wiedzy» – edukacja-nauka-innowacje, eksperci wyróżniają jako najskuteczniejsze wsparcie państwa w kierunku szeroki dostęp ludności do różnych form edukacji oraz infrastruktura wspierająca małe i średnie przedsiębiorstwa. Reforma edukacji jest obecnie kontynuowana, państwo aktywnie wspiera otwartą edukację. Jeśli chodzi o wsparcie infrastrukturalne małych i średnich przedsiębiorstw, to można stwierdzić, że jest ono bardzo słabe.

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THE IMPACT OF MIGRATION CRISES ON THE SOCIO-ECONOMIC DEVELOPMENT OF THE COUNTRY

In order to understand the causes and consequences of migration and to create a basis for developing strategies and policies that will help reduce the impact of crises on economic development and other areas of society, it is first necessary to study the theoretical foundations of migration crises. The main migration theories include the following [1]:

- Theory of economic migration. This theory explains migration flows in terms of economic benefits for migrants and recipient countries. According to this theory, migrants usually move to countries with higher wages and better earning opportunities, which leads to an increase in labor productivity in these countries.
- -Cultural migration theory. This theory explains migration as a consequence of migrants' search for better living conditions and the development of their culture. According to this theory, migrants can move to countries with similar

culture and language, which helps them integrate into a new society and improve their standard of living.

- Social migration theory. This theory explains migration as a consequence of social factors such as conflict, violence, oppression, and political problems. According to this theory, migrants may move to countries where their security and freedom are more guaranteed.
- Migration policy theory. This theory explains the impact of migration policies on migration flows and migration outcomes. According to this theory, migration policies of countries can facilitate or hinder migration flows and influence the integration of migrants into the new society. For example, strict migration policies can reduce the number of migrants entering a country, but at the same time create problems with their integration and make their life situation more difficult
- Demographic migration theory. This theory explains migration flows in terms of demographic factors such as fertility, mortality and migration. According to this theory, migration can be the result of uneven distribution of demographic indicators in different countries.

Theory of geopolitical migratio. This theory explains migration as a consequence of geopolitical and geocultural factors such as wars, conflicts, differences in political systems and ideologies. According to this theory, migration flows can be a consequence of geopolitical conflicts and political transformations in the world

Migration crises can have both positive and negative impacts on economic and social development [2]. Possible positive effects of migration crises include:

- ➤ increase in the labor force migration crises can lead to an increase in the number of people available to work. This can help to reduce labor shortages and increase competition in the labor market, which can raise wages;
- economic development migrants can bring new skills and ideas that can contribute to economic development. They can also create new businesses and employ locals;
- ➤ increased cultural diversity migration crises can lead to increased cultural diversity and exchange of cultural values. This can help broaden the cultural horizons of the local population and create new opportunities for intercultural dialogue and cooperation;
- ➤ increase in tax revenues migrants can become a source of additional tax revenues for the state, which can help reduce the budget deficit and provide additional resources for infrastructure development and social programs;
- improvement of international relations migration crises can be a reason to improve international relations and cooperation between countries.

This can help reduce tensions and create favorable conditions for the development of trade, cultural and scientific exchange, and other forms of cooperation.

Possible negative consequences of migration crises include:

- economic costs emergencies related to migration crises can lead to significant economic costs. For example, governments may spend significant funds on temporary accommodation and assistance for migrants, as well as on increasing the number of staff responsible for managing the crisis;
- ➤ social problems the massive arrival of migrants can lead to social problems, such as conflicts with the local population, increased tensions, crime, and rising nationalist sentiments;
- ➤ negative impact on health an excessive influx of migrants can lead to the spread of diseases and illnesses that can be dangerous for the local population;
- ➤ tension on the labor market an excessive number of migrants can lead to increased competition on the labor market, which can lead to a drop in wages and worsening of working conditions for local residents;
- ➤ negative impact on infrastructure a significant number of migrants may have a negative impact on infrastructure, including housing, transportation and utilities.

Thus, it can be concluded that migration crises can have not only negative consequences, but also a positive impact on economic and social development if properly managed [3]. To do this, an effective migration policy system needs to be created that will facilitate the integration of migrants into society and help them gain access to jobs, education, and other necessary resources. It is also necessary to ensure the safety and rights of migrants and the local population, which will help reduce tensions and conflicts. All of these measures can contribute to the development and prosperity of both individual countries and the global community as a whole

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EXPORT CREDIT AGENCIES AS A TOOL FOR FINANCING EXPORT OPERATIONS

Export credit agencies (ECAs) are important instruments for financing export operations and providing risk protection. They can provide various types of financial support, including guarantees, loans, insurance, and other financial instruments. This helps exporting companies to access the necessary resources to expand their export activities and reduce financial risks [1].

One of the main types of financing provided by ECAs is loans. ECAs can provide loans for the purchase of goods or services in the exporting country or for export-related projects. Loans provided by ECAs may have more favorable terms than those available on commercial markets. For example, they may have a lower interest rate or a longer repayment period. This can help exporting companies reduce their financing costs and ensure a more stable and predictable financial situation.

Another type of financing that ECAs can provide is guarantees. Guarantees help reduce the risk of non-payment for export transactions. ECAs can provide guarantees to cover the risk of non-payment for goods or services supplied or rendered abroad. Guarantees can take various forms, such as loan repayment guarantees, contract performance guarantees, service payment guarantees, and others. They can help exporting companies reduce the risk of non-payment and increase confidence in their counterparties abroad [2].

In addition, ECAs can provide insurance to cover export-related risks. For example, they can provide insurance to cover foreign exchange risk, contractual default risk, non-payment risk, and other risks associated with export operations. This can help exporting companies reduce financial risks and increase confidence in their counterparties.