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### RAQAMLI IQTISODIYOT SHAROITIDA IJTIMOY HIMOYA MEXANIZMINI TAKOMILLASHTIRISH

*Shakhnoza Abdullayeva*

*O'qituvchi, PhD,*

*Toshkent davlat sharqshunoslik universiteti*

*Toshkent, O'zbekiston*

#### MAQOLA HAQIDA

**Kalit so'zlar:** Aholi, ijtimoiy himoya, ijtimoiy ta'minot, ijtimoiy dasturlar, mehnat, daromad, ijtimoiy siyosat, ijtimoiy yordam, nogironlar qatlami, iste'molchilar huquqlarini himoya qilish, iste'molchilar jamiyati, aholi turmush darajasi.

**Annotatsiya:** Maqolada aholini ijtimoiy himoya qilish kontseptsiyasi va ijtimoiy himoya mexanizmini takomillashtirish yo'llari ko'rib chiqiladi, bu esa tadqiqot mavzusining dolzarbligini ko'rsatadi.

Ilmiy maqolada "ijtimoiy himoya", "ijtimoiy siyosat" kabi kategoriyalarga turli olim va mualliflar tomonidan ilmiy ta'riflar berilgan. Bundan tashqari, maqolada ijtimoiy himoya dasturlari guruhlariga ajratilgan, ularning samaradorligini oshirishning nazariy va ilmiy yondashuvlari umumlashtirilgan va har tomonlama tahlil qilingan.

Muallif tadqiqot materiallarini keng tahlil qilib, iqtisodiy tanazzulga yo'l qo'ymaslik uchun aholini ijtimoiy himoya qilish bo'yicha shoshilinch chora-tadbirlarni kuchaytirish to'g'risida xulosa qiladi.

### IMPROVE THE MECHANISM OF SOCIAL PROTECTION IN THE CONTEXT OF DIGITAL ECONOMY

*Shakhnoza Abdullaeva*

*Teacher, PhD,*

*Tashkent State University of Oriental Studies*

*Tashkent, Uzbekistan*

#### ABOUT ARTICLE

**Key words:** systematic approach, special system of terminology, construction field, organizational rules.

**Abstract:** The article looks at the concept of social protection of population and the ways to improve the mechanism of social protection, which makes research topic relevant.

The scientific article gives scientific definitions to such categories as "social protection", "social policy" by various scholars and authors. In addition, the article groups social

protection programs, summarizes and comprehensively, analyzes the theoretical and scientific approaches to improving their effectiveness.

Having done an extensive analysis of the research materials, the author makes a conclusion about the urgency strengthening measures for social protection of the population in order to avoid further economic recession.

## СОВЕРШЕНСТВОВАНИЕ МЕХАНИЗМА СОЦИАЛЬНОЙ ЗАЩИТЫ В СФЕРЕ ЦИФРОВОЙ ЭКОНОМИКИ

*Шахноза Абдуллаева*

*Преподаватель, доктор философии,*

*Ташкентский государственный университет востоковедения*

*Ташкент, Узбекистан*

### О СТАТЬЕ

**Ключевые слова:**  
Население, социальная защита, социальное обеспечение, социальные программы, труд, доходы, социальная политика, социальная помощь, слой нетрудоспособного населения, защита прав потребителей, потребительское общество, уровень жизни населения.

**Аннотация:** В статье рассматривается понятие социальной защиты населения и пути совершенствования механизма социальной защиты, что делает тему исследования актуальной.

В научной статье даны научные определения таким категориям, как «социальная защита», «социальная политика», предложенные различными учеными и авторами. Кроме того, в статье группируются программы социальной защиты, обобщается и всесторонне анализируются теоретические и научные подходы к повышению их эффективности.

Проведя обширный анализ материалов исследования, автор делает вывод о неотложности усиления мер социальной защиты населения во избежание дальнейшего экономического спада.

## INTRODUCTION

Social protection is one of the most important tasks in a market economy. The concept of social protection acts as a category that embodies the social problem that society needs to address in the current era of economic reforms. In order to develop and prosper, the state must embody law and justice, the support of its population. The stability of society, its sustainable development, and, as a result, its national security depend on the state of the social sphere, the effectiveness of the policy pursued by the state in the sphere of social support of citizens. The problems of economic development in modern conditions are inevitably associated with the need to remove special attention to social issues, including the formation and improvement of the system of social protection of the population. The specificity of the creation of national systems of social protection of the population is due to both the socio-economic characteristics of the development of these countries and the choice of ways and methods for the implementation of the reforms themselves.

President of the Republic of Uzbekistan Shavkat Mirziyoyev delivered a speech at the Fifth Summit of the Conference on Interaction and Confidence Building Measures in Asia and put forward a number of vital initiatives aimed at coordinating the efforts of the participating countries to consolidate peace and stimulate socio-economic development. Also he noted that the modern system of international relations is characterized by growing instability and unpredictability. The countries in the Asian continent, themselves wielding colossal economic and intellectual potential, face serious challenges. These are, first of all, issues associated with ecology, demography, migration, low standards of living and education. They are the principal sources of social conflicts and a breeding ground for the spread of the ideologies of extremism and terrorism. Of particular concern is the process of radicalization among young people.

“Today’s world is experiencing a crisis of confidence. But trust among nations and peoples is the most critical prerequisite for ensuring security and sustainable development”, Shavkat Mirziyoyev insisted. “In our opinion, to overcome the crisis of confidence and strengthen security, it is necessary, first of all, to deliver an environment conducive for development of human capital. In this respect, the activities of our Conference, built on shared respect and collective responsibility, are in demand more than ever”.<sup>1</sup>

One of the priorities in deepening market reforms in our country is to improve the mechanism of social protection. As the level of economic development increases, it is important to study the problems of social protection and develop solutions.

In any society, the population is in need of social protection, that is, low-income and large families, the disabled, the growing number of unemployed. Therefore, the improvement of the mechanism of social protection of the population in our country is an urgent task. The level of development of the country can also be seen in the living conditions of the population. In other words, the growth of living standards serves as a qualitative indicator of economic development of the country.

In addition, it is necessary to improve the mechanism to ensure a stable income of the population and maintain good living conditions. These efforts will be the basis for raising the address of the social protection system, the formation of a new priority of social protection.

During the pandemic, there is a growing need to reform the activities of institutions that provide social and material assistance to the poorest and most vulnerable segments of the population. Therefore, the solution of these problems is being carried out rapidly. In order to ensure the necessary control, transparency and addressability in the distribution of financial assistance, the transition from a previously inadequate and inefficient system to a new system is taking place on the basis of the introduction of systemic solutions based on digital technologies.

## METHODS

According to many scholars, the concept of social protection in the broadest sociological sense was first used in 1935 in the US Social Security Act.<sup>2</sup> This law contains proposals for the development of programs for the provision of social assistance to the elderly and the disabled. However, the concept of social protection has not been fully elucidated and recommendations to address this issue have not yet been developed.

In addition, this concept is widely used in the social policy of the country, including labor, employment, career choice, training, education, income security, consumer protection, consumer society, improving the quality of goods and services, health care, social the welfare system and the provision of pensions, benefits, various benefits to the needy, low-income part of the population. The concept of "social protection" is so large that it is difficult to fully explain its meaning and essence. It is therefore

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<sup>1</sup> Fifth Summit of the Conference on Interaction and Confidence Building Measures in Asia and put forward a number of vital initiatives aimed at coordinating the efforts of the participating countries to consolidate peace and stimulate socio-economic development. 15/06/2019 16:55

<sup>2</sup> The Social Security Act of 1935 is a law enacted by the 74th United States Congress and signed into law by US President Franklin D. Roosevelt.

expedient to consider the views of many scholars. It allows us to analyze ways to solve the problem of social protection and to state our position.

The main task of social protection is providing social assistance to the vulnerable population or to warn them of impending financial hardship. The peculiarity of any market economy is that it is understood that an individual makes an independent decision about how to participate in economic life. Everyone, first and foremost, is responsible for their own insurance. If a person is not socially insured, then his or her temporary income is protected by state social assistance.<sup>3</sup>

Social protection is one of the most important issues in the transition to a market economy. The concept of "social protection" is manifested as a category that reflects the social problems that have matured in society today.<sup>4</sup>

The social protection system is a system of welfare programs consisting of benefits based on the level of poverty of the needy population.

In the economic literature of countries with market economies, especially in the comments of economists, one can find different meanings of the term "social protection". For example, in some literatures, the concept of "social protection" is interpreted in two different, broad and narrow senses. In the broadest sense, "social protection" is a set of legal, economic, social measures that provide social and material protection of the population and is determined by society, in the narrow sense, due to insufficient age, health, social status, livelihood of the state and society. care, care for citizens in need.<sup>5</sup> "Social protection," says L.Allahverdieva, "is a narrow state policy that protects human rights and provides social security in accordance with living standards." At the same time, the concept of social protection has a broad meaning, involving not only the state in social protection of the population, but also all segments of society and non-governmental organizations. Social protection of the population is a key element in the formation and development of a market economy.<sup>6</sup>

The stratification of the population by income level on the basis of the minimum subsistence level and the minimum consumption budget allows to distinguish the following groups of the population with different levels of material security: "Poor" families - in which the per capita income is less than or equal to the minimum subsistence level; "Low-income" families - where the per capita income is between the minimum subsistence level and the minimum consumption budget; "Affordable" families - in which the per capita income is located between the amount of the minimum consumption budget and the amount of the rational consumption budget; "Rich" families - in which the per capita income is higher than the level of a reasonable consumer budget.

According to a number of other economists, "... in a market economy, social protection is a natural component of the organization of economic and social life of society, and its organizational and legal forms serve to ensure the continuity of the labor process and labor reproduction". According to a number of scientists, as market relations develop, citizens insure themselves against various social risks using social insurance services. The state establishes minimum social guarantees for all segments of the population and establishes the order of provision of social services (educational, medical, legal, etc.) based on the level of income of the population through the implementation of social indexation. Provides social support to the needy on the basis of preferential social services and creates conditions for them to improve their well-being.

In order to improve the welfare of the population, various laws are developed, the state provides financial support to the population, creates favorable conditions for work, ensures continuous

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<sup>3</sup> Khoshimov P.Z. Economics of the social sphere T.: 2002, p.119.

<sup>4</sup> Azamov S.M. – "Forming an effective mechanism of social protection of the family. Abstract prepared for the candidate of economic sciences. Andijon – 2006, p.12.

<sup>5</sup> Report on Human Development. T.: 2001. p.22

<sup>6</sup> Allakhverdiyeva L.M - "Formation and development of a system of social protection of the population, taking into account the demographic characteristics of Uzbekistan". Dissertation for the degree of Doctor of Economics. T. 2002, p.37.

improvement of welfare, eliminates sharp differences in education, culture, skills, income. achieves goals such as giving and preventing, creating a decent standard of living for human beings by society, as well as helping to ensure human development.

### **RESULTS/ DISCUSSION**

Strong social policy is the most important principle of the national model of market reforms in Uzbekistan. It covers a wide range of issues, including income regulation, employment and the formation of new labor relations, social protection and support for certain categories and groups of the population, health care development, physical culture and sports, education.

Social policy is a system of measures taken by the state to improve the living conditions of the population in the fields of labor market formation, employment, price and income policy, social assistance, social insurance, social services. In the era of the planned economy, there are many types of social assistance to the population, the main purpose of social protection was to provide social assistance in the form of money and subsidies to all segments of the population. In a market economy, dependence on the population is unacceptable, and the organization of efficient use of public funds plays an important role. Given the limited public funds, it is important to develop active forms of social assistance. In a market economy, social assistance should be in the form of effective microfinance. That is, microfinance programs require the active participation of the population and provide the population with income. Models of social protection are formed on the basis of the path of socio-economic development of each country. Social protection is fully covered here. But it is difficult to cover all segments of the population by implementing social protection only in this way.

Therefore, in the process of social protection of the population, the main attention should be paid to his professional skills, ability to work. Especially in the context of transition to a market economy, it is necessary to study market relations and focus on employment of the able-bodied and incapacitated population, meeting their material needs, financial support for low-income families, as well as socio-economic development. It is expedient to provide social protection to the disabled and low-income population by providing them with pensions, benefits, stipends and tax cuts. According to another author, "social protection" means the process by which the state implements a targeted social guarantee in order to create favorable conditions for living and working, to help the poor.

The problems of economic development in modern conditions are inevitably associated with the need to remove special attention to social issues, including the formation and improvement of the system of social protection of the population. The specificity of the creation of national systems of social protection of the population is due to both the socio-economic characteristics of the development of these countries and the choice of ways and methods for the implementation of the reforms themselves.

An important task is to create a comprehensive system of social protection in the world, including the solution of negative social problems arising in society as a result of market economy development, reducing their impact, achieving sustainable socio-economic development based on the principles of social justice. The priority of the social policy of the United Nations (UN), international economic organizations, nation-states is to identify the socially disadvantaged, to strengthen the targeting of their social protection. According to the International Labor Organization (ILO), in 2017-2019, 29% of the world's population benefited from social services, 41.1% of women with children became mothers, 21.8% of those unemployed at working age became unemployed, 27% of people with disabilities became unemployed. 8 percent were able to receive disability benefits.<sup>7</sup> The coronavirus pandemic affects a total of 2 billion people worldwide. led to unemployment in the informal sector (62% of the world's total employment, including 90% in low-income countries, 67% in middle-income countries and 18% in developed countries)<sup>8</sup>. According to the World Bank, the Covid-19 pandemic crisis, which began in 2020,

<sup>7</sup> World Social Protection Report 2017–2019. Providing universal social protection for Sustainable Development Goals / Technical Support Team on Decent Labor and ILO Office for Eastern Europe and Central Asia. - Moscow: ILO, 2018.7-p.

<sup>8</sup> The Covid-19 Crisis and the Informal Economy: Urgent Responses and Political Challenges. -

will affect the world economy by 5.2%, including GDP growth in developed countries by 7%, per capita income in developing and developing countries by 2.5%. As a result of the 3.6 per cent decrease, 60 million people in the world. is projected to put people in extreme poverty and millions of people on the brink of poverty.

In order to provide financial support to various social groups, including the socially vulnerable, in the context of the global "Coronavirus" crisis, research is being conducted to improve the economic mechanism of providing them with social services, and targeted anti-crisis government programs are being developed and implemented. being increased.

During the years of independence, Uzbekistan has developed a system of social protection based on the requirements of a market economy and is constantly improving it. In the context of the pandemic, the share of socially vulnerable households in total households increased from 8.0% to 21.0%. This situation makes it necessary to further improve the system of social protection and increase the effectiveness of poverty reduction programs in the country. In the pre-pandemic period, the number of unemployed in our country amounted to 1 million. While it was close to 350,000, during the pandemic this figure was about 2 million. person6. "... the pandemic could seriously affect the incomes of about 450,000 families." Improving the targeting of the social protection system is a socio-economic problem of scientific and practical significance, the provision of social services to the population, the systematization of ongoing social reforms in the fight against poverty and increasing the level of social protection.

### CONCLUSION

Based on the research on ways to improve the mechanism of social protection, the following conclusions were drawn:

1. Social policy consists of a set of guarantees given by the state to all its groups to improve the living standards of the population, as well as benefits and material measures provided to certain needy groups.

2. The rights of local self-government bodies in providing social assistance to the population should be further expanded.

3. The mechanism of targeted social protection should be studied in the following categories: individual address, address on the principles and indicators of the region, as well as self-addressed social protection

Depending on the type of individual address, the individual is considered individually, such as the increase of family income from poverty as a result of entrepreneurship, improving the quality of food, the modern appearance of housing. According to the principles and indicators of the region, targeted social protection is understood as the average level of welfare in the region. In order to ensure social protection, the state, in turn, takes measures aimed at continuous employment.

5. The following conclusions were drawn on the organization of public works:

- Involvement of family members in need of public works is an effective means of equalizing their consumption;

- Increases the target job description, salary level and form of payment at the expense of self-targeted funding;

- Salaries in social programs should be close to the monthly wage at market prices for unskilled labor.

6. As for the part of the population of the Republic of Uzbekistan in need of social protection, we consider it appropriate to focus on women. This process should create favorable conditions for the employment and employment of low-income, unemployed women.

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