



Article

## Analysis of The Performance of Poverty Reduction Projects

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**Abstract:** This study proposes a model called the Poverty Risk Index (PRI), developed to assess and reduce the risk of poverty across regions of Uzbekistan. The model analyzes the main factors affecting poverty – income, unemployment, education, healthcare, and price dynamics – using GIS technologies. Based on statistical data, the poverty level, unemployment rate, and social welfare index of the regions are determined. The results show that although the poverty level decreased significantly across the country in 2020–2024, socio-economic disparities remain in some regions. The model will allow for a clear demonstration of regional differences, targeted allocation of social assistance and investment resources, and advanced policy decisions on poverty reduction. This scientific approach is of theoretical and practical importance in strengthening Uzbekistan's social stability policy and improving the financial well-being of the population.

**Keywords:** Poverty, poverty risk index (PRI), GIS technologies, unemployment, income, social welfare, territorial analysis, economic model, targeted resource allocation.

### 1. Introduction

One of the main means of achieving prosperity through poverty reduction is the expansion of economic opportunities. Projects aimed at education and vocational training are one of the main factors in attracting the poor population to economic activity. In particular, programs aimed at teaching women and youth entrepreneurial skills help them to master new professions and provide them with employment. Such projects contribute to the formation of the population as active participants in various sectors of the economy. This process contributes to economic growth and reduces social inequality. It also improves the health of the population by expanding access to and improving the quality of health services, increasing their productive and income-generating opportunities [1].

In the conditions of Uzbekistan, it is impossible to effectively solve the problem of poverty without improving labor market policy and the system of labor remuneration. From this point of view, it is important to develop targeted social assistance programs for the population and implement them in practice. Currently, such programs are mainly aimed at reducing high levels of poverty, which cover a large part of the working-age population. If state policy is aimed at ensuring employment, creating new jobs and strengthening the organizational and financial foundations for preserving existing ones, it will be possible to significantly reduce the level of poverty [2].

The Address of the Head of State for 2023 clearly outlines the main directions of the poverty reduction policy. In particular, measures to improve the living standards of the population and combat poverty will continue at the mahalla level. For this purpose, the

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amount of funds allocated to support population initiatives will be increased by almost three times, and a total of about 8 trillion soums will be allocated.

In order to reduce economic disparities between regions, a five-category system has been introduced based on their capabilities and potential. In accordance with these categories, subsidies, preferential loans, and compensations are provided to entrepreneurs. Tax rates also differ depending on the categories. Last year, 12 trillion soums were allocated for family entrepreneurship programs, and the maximum amount of loans allocated was increased [3].

In accordance with the resolution of the Head of State 'On Additional Measures to Support Family Entrepreneurship Development Programs' dated January 25, 2023, Agrobank, Mikrokreditbank, and Xalq Bank were allocated \$300 million to finance family entrepreneurship projects. These funds were provided at an annual interest rate of 10% for a period of seven years, with a three-year grace period [4].

On February 27, 2020, a videoconference meeting was held under the leadership of the President of the Republic of Uzbekistan Shavkat Mirziyoyev on issues of poverty reduction through entrepreneurship. At the meeting, the Head of State noted that the poverty rate in the country is around 12-15 percent, which corresponds to 4-5 million people. It was noted that in some segments of the population, the daily income does not exceed 10-13 thousand soums, and in some cases, even if the family has a car or a pet, due to a serious illness, a large part of the family income (up to 70 percent) is spent on treatment, which means that such a family cannot provide for itself. The President emphasized that poverty reduction is not limited to increasing salaries and benefits or expanding the volume of loans, but rather requires the population to acquire skills, increase financial literacy, develop entrepreneurship, improve infrastructure, and improve the quality of education and healthcare systems [5].

Currently, more than 1.4 million women and young people are officially registered as unemployed in the country, with the unemployment rate among women reaching 13 percent and among young people reaching 15 percent. This indicator remains particularly high in Fergana, Samarkand, Andijan, Kashkadarya and Tashkent regions. Therefore, given the shortage of personnel in the construction, utilities, services and light industry sectors, the need to improve the skills of the population in these areas was noted [6].

On May 18, 2023, the II International Forum on 'Implementing Best Practices in Poverty Reduction' was held in Tashkent. It was noted at the forum that while many countries rely on the recommendations of international organizations in the fight against poverty, Uzbekistan has developed its own national model in a short time and has begun to produce positive results in practice.

The issue of using the experiences of Nobel laureates Abhijit Banerjee and Esther Duflo in the fight against poverty in our country has also been raised. It is known that they were awarded the Nobel Prize in 2019 for their experimental approaches to combating poverty. Uzbekistan is conducting large-scale scientific research to study and reduce poverty based on the model created by these scientists. On the instructions of the President, large-scale research in accordance with international standards is being conducted in the country in 2024. It is planned to establish cooperation with the Massachusetts Institute of Technology in these processes.

Duflo and Banerji's research focuses on the social factors that influence poverty. For example, they analyzed the reasons why children from poor families do not go to school and proved that providing students with free meals or clothing at school has a significant positive effect on their engagement in education.

As noted in the President's Address to the Oliy Majlis, the New Uzbekistan will be built on the principles of a 'social state'. It sets equal opportunities for every citizen, decent living conditions, and poverty reduction as priorities. To this end, state funds allocated to social sectors are increasing year by year: in 2018, 35 trillion soums were allocated, in 2019

- 61.3 trillion, in 2020 - 74.2 trillion, in 2021 - 85.3 trillion, and in 2022 - 105.5 trillion soums [7].

As a result of these reforms, the poverty rate decreased from 17 percent to 14 percent in 2022. During the year, more than 200,000 new businesses were created, 10,000 enterprises expanded their activities, and 11,000 enterprises were restarted. At the same time, more than 1 million citizens were lifted out of poverty as a result of vocational training and support for entrepreneurship at the mahalla level.

However, it is difficult to completely eliminate poverty by focusing only on individual areas. Therefore, the concept of the 'triangle model' - the study of the relationship between poverty, inequality and economic growth - is widely used in international practice. Humberto Lopez and Luis Cerven, in their work 'Too Poor for Growth', proved that poverty has a negative impact on economic growth, noting that a 10% increase in the share of the poor population reduces a country's economic growth by 1 percentage point.

The minimum consumption expenditure in Uzbekistan was 440 thousand soums in 2021, and 498 thousand soums from January 2022. In July 2023, this figure was increased to 568 thousand soums, and in January 2024 to 621 thousand soums. According to statistics, in 2010, the share of the poor population decreased by 9.8 percent compared to 2001, which means an increase in economic growth of 1 percent. In 2021, poverty decreased by 10.5 percent.

While inequality can sometimes encourage small business and innovation, inequality of opportunity negatively impacts the quality of education, job opportunities, political trust, and corruption. Therefore, financial reforms are important both directly and indirectly in reducing poverty.

Ensuring employment, increasing wages, and eliminating poverty in Uzbekistan is being implemented within the framework of the 'National Poverty Reduction Program'. Two main areas have been identified within the program:

1. To reduce poverty in the short term and completely eliminate it in the long term by developing the labor market, stimulating employment, improving the wage system, improving the professional skills of the population, and supporting entrepreneurial activity.
2. To provide targeted state assistance to the working-age population who do not have the opportunity to independently get out of poverty. In this case, special measures will be taken in the event of mass unemployment due to pandemics, natural disasters, or economic crises. At the same time, it is important to avoid excessive social assistance to the working-age population and to involve them in active labor [8].

#### **Literature review**

In his analysis of the economy and poverty level of Uzbekistan, M.A. Karimov in his work 'Poverty Reduction Policy in Uzbekistan and Its Significance' examines the main factors of inequalities in the distribution of national income and the level of poverty. According to his research, poverty can be reduced through social protection programs and economic policies aimed at increasing employment. This view is supported by J. Ro'zmetov who sees the equitable distribution of economic resources and income growth as a means of reducing poverty.

G.S.Matyokubov and M.Z.Tursunov consider education and health as important factors in poverty reduction and emphasize that long-term prosperity can be achieved by investing in these areas. In their research, G.S.Matyokubov and M.Z.Tursunov cite expanding access to educational services as an important factor in reducing poverty. This idea is also reflected in A.Sodikov's study of the relationship between educational investment and economic growth, which analyzes the possibilities of increasing population incomes through education [9].

In his analysis of the economic reforms being implemented by the Uzbek government, H.R.Makhmudov in his study 'Economic Reforms and Poverty Reduction in Uzbekistan' emphasizes the need for state intervention to implement policies to reduce poverty,

develop small and medium-sized businesses, and provide employment to the population. According to Makhmudov's study, state-supported programs serve to reduce poverty and increase well-being. This view is also supported by T. Karimov who emphasizes the important role of public-private partnership in improving the living standards of the population. Karimov's research shows that strengthening public-private partnership can solve socio-economic problems and improve the well-being of the population. This approach is seen as an important factor in creating sustainable solutions for the efficient allocation of resources and achieving strategic goals.

A.B. Khojayev provides an analysis of projects implemented within the framework of cooperation between international financial organizations and Uzbekistan. According to his research, projects implemented in cooperation with the World Bank, the Asian Development Bank, and other international organizations are yielding positive results in increasing the well-being of the population and reducing poverty. This view is also supported by N. Kurbonov who states that the support of international organizations is important in ensuring high efficiency in development projects [10].

As a result of studying the concept of social security, it is observed that the views of scientists differ. Some emphasize that social security should be aimed only at certain segments of the population, while others believe that it should belong to all citizens. They also include free education and free medical care in the social security system. At the same time, some scientists emphasize that social security should be financed only from the state budget, while others recognize that a multi-source financing system has been formed and several organizations deal with social security issues.

According to the definition presented this year in the textbook 'Finance' by A. Vakhobov and T. Malikov, 'The organization of the economic category of social security is defined as: the management of social funds that are part of national income for personal material security and their maintenance. All members of society receive decent security'.

The population of any country is not uniform in its composition and is constantly changing over time. Therefore, the patterns of living, living standards and structural changes of the population are studied taking into account specific conditions. The demographic composition of families employed in agriculture is unique, with an average of 7.1 people per family. For example, according to the results of a study conducted in the villages of the Kashkadarya region, 25.0% of family members participate in social production, 7.0% are pensioners, and 68.0% are unemployed, of which 42% are children under the age of 16. This demographic situation indicates the need to create more jobs in the villages of the region [11].

1. As noted by Academician R.A. Ubaydullaeva, the object of observation of demographic processes can be various aggregates - the general population, individual groups and labor resources. Demographic problems are exacerbated when there is a discrepancy between socio-economic development and population growth. In almost all countries, state policy is aimed at solving problems related to economic growth:
2. regulating population growth rates;
3. determining savings standards to ensure a stable economic situation;
4. increasing innovative achievements and labor productivity.

At the regional level, demographic policy is aimed at optimizing birth rates, reducing infant mortality, and creating optimal conditions for population growth. In order to regulate population growth, it is necessary to conduct a thorough analysis of demographic indicators. Because the social concept of the standard of living is directly related to the life, lifestyle, and intellectual potential of the population. From this perspective, social potential is understood as the number, composition, dynamics, and intellectual potential of the population.

Population growth and regional characteristics have been studied by many economists. For example, Professor A.S. Soliyev divided the growth rates of the country's regions into three groups:

The OECD in its report “In It Together: Why Less Inequality Benefits All” emphasizes that reducing economic inequality is essential to improving people’s well-being and achieving economic stability. OECD research shows that high inequality can slow down economic growth. Combating poverty and inequality, on the other hand, helps to ensure a fair distribution of resources and maintain social balance.

## 2. Materials and Methods

The methodology for developing a model for creating a ‘poverty risk map’ of financial resources allocated through poverty reduction projects in Uzbekistan by region is as follows. The main goal of this methodology is to create a geo-map and an optimized model for forecasting poverty risk at the district and regional levels and for the effective, targeted distribution of allocated financial resources. To do this, it is first necessary to identify the factors affecting poverty, collect their statistical data and calculate a composite ‘poverty risk index’ (PRI) for each region, which is calculated using the following formula:

Formula for calculating the poverty risk index:

$$KRI_i = \sum_{j=1}^m w_j \times x'_{ij}$$

This index is visualized using GIS technologies, and thematic maps are created based on the poverty level of the regions.

The project collects data on population, average income, employment rate, education, healthcare, prices, housing conditions, infrastructure, number of social assistance recipients, etc. This data is collected in each region, and indicators are selected and normalized based on them. For each indicator, a weight is determined using experts or statistical methods, and then a poverty risk index is calculated based on their sum. As a result, the PRI value of each region is determined, and they are divided into low, medium and high categories depending on the level of poverty risk.

Using GIS technology, these indices are displayed on a map. The map shows the spatial distribution of poverty across districts or regions. In addition, spatial analysis tools identify high-risk areas, poverty clusters, and ‘hot spots’. Statistical models (e.g., regression, Random Forest, Gradient Boosting) allow for the prediction of poverty risk. Time series models (ARIMA, Prophet, etc.) can also be used to study changes over time [12].

A targeted allocation model for financial resources is built based on this geo-map and index results. The goal of the model is to reduce poverty to the maximum extent possible within the allocated budget. This takes into account the PRI value, population size, and existing infrastructure for each region. Using mathematical optimization (for example, Linear or Integer Programming), a mechanism for effectively distributing funds to the neediest regions is developed.

The results of the model created during the monitoring and evaluation phase are regularly analyzed. The effectiveness of the project is determined based on indicators such as PRI changes, employment rate, and average income dynamics. GIS maps are updated annually and the results of lifting the population out of poverty are analyzed. Also, real-time data monitoring is established throughout the project through interactive dashboards (Power BI, Tableau, etc.).

Data confidentiality and ethical principles also play an important role in the methodology. House-to-house data are collected without personal identification, and anonymization measures are taken. The poverty risk map created on this basis will provide practical assistance to state administration bodies, economic analysis centers, and local khokimiyats in decision-making. This methodology will create an opportunity to scientifically analyze poverty across regions in Uzbekistan, fairly distribute resources, and increase efficiency [13].

Normalization is the process of bringing indicators expressed in different units of measurement to a single scale. With this process, all economic indicators are expressed on a scale from 0 to 1. The main purpose of normalization is to create the ability to compare

data on different scales with each other. In this method, the value of each indicator is evaluated relative to the smallest and largest values. The best result is equal to 1, and the worst result is equal to 0. Thus, indicators for all regions or objects are evaluated on a single scale.

The normalization formula is expressed as follow

$$x'_{ij} = \frac{x_{ij} - \min(x_j)}{\max(x_j) - \min(x_j)}$$

Here  $x'_{(ij)}$  is the normalized value,  $x_{(ij)}$  is the original value,  $\min(x_j)$  is the smallest value, and  $\max(x_j)$  is the largest value. The data for each indicator  $j$  are processed using this formula and standardized to a value between 0 and 1. As a result, a comparable level of various economic indicators is determined.

Weight coefficients indicate the level of importance of each indicator in the overall assessment. Since not all indicators have the same importance, they are assigned weight values. The weight coefficient is denoted by  $w_j$  and represents the share of a particular indicator in the model. Depending on the importance of each indicator, the weight value is determined differently. For example, if the income indicator is more important, it can be given a weight of 0.4, employment 0.3, education 0.2, and health 0.1.

The total sum of the weight coefficients must be equal to 1, i.e.  $\sum w_j = 1$ . This requirement allows us to express the total impact of all indicators in the model in a proportional manner. With the help of weights, the impact of each factor on the final result is determined in accordance with their economic significance. Therefore, the correct selection of weight coefficients ensures the reliability of the model and the accuracy of practical results, and the indicators for evaluating the result are expressed as follows Table 1.

**Table 1.** Performance evaluation indicators

PRI range	Rating	Description
0.00–0.20	Very low	No risk
0.21–0.40	Low	Social status is stable
0.41–0.60	Middle	Notable area
0.61–0.80	High	Requiring state assistance
0.81–1.00	Very high	The risk of poverty is serious

The Poverty Risk Index (PRI) is a numerical indicator that expresses the level of poverty risk in a region. This index is determined in the range from 0 to 1 and allows you to assess the level of socio-economic stability of each region. The higher the PRI value, the more serious the risk of poverty in the region. Conversely, the lower the PRI, the more stable the economic conditions in this region are and the lower the poverty level [14].

If the PRI is in the range from 0.00 to 0.20, the risk of poverty in this area is considered to be almost non-existent, meaning that the socio-economic environment is stable and the financial situation of the population is satisfactory. A PRI in the range of 0.21–0.40 indicates a low level of risk, in which case the basic needs of the population are met, but additional attention may be required for some social groups.

A PRI between 0.41 and 0.60 indicates a medium risk. Such areas are considered “areas of concern” and require monitoring and support measures in socio-economic policy. If the index is between 0.61 and 0.80, this indicates a high risk of poverty. Such areas require increased government support, financial resources, and local economic programs.

A PRI between 0.81 and 1.00 indicates a very high risk. This indicates that the problem of poverty in the region is serious, the population is in need of social protection, and the state needs to take urgent measures. In this way, the PRI determines the level of poverty

risk in the country or region, which allows for targeted allocation of resources and effective planning of social policies.

### 3. Results

The table below contains the main socio-economic indicators in the Republic of Uzbekistan for the period 2020–2024. The table presents the poverty rate, unemployment rate, average monthly wage, minimum consumer price index, and inflation (CPI) by year.

These indicators serve as a key factor in determining the status of poverty reduction in the country, the income level of the population, consumption opportunities, and price dynamics.

The poverty rate represents the share of the population living below the official poverty line. The unemployment rate represents the share of the working-age population that is unemployed. The average monthly wage is important for determining the income growth of the economically active population. The minimum consumption cost represents the consumer basket necessary to meet the basic needs of the population in money terms. The CPI (consumer price index) represents the level of inflation, i.e. the rate of price growth [15].

The Table 2. presented in the table are compiled based on the data of the State Statistics Committee of the Republic of Uzbekistan, the World Bank, UNDP, ADB, and official press sources. These data are used as the main indicators included in the model for calculating the poverty risk index (PRI).

**Table 2.** Indicators determining the level of poverty in Uzbekistan (2020-2025)

Year	Poverty rate (national, %)	Unemployment rate (%)	Average monthly salary (uzs, thousand)	Minimum consumption (in thousand)	CPI (annually, %)
2020	20	10.6	1 800	380	11.1
2021	17.0	9.6	2 325	440	10.0
2022	14.0	4.53	3 500–3 800	498	12.3
2023	11.0	4.46	4 560	568	8.8
2024	8.9	4.49	5 357	621	9.8–10.0

The poverty rate in Uzbekistan has decreased significantly between 2021 and 2024. In 2021, poverty was 17 percent, but in 2022 it decreased to 14 percent, in 2023 to 11 percent, and in 2024 to 8.9 percent. This indicator reflects the effectiveness of the socio-economic policy implemented in the country. This process confirms the need to give high weight to the indicators ‘income’ and ‘employment’ when calculating the poverty risk index (PRI).

In 2020, the unemployment rate was high, around 10 percent, due to the COVID-19 pandemic. However, in recent years, this figure has gradually decreased, stabilizing at 4.5 percent over the period 2022–2024. This increases the importance of the employment (E) indicator, as changes in employment at the regional level have a significant impact on the PRI results.

The average monthly wage grew rapidly during 2020–2024. Although nominal wages are growing in millions of soums, it is necessary to compare this growth with the inflation rate to determine its real economic impact. Therefore, it is recommended to calculate the “real monthly income” in the model. In this case, nominal wages are divided by the CPI index, i.e.:

$$\text{Real monthly income} = \text{Nominal monthly income} / \text{CPI index}$$

The minimum consumption cost showed a steady growth trend from 2021 to 2024: it increased from 440 thousand soums to 621 thousand soums. This indicator plays an important role in determining the poverty line and calculating the amount of social

assistance. It is also used as a key indicator in improving social support mechanisms together with the PRI model.

Inflation (CPI) was high in 2020-2022 - around 10-12 percent, decreased in 2023, and increased again by 9-10 percent in 2024. Therefore, it is very important to analyze income indicators in real terms, that is, adjusted for inflation.

This developed 'Poverty Risk Assessment Model' is of great importance in determining the level of socio-economic development in the country and improving poverty reduction policies. The main goal of the model is to determine the level of poverty in each region, assess their economic situation based on numerical analysis, and effectively allocate financial resources implemented by the state. With the help of this model, the risk of regional poverty is quantitatively assessed based on indicators such as poverty level, unemployment, income, education, healthcare, and inflation. The PRI (Poverty Risk Index) calculated for each region is expressed in the range from 0 to 1. If the value is close to 0, the risk of poverty in the region is very low, and if it is close to 1, the risk of poverty is high. This approach creates an opportunity to determine the geographical distribution of poverty across the country, identify the most problematic regions, and provide them with targeted assistance.

One of the practical results of the model is that government agencies and international financial institutions can use this index to allocate subsidies, loans or investments to areas with high poverty. This will be an important factor in rational and efficient use of resources, reducing economic inequality and reducing poverty. At the same time, when the model is combined with GIS (Geomap) technologies, the level of poverty is depicted by color gradients across regions. In this case, high-risk areas are shown in red, and low-risk areas are shown in green. As a result, it becomes possible to visually track poverty trends across regions over time, compare them and facilitate political decision-making.

Based on the results obtained using the model, it will be possible to forecast poverty, that is, to predict the increase or decrease in the poverty level in the coming years. This serves as an important analytical tool for determining the impact of expected changes in economic policy on the poverty level. In particular, the model can be widely used in studying the relationship between employment, education quality, health system efficiency, inflation rate and population income.

This approach is also of great importance in optimizing the country's social policy. Because based on the results of the model, the government can direct social assistance programs to specific target groups, strengthen employment programs in problem areas, and develop specific financial mechanisms to lift the population out of poverty. This increases efficiency through targeted and fair distribution of economic resources.

From a scientific point of view, the model introduces a quantitative approach to the study of poverty. Unlike traditional analytical methods, this model combines statistical indicators into a single system and allows you to determine their interaction. This allows for a deep analysis of the main factors hindering the country's economic growth, regional disparities and the level of social inequality. As a result, it is possible to develop poverty reduction policies in a more accurate, scientifically based and effective manner.

In general, the 'Poverty Risk Assessment Model' is a comprehensive tool for managing social policy in Uzbekistan based on digital analysis, eliminating regional disparities in poverty, and ensuring a fair distribution of resources. The model leads to strategically important results aimed at strengthening the country's socio-economic stability, improving the living standards of the population, and stimulating economic growth.

#### **4. Conclusion**

In conclusion, the developed 'Poverty Risk Assessment Model' is an important analytical tool for determining the level of poverty in the country and formulating a scientifically based policy for reducing it. With the help of the model, poverty, unemployment, income, inflation, and social status indicators are assessed in a regional context, which allows for more targeted and effective economic policy.

This approach allows government agencies to fairly distribute resources, direct additional social assistance and investments to areas with high poverty rates, and optimize population support programs. The model can also be used to forecast future poverty trends, identify social risks in advance, and develop measures to prevent them.

As a result, this model will be of significant practical importance in strengthening the social orientation of Uzbekistan's economic policy, systematically reducing poverty, achieving sustainable development, and improving the living standards of the population.

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