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Changes in The Social Protection of The Population in The Republic of Uzbekistan and Their Development

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Abstract

Social protection is a key instrument in modern public policy, ensuring societal stability, economic security, and the protection of vulnerable populations. In Uzbekistan, recent years have witnessed an ambitious transformation of the social protection system, with a focus on health care, social insurance, and targeted support, in line with national development strategies. However, challenges such as limited financial resources, fragmented institutional coordination, and insufficient coverage for marginalized groups highlight gaps in both policy execution and service accessibility. This study examines the evolution of Uzbekistan's social protection system, evaluates the institutional and legal reforms, and identifies areas requiring improvement to enhance inclusiveness and effectiveness. Results: Findings reveal the establishment of the National Agency for Social Protection, the integration of health insurance frameworks, and expansion of services through the "Inson" social service centers. Statistical data support the positive impact of decentralized and individualized support models, especially in mahallas. The research offers a comprehensive review of Uzbekistan's transition toward a targeted and integrated social welfare model, reflecting international standards while addressing local socioeconomic dynamics. Strategic recommendations include optimizing fund management, improving stakeholder coordination, and expanding coverage to underrepresented demographics. These measures are essential for achieving equitable social protection and advancing inclusive development goals.

Key words: Social protection, social security, lifestyle, health insurance, welfare system, consumer basket, poverty reduction, medical examination, unemployment, social assistance, disability support, child benefits, inclusive development

Introduction

Social protection is a fundamental element of modern public policy that aims to ensure the well-being, dignity, and resilience of individuals and households, particularly the most vulnerable. It encompasses a range of interventions that provide income security, access to essential services, and protection from economic and social risks. In the Republic of Uzbekistan, social protection of the population is one of the priority areas of state policy. In recent years, large-scale reforms have been implemented in this area, and special attention is paid to supporting the groups in need of social protection. All work carried out in the republic in the field of social protection of the population, including the provision of quality medical care to the population, is aimed at realizing the right to social security and social assistance guaranteed by the Constitution of the country.

In the country, great work is being carried out to further improve the healthcare system, increase the quality and efficiency of medical services, consistently continue the reforms carried out in the field, and ensure the implementation of the priority tasks set in terms of preserving the health of the population. The President of the Republic of Uzbekistan Shavkat Mirziyoyev emphasizes in each of his speeches the urgent need to meet the demand for quality medical services. In particular, the second pillar of the main ideas reflected in the development strategy "Uzbekistan - 2030" emphasizes that one of the important directions is the organization of an education, medical and social protection system that fully meets the needs of the population and international standards.

Literature review. The social protection system controls the income inequality between population groups by regulating the incomes received by different social strata of the population. For this purpose, various approaches are used to financially support low-income and disadvantaged groups, and to limit the upper limit of incomes of the high-income stratum of the population. The conducted research is aimed at finding new ways to achieve an optimal balance between the economic and social components of social development of the population in need of social protection, which are aimed at reducing the conflict between economic development and the principles of social justice. In the field of social policy and social protection, V. Antropov gave separate tariffs to “a legal and economic complex of social guarantees that ensures the right of each worker to temporary disability, medical, social and professional rehabilitation, health preservation in the process of labor activity, labor protection, and assistance to workers and their families” .

There is no single, generally accepted definition of the essence of health insurance in the economic literature. Looking back, many scholars, including Adam Smith, Paul Starr, Richard Saltman, and a number of Russian and Uzbek scholars, consider state health insurance to be a means of ensuring equal and guaranteed access to health services in society. They argue that health insurance:

- economically protects the population from financial risks,
- improves the quality of medical services,
- ensures the stability of the health care system.

Russian economists A.B. Blokhin, L.I. Vasilsova, S.L. Leontiev “define health insurance as an organizational form of insurance activity related to the protection of the interests of citizens in the field of health care". Also, Akhvelediani Yulia Tambiyevna and Shakhov Vyacheslav Viktorovich state that "medical insurance is a form of social protection of the interests of the population in the field of healthcare, and is a complex of types of insurance that imposes obligations on the insurer to make insurance payments that cover additional costs for medical services included in the insurance program in the event of illness or accident, loss of health". Another Russian economist, Alexander Petrovich Arkhipov, gave the following economically detailed definition of medical insurance: "medical insurance implies the obligation of the insured to pay insurance premiums in the amount of partial or full compensation for medical, therapeutic and practical assistance provided in a medical institution for medical services included in the insurance program or provided for in the contract. One of the young scientists of Uzbekistan, M.N. Umurzakova, describes medical insurance in her scientific literature as follows: "medical insurance is a system of social protection of the population in the field of health care, which represents a guarantee of the provision of medical services in the event of an insured event due to the accumulation of insurance premiums based on the needs of members of society".

Materials and Methods

In recent years, social protection of the population has become one of the strategic tasks of our state. The issue of social protection is considered an important basis for ensuring stability and justice in society. In the Republic of Uzbekistan on June 1, 2023, the National Agency for Social Protection was established in order to unconditionally ensure the rights and interests of citizens related to social protection, radically improve the quality of social services provided to the population, and introduce a completely new management system in this area based on advanced international standards.

Results and Discussion

The Agency is a state body authorized to develop and implement a unified state policy in the field of social protection of the population and the provision of social services. It carries out its activities independently of other state bodies and organizations, their officials. According to the legislation, the main directions of targeted protection of the population by the state are:

implementation of a professional social protection system based on a comprehensive approach;

ensuring the socialization of the population in need of support by increasing the efficiency and targeting of the social protection system;

organizing social protection up to the mahalla level, establishing an individual approach to the provision of social services and assistance to the population in difficult life situations;

expanding the coverage of the population with social insurance mechanisms;

identifying families at risk and preventing them from falling into difficult social situations by providing

comprehensive social services;
creating a comfortable environment for people with disabilities to live.

In order to organize the provision of social services at the mahalla level, groups of social workers will be established in the "Inson" social service centers in the districts (cities) from July 1. Their main tasks are:

to study the situation of each household and determine the real situation in families and their need for social services and assistance;

to form social passports of families based on the study of their socio-economic status and needs;

to organize effective work with the needy population, including using the case management method, to receive applications from them for social services and assistance, and to send applications to the responsible ministries and departments as necessary;

to regularly monitor families in difficult situations and at high risk of becoming in difficult situations, and to organize social services and assistance for them.

The following social services and assistance are provided free of charge or on preferential terms to families registered as low-income families in the Unified Register of Social Protection information system. From April 1, 2024, social workers of the "Inson" social service centers, with the direct consent of citizens, have been granted the right to electronically apply for the identification of low-income families through the Unified Register of Social Protection information system and the assignment of social benefits to them. From April 1, 2025, new instruments of support for families included in the Register of Poor Families through the "Social Notebooks" funds will be introduced. The Presidential Decree "On Improving the Procedures for Financing the Social Protection System of the Population" was adopted.

At the same time, the establishment of an effective social insurance system in the country allows to eliminate social problems. From the activities of developed countries around the world, it is clear that the social insurance system created in them plays an important role in solving social problems at all stages of human development. Social insurance management of social protection is a form of social protection of the economically active population from various risks associated with the loss of jobs, ability to work and income. There is a state social insurance fund in the country, which is a centralized nationwide fund, distributed by territories and sectors, the state social insurance fund is formed on the basis of mandatory participation of funds of enterprises and organizations of various forms of ownership and individuals engaged in business activities. The sources of the state social insurance fund are different: insurance premiums of enterprises and organizations, state budget funds, receipts from sanatoriums and holiday homes, and other income.

The experience of foreign countries on social insurance shows that state pensions, maternity and maternity benefits, compensation for damage caused by work injury or other health damage, temporary incapacity for work and unemployment benefits, it is mainly financed from the funds of the social insurance fund. The funds of the social insurance fund are formed at the expense of social insurance contributions of employers and employees.

Social insurance is a state or private insurance system created to ensure protection of the population from certain social risks. Social insurance is usually compulsory and regulated by law. Citizens and employers are obliged to pay a certain amount of contributions.

Conclusion

In conclusion, it can be said that social protection of the population is a system of direct targeted guarantees that the state provides to the population, ensuring the conditions for normal life activities. The main consumers of social protection in Uzbekistan are citizens who are unable to work. The existence of an effective social protection system is a structural feature of a modern economy based on the labor of qualified personnel. The main principle of social protection is to provide assistance to each individual or family solely on the basis of an assessment of their income, level of well-being, quality and duration of socially useful work.
One of the main challenges in the field of social protection in Uzbekistan is the lack of adequate financial resources. This is due to a variety of factors such as corruption, mismanagement of funds, and economic instability. In addition, there is a lack of coordination and collaboration between government agencies and other stakeholders involved in social protection initiatives. Furthermore, it can be said that there are gaps in the coverage and accessibility of social protection programs, particularly for vulnerable and marginalized populations such as women, children, and persons with disabilities. This is a cause for concern, as these groups are often the most in need of social protection and support. By eliminating such problems, it will be possible to provide targeted social protection and increase the well-being of the population in the country.

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