

competence development among the adult population. However, this understanding is shaped and defined not so much by the policy discourses, but by specific demands and requirements of practical life related to employment, work, career, social and personal life.

Individualised ways of competence development are applied more frequently than collective ways. This finding shows that key competences are mostly considered as an element of the individual human capital by adults. Such an approach can also be explained by the fact that both the state and employers consider the development of key competences in the lifelong learning perspective as a primary responsibility of individuals making individual choices in the market of adult education services conforming to the neoliberal approach to adult education and skills development.

Moreover, it can also explain the findings related to the enhancing factors and obstacles to key competence development. Competence development is mostly enhanced by personal needs (work, wish of development and self-realisation) and support of the family. The most frequently mentioned obstacles to the development of key competences are the lack of financial resources and highly priced training services.

Some findings of the research conform to the ideas of human capital theory. With the increase in age, the importance of key competences and their development tends to decrease. Furthermore, adults with a higher level of education attach higher importance to the key competences and their development.

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