Is honest</i></li> <li>- <i>Is tidy as a situation demands</i></li> </ul>		
<p>QUALITY OF WORK</p>	<ul style="list-style-type: none"> <li>- Cooperation in a working group (as regards the organization, instructions for work, reporting about the work and the topic,</li> <li>- Taking care of health and safety at work,</li> <li>- Keeping the records of work</li> </ul>	<ul style="list-style-type: none"> <li>- Knows the principles of safety at work (knows how to deal with devices under tension, the correct treatment)</li> <li>- Knows the principles of health safety at work when working with various users (illness, AIDS)</li> <li>- Knows the principles of health and environment protection in using cleaning agents and accessories</li> <li>- Knows the necessary protection devices and how to use them</li> <li>- Is capable of actively participating in a working group</li> <li>- Knows to present a problem</li> <li>- Knows the dangers of a burnout syndrome</li> <li>- Knows to write records about his/her work in an understandable way</li> <li>- <i>Knows to draw the line between personal and working problems</i></li> </ul>		



		- Is open		
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Place and date \_\_\_\_\_

CO-ASSESSOR: \_\_\_\_\_



Education and Culture

# Leonardo da Vinci