

пошкоджень, а також поліпшити взаємодію з клієнтами. Однак, важливо вирішувати виклики, пов'язані зі взаємодією з людьми, обслуговуванням систем та соціально-економічними наслідками. Тільки так можна забезпечити баланс між використанням технологій та збереженням людського фактору у поштовій логістиці.

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### **PROBLEMS OF INVESTING IN HUMAN CAPITAL**

Human capital refers to the collection of qualities, expertise, proficiencies, and capabilities that a person possesses, which can be utilized to enhance the economic and social progress of a society. It represents a crucial asset and treasure for any organization. Essentially, human capital encompasses various personal attributes, such as physical and mental well-being (health), theoretical understanding and hands-on practice (intelligence), ethical traits and cultural background (mentality), communication proficiency, innovative thinking, drive, and flexibility (competitive edge).

G. Becker [1] was the first to propose that investments in human capital not only increase individual income but also enhance labor productivity within an organization. Investing in the development of managers and employees can lead to an increase in capital and overall company value. In most literature, human capital is defined by its economic return on investment. In today's economy, which is becoming increasingly knowledge-based and globalized, human capital plays a vital role in individual competitiveness and overall economic success. Additionally, investing in human capital can result in non-economic benefits, such as improved health, greater personal well-being, and stronger social cohesion. Many authors consider these broader benefits to be just as significant as higher wages and economic growth.

Investing in human capital without effective labour market policies can lead to inefficiencies, including overeducation, unemployment, and underutilisation of skills. The following policies are distinguished such as vocational education, skill-matching, and employer incentives to address the issue [2].

Researchers L. Dearden et al. [3] conducted a comprehensive review of the literature on the effectiveness of human capital investments and the problems associated with such investments. The authors highlight the positive economic and social returns to human capital investments, such as increased productivity and poverty reduction. However, the article also highlights the problems associated with human capital investments, such as unequal access to education, lack of information on the returns to education and poor quality of education.

D. Neal [4] article focuses on the implications of human capital theory for education. The article argues that the theory provides a framework for understanding the role of education in economic development and individual success. The author discusses the limitations of the theory, such as its focus on individual investments rather than social investments, and argues that investments in human capital should be considered a public good. The article also highlights the need for policies that address the barriers to investing in human capital, such as financial constraints and information asymmetries.

Thus, investing in human capital is essential for economic and social development, but there are challenges associated with such investments. Policy interventions that address barriers to investing in human capital, such as unequal access to education, lack of information about the returns of education, and low-quality education, are necessary to maximise the benefits of investing in human capital.

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## **ВАЖЛИВІСТЬ ПРОВЕДЕННЯ КОМПЛЕКСНОГО АНАЛІЗУ ЧИННИКІВ ЗОВНІШНЬОГО ТА ВНУТРІШНЬОГО СЕРЕДОВИЩА**

Суб'єкти господарювання в своїй діяльності постійно стикаються з різного роду змінами, при чому ці зміни зумовлюють фактори не тільки внутрішнього, а й зовнішнього середовища. Тому важливим аспектом успішного функціонування підприємства є постійний аналіз внутрішнього і зовнішнього середовища підприємства. Будь-яке підприємство перебуває і працює у визначеному