

Активно участвовала в деятельности международных транспортных организаций. Приоритетным традиционно оставалось взаимодействие с железными дорогами России, Литвы, Латвии, Казахстана, Украины, Польши и Китая. В рамках развития международных перевозок в мае 1992 года руководством ГО «Белорусская железная дорога» было принято решение о создании предприятия «Белинтертранс» по оказанию экспедиторских услуг. Белорусская железная дорога является одним из ключевых элементов развития международных железнодорожных перевозок в рамках реализации концепции «Великого шелкового пути». Исходя из проведенного исследования одним из направлений развития и повышения эффективности международных железнодорожных перевозок в Республике Беларусь является развитие сотрудничества с Китаем в рамках развития инициативы «Шелковый путь». Инвестиционная политика Белорусской железной дороги для реализации проекта «Шелковый путь» формируется в целях совершенствования качества работы Белорусской железной дороги и сохранения конкурентных преимуществ на национальном и международном транспортных рынках.

В связи с этим основными задачами инвестиционной деятельности для реализации проекта «Шелковый путь» были определены: электрификация железных дорог Республики Беларусь; повышение качества услуг железнодорожного транспорта; развитие инфраструктуры и обновление подвижного состава железнодорожного транспорта, повышение эффективности использования материальных и нематериальных ресурсов; обеспечение высокого уровня безопасности движения поездов. Подводя итог, следует подчеркнуть, что перспективы сотрудничества между КНР и РБ, особенно в области строительства Экономического пояса Шелкового пути, представляются очевидными. Беларусь называют «удобным партнером» для Китая, поскольку она, будучи членом Евразийского экономического сообщества, играет важную роль и для ЭШП, и для ЕАЭС. Кроме того, не стоит забывать о географическом положении Республики в центре Европы. При таком сотрудничестве Китай получает новые рынки, а Беларусь – новые инвестиции.

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EDUCATION LOANS AND WAYS OF THEIR RATIONAL USE

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Education is one of the main factors in developing human capital, ensuring the socio-economic stability of the country, and preparing competitive professionals. Nowadays, due to the significant increase in the cost of higher and vocational education, the limited household budgets, and the insufficient number of state grants, education loans have become an essential financial source for young people pursuing education. Therefore, the rational use, efficient management, and timely repayment of education loans are considered highly relevant issues.

Education loans are important not only for students and their families but also for the national economy. Rational allocation of financial resources expands young people's access to education while increasing the efficiency of state investments in the education sector. In addition, the proper use of loans helps develop financial discipline among students and teaches them financial planning and money management skills.

Effective management of education loans ensures the financial stability of young people, strengthens the social protection system, and improves the quality of education. Thus, this topic is significant not only from a practical but also from a scientific research perspective. During the study, the types of loans, interest rates, repayment periods, and recommendations for students and financial institutions are examined. As a result, the education loan system can become a more effective and sustainable mechanism.

Studying education loans and ways of their rational use is of great importance for the modern education system and economy. Through this research, it is possible to develop effective measures to expand the financial opportunities of young people, reduce barriers to education, and strengthen financial

discipline. Moreover, the topic serves as a scientific basis for improving the management of public finance policy and educational investments, as well as creating mechanisms for saving and rationally using credit resources.

The research results help identify the socio-economic significance of education loans for young people, families, and financial institutions, develop effective management recommendations, and enhance the financial stability of the education system. Therefore, the topic is relevant and necessary both in practical and scientific terms.

Research Objectives:

- 1 To study the education loan system and its main types.
- 2 To analyze the financial opportunities provided by education loans for students and young people.
- 3 To identify the financial and managerial aspects of the rational use of loans.
- 4 To examine the mechanisms of obtaining and repaying education loans.
- 5 To develop practical recommendations for saving and effectively spending credit resources.
- 6 To assess the socio-economic importance of education loans and their role in shaping youth financial discipline.
- 7 To provide recommendations for improving credit policies for the state and financial institutions.

Practical Analysis:

The practical analysis of the rational use of education loans primarily includes studying the financial conditions of students and their families, as well as the processes of obtaining and repaying loans. For example, the volume of loans allocated in the 2024–2025 academic year, interest rates, and repayment periods are analyzed in a particular higher education institution. The study results show that most students spend their loan funds on tuition fees, housing, and living expenses.

Moreover, practical analysis demonstrates the necessity of financial planning for the effective use of loans. For instance, by allocating loan funds purposefully, students can reduce debt and optimize interest costs. The analysis also indicates that recommendations and training provided by the state and financial institutions play an important role in improving the financial literacy of young people.

Practical analysis is focused on a thorough study of students' rational use of education loans. It examines the financial condition of students and their families, as well as the processes of obtaining and repaying loans. In a particular higher education institution, the volume of allocated loans, interest rates, and repayment periods were analyzed. The study results indicate that most students spend their loan funds primarily on tuition fees, housing, and daily living expenses. Purposeful and planned use of loans helps students reduce their debt burden and optimize interest costs. Recommendations and training provided by the state and financial institutions play a significant role in improving students' financial literacy. By allocating funds according to a plan, students can manage daily and educational expenses appropriately, control debt levels, and avoid excessive spending. Careful study of loan terms and repayment schedules reduces financial risks while strengthening financial discipline. The practical analysis shows that effective financial planning ensures students' economic stability, allows them to repay future loans more easily, and helps minimize interest costs. Following the recommendations teaches students to use funds purposefully, exit debt faster, and maintain financial stability. Thus, the practical analysis not only identifies existing problems but also provides opportunities to develop effective solutions and plays an important role in enhancing students' financial knowledge and literacy.

Based on the practical analysis, students can be given the following recommendations: to use funds according to a financial plan, carefully study loan terms, avoid excessive debt, and maintain financial discipline. In this way, the analysis not only identifies existing problems but also contributes to developing effective solutions.

Conclusion and Recommendations:

Thus, education loans are an important financial instrument that enables young people and students to access higher and vocational education. The study results show that rational use of loans enhances financial stability, teaches students financial discipline, and helps improve the quality of education. However, it was also found that many students face the risk of excessive debt due to poor financial planning and failure to optimize interest expenses.

Based on this, the following recommendations are proposed:

- 1 Organize financial planning training for students on how to allocate loan funds efficiently.
- 2 Provide detailed explanations about loan terms and interest rates.
- 3 Simplify and improve the education loan system through government and financial institutions.
- 4 Educate students and their families on financial discipline and debt prevention.
- 5 Develop flexible repayment schedules and refinancing mechanisms.

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WAYS OF DEVELOPMENT OF INDUSTRIAL PRODUCTION ENTERPRISES

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Industrial production enterprises are considered the main component of every country’s economy. Their development plays an important role in ensuring economic growth, job creation, export potential, and technological modernization. In recent years, global economic competition has intensified, and innovative and investment activities have become the key factors determining enterprise efficiency. From this point of view, identifying and implementing effective ways to develop industrial enterprises is a highly relevant issue.

The Republic of Uzbekistan has adopted several strategic documents aimed at developing industrial policy. In particular, numerous initiatives have been implemented to modernize national production, introduce innovative technologies, increase export potential, and create competitive products. However, issues such as the efficient use of production capacities, optimization of production processes, and rational distribution of financial resources remain relevant.

The process of developing industrial enterprises is not only of economic but also of social importance. Increasing production volumes contributes to job creation, income growth, and regional development. Therefore, modernization of enterprises based on investment and innovation, the introduction of digital technologies, and the efficient use of energy and raw materials are important topics for scientific research.

Moreover, under conditions of global economic transformation and technological change, it has become increasingly necessary to enhance enterprise competitiveness, ensure operational stability, and introduce modern management methods. Thus, studying ways to develop industrial production enterprises and developing scientifically grounded recommendations to improve efficiency and competitiveness are of both economic and practical significance.

The results obtained within this research allow for the development of practical recommendations for modernizing enterprises, organizing investment activities effectively, implementing innovative projects, and optimizing production processes. Therefore, the topic is not only theoretically but also practically relevant and significant.

The following tasks were set during the study of the topic “Ways of Development of Industrial Production Enterprises”:

- 1 To study the theoretical foundations of industrial enterprises and determine their role and significance in the economy.
- 2 To analyze mechanisms for increasing the economic efficiency of enterprises, identify ways to use production capacities effectively, and optimize resource utilization.