

## **KRITERIEN UND ENTWICKLUNGSSTUFEN DER ÖKONOMISCHEN KOMPETENZ ZUKÜNFTIGER ERZIEHERINNEN UND ERZIEHER**

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**Anmerkung:** Dieser Artikel diskutiert das Konzept der ökonomischen  
Kompetenz, seine Bestandteile und stellt die Meinungen ausländischer  
Wissenschaftler zu diesem Thema vor. Die Bestandteile, Kriterien und Niveaus der  
ökonomischen Kompetenz zukünftiger Erzieherinnen und Erzieher werden im  
Zusammenhang mit der praktischen Tätigkeit interpretiert.

**Schlüsselwörter:** Komponente, Kompetenz, Motivation, Kognitiv, Aktivität,  
Reflexion, Deontologie, Finanzkompetenz, Ökonomie.

### **CRITERIA AND LEVELS OF DEVELOPMENT OF ECONOMIC COMPETENCE OF FUTURE EDUCATORS**

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the Department of Methods of Preschool Education, Urgench State University.

**Abstract:** This article examines the concept of economic competence, its  
components and presents the opinions of foreign scientists on this topic. The  
components, criteria and levels of economic competence of future educators are  
interpreted in connection with practical activities.

**Keywords:** component, competence, motivational, cognitive, activity,  
reflexive, deontology, financial literacy, economy.

**Introduction.** We conducted an interview with students on the organization  
and cost estimates of paid services in state and non-state preschool educational  
institutions in order to determine the level of economic competence of future  
teachers. We also conducted questionnaire surveys on the economy, economic culture  
and organization of economic activity.

As a result, we found out that the formation of the economic competence of  
future educators is an urgent problem today. At the moment, we are trying to find out  
to what extent future guardians and preschools have an economic understanding of  
children. The teaching hours allocated in the curricula were not allocated in sufficient  
numbers so that we could further develop knowledge, skills and experience with the  
help of the above information, so that we could form the economic competence of  
future educators who are not related to the economic system.

Therefore, the processes that form competencies in economics in the process of  
education and upbringing must be analyzed together with young students and their  
opinion taken into account. In such cases, various trainings, business games,  
discussions, discussion presentations, work in small groups, etc. are mainly used.

In addition to the subject "Theory of Economics", provided for by the curriculum in optional disciplines, additional special courses are organized in which students need to include topics such as "My business plan", "The concept of sustainable development" within the framework of their specialty.

Teaching economics, being one of the social disciplines in higher educational institutions, is currently an integral element of the national system of continuous education. The need for economic education of citizens of the country is determined by the requirement of education in higher educational institutions of the Republic, capable of correctly assessing the economic processes in which they participate.

Trend-direction of progress, interest in something, inclination, aspiration.

The development of general trends in higher education can become a pattern in reproducing positive results in the process of pedagogical research. These trends and patterns include:

- organization of the educational process based on the set goals;
- phased implementation of the participation of teachers and students in the organization of the overall strategy of the educational process;
- determination of the practical orientation of preparing students for pedagogical activity, taking into account theoretical knowledge and practical training of students of higher educational institutions, taking into account their responsibility for the implementation of professional activities and learning outcomes.

The identification of these patterns and trends is associated with the global task of pedagogy in the field of higher education, the rationale for innovative pedagogical systems.

Analysis of the literature on the topic (Literature review).

Christine Siegfried and Evelyn Wuttke are scientists at the Goethe University in Frankfurt. They believe that economic competence is seen as one of the core as well as central competencies required for individual opportunities in life, the further development and growth of societies. The study states that the federal states of Germany have taken on the responsibility of adapting and developing their school curriculum in this regard, which has served as an effective way to start economic competence, or at least basic economic knowledge, in the process of school education. However, the introduction of economic content into school curricula was not enough, since teachers did not have the appropriate qualifications.

The professional knowledge of teachers is identified as a decisive factor in successful learning, and, in addition, do teachers themselves have sufficient economic knowledge for the work of students? as a result of the study, it was noticed that knowledge and skills are not always enough to adequately support student learning processes.

According to the research of Jurgen Seyfried and Stefan Schumann, the ability to solve financial and economic issues is becoming increasingly important in modern society. This is true both for professionals: in the investment banking sector, and for those responsible in managing financial and economic affairs in everyday life. This ability is usually defined as economic competence or financial literacy. Economic

competence and financial literacy are connected only by free conditions. Economic competence is generally considered to be more comprehensive than financial literacy.

N.V. Mikhalkovich studied the complexity of the problem of economic education, its connection with the penetration of the unifying into specific and important areas of ideological consciousness: philosophy, economics, sociology. This is also due to the fact that it is intended for the formation of economic thinking, since this thinking is the highest form of human assimilation of the surrounding knowledge. Teaching schoolchildren the skills and abilities of economic analysis is impossible without development; a person's readiness to acquire knowledge and experience is determined by behavior in problem situations.

### **Research Methodology.**

Components, criteria and levels of formation of economic competence in future educators.

The development of the economic culture of future specialists in the educational process is becoming one of the priorities of state policy. It is necessary that future teachers in the process of studying at higher educational institutions acquire the necessary professional knowledge, be able to reveal their abilities and capabilities, realize themselves, see the positive qualities of others and peers, see themselves as a creator, and not a consumer of their spirituality.

One of the main directions of the personnel policy pursued by our state is the training of competent, enterprising and knowledgeable specialists who are able to develop and realize their economic achievements in life. In our republic, the policy of methodological improvement of the economic competence of educators of future preschool educational organizations, increasing the opportunities for providing high-quality educational services, training highly qualified personnel that meet the modern needs of the labor market is consistently continued. In particular, large-scale work is underway to improve and introduce into practice the didactic conditions for targeted training of teaching staff in accordance with the indicators of the development of an innovative economy.

The study and analysis of the ideas of great scientists about the economy, economic education made it possible to determine the components of the methodological improvement of the economic competence of future teachers.

Today, the modern problems of training highly qualified specialists are closely related to the general problems of education and the development of the culture of society. In accordance with the current legislation, the harmonization of the culture of the education system and the education sector in our country is carried out jointly. In fact, upbringing is the basis of familiarization with culture, it is upbringing that forms a personality, educates a personality, develops its culture.

The quality of economic competence is also influenced by a number of parameters that affect the overall formation of culture in the economic sphere, but humanitarian components can play a decisive role in this. As a result of this, a holistic fantastic imagination of the future specialist develops and a scientific worldview is formed, which is the most important task of education. Such scientific disciplines as

philosophy, pedagogy, world history, ethics, aesthetics, sociology, psychology and cultural studies teach future specialists culture, the development of science, and various moral teachings.

### **Analysis and results.**

The development of economic culture requires clarification of the components of this process. Based on the analysis of available studies, it was shown that the following components of the development of economic culture occupy a leading place among students. The current state of pedagogical research shows the competitiveness of future specialists. An analysis of the pedagogical conditions for the formation of the economic competence of a future specialist in the process of professional training in higher educational institutions and the most important model of economic culture and the competitiveness of the content of its components made it possible to determine the economic culture of future specialists using several components as an example.

Component (lat.componens, componentis - component; component) means an integral part of something. Methodical improvement of the economic competence of future educators requires clarification of the components of this process. Based on the analysis of available studies, it was shown that the following components of methodological improvement of students' competence occupy the leading place.

The motivational component is determined by understanding the content and significance of economic issues, their relationship with legal norms and the spiritual and moral foundations of economic culture. The cognitive component is economic thinking and awareness of personal significance. Society, state, region and family are determined by the level of possession of economic knowledge sufficient for understanding and reasoning of facts, concepts, ideas in their economic relations. The activity component involves the acquisition of practical skills in solving economic issues related to life and professional activities.

Deontology establishes standards governing behavior and performance in the professional field, according to which the professional must bear some responsibility for the behavior associated with his field of activity. The reflexive component is the ability to analyze and evaluate one's own economic literacy, frugality and labor efficiency in the process of life and professional activities. However, in connection with a specific professional activity (training of future teachers in our study), it is advisable to clarify the components and indicators of the development of economic competence. Based on this, the following components of the development of the economic competence of future educators were identified.

### ***Figure 1.1. Components of the development of economic competence in future educators.***

Based on the components shown in Figure 1.1, three group criteria for the development of the economic competence of future educators were refined: motivational-value, intellectual-cognitive; creative activity.

Based on these criteria, indicators corresponding to three (high, medium and low) levels were determined:

high level - the presence of a high level of possession of economic knowledge, skills and abilities, the ability to reason economically, the ability to effectively apply economic knowledge in the process of educational activities, high readiness for the formation of economic literacy in children;

medium level - possession of economic knowledge, the ability to depict economic information in the form of graphs, drawings, the ability to use economic phenomena in the process of teaching subjects, the presence of an average readiness for the formation of economic literacy in children;

low level - awareness of theoretical knowledge, but the inability to apply them in the process of economic thinking, low skills in building and analyzing illustrative models that contribute to the development of logical and creative thinking in children, mathematical and natural literacy.

Effective design and implementation using pedagogical technologies for the development of economic culture in the educational process, which provides practical assistance to students in the development of their economic knowledge through other means. Technologies for stimulating the formation of economic culture are made up of internal and external factors.

Economic competence is not formed without the influence of the teacher, it is necessary that the participants in the pedagogical process, teachers, leaders use pedagogical tools that increase the motivation of students in the development of their economic culture. Additional motivation of students can become an incentive for the formation of economic competence. The positive motivation of students serves as the basis for the development of their motivation in increasing economic

***Figure 1.2. Types of stimulation of economic competence of students.***

In the structure of the student's economic competence, the intellectual and personal characteristics of a person with economic thinking, economically significant personal qualities are indicated. These properties serve for the implementation of economic activities of students. It should be noted that the individual level of economic competence of the future educator, as well as his success in economic activity, depends on how he develops on the path of developing his psychological qualities. In addition, economic forecasting, socio-economic actions and innovations should be included in this system. Many specialists think about competitive personnel training (A.M. Kadyrov, L.M. Mitina, U.Kh. Nigmatzhanov). This is evidenced by the integration of the introduction into economic culture, in the structure of competitiveness and its significance for the competitiveness of the teacher.

In the modern economy, economic competence is seen as a means by which a person can interact in economic activity and behavior, respectively, the essence of economic phenomena and processes occurring in society and around the world is understood. The concept of economic culture refers to economic knowledge, such

concepts as interests, norms, rules, skills and abilities are manifested in the components and competencies of education.

Cognitive (cognito is a Latin word meaning knowledge, cognition) is primarily a style aimed at shaping the thinking of students, associated with the organization of collective discussion in one form or another.

Possessing modern economic knowledge, qualifications and experience, a person tries to correctly navigate the existing socio-economic relations and avoid mistakes.

Diagnostics of the level of economic competence of students is carried out according to the selected criteria:

- 1) motivational-value;
- 2) intellectual - cognitive;
- 3) creative activity.

On the basis of norms, indicators and levels of their expression, three levels of the formation of economic competence can be distinguished:

- high;
- average;
- short.

Levels of formation of student's economic competence according to motivational and value criteria.

A high level is aware of the need for a responsible approach to any economic activity, implies a constant economic impetus to improve economic knowledge. The student goes to self-development, which is manifested by his activity in the learning process.

Levels of formation of economic competence of students according to mental and cognitive criteria.

A high level - economic culture, is able to show that students have strong systemic knowledge, their practical application to characterize economic practices and processes with a full understanding of the laws of economic development.

The middle level student understands economic knowledge, is able to draw up graphs, tables and, with their help, look for the relationship of economic phenomena, solve stereotypical problems.

At a low level, the student is limited by theoretical knowledge, is not interested in identifying economic phenomena, mechanical reproduction of economic knowledge and the analysis of graphs, tables, charts.

The middle level is an explanation to future specialists of the need for a responsible approach to any economic activity, the solution of these problems within the framework of a broader topic. Improving economic knowledge requires the ability to motivate and control one's behavior in uncertain situations.

Low level - characterized by the predominance of economic entities that enhance decision-making on economic problems. Future specialists in this category tend to point out weaknesses in their interests and do not focus on developing their own opinions; their passive actions are also reflected in the questionnaires received.

Creative and activity criteria of the level of formation of students' economic competence.

A high level student with an economic culture can show initiative and independence in setting goals and objectives in economic activity. In his activity there is an initiative, a creative approach to the choice of ways to achieve the goal. Demonstrates that the future specialist has a sense of the need for self-control and self-respect.

The middle level seeks to find the most effective way to solve economic problems, but imitation prevails in setting goals and objectives for economic problems. They do not always look for the best way to solve the problem, the influence of an external force is important for them.

At a low level, economic activity cannot independently determine goals and objectives. They cannot make optimal decisions when solving economic problems. They are afraid to make creative decisions even because they lack experience.

Economic knowledge refers to the formation of a range of financial knowledge that has become part of our lives, such as money, price, sales, demand, supply, banking, credit, market, business, entrepreneurship, cost and profit, management and marketing, finance, and the like. . The formation of economic knowledge helps to find solutions to economic problems that arise in life. The economy is a system of activities aimed at fulfilling the tasks of production, distribution and consumption of various goods necessary to meet the needs of people. The economy is the only means of human survival and maturation. Economic education is the key to our prosperous life in the future.

Economic education (economics). Economic education plays an important role in the development of a developed and harmonious personality. The economic education of the younger generation, instilling economy in their consciousness was one of the problems of pedagogy. Given the current conditions, that is, the transition to a market economy, one of the important tasks is the formation of the economic thinking of young people. In this regard, a number of reforms are being carried out in our country, and our teachers are conducting research. Economic education forms in children economy, intelligence, and the ability to conduct economic accounting. The economic education of children begins primarily with the family and continues in preschool educational organizations and schools, the content of economic education is given great attention by Eastern thinkers, the formation of rational needs, the ability to compare them with material opportunities, the education of children in a labor orientation in an effort to more complete satisfaction are covered in detail. own needs.

Financial activities. Since the needs are diverse, their satisfaction is also carried out in different ways, but this work still requires financial activities. Financial activity refers to the ways and means of ensuring human life. Financial activity begins with production, ends with the consumption of created products through exchange. People cannot recover if they do not meet their needs. Economic activity or economics refers

to the behavior of people towards a certain goal. Its participants are individuals, families, enterprises, households and the state.

The economic culture of a society is a system of values and motives for economic activity, the quality and level of economic knowledge, actions and assessments of an individual, as well as traditions and norms that regulate economic relations and behavior. Economic culture determines a special attitude to forms of ownership, improves the business environment. Economic culture is an integral unity of consciousness and practical activity, which determines the development of human economic activity and manifests itself in the process of production, distribution and consumption. The most important elements in the structure of economic culture can be called knowledge and practical skills, norms that regulate the behavior of people in the economic sphere, ways of organizing it.

Economic culture is a set of intellectual, emotional and practical components, moral and spiritual attitudes that allow a person to integrate into socio-economic conditions that predict his self-realization, self-compatibility in economic activity and behavior in society.

When instilling in students the concept of economic competence, it is necessary, first of all, to form in them subject-object relations that determine universal human values, economic competencies, the realization of their individual capabilities in economic processes, i.e. in it, the subject - manager, entrepreneur must be producers and participants in various goods and services, and not just as a consumer object.

In the future, the effectiveness of the process of forming the economic competence of a qualified specialist is realized in higher educational institutions under the following conditions:

***Figure 1.3. The economic competence of future educators is an effective condition for the formation.***

Thus, the most effective tool for the formation of the economic culture of the future qualified specialist is a personality-oriented research approach. This approach, which enriches the process of professional training with economic knowledge, skills and abilities, allows him to simultaneously develop economic thinking and economically significant personality traits, teach socially oriented motives, attitudes and moral values.

***Figure 1.4. Group methods for the formation of economic competence of future educators***

Currently, the release of specialists with higher education in a preschool educational organization has become a huge task. Of course, a higher education institution is also in high demand. Therefore, a number of large-scale reforms are being carried out to improve the quality effectiveness of future educators and develop their professional component. According to the curriculum, the main attention is paid to the teaching of special disciplines. The educator, along with such an important, proud work as educating the younger generation as worthy children of our people,



performs a responsible task. The educator, first of all, must be aware, know the huge life activity in which he lives, be able to understand the innovations taking place in society, act with an understanding of the opportunities created for him, and fulfill the tasks assigned to him. Indeed, our President pays great attention to preschool education and introduces a number of innovations into its activities.

First of all, it should be said that several types of preschool educational organizations are functioning, and the educational process in the organization is also significantly increasing. Therefore, it is necessary that today's teacher be a comprehensively deeply educated person, striving for creativity, as well as mature in political consciousness. We must inform future educators about the changes in our society, that is, give them an idea about the types of preschool educational organizations, about the opening of non-state preschool educational organizations, about the procedure for their activities, about the amenities of family preschool educational organizations. To do this, first of all, it is advisable to form the economic culture of our future educators. That is, the educator of each preschool educational organization with higher education, widely using the created opportunities, must also take into account the material efficiency of what he is doing today.

Conclusions and recommendations (Conclusion / Recommendations).

1. Economic culture is the basis of economic competence, has a comprehensive description and requires an integrated approach to this process in connection with the philosophical, legal, economic, sociological, psychological and pedagogical aspects. Based on the components of economic competence, three groups of criteria (motivational-value, intellectual-cognitive, creative-activity) and indicators corresponding to the level (high, medium and low) were specified.

2. In order to develop the economic competence of future educators, a professional profессиogram was studied, the necessary competencies were introduced into its composition and, as a result, methods for studying the requirements for personal feelings, psychological abilities, psychological and psychological capabilities of the future educator were determined. Profессиogram of the personality of a future educator in education, the formation of such competencies as personal qualities, the level of professional knowledge, professional competence, personal and pedagogical endurance, organizational skills, communication skills, gnostic skills, creative qualities, is a social necessity today.

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