It should be noted that at present the state is actively stimulating and supporting small businesses by providing: subsidies for starting a business from the employment center; a soft loan for the development of SMBs in the country; subsidies for job creation from the State Fund for Social Protection of the Population; grants for business development from the innovation fund of the regional executive committee; gratuitous transfer of land plots in rural areas for farming.

All of the above types of state support for SMBs are aimed at developing such priority areas as: agricultural business; business related to innovation; export-oriented production; import substitution; development of technologies and products related to energy and resource conservation.

According to the analysis, it can be concluded that the domestic business is developing steadily. This is due to the favorable conditions created in the country.

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VIRTUAL REALITY IN BELARUSIAN EDUCATION, A DREAM OR REALITY?

Virtual reality (VR) is a simulated experience that can be similar to or completely different from the real world. For many years, virtual reality has been an expensive technology used in only a few spheres of human life, though its application has been rapidly increasing over the past 10 years. In 2015, the VR market was valued at USD

129 million, in 2020 – USD 17.25 billion, and it is expected to reach USD 184.66 billion by 2026.

One of the traditional sectors of the economy that can be effectively reorganized due to the use of the VR technologies is education. Thus, the goal of this research is to identify the current and possible application of the VR technology in the educational sphere of Belarus, its benefits and costs. To identify the potential use of VR in Belarusian education we have studied the examples of current implementation of this technology in the world.

Mathematics is considered to be the queen of science, and no wonder that it was among the first to use VR in visualizing learning tools to teach students not just the basics, but also complex theorems and formulas. For example, the ACE-Learning Math VR app enables learners to see how abstract Math concepts work in a three-dimensional (3D) environment, which makes them easier to understand and retain.

Secondly, the architecture and design learners find VR quite popular and useful. Students use such applications as Tilt Brush and Gravity Sketch that allow them to express their ideas in real-time through painting, sculpting, modeling and creating tangible objects in 3D. These applications also allow students to create expressive works of art regardless of their experience. Schools state that the VR technology is a great way to spark students' creativity and keep them engaged.

Medical and healthcare industry demonstrates an increasing implementation of the VR technologies. A distinct example of it is the VR anatomy classes at the Taipei Medical University in Taiwan that allow future physicians to visualize the lectures on human body. The administration says that immersive 360-degree view that shows tissues, bones, muscles, blood vessels, nerves and organs make students better prepared for future clinical work.

History, philosophy and cultural studies are other subjects whose classes can be significantly improved by the implementation of VR. Historians often struggle to give students an idea of what it was like to live during a certain period of time. The VR technologies can be used to simulate historical events from the past and transport people across them. Such classes would give students an intimate 360° look into the life of those who lived before. Therefore, it would make these subjects much more interactive and interesting.

Future negotiators and diplomats often lack practicing a critical component of their future occupation: real negotiation cases with representatives of foreign countries. With the help of the VR technologies, universities would be able to simulate real negotiations conditions. These trainings would positively affect the students' understanding of the industry.

As we can see, VR can significantly alter and improve the quality of education. Unfortunately, there are no examples of using VR in Belarusian schools and universities. However, we believe that this technology can be of great benefit to them, as it will refresh its old patterns of teaching and integrate new ones. For instance, students who study foreign languages would highly appreciate an opportunity to practice them in various communication cases simulated by the VR technologies. This would allow them to study different aspects of a language, almost fully immersing in an

atmosphere of a foreign country. As a result, students' engagement in the studying process and their performance would be much greater.

To make the research complete and reach its goal, we have conducted a survey among 150 respondents including Belarusian students (84%), teachers (14%) and university administration workers (2%). This survey demonstrated a distinct people's interest in using VR for educational purposes. 90% of the interviewed people are familiar with the VR technologies, 60% believe that implementation of this technology will improve students' performance and raise teachers' productivity, and almost 45% are sure that Belarusian universities are ready for this innovation.

However, many respondents mention a couple of obstacles that decelerate usage of VR in education. These obstacles are financial difficulties (83%), retraining of the personnel (61%) and passivity of the state regarding this subject (60%). Only 7 % believe that VR will be massively used in education within 3 years, 60% say that it will take at least 5 years, and 33% do not think that universities will be able to do it within 10 years.

Despite the distinct benefits of using the VR technologies in education, a number of factors currently limit its use in Belarus. Firstly, this technology cannot imitate all the factors that people deal with in real life. Secondly, people need more time to adapt to use of the VR technologies. Thirdly, VR equipment remains quite expensive. Finally, yet importantly, the state itself does not seem interested in reforming the educational system. However, there is an emerging trend in this industry, the popularity and application of this technology is rapidly increasing, as each year the VR market grows at around 80%. Therefore, these issues will be addressed and solved.

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