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The information asymmetry II is the main deficit, which the different countries have realised and are actually working on. Currently systems to support individuals in getting their competences recognised are missing and must be developed. Furthermore studies on the differences between the theoretical conceptualisation and the practical use of the approaches should be done. In general more empirical data on the costs and the value of the approaches is needed. It can be estimated that the discussions towards an European as well as a German Qualifications Framework will make it necessary to decide about the relationships between formal degrees and the certificates which result from the above analysed approaches and how they can be located within such frameworks. Furthermore one will have to clarify which institutional structure is necessary for this and how this will lead to a new allocation of the rights of disposal and to new forms of coordination.

The results also show that systems to support individuals in making their competences transparent and getting them recognised are missing and must be developed. Furthermore studies on the differences between the theoretical conceptualisation and the practical use of the approaches should be done. Overall more empirical data on the costs and the value of the approaches is needed. Here not only monetary but also transaction costs or opportunity costs for the individuals as well as for the institutions must be regarded.

## 7. References

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