

**THE NATURE AND THEORETICAL DESCRIPTION OF THE CONCEPT OF
"ECONOMIC COMPETENCE"**

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***Abstract:** The concept of "competence" has been studied by researchers for more than half a century. In the past, competencies in various fields of activity have been explored. In a market economy, it is important to study economic competence among them. The article discusses the essence of economic competence.*

***Key words:** competence, economic competence, description, theoretical description, theoretical description of economic competence.*

In the economy, as in the social sphere, the attitude of the individual to the relevant process is important. Family economics also requires that the people involved belong to it with certain knowledge, skills, competencies and competencies. Adequate understanding of the important competencies directly related to it and their cognitive description will help to effectively organize the family economy.

The concept of "economic competence" has also been extensively studied by researchers. In particular, T.S.Teryukova defines the concept of "economic competence" as "theoretical knowledge and practical skills necessary for the establishment of the economic system". In our opinion, the author is a bit mistaken in defining the concept. After all, a person lives in a society where there is an economic system, and he is forced to act on the basis of this system. If T.S.Teryukova thinks from the point of view of those responsible for creating the economic system or the state, then the explanation is correct. Because the creators of any system must have the theoretical knowledge and practical skills that will allow them to install it effectively. But in this case, the citizens of the community are meant.

Although the concept of "economic competence" was not correctly expressed by T.S.Teryukova, the author was able to correctly define the importance of economic competence for the individual. That is, the possession of economic competencies creates the following opportunities: to assess the economic situation and solve economic problems independently; ensuring social and economic adaptation of the individual; choice of field of economic activity; be able to assess their intellectual, organizational and financial capabilities; reasonable satisfaction of the most basic daily necessities (skills of selection, exchange, purchase); to achieve the set goal in accordance with economic interests; assessment of its economic activity; formation of rules and habits of behavior of an economic nature; mastering the "language of economics" and choosing the means of communication with it; mastering new economic skills and expanding its position in a highly competitive environment; determining the level of economic and financial security.

T.G.Oshirkova describes the economic competence that must be manifested in the person in terms of its interaction with the economic system established in society. That is, economic competencies are a set of interrelated qualities that allow a person to interact with the existing economic system in society by performing key socio-economic roles (consumer, employee, entrepreneur, etc.). According to the author, the acquisition of economic competencies by learners

determines their readiness to operate in various areas of economic activity (through consumption, production, distribution and exchange) and to make responsible decisions .

In his research V.A.Skopyuk examines the issue of targeted development of economic competencies on the example of direct training of students in the organization of business companies and their preparation for effective operation. According to the author, such behavior develops in students not only basic competencies, but also sectoral (special) competencies.

At this point, V.A.Skopyuk recognizes the four competencies (learning to understand, learning to do, learning to live together, learning to live together) as the basic competencies and recognizes them from an economic point of view (learning to live, learning to perform, learning to live together, learning to be responsible, learning to understand). These core competencies, in turn, provide the basis for learners to have competencies that enable them to succeed in the economy :

Basic competencies influencing the development of economic competencies (V.A. Skopyuk)

Types of competencies	Their essence	Influential base competencies
Subject competence	Assessment of the socio-economic conditions of a person's life	Learning to live
Methodical competence	To form the individual's ability to solve existing problems in the socio-economic environment	Learning to do
Communicative competence	Develop a person's ability to communicate with others	Learning to live together
Social competence	Forming a sense of social responsibility in the individual	Learn to be responsible
Educational competence	To develop a person's ability to independently acquire knowledge, skills, search for the necessary information	Learning to understand

In short, for more than half a century, the study of the concept of “competence” by researchers has allowed the identification of competencies in various fields of activity. Among them, the study of economic competence is of particular importance in a market economy. Having this competence allows an individual to effectively solve economic problems in market conditions. This is a topical issue today.

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