

THE MEANING OF TRANSVERSAL SKILLS IN ECONOMICS EDUCATION

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Abstract. *The article highlights the significance of transversal skills in economics education for enhancing financial literacy. The publication emphasizes the importance of combining theoretical understanding with practical knowledge to improve individual financial literacy, which contributes to fostering national economic growth. The integration of economics education and transversal skills is crucial for promoting financial literacy in an era characterized by rapid economic globalization and changing societal needs. Financial literacy, defined as the ability to understand and apply various economic principles, such as long-term budgeting, investments, and debt management, serves as the cornerstone of national economic growth. However, considering the dynamic changes in the economy, including globalization, technological progress, geopolitical shifts, and demographic processes, existing economic knowledge and skills alone are insufficient. The development of transversal skills plays a significant role in improving adaptability and ensuring the ability to make well-informed and responsible socio-economic decisions. These decisions provide society with the knowledge to understand economic systems, assess risks, and follow economic trends. Transversal skills, such as critical thinking, problem-solving, communication, creativity, and emotional intelligence, complement this knowledge, facilitating its application in real-world contexts. In addition to describing the current situation, it is essential to understand the historical context of economics education, which helps to comprehend the development of society, political decision-making, and the evolution of economic models, thereby providing a foundation for solving contemporary economic issues.*

Keywords: *economics education, financial literacy, history of economics education, transversal skills.*

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Introduction

The importance of economics education and transversal skills in the development of financial literacy should be emphasized in the context of changes in economic processes, as the economy becomes more globalized, and the need for new demands and skills arises. Financial literacy, defined as the ability to understand and apply various skills related to economics, business, and finance – such as budgeting, investing, and debt management – is a foundation for societal and economic stability (McGurran, 2025). Education should focus on more than just preparing young people for the world of work; it should provide learners with the skills needed to become active, responsible, and engaged citizens (OECD, 2018). However, to develop new competencies in times of economic change, existing economic knowledge and skills alone are insufficient. The development of transversal skills is necessary, as it significantly supports adaptation to new circumstances and helps in making the right socio-economic decisions. Economics education is essential for understanding and applying basic economic concepts (Lusardi & Mitchell, 2014). Such knowledge allows society to understand economic systems, assess potential risks, and follow economic trends and their impact on economic processes (Mandell & Klein, 2009).

Transversal skills enhance the ability to apply economic knowledge on a much broader scale in real life. One of the transversal skills is critical thinking, which, when developed in an individual, increases the likelihood of making correct decisions by evaluating them from various perspectives (Paul & Elder, 2006). Integrating transversal skills into economics education programs would promote a broader approach to financial literacy, providing learners not only with factual knowledge but also with the competencies needed to successfully navigate changing economic conditions and possibly improve quality of life (PowerSchool, 2021).

Emphasizing the importance of transversal skills in economics education and updating the explanation of the concept of transversal skills and the historical development of economics education, the aim of the publication is to describe the theoretical concept of transversal skills in the context of economics education. Thus, the research question is: “What is the characteristic of the theoretical concept of transversal skills in the context of economics education?” The method used in the study: qualitative analysis of research literature and theoretical research.

The Relevance of Economics Education and Transversal Skills

To provide insight into the necessity of integrating transversal skills into economic education, a comprehensive analysis of scientific literature was conducted. The evaluation of the sources cited in this study is based on their contextual relevance within specific chapters, with selection criteria including keywords such as economic education, the history of economic education, financial literacy, transversal skills, and the thematic intersection between transversal skills and economic education. The reviewed publications are categorized into five sections based on their type:

- Scientific articles and monographs
- Documents from international organizations
- Research on financial literacy and economic education
- Sources on the history and reforms of education in Latvia
- Examples of non-formal education and practical applications

The research methodology is grounded in a qualitative analysis of academic literature and theoretical studies, incorporating 29 scholarly sources related to transversal skills and economic education. The analyzed sources include internationally recognized publications, educational strategy documents, and theoretical frameworks spanning the period from 1999 to 2024. Data collection was conducted via open-access databases such as Web of Science, Scopus, and Google Scholar, ensuring the selection of sources that most effectively capture the theoretical understanding of transversal skills within the context of economic education. Qualitative content analysis was employed to identify key theoretical aspects and assess their relevance to economic education. This methodological approach facilitates a deeper understanding of the concept of transversal skills while considering historical and contextual developments specific to Latvia.

Economics education is essential as it provides individuals with an understanding of how the economy functions, how financial decisions are made, how businesses are established, and what role individuals play in economic processes and their ability to influence them. Economics education can be associated with learning various economic principles, practices, and concepts. They include both practical skills and theoretical knowledge that allow members of society to make correct and analyzed decisions related to financial literacy and the socio-economic situation of society (Hanushek & Woessmann, 2015). Economics education allows people to recognize and understand real-world economic and global issues. In today’s complex economic environment, it is important to include and understand the cornerstones of economics education, such as microeconomics, macroeconomics, financial management, and entrepreneurship. Economics education provides society with the skills and knowledge necessary to manage both personal and public finances, reduces the likelihood of financial risks, and contributes to the overall well-being of society. Providing quality economics education can help reduce the gap between the wealthy and the less wealthy segments of society, helping individuals take economic actions to improve their financial situation and promoting social equality. By acquiring economics education, society as a whole contributes to the economic stability and economic sustainability of the country.

Transversal skills are considered 21st-century skills and are primarily associated with a person's ability to solve problems related to technological development and intercultural communication (Tkachenko et al., 2023). Transversal skills – also known as transversal competencies, core skills, key competencies, employability skills, or 21st-century skills – have become a widely discussed topic in recent years, attracting significant attention. Previous research has shown that these terms are interchangeable and can be adapted according to the context (Ghadermarzi & Mohamadi, 2021). These skills can be applied in different contexts and environments, allowing individuals to navigate various issues, not only in one narrow academic discipline. They foster critical thinking, problem-solving, communication, creativity, and emotional intelligence. Transversal skills are essential for the development of society, allowing individuals to adapt to the demands of the labor market and increase productivity. One of the most widely discussed transversal skills today is critical thinking, which is crucial for society's development. It provides individuals with the ability to objectively analyze large amounts of information and make well-reasoned decisions and solutions. Transversal skills can supplement existing knowledge, improve adaptability, and enhance the effectiveness of actions.

Economics education and transversal skills are closely related, as both are essential for individuals to be competitive in today's labor market. Integrating transversal skills into economics education could enhance the quality of education and better prepare members of society for various professional, personal, and economy-related situations. To promote the inclusion of economics education and transversal skills, it is essential to develop new education systems and teaching methods that incorporate both theoretical knowledge and practical skills. Education systems are increasingly focusing on the development of transversal skills. Modern economics education should not only provide academic knowledge but also foster critical thinking, collaboration, and digital competence. The integration of transversal skills into economics education can take various forms. For instance, introducing interdisciplinary education programs in schools can promote the simultaneous development of different skills. For example, project-based learning can help students acquire problem-solving and collaboration skills by working on real-life tasks (PowerSchool, 2021). Digital skills are becoming increasingly important and should be purposefully integrated into curricula to help students better adapt to technological environments. Additionally, the development of transversal skills contributes to the professional growth of educators and teaching staff. To effectively promote the acquisition of such skills, teachers need to apply interactive and collaborative methods in their teaching practices.

The History of Economics Education in Latvia

The development of economics education has been important in promoting the growth of society and knowledge of economic processes, enabling informed decision-making for the sustainable development of society. These decisions are related to economics and finance and also influence other processes and sectors of society and the state. Economics education is first mentioned in written sources at the end of the 16th century (Karnīte, 2024). Economics education in Latvia has constantly developed and transformed in accordance with historical and political circumstances – and continues to do so today – influenced by political, economic, and rapidly advancing technological impacts on the economic processes in the country.

After Latvia regained its independence in 1991, the country underwent major social, economic, and political reforms (OECD, 2018), creating a situation in which the economics education system had to undergo significant changes to support the transition from a planned to a market economy. As a result of these political, social, and economic changes, the goal of economics education became to prepare society for the rapidly developing market economy system. These transformations created the need to develop an entirely new system of public

administration based on international law and Western values. In the field of economics education, this meant a gradual transition from a dogmatic and ideological approach based on Marxist-Leninist theory towards a rational and practice-oriented approach. In market economic conditions, those who were able to adapt and apply market economy principles in their activities were the most successful, while others experienced economic downturn, affected by inflation and the inability to adapt to the new circumstances (Valdivieso, 1999). At the same time, the economic instability that characterized the 1990s resulted in limited funding for education overall. The Latvian state budget lacked sufficient resources for introducing economics subjects in educational institutions, and the process had to rely on international organizations, such as the Soros Foundation and the World Bank (Dedze, 2003). The education system had to adapt to these circumstances, ensuring the ability to successfully integrate into the new economic conditions. International support significantly influenced economics education in Latvia. The World Bank, the European Union and other organizations provided financial and methodological assistance to develop and improve the education system. In 1991, entrepreneurship education programs were introduced in secondary schools based on international standards. These programs became an important step in improving the economic literacy of society (Junior Achievement Latvia, 2024).

The development of economics education in Latvia during the transition period was a complex process that required adapting the content and methods of economics subjects to align with the conditions of a market economy. This process involved the introduction of new subjects such as microeconomics, macroeconomics, finance, and credit (Latvijas Universitāte, 1996), in contrast to the subjects taught during the Soviet era—political economy, scientific organization of labour, and socialist economics (Rīgas Politehniskais institūts, 1979). The integration of new economics subjects into educational institutions created a need for improving the qualifications of educators.

The introduction of new subjects required the retraining of university lecturers, which progressed rather slowly, alongside the training of new subject teachers in general education and vocational schools. After regaining national independence, the Teacher Qualification Improvement Institute was reorganized in 1990 into the Education Development Institute. By 1995, its functions were narrowed, and the Teacher Education Support Centre was established. Some functions of the Teacher Qualification Improvement Institute were transferred to the Education Development Institute, and after 2002, responsibility for further education of teachers in the country was delegated to the Ministry of Education and Science's Centre for Education Content and Examination (Zeiberte, 2014). However, there was a lack of funding, which can be traced back to the "awakening" period, when funds were redirected to other purposes (Zaķis, 1990), and a lack of time to establish a comprehensive and effective training system. Teacher training was one of the biggest challenges. Most teachers were accustomed to teaching from the perspective of Soviet ideology, which was not suitable for the new market economy situation. During the transition period, the majority of teachers in schools and universities were individuals whose beliefs, values, and pedagogical worldviews had been formed in the 1970s (Catlaks, 2001). Teachers often lacked experience working with economics subjects and understanding the principles of market economics. To address this issue, international seminars and courses for teacher training were organized, with international partners such as the World Bank funding training programs within project frameworks. These programs enabled teachers to master teaching methods appropriate for the transition period and become familiar with the principles of market economics. These trainings helped teachers implement practice-oriented economics education content and teaching methods. However, only a small number of teachers had the opportunity to participate in international training projects, resulting in significant differences in teachers' knowledge and abilities. During the transition period, the education system was decentralized, creating problems in the coordination

of curricula. Schools often developed their own economics programs, leading to inconsistencies in content and quality (Bleiere et al., 2005). In higher education, economics became a significant component within economics faculties and business management programs. The development of teaching materials initially relied on translated literature sources, which were not always suitable for the Latvian context. Many materials were based on Western European and North American experiences, which had developed over several decades but were not always applicable to Latvia's economic situation during the transition period, when the introduction of market economy principles occurred at a very rapid pace (World Bank, 2002). Facing such issues, Latvian economics specialists began developing local content that reflected the economic conditions and challenges of Latvia, such as J. Vārna's "Ražošanas organizēšana" and others.

The content of economics education during the transition period focused on providing students with practical knowledge about the functioning of the market economy, financial literacy, and the basic principles of entrepreneurship. Society was introduced to the fundamental principles of a market economy. The curriculum of schools and universities included the theory of supply and demand, the functioning of market mechanisms, and the principles of price formation. Understanding these topics was essential for students to comprehend how the economy operates, based on the development of the market economy in the country and competition, as an integral part of the market economy, which did not exist during the previous political system. Special attention was paid to the development of financial literacy. Students learned personal financial management skills, including budget planning, creating savings, and using credit in business. The role of the banking system in both society and business was also explained, and subjects on loans and investments were integrated. Another component of economics education introduced during the transition period was the acquisition of business planning principles, the basics of business management, and marketing strategies. This educational content focused on acquiring practical knowledge, encouraging students to develop their own business projects and entrepreneurial skills. Additionally, topics on sustainable development and international relations were gradually included in the curriculum, helping students understand Latvia's place in the global economy and the economic challenges of the relevant time period.

Explanation of the concept of transversal skills

The concept of transversal skills has become one of the key terms in modern education and the labour market; however, this concept is not always understood or interpreted in the same way.

In the scientific articles and documents (*Transversal competences in language education, Skills for the future health workforce, etc.*) of various authors (F.A. Dieck-Assad, M. Gawinek-Dagargulia, E. Skowron, N. Zimmermann) and international organizations (European Union, UNESCO, etc.), transversal skills are defined and interpreted differently, depending on the context and purpose.

The explanation of the concept of transversal skills is primarily focused on the general development of individuals, not only on professional skills. In order to gain a more comprehensive understanding of the diversity of the concepts of transversal skills, the authors summarize the theoretical concepts of transversal skills for the period from 2013 to 2022 (Table 1).

Table 1 Theoretical Concepts of Transversal Skills (2013 - 2022)

Author, Year	Explanation
UNESCO International Bureau of Education, 2013	Skills that are generally considered unrelated to a specific job, task, academic discipline, or field of knowledge and can be used in various situations and work environments (e.g., organizational skills).
M. Gawinek-Dagargulia, E. Skowron, N. Zimmermann, 2016	If skills have universal properties, they are called transversal – in contrast to specific skills that are more or less required only in one particular field or learning context.
European Union, 2019	Transversal or transferable skills are those competencies that are useful in more than one environment.
R. Baliga, 2020	Transversal skills are interdisciplinary skills that are sufficiently holistic, suitable for various work requirements and tasks, transferable between organizations regardless of the organization's size, scope, industry, etc., and also for achieving other (social) goals in many thematic areas.
OECD, 2021	Characteristics and abilities that enable people to effectively take their role in society.
Council of Europe (European Centre for Modern Languages), 2021	Transversal competencies are competencies that are not specifically related to language learning or a particular school subject, but are important across the spectrum of subjects included in school curricula. They are crucial for people to fully realize their potential in education, personal and professional life, as well as for citizens in an increasingly globalized and unpredictable world.
Flory A. Dieck-Assad, 2022	General skills that can be applied in any situation regardless of the academic discipline or field of knowledge.

The culture and history of different regions and countries also influence how the concept of transversal skills is defined. For example, in Scandinavian countries, digital skills are given increased importance, with a focus on integrating technology into education (Lisborg et al., 2021). In the United States, the greatest emphasis is placed on individual initiative and entrepreneurial skills, reflecting the socio-economic culture of the country. Transversal skills are seen as a tool to promote innovation and entrepreneurship development (World Economic Forum, 2020). In Asian countries, such as Korea, the focus is on competitiveness and adaptation as transversal skills, which are essential for maintaining competitiveness in the global labor market (Jin, 2014).

Transversal skills consist of three interrelated characteristics. These skills are required in various situations and sectors, especially in education, as they ensure that the skills and knowledge acquired in the educational process are applicable in a broad context, not just in a specific subject or profession.

These skills encourage individuals in society to continuously learn, adapt, and operate successfully in the changing socio-political, economic, and cultural environment:

- Universal/multifaceted skills,
- Transferable skills, which include:
 - Cognitive skills,
 - Social skills,
 - Emotional skills,
 - Intuitive skills (Figure 1).
- Long-term skills development.

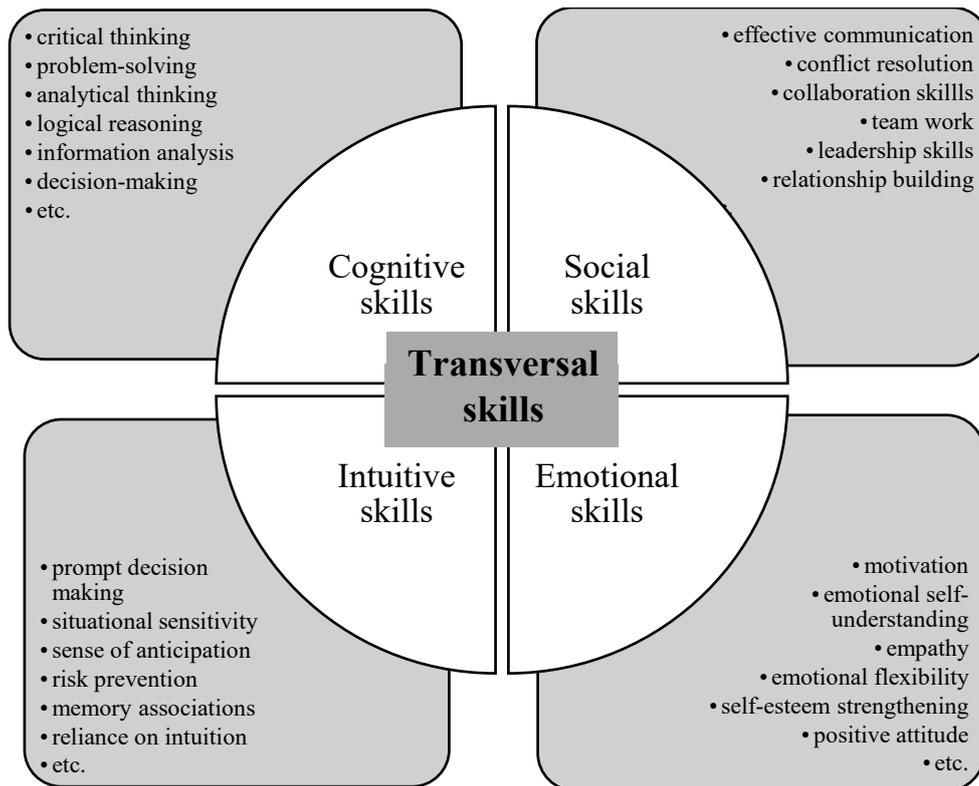


Figure 1 Graphic representation of transversal skills to be developed in the context of economics education (created by the authors)

Mentioning specific skills that should be developed:

- Communication skills
- Critical thinking and problem-solving skills
- Learning skills
- Self-determination
- Leadership skills
- Social and civic competences
- Digital competence
- Other skills

The EU definition of transversal skills is based on competencies that help individuals adapt to the changing labor market and societal needs. Meanwhile, the Organisation for Economic Co-operation and Development (OECD) defines transversal skills as “traits and abilities that enable people to effectively take their place in society.” The OECD presents a comprehensive view of skills, highlighting three main areas of competence (OECD, 2021): (1) being interested, educated, and understanding the world; (2) maintaining good relationships with others; (3) seeking answers to one’s own questions. In the business context, transversal skills include leadership, strategic thinking, and communication skills that can influence business development. In social sciences, transversal skills require emotional intelligence, which is crucial in public and social situations (Mayer & Salovey, 1997).

Transversal skills within economic education are crucial competencies that empower individuals to analyze economic issues and make informed decisions drawn from both theoretical knowledge and practical application. This discipline emphasizes an interdisciplinary approach, incorporating mathematics, political science, psychology, and other relevant fields. Skills such as critical thinking and problem-solving enhance one’s comprehension of economic processes. These competencies play a vital role in ensuring adaptability in today’s dynamic

labor market and contribute to personal growth by promoting financial literacy and encouraging responsible decision-making.

To effectively develop and promote transversal skills in practice, it is important to establish an interdisciplinary integrated approach that enhances financial capability in a personalized manner at the local, regional, national, and international levels. Such an approach enables the preparation of high-level specialists who can cope with challenges in any sector and situation.

Conclusions

1. Economics education provides individuals with the knowledge and skills necessary for both personal financial management and socio-economic decision-making. It helps reduce economic disparities in society, improve the economic stability of a country, and promote sustainable development. Economics education is a tool that enables members of society to understand and apply economic principles in real life, influencing both personal well-being and the overall progress of society.
2. Transversal skills, such as critical thinking, problem-solving, communication, and digital competence, have become integral components of the modern labor market. These skills allow members of society to adapt to a rapidly changing environment and effectively solve complex problems. By integrating transversal skills into everyday and professional life, society can achieve greater productivity and flexibility, which is essential in the context of the global economy.
3. Economics education and transversal skills are closely related and complement each other. By integrating transversal skills into economics education programs, the education system can prepare young people not only with theoretical knowledge but also with practical tools needed in today's labor market. Project-based learning and an interdisciplinary approach could be effective methods for developing such skills, as they encourage students to solve real-life problems and work collaboratively.
4. To effectively integrate transversal skills into economics education, it is necessary to improve teachers' skills and understanding of this issue. Educators must be able to use interactive and collaboration-based methods in their work. Additionally, the inclusion of digital skills in the curriculum should be expanded so that learners can fully adapt to a technologically advanced environment. An integrated approach that combines global standards with local contexts would ensure the development of high-level skills and enhance the value of the education system.
5. The history of economics education in Latvia reflects the country's socio-economic development and changing political models – from Soviet-era centralized planning to modern curricula and materials adapted to the market economy. After regaining independence, economics education has focused on the demands of international competition, with an emphasis on entrepreneurship, financial management, and sustainable development.
6. Transversal skills in the context of economic education can be defined as universal competencies that enable individuals to critically assess and analyze economic issues, comprehend and make informed decisions, and effectively adapt to evolving economic conditions. These skills foster entrepreneurial capability and contribute to sustainable development by facilitating the practical application of theoretical knowledge in real-world settings.

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