

mises. Banks also enter into agreements on the payment of pensions, benefits and other social payments [1].

The social protection programs offered by banks in the Republic of Belarus are quite limited compared to companies in some other countries, but are broader than in Russia. They usually include: 1. Health insurance: many banks in Belarus offer their employees voluntary health insurance (VHI), often with expanded coverage compared to state health insurance. 2. Spa treatment: some banks provide their employees with the opportunity to enjoy a health vacation in sanatoriums and health resorts, either partially paying for the vouchers or providing preferential prices. 3. Life and health insurance: some banks may offer life and health insurance programs for employees. 4. Financial assistance: this may be in the form of one-off payments in connection with the birth of a child, the death of a close relative, a serious illness or other special cases. 5. Assistance in solving housing issues: some large banks may offer their employees assistance in solving housing problems, for example, preferential loans for the purchase or construction of housing. 6. Additional holidays: some banks may provide additional paid holidays (for example, in connection with an anniversary of work at the bank). 7. Professional development programs: many banks invest in the training and development of their employees, offering courses, trainings and other opportunities for advanced training. This can be considered part of social protection, since investments in professional development increase the employee's value in the labor market.

Thus, the Republic of Belarus is presented as a socially oriented state with a developed banking system that offers various social programs to help vulnerable groups of the population.

Reference

1. Льготное кредитование // Беларусбанк. — URL: https://belarusbank.by/ru/fizicheskim_licam/kredit/soft-lending (дата обращения: 02.12.2024).

М. В. Зеленко, В. Д. Поплавская
БГЭУ (Минск)

Научный руководитель — М. В. Юнаш, канд. филол. наук, доцент

THE LEGAL FRAMEWORK FOR ECOTOURISM IN BELARUS

Scientific, technical, and socio-economic progress has led to the accelerated development of tourism, creating serious problems in the fields of ecology, culture, and social development in heavily visited tourist areas. The uncontrolled growth of tourism, driven by the desire for quick profits,

often leads to negative consequences, damaging both the environment and local communities. These problems have spurred the emergence of ecotourism — travel that responsibly engages with undisturbed natural areas to explore and enjoy nature and cultural attractions. This responsible approach promotes nature conservation, minimizes environmental impact, and ensures the active socio-economic participation and benefits of local residents [1, p. 108].

Currently, the national legislation that regulates public relations in the field of ecotourism is complex. The norms related to ecotourism are contained in various regulatory legal acts. However, regulatory legal acts, using the term «ecotourism», do not disclose its concept and content. Thus, the Law of the Republic of Belarus dated November 11, 2021 № 129-Z «On Tourism», considering ecological tourism as an independent type of tourism, does not define it [2].

There is no unified approach to defining ecotourism in legal literature. I. Kuzmich observes that «the very word ‘ecotourism’ indicates that this activity is a kind of tourist activity in which the ecological aspect prevails» [3, p. 403]. I. Mankevich provides a more detailed definition, describing ecotourism as a type of recreation involving: a) organized visits to undisturbed natural sites for environmental learning; b) compliance with environmental legislation to preserve ecosystems; c) environmental education for tourists; d) promotion of regional sustainable development; and e) active local participation and benefit-sharing [4, p. 116].

In conclusion, a precise legal definition of ecotourism is paramount. This is necessary to distinguish ecotourism from other tourism forms and to facilitate its development as a vital component of the green economy in the Republic of Belarus. Effective stakeholder collaboration is essential to ensure the responsible protection and promotion of ecotourism, maximizing environmental and socio-economic benefits for local communities.

References

1. *Сергеева, Т. К.* Экологический туризм : учебник / Т. К. Сергеева. — М. : Финансы и статистика, 2004. — 358 с.
2. О туризме : Закон Респ. Беларусь от 11 нояб. 2021 г. № 129-З : принят Палатой представителей 4 окт. 2021 г. : одобр. Советом Респ. 28 окт. 2021 г. // ЭТАЛОН : информ.-поисковая система. — URL: <https://etalonline.by/document/?regnum=Н12100129> (дата обращения: 07.12.2024).
3. *Кузьмич, И. П.* Правовое обеспечение развития экологического туризма в свете природоресурсного законодательства Республики Беларусь / И. П. Кузьмич // Право в современном белорусском обществе : сб. науч. тр. / Нац. центр законодательства и правовых исслед. Респ. Беларусь ; редкол.: В. И. Семенков [и др.]. — Минск : Белпринт, 2014. — Вып. 9. — С. 402–410.
4. *Манкевич, И. П.* Правовые основы и тенденции развития экологического туризма в контексте формирования «зеленой» экономики

в Республике Беларусь / И. П. Манкевич // Правовое обеспечение реализации принципов «зеленой» экономики в Республике Беларусь / Е. В. Лаевская [и др.] ; под ред. Е. В. Лаевской. — Минск : Четыре четверти, 2017. — 256 с.

*1-е место на заседании секции
СНИЛ «Коммерсант»*

М. А. Зубров, Р. А. Чебан
БГЭУ (Минск)

Научный руководитель — Е. В. Климук

PRIMARY RESIDENTIAL REAL ESTATE MARKET TRENDS AND PROSPECTS IN MINSK

In this research we set the goal to consider the main trends that shape the primary residential real estate market in Minsk including expansion of comfort and premium class construction, the impact of price growth on demand, development of multifunctional residential complex concepts.

In recent years the primary residential real estate market in Minsk has demonstrated active growth driven by changes in the population needs, the economic situation and the increasing number of construction projects. Leading players in the market include companies like «A-100 Development» with projects such as «Novaya Borovaya» and «Zelenaya Gavan». «Dana Astra» is developing the large-scale «Minsk-Mir» project and «Library Lane» which is implementing the complexes «Park Chelyuskintsev» and «Mayak Minsk». These developers are actively introducing the concept of multifunctional residential complexes aiming to create integrated residential, commercial and public spaces.

Despite economic fluctuations the housing market in Minsk continues to evolve. The most notable trend is increasing the volume of comfort-class housing. It continues to grow in popularity among the population due to its improved construction quality and better-developed infrastructure. At the same time there is consistent demand for economy-class housing indicating that affordability remains a critical factor for population substantial portion. In recent years there has also been a rise in prestige-class properties share indicating demand for higher comfort. As for 2024 the average price per square meter in the primary housing market in Minsk reached \$1,625, a significant increase from approximately \$1,150 in 2019. Price growth is due to rising material costs and demand for housing in prestigious areas. High prices shift demand to more affordable housing options like economy apartments. Now developers are focusing on high-quality complexes with better infrastructure. For example, projects like «Novaya Borovaya» and «Minsk-Mir» are in