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## **THE NECESSITY OF EMPLOYEE EDUCATION**

In terms of companies, education and training belong to the most important investments in human capital. Although, education and training of employees is a normal part of the operation of many companies, all enterprises should be aware of its importance and give it constant attention. The basis of employee education is mainly to increase the potential of human resources and human capital, which constitutes the major part of the organization and enables organizations competitiveness in the labor market and of course personal development of employees. One of the most effective approaches to learning and development of human resources in the company is introducing a comprehensive set of educational programs and training. Through the vocational education and training of employees, the company may achieve their greater loyalty to the company and its values. In addition, employees are led to greater independence and have more opportunities for self-fulfillment, especially if they are provided with knowledge and opportunities for skills development in terms of their continuing professional development in the company. The paper points out to the importance of vocational employee education and the role of lifelong learning. The aim is to analyze and compare the employee participation in the activities of lifelong learning at V4 countries. Moreover, a separate attention is paid to participation in non-formal employer-sponsored education supported enterprises. The process of training for enterprises in areas which can contribute to achieving better results in terms of corporate and continual improvements in business processes through more efficient use of human potential is currently one of the important activities in maintaining the quality of personnel. In general, the intensity and coverage of employee education depend on staffing strategy and company policy.

**Keywords:** human capital, formal education, non-formal education, trainings, employer-sponsored learning activities

### **1. INTRODUCTION**

The greatest asset of any enterprise is not financial capital, property, the amount of equipment, or the products/services the enterprise offers. Human capital is necessary to the success of any business, so the greatest asset an enterprise has is the people who work for it. Employees as an accelerator of development of intellectual capital are able to bring their skills and talents, ideas and creativity to the enterprise. Also, employees bring innovation, commitment and a desire to learn.

In recent years, a number of factors have come together to focus attention on the economic role of human capital. One of the most important is the rise of the so-called knowledge economy, which relies less on manufacturing objects and more

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on producing and managing data and information<sup>3</sup>. Qualified, properly structured and professionally motivated workforce is essential to the success of any enterprise. Therefore, the main objective of personnel management can be considered as achieving a competitive advantage through the strategic placement of skilled and dedicated employees in the company<sup>4</sup>. It is important to secure the required workforce to optimise professional and qualification structure and consistency of their behaviour with strategic business objectives<sup>5</sup>.

Education and formation of professional skills in present modern society has become a lifelong process, have to be permanent and take into account the all actual needs induced of reality of changes. And in this process play an increasingly important role enterprise and its organized educational activities. Nowadays, more and more employers aware that the basis for the success in any kind of business is properly selected and professionally competent staff. Forasmuch as development, community relations, market conditions and other factors of production and business processes, including services to constant change, it is necessary in advance or continuously count on these changes and all employees systematically educate. Execution of the tasks the organization, whose aim is to satisfy the customer's needs in any area of business, expects to have ready staff<sup>6</sup>.

## 2. DEVELOPMENT OF HUMAN CAPITAL

Human capital is broadly defined as comprising a mix of individuals' own innate talents and abilities as well as the skills and learning they acquire through education and training. If we look at human capital from the corporate perspective, it is appropriate to define it more narrowly, seeing it mainly as the skills and talents in a workforce that are directly relevant to the success of a company or specific industry<sup>7</sup>.

Employees are seen as a source capable of generating economic benefits. This fact in particular emphasizes the importance of human capital. Its level can be increased, either through formal education or various forms of education and training in the workplace. In terms of enterprises education and training belong to the most important investments in human capital<sup>8</sup>. Enterprises have to keep their workforce current and competent. Many past and traditional training practices are unable to meet these challenges.

Every employer tries to have qualified employees that could participate in increasing of competitiveness. This goal can be achieved not only through the correct choice of employees and their motivation, but mainly by providing their permanent professional education and development, which results in harmonizing an employer's needs with the needs of his employees<sup>9</sup>.

The intensity and coverage of employee education depend on human resources strategy and policy of organization. Some organizations prefer to recruit "finished" staff that is

<sup>3</sup> OECD, *OECD Insights. Human Capital: How what you know shapes your life*, 2007.

<sup>4</sup> L. Bednářová, I. Liberko, *Trends in the firm's organization and management, Trends in the development of machinery and associated technology*, Faculty of Mechanical Engineering, Zenica 2010.

<sup>5</sup> M. Majtán, et al. *Manažment, Sprint vfra*, Bratislava 2007.

<sup>6</sup> M. Antořová, *Manažment ľudských zdrojov v praxi*, ES F BERG, Kořice 2008.

<sup>7</sup> OECD, *op. cit.*

<sup>8</sup> V. Ali Taha, M. Sirková, *Vzdelávanie a rozvoj zamestnancov*. Prešovská univerzita v Prešove, Prešov 2011.

<sup>9</sup> M. Antořová, A. Csikóřová, B. Mihalčová, *Professional Education of Employees Provided through Tax School*, [in:] *Procedia – Social and Behavioral Sciences*, 2014.

technically fully prepared to do the job. On the contrary, others insist that their staff can educate by employer, including training (e.g. company working with specific, often own developed software). The approach of some organizations to the educational activities is unsystematic and unstructured often based on economic results (it is paradoxically, as the situation arises that educational activities are carried out only if the results are good).

Education brings development of the organization in terms of improving the quality of the workforce, managing know-how and the overall general level of informedness at all levels of management, manufacturing and service of each enterprise. Enterprises have to keep the skills and competencies of their workforce current<sup>10</sup>.

The society's request for a quality workforce is associated with the system of company education where lifelong learning plays an important role. The need for training of human resources is a pillar and a key area of evolving a knowledge society. In order to try to give employees knowledge by further education, companies should be competing to create a properly functioning motivational system consisting of motivational factors of a financial and non-financial nature<sup>11</sup>.

## 2.1 Learning, education, trainings

In present days, learning becomes a competitive weapon rather than an annoying cost factor. The success of each business depends more on high-quality employee performance, which in turn requires high-quality training. Corporate executives are beginning to understand that enhancing employee skills is the key to creating a sustainable competitive advantage. In the quest to remain competitive in today's labour-tight market, companies are exploiting advances in technology to train employees more rapidly, more effectively, and at less expense than in the past<sup>12</sup>.

In the current knowledge economy, employees in an organization are considered the key competitive advantage and the most important asset. If an employee leaves an organization, they take the knowledge they have acquired with them. The loss of knowledge is a potential threat to an organizations existence, especially if an employee with valuable knowledge leaves to join a competitor<sup>13</sup>.

However, every organization has to understand and analyse the goals of its employees, look for the connection with the key goals in order to achieve effective learning thereafter. There is also a difference between learning and education – by learning, we understand a process, in which people obtain new skills and experience, education is one of the ways that an organization undertakes in order to support learning<sup>14</sup>.

Education and training is the important way to the development of human capital and therefore are an important part of lifelong learning. Enterprises should ascribe deeper meaning to staff training and devote them sustained attention. One of the effective approaches to training and development of human resources in the enterprise is the imple-

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<sup>10</sup> B. Dugasová, E. Bartóková, *E-learning - the opportunity for SMEs*, [in:] *ERENET Profile*, Corvinus university of Budapest, Budapest 2014.

<sup>11</sup> E. Gergelová, *Motivation for Lifelong Learning in Terms of (Un)Employment*, SEFI, Brussels 2010.

<sup>12</sup> K. Bachman, *Corporate e-learning: exploring a new frontier*, 2000.

<sup>13</sup> H. Urbancová, L. Linhartová, *Staff Turnover as a Possible Threat to Knowledge Loss*, "Journal of Competitiveness" 2011.

<sup>14</sup> A. Seňová, K. Teplická, K. Čulková, *Utilization models of machines renovation in mining company*, Bulgaria, Sofia 2010.

mentation of a comprehensive set of educational programs and trainings. These programs focus primarily on the obtaining and improvement of knowledge, skills and abilities of employees.

The main benefits of training are considered<sup>15</sup>:

1. It has a positive impact on the current and future position and status of the employee.
2. The trained employees have less probability of termination and dismissal.
3. The trained employees have less risk of long-term unemployment.

To retain their competitive edge, enterprises started to give care to find out which training techniques and delivery methods enhance motivation, performance, collaboration, innovation, and a commitment to life-long learning<sup>16</sup>.

Education and training of employees leads to higher productivity and profit. The basis of the system of vocational education is to allow company employees still expand and update the theoretical and practical knowledge<sup>17</sup>. The aim of vocational education is to eliminate the differences between the profession and the job of the employees to increase the prosperity of the enterprise, employee performance, and employee competitiveness in the internal labour market.

People of all ages in the workforce need to raise continually the level of their skills what can improve their earnings prospects. Thanks to sufficient skills, it is easier for them to find new work if they lose their jobs. Unfortunately, adult training is not spread evenly across the workforce. Employees who are younger and have higher levels of existing qualifications are more likely to receive training from their employers. In effect, those who need training the most – older employees and those with limited education – have the slightest chance to receive it<sup>18</sup>.

Continued learning after initial education and training is required to maintain and develop skills, to adapt to structural changes and technical developments, for staying in jobs, for career advancement or to get back into the labour market<sup>19</sup>.

Lifelong learning and the acquisition of knowledge for work tasks which have to be organized within small and medium enterprises (SMEs) is more complex than the provision of access to courses and traditional learning opportunities. It presupposes communication or direct face-to-face contact between individuals, needs instructors, students, places – and most important: time for learning and understanding<sup>20</sup>.

The need for continuous formation of new skills requires lifelong learning, in which employees themselves have to assume some degree of initiative relating to personal development. The company should regulate this initiative to be in accordance with current requirements but also with its intentions in the distant future<sup>21</sup>.

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<sup>15</sup> R. Blundell, et. al. *Human Capital Investment: The Returns from Education and Training to the Individual*, [in:] *Fiscal Studies*, 1999.

<sup>16</sup> K. Bachman, *Corporate e-learning: exploring a new frontier*, 2000.

<sup>17</sup> S. Ručinská, R. Ručinský, *Partnerstvo univerzity a podnikov v regióne ako predpoklad regionálneho rozvoja*, UPJŠ, Košice 2008.

<sup>18</sup> OECD, *op. cit.*

<sup>19</sup> European Commission, *Adult participation in lifelong learning*, 2012.

<sup>20</sup> I. Hamburg, Ch. Lindecke, *Lifelong learning, e-learning and business development in small and medium enterprises*, University of Technology and Economics, Budapest 2005.

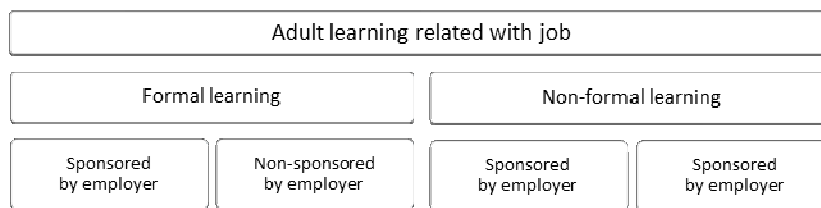
<sup>21</sup> J. Novák, *Efektívny manažment podniku a podnikateľské vzdelávanie*, Filozofická fakulta Univerzity Palackého v Olomouci, Olomouc 2009.

The choice of an appropriate form of education is one of the key factors in the effectiveness of human resources development. There are many different forms of learning. In recent years e-learning became a very popular form of education with the support of modern information and communication technologies.

Training for employees provides sustainability in the current job. Some companies prepare employees, right from the start of their employment, with career plans which automatically includes pre-planned educational activities and further steps towards building fully skilled positions and hierarchical integration within the company. Most of the time the employer pays for this education but the employee sometimes funds a percentage of the costs<sup>22</sup>.

Vocational training and development of employees is one of the prerequisites how to handle with the new challenges of demanding business environment. Education belongs to the goal, but also the consequence of modern society. Requirements for the knowledge and skills of individual in modern society are constantly changing, in order to an individual could work as labour force, have to constantly deepen and expand their knowledge and skills. We are no longer at a time when a person during his economic activity made do with what was learned during the training<sup>23</sup>.

Figure 1. Classification of adult learning



Source: Self elaboration

After an individual entry to the labour market, employers play a major role in human capital development by sponsoring (mainly) non-formal training in order to maintain productivity. There are a number of reasons that lead us to assume that more-highly educated individuals are more likely to take part in non-formal learning, particularly when it is sponsored by employer, whereas the highly educated tend to work in more-demanding and knowledge intensive occupations, which requires more trainings<sup>24</sup>. The positive relationship between educational attainment and participation in non-formal adult learning is confirmed by numerous studies<sup>25</sup>.

<sup>22</sup> E. Gergelová, *Motivation for Lifelong Learning in Terms of (Un)Employment*, SEFI, Brussels 2010.

<sup>23</sup> M. Antošová, *Manažment ľudských zdrojov v praxi*, ES F BERG, Košice 2008.

<sup>24</sup> OECD, *op. cit.*

<sup>25</sup> H. Blossfeld, E. Kilpi-Jakonen, D. Vono de Vilhena, S. Buchholz, *Adult Learning in Modern Societies: An International Comparison from a Life-course Perspectives*, Edward Elgar Publishing, 2014.

### 3. EMPLOYEES IN FORMAL AND NON-FORMAL EDUCATION AND TRAINING

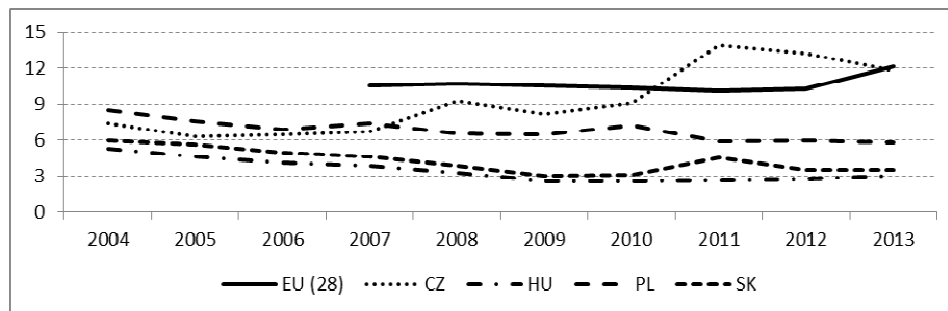
The following chapter deals with formal and non-formal education and training in V4 countries by using Adult Education Survey and EU Labour Force Survey.

Adult Education Survey (AES) provides an overview of the participation of individuals in education and training (formal, non-formal and informal learning). The reference period for the participation in education and training is the twelve months prior to the interview. The survey focuses on people aged 25 – 64 living in private households. A pilot survey took place around the year 2007 and starting from the 2011 survey the AES is carried out every five years<sup>26</sup>.

The EU Labour Force Survey (LFS) provides annual data for several education and training indicators. For the indicator “lifelong learning”, defined as the participation of people aged 25–64 in education and training. The reference period for the participation in education and training is the four weeks prior to the interview<sup>27</sup>.

Participation rate of employees in formal and non-formal education and training in the V4 countries, compared to the EU member states captures Figure 2 and Table 1. Due to unavailability of data is the period observed for the EU 2007–2013, while in the V4 countries we monitor development of indicator since 2004.

Figure 2. Participation rate of employees in formal or non-formal education and training



Source: Eurostat, *Lifelong learning – LFS data*, 2015

Available at: [http://appsso.eurostat.ec.europa.eu/nui/show.do?dataset=trng\\_lfs\\_11&lang=en](http://appsso.eurostat.ec.europa.eu/nui/show.do?dataset=trng_lfs_11&lang=en)

Participation rate of employees in formal and non-formal education in the V4 countries in 2004 amounted to 5,3 % in Hungary and 8,5 % in Poland. The values of the monitored indicator in Hungary and Slovakia recorded from mentioned year mostly decreasing trend. In Hungary, the value decrease from 5,3 % to 2,6 % in 2009 and 2010 and then increased slightly to 3 %. In Slovakia, this decrease was more pronounced – from 6 % to 3 %. By 2008, Poland reached the highest value of the monitored indicator, but from that year the leader in V4 countries is Czech Republic. Participation rate of employees in formal and non-formal education and training in the Czech Republic increased during 10 years by almost 7 % and since 2010 is the only country with a higher indicator values than the average values for the European Union.

<sup>26</sup> Eurostat, *Adult Education Survey*, 2015.

<sup>27</sup> Eurostat, *Lifelong learning – LFS data*, 2015.

The values of the correlation coefficient achieved in all countries show a strong, positive and statistically significant dependence with the percentage of those employees in the total population (Table 1). The highest dependence is observed just in the Czech Republic and the lowest in Poland.

Table 1. Participation rate of employees in formal or non-formal education and training

	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	min	max	average	correlation (with % of population)
<b>EU</b>	11,8	:	:	10,5	10,7	10,5	10,4	10,1	10,3	12,1	10,1	12,1	10,8	0,955
<b>CZ</b>	7,4	6,3	6,5	6,7	9,3	8,2	9,1	13,9	13,2	11,8	6,3	13,9	9,2	0,999
<b>HU</b>	5,3	4,6	4,1	3,9	3,3	2,6	2,6	2,7	2,8	3,0	2,6	5,3	3,5	0,992
<b>PL</b>	8,5	7,6	6,9	7,4	6,6	6,5	7,2	5,9	6,0	5,8	5,8	8,5	6,8	0,944
<b>SK</b>	6,0	5,6	5,0	4,6	3,9	3,0	3,1	4,5	3,5	3,5	3,0	6,0	4,3	0,988

Source: Eurostat, *Lifelong learning – LFS data*, 2015. [cit. 2015-02-13]. Available at: [http://appsso.eurostat.ec.europa.eu/nui/show.do?dataset=trng\\_lfs\\_11&lang=en](http://appsso.eurostat.ec.europa.eu/nui/show.do?dataset=trng_lfs_11&lang=en)

If we pay attention only to the evolution of the participation rate of employees in formal education and training, we come to the following conclusions (Table 2). In this type of education are most involved employees in Poland and the average value of the monitored indicator reached 3,8 %, which is the long term above the average of the European Union. It is followed by Hungary, whose value decreased from 3,1 % in 2004 to 1 % in 2013. In contrast, the Czech Republic also in this separate indicator reached mostly growth, from 1,3 % in 2004 to 2,1 % in 2011. The lowest average value achieved Slovakia (1,5 %), in which positive growth until the 2008 slowed down and in 2013, the rate of participation has only 1 %.

On the basis of the calculated correlation coefficient we can state, that dependence between participation rate of employees in formal education and training and percentage of these employees in total population is strong positive statistically significant. The highest is observed in Hungary and the lowest in Slovakia.

Table 2. Participation rate of employees in formal education and training

	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	min	max	average	correlation (with % of population)
<b>EU</b>	3,2	:	:	2,9	2,8	2,9	2,9	2,8	2,8	2,8	2,8	3,2	2,9	0,837
<b>CZ</b>	1,3	1,7	1,4	1,4	1,7	1,9	2,0	2,1	2,0	1,9	1,3	2,1	1,7	0,967
<b>HU</b>	3,1	2,7	2,4	2,3	1,9	1,6	1,3	1,5	1,4	1,0	1,0	3,1	1,9	0,996
<b>PL</b>	4,3	4,6	3,9	4,1	3,7	3,9	3,9	3,4	3,4	3,2	3,2	4,6	3,8	0,938
<b>SK</b>	1,2	1,4	1,6	1,7	1,8	1,5	1,6	1,6	1,1	1,0	1,0	1,8	1,5	0,816

Source: Eurostat, *Lifelong learning – LFS data*, 2015. [cit. 2015-02-13]. Available at: [http://appsso.eurostat.ec.europa.eu/nui/show.do?dataset=trng\\_lfs\\_11&lang=en](http://appsso.eurostat.ec.europa.eu/nui/show.do?dataset=trng_lfs_11&lang=en)

Participation rate of employees in non-formal education and training achieved significantly higher values than in formal education and training. The leader in this indicator is the Czech Republic, where the minimum value of the indicator was reached in 2005 (4,8%) and maximum in 2011 (12,2%). Since 2010, this country reached above-average values also in comparison with the European Union. In Hungary, the participation rate of employees in non-formal education and training in 2009 decreased to 1% and from that year again increased to 2,1% in 2013. Thus in Slovakia, also in Poland has decreased the participation rate of employees in non-formal education and training during the monitored years (Table 3).

Even in this case, the value of the correlation coefficient monitored dependence between participation rate of employees in non-formal education and training and percentage of these employees on total population is very strong, positive and statistically significant.

Table 3. Participation rate of employees in non-formal education and training<sup>28</sup>

	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	min	max	average	correlation (with % of population)
<b>EU</b>	9,6	:	:	8,4	8,5	8,3	8,2	7,9	8,1	9,9	7,9	9,9	8,6	0,964
<b>CZ</b>	6,3	4,8	5,4	5,4	7,8	6,6	7,4	12,2	11,6	10,2	4,8	12,2	7,8	0,998
<b>HU</b>	2,2	2,0	1,8	1,7	1,4	1,0	1,4	1,3	1,5	2,1	1,0	2,2	1,6	0,974
<b>PL</b>	4,6	3,3	3,4	3,6	3,1	2,9	3,6	2,7	2,8	2,8	2,7	4,6	3,3	0,908
<b>SK</b>	4,9	4,3	3,6	3,0	2,2	1,5	1,6	3,0	2,4	2,5	1,5	4,9	2,9	0,986

Source: Eurostat, *Lifelong learning – LFS data*, 2015. [cit. 2015-02-13]. Available at: [http://appsso.eurostat.ec.europa.eu/nui/show.do?dataset=trng\\_lfs\\_11&lang=en](http://appsso.eurostat.ec.europa.eu/nui/show.do?dataset=trng_lfs_11&lang=en)

Employers depend on continuing education as a tool for ensuring a highly skilled and knowledgeable workforce. Individuals use continuing education for upward career mobility, job enhancement and personal enrichment. Therefore, Figure 3 shows the participation rate in employer-sponsored learning activities by occupation.

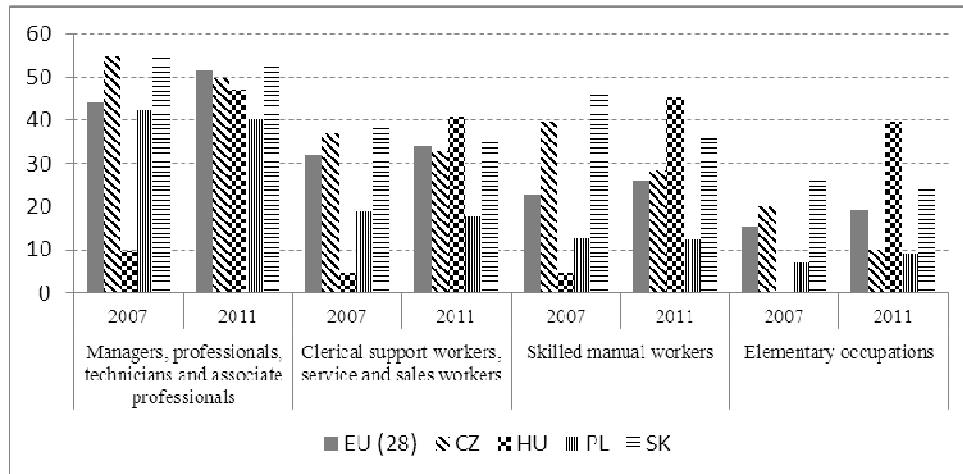
Employer-sponsored learning activities are all activities paid at least partially by the employer and/or done during paid working hours. This comprises formal education and all categories of non-formal education and training (private lessons, seminars, courses and guided-on-the-job training).

During the reported period (between 2007 and 2011), employers most supported education of managers, professionals, technicians and associate professionals. The highest value of this indicator reached just Slovak Republic followed by Czech Republic. In the area of the learning support of clerical support workers, service and sales workers by employers reached in 2011 the highest participation rate Hungary. This country also recognized the largest increase in the reference indicator for the years 2007 - 2011. Participation rate in employer-sponsored learning activities of skilled manual workers was the highest in Slovakia in 2007 and in 2011 it was in Hungary. In promoting education of elementary occupations achieved the worst results Poland, while Hungary and Slovakia best.

<sup>28</sup> Eurostat, *Lifelong learning – LFS data*, 2015.



Figure 3. Participation rate in employer-sponsored learning activities by occupation



Source: Eurostat, *Adult Education Survey*, 2015. [cit. 2015-02-20]

Available at: [http://appsso.eurostat.ec.europa.eu/nui/show.do?dataset=trng\\_aes\\_124&lang=en](http://appsso.eurostat.ec.europa.eu/nui/show.do?dataset=trng_aes_124&lang=en)

## CONCLUSION

The process of employee training in enterprises in areas which can contribute to achieve better results in terms of corporate and continual improvements in business processes through more efficient use of human potential, currently belongs to the important activities in maintaining the quality of personnel. Lifelong learning is an important factor in corporate culture, a priority part of personnel policy and human resources development. On the basis of the results of analysis and comparison of V4 countries we can state, that the participation rate of employees in formal and non-formal education is the highest during the monitored period in the Czech Republic. The highest participation rate of employees only in formal education is in the Poland and only in non-formal education is in the Czech Republic. The article also briefly reviewed the participation rate in employer-sponsored learning activities by occupation, specifically of professionals, technicians and associate professionals, of clerical support workers, service and sales workers, of skilled manual workers and also of elementary occupations. According to this, employers most supported education of managers, professionals, technicians and associate professionals.

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## KONIECZNOŚĆ EDUKACJI PRACOWNIKÓW W FIRMACH

Firmy i organizacje obejmują kształcenie i szkolenie z najważniejszych inwestycji w kapitał ludzki. Szkolenia pracowników obecnie stanowią normalną część funkcjonowania wielu firm, jednak wszystkie firmy powinny zdawać sobie sprawę z ich znaczenia. Edukacja pracowników służy przede wszystkim zwiększeniu potencjału zasobów ludzkich i kapi-

tału ludzkiego, który stanowi istotną część organizacji i zwiększa ich konkurencyjność na rynku pracy, oczywiście przyczyniając się do rozwoju osobistego pracowników. Jeden z najbardziej skutecznych sposobów podejścia do uczenia się i rozwoju zasobów ludzkich w firmie wprowadza kompleksowy zestaw programów i szkoleń edukacyjnych. Dzięki dalszej edukacji i szkoleniom pracownicy wykazują większą lojalność wobec firmy, a nawet większe zaangażowanie w osiąganie celów korporacyjnych. Ponadto pracownicy mogą w ten sposób osiągnąć większą niezależność i znaleźć więcej możliwości samorealizacji, zwłaszcza pod względem wiedzy i możliwości rozwoju umiejętności w zakresie ich dalszego rozwoju zawodowego w firmie. W artykule zwrócono uwagę na znaczenie pracowników szkolnictwa zawodowego, rolę kształcenia ustawicznego. Celem są analiza i porównanie udziału pracowników w działalności kształcenia ustawicznego w krajach V4. Omówiono również rolę w przedsiębiorstwach edukacji pozaformalnej. Proces szkolenia dla przedsiębiorstw w tych obszarach, które mogą się przyczynić do osiągnięcia lepszych wyników w zakresie korporacyjnego i ciągłego udoskonalania procesów biznesowych poprzez bardziej efektywne wykorzystanie potencjału ludzkiego, jest obecnie jednym z najważniejszych działań zmierzających do zachowania jakości personelu. Ogólnie intensywność i zakres szkoleń zależą od strategii personalnej i organizacji politycznych.

**Słowa kluczowe:** kapitał ludzki, edukacja formalna, nieformalna edukacja, szkolenia, zajęcia edukacyjne sponsorowane przez pracodawcę

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