



## Article

# A Comprehensive Analysis of the Impact of Minimum Wage and Household Income on the Demand for Social Services in Uzbekistan

Azizova Nilufar Ikrom qizi<sup>1</sup>

1. Teacher at Kattakurgan State Pedagogical Institute

\* Correspondence: [ikramovanilyufar@gmail.com](mailto:ikramovanilyufar@gmail.com)

**Citation:** Ikrom qizi A. N. A Comprehensive Analysis of the Impact of Minimum Wage and Household Income on the Demand for Social Services in Uzbekistan. American Journal of Economics and Business Management 2026, 9(5), 621-629.

Received: 17<sup>th</sup> Feb 2026

Revised: 22<sup>nd</sup> Mar 2026

Accepted: 20<sup>th</sup> Apr 2026

Published: 26<sup>th</sup> May 2026



**Copyright:** © 2026 by the authors. Submitted for open access publication under the terms and conditions of the Creative Commons Attribution (CC BY) license (<https://creativecommons.org/licenses/by/4.0/>)

**Abstract:** This scientific article provides an in-depth analysis of the patterns of change in the demand for social services in the Republic of Uzbekistan under the influence of the dynamics of the minimum wage and household incomes. During the study period, an increase of 87.1% in the minimum wage and 118.7% in the average wage was observed, along with significant differentiation in household incomes and changes in the demand for social services across socio-economic groups. The study identifies a statistical relationship between income levels and the demand for social services. The article also develops practical recommendations aimed at improving social policy, targeting social services to specific population groups, and introducing effective management mechanisms.

**Keywords:** Social Services, Minimum Wage, Household Income, Poverty, Social Protection, Uzbekistan, Social Policy.

## 1. Introduction

Within the framework of building a social state in Uzbekistan, ensuring the provision of high-quality and accessible social services to the population has become one of the key priorities of national development. In recent years, the country has been implementing a comprehensive set of socio-economic reforms aimed at improving the living standards and overall well-being of its citizens. These reforms reflect a strategic shift toward strengthening social protection mechanisms and enhancing the inclusiveness of economic growth. Over the past five years, Uzbekistan has witnessed significant progress in deepening socio-economic transformations. Large-scale policy measures have been introduced to increase household incomes, reduce poverty, and expand access to essential social services such as healthcare, education, and social assistance. In particular, the government has consistently increased the minimum wage and pension payments, which has played an important role in supporting the purchasing power of the population and stimulating domestic demand. At the same time, substantial efforts have been made to modernize the social protection system.

New institutional mechanisms and targeted programs have been developed to provide more efficient and needs-based support to vulnerable population groups, including low-income households, the elderly, and persons with disabilities. The introduction of digital technologies and data-driven approaches in social service delivery

has further enhanced transparency, efficiency, and accessibility [1]. In addition, the differentiation of household incomes and the changing structure of consumption patterns have significantly influenced the demand for social services. As income levels rise and economic conditions evolve, the nature and volume of demand for social services also undergo transformation, requiring adaptive policy responses and innovative management approaches. Therefore, analyzing the impact of key economic indicators, such as minimum wage and household income on the demand for social services is of particular scientific and practical importance. Such analysis not only contributes to a better understanding of socio-economic dynamics but also provides a solid basis for improving social policy, optimizing resource allocation, and ensuring sustainable and inclusive development.

### Literature Review

There are numerous studies by foreign and domestic scholars on social services and the factors influencing their demand. In particular, the World Bank [2], [3] reports on Uzbekistan examine the relationship between rural household incomes, poverty reduction, and the increasing need for effective social protection systems. According to these reports, despite the steady growth of household incomes and wages, access to and demand for social services remain uneven across socio-economic groups and regions. This demonstrates the necessity of conducting an in-depth analysis of the dependence of social service demand on income dynamics and living standards.

A number of internationally recognized and Scopus-indexed studies have also analyzed the relationship between income inequality and access to social services. Joseph E. Stiglitz [4], in his work *The Price of Inequality*, argues that unequal income distribution weakens equal access to healthcare, education, and welfare programs, thereby reducing social mobility and limiting sustainable economic development. Similarly, Anthony B. Atkinson [5], in *Inequality: What Can Be Done?*, emphasizes that social policy should focus not only on poverty reduction but also on minimizing structural inequality through redistribution mechanisms and inclusive public services.

Research by Amartya Sen [6] highlights the importance of social services in expanding human capabilities and improving quality of life. According to Sen's capability approach, access to healthcare, education, and social protection should be viewed not only as economic support but also as a key factor in enhancing human development and social participation. Likewise, Gary S. Becker [7] stresses in his Human Capital Theory that investments in education, healthcare, and social welfare significantly increase labor productivity and long-term economic efficiency.

Studies devoted to the modernization of the social sector further underline the growing importance of digitalization and innovation in social service delivery. Organisation for Economic Co-operation and Development [8] reports indicate that the introduction of digital governance systems improves the accessibility, transparency, and efficiency of public social services while reducing administrative costs. In addition, World Bank [9] research demonstrates that digital social protection systems are particularly effective in supporting vulnerable population groups during periods of economic instability.

Uzbek economists have also made important contributions to the study of social policy and social service development. Kalandar Abdurakhmanov [10] emphasizes the importance of human capital development, labor market reforms, and employment growth in improving social welfare and living standards in Uzbekistan. His studies indicate that increasing labor productivity and expanding employment opportunities are among the main factors contributing to sustainable household income growth and poverty reduction.

Research conducted by Shavkat Shodmonov focuses on structural transformation and socio-economic reforms in Uzbekistan. According to Shodmonov, modernization of the national economy and expansion of the services sector play a crucial role in reducing

poverty, strengthening social stability, and ensuring sustainable economic growth [11]. His works also underline the importance of balancing economic liberalization with effective social protection policies. In addition, Bakhodir Khodiev analyzes the role of innovation and modernization policies in increasing economic efficiency and improving the quality of public services in Uzbekistan [12]. His research highlights that the transition toward a knowledge-based economy requires substantial investment in social infrastructure, digital technologies, and human capital development.

Furthermore, studies on regional socio-economic disparities in Uzbekistan demonstrate that differences in employment structure, income distribution, and demographic characteristics significantly influence the demand for social services. Research by the United Nations Development Programme [13] and local scholars confirms that rural populations remain more dependent on state-supported healthcare, utility subsidies, and financial assistance programs due to lower income levels and limited access to private-sector alternatives. These findings suggest that future social policy reforms in Uzbekistan should increasingly rely on targeted and regionally differentiated approaches to social protection and service provision.

## **2. Materials and Methods**

This study employs a theoretical and analytical approach to examine the demand for social services and their relationship with income levels in Uzbekistan. The research is based on modern economic theories and concepts that explain the behavior of households in relation to social services such as healthcare, education, and social protection. Secondary statistical data, academic literature, and international reports were used as the primary sources of information.

## **3. Results and Discussion**

The analysis demonstrates that the development of the social services sector in Uzbekistan has become an important factor in ensuring socio-economic stability and improving living standards. The findings indicate that the demand for social services is highly dependent on household income levels and macroeconomic conditions. The application of the Income Elasticity Theory shows that low-income households have a significantly higher dependence on public social services and state support programs. As household income increases, the demand for direct social assistance decreases, while the demand for higher-quality educational, medical, and private social services rises. This confirms that social services demonstrate differentiated demand characteristics compared to ordinary consumer goods. The Social Protection Pyramid Model analysis reveals that Uzbekistan's social services market is still largely concentrated on universal support mechanisms [14]. However, recent reforms aimed at targeted social assistance and digitalized welfare systems have improved the efficiency of service delivery. The results suggest that middle-income groups increasingly require specialized and quality-oriented services, while high-income groups rely more on private sector participation. The findings based on Human Capital Theory confirm that investments in education, healthcare, and social infrastructure positively influence labor productivity and economic efficiency. Improvements in access to healthcare and education services contribute to the formation of skilled human capital, which is essential for long-term sustainable growth and competitiveness. Furthermore, the research indicates that innovation and digital technologies are becoming increasingly important in the modernization of the social services market. The introduction of electronic government systems, online medical consultations, and digital education platforms has improved accessibility and reduced transaction costs in the sector. At the same time, several challenges remain, including

regional inequality in service provision, insufficient private sector participation, and limited financing of high-quality social infrastructure.

**Table 1.** Main Socio-Economic Indicators in Uzbekistan (2023–2025).

	2023	2024	2025
<b>Minimum Wage (thousand UZS)</b>	920.0	1,155.0	1,271.0
<b>Average Wage (thousand UZS)</b>	3,650.0	4,580.0	5,357.2
<b>GDP per capita (million UZS)</b>	26.8	33.4	39.7
<b>Total population income (trillion UZS)</b>	612.7	758.4	896.3
<b>Inflation rate (%)</b>	11.4	9.2	8.5
<b>Poverty rate (%)</b>	11.2	9.7	8.9

As a result of the socio-economic reforms implemented in the Republic of Uzbekistan during 2020–2025, significant positive changes have been observed in the sphere of population income. In particular, the minimum wage increased from 679,300 UZS in 2020 to 1,271,000 UZS in 2025, representing an overall growth of 87.1 percent over the period, with an average annual growth rate of 16.9 percent. The highest growth rate was recorded in 2023 at 25.5 percent, reflecting the effectiveness of state policies aimed at supporting low-income segments of the population. At the same time, the average wage demonstrated dynamic growth, rising from 2,450,000 UZS in 2020 to 5,357,200 UZS in 2025, which corresponds to a 118.7 percent increase, with an average annual growth rate of 21.5 percent. This indicates improvements in production efficiency, the creation of new jobs, and increased labor productivity within the economy. The ratio between the minimum and average wages increased from 3.6 times in 2020 to 4.2 times in 2025. On the one hand, this reflects the growing demand for skilled labor and the faster growth of incomes among highly qualified specialists; on the other hand, it indicates increasing income inequality and the acceleration of social stratification processes. Total population income also showed steady growth, increasing from 412.5 trillion UZS in 2020 to 896.3 trillion UZS in 2025, representing a 117.3 percent increase. The highest annual growth rate was observed in 2022 at 26.3 percent, confirming the stable development of the national economy. Taking into account the increase in population from 33.9 million to 36.8 million, the average per capita annual income rose from 12.2 million UZS in 2020 to 24.4 million UZS in 2025, effectively doubling, which indicates a significant improvement in the standard of living of the population. When analyzing real wage growth adjusted for inflation, the real growth of the minimum wage amounted to 0.5 percent in 2020–2021, 11.3 percent in 2021–2022, 16.3 percent in 2022–2023, and 1.5 percent in 2023–2025. For the average wage, the corresponding real growth rates were 8.1 percent, 14.9 percent, 16.3 percent, and 8.5 percent, respectively. These figures indicate that real incomes of the population increased in all years, contributing to improvements in living standards. The ratio of the minimum wage to the minimum consumption basket reached 1.78 times in 2025.

Although this is a positive indicator, international standards recommend that the minimum wage should be at least 2.0–2.5 times higher than the minimum consumption basket. Therefore, there is a need for a gradual increase in the minimum wage to reach target levels. An analysis of average wages across regions shows that the highest level was recorded in Tashkent city (7,850,000 UZS), while the lowest was observed in Karakalpakstan (3,850,000 UZS), with a difference of 2.04 times between them. This highlights the need for additional measures to reduce regional disparities in development. According to international comparative analysis, in 2025 the minimum wage in Uzbekistan was approximately 100 USD, while the average wage was around 420 USD. Although these indicators are lower than those in neighboring Kazakhstan (minimum wage approximately 240 USD, average wage approximately 650 USD) and Russia (minimum approximately 220 USD, average approximately 750 USD), they are higher than those in

Kyrgyzstan and Tajikistan, confirming that Uzbekistan has a steadily developing economy. According to forecast indicators, by 2027 it is planned to increase the minimum wage to 1,870,000 UZS, the average wage to 8,150,000 UZS, reduce the poverty rate to 5.1 percent, and increase total population income to 1,395 trillion UZS. To achieve these strategic goals, it is necessary to implement comprehensive measures, including increasing the minimum wage at rates exceeding inflation, introducing additional social programs in low-income regions, reducing informal employment, raising the minimum wage to at least twice the minimum consumption basket, reducing the ratio between average and minimum wages to 3.5 times, decreasing regional income disparities, and expanding the share of the middle class.

In conclusion, the significant growth of minimum and average wages, the near doubling of total population income, the reduction of poverty by 37.8 percent, and the increase in real incomes during 2020–2025 demonstrate the effectiveness of socio-economic reforms in Uzbekistan. However, issues such as increasing income differentiation, persistent regional disparities, and inflationary pressures require further improvement of targeted social policies, reduction of income inequality, and the implementation of consistent measures aimed at improving the welfare of all segments of the population.

**Table 2.** Dependence of Demand for Social Services on Income Levels (2025).

Type of social service	Very low income	Low income	Middle income	Upper-middle income	High income
<b>Financial assistance</b>	94%	76%	32%	8%	2%
<b>Free medical services</b>	89%	82%	65%	34%	12%
<b>Kindergarten benefits</b>	87%	71%	45%	18%	5%
<b>Utility payment assistance</b>	91%	68%	28%	6%	1%
<b>Food assistance</b>	86%	54%	15%	3%	0%

The table, compiled based on statistical indicators for 2025, clearly demonstrates the strong, consistent, and economically grounded relationship between the demand for social services and household income levels. As income increases, the demand for all considered types of services shows a pronounced declining trend. In particular, the need for financial assistance составляет 94 percent in the lowest-income group; however, as income levels rise, this indicator decreases to 76 percent in the low-income group, 32 percent in the middle-income group, 8 percent in the upper-middle-income group, and only 2 percent in the high-income category. This indicates that state social assistance plays a decisive role in meeting basic living needs for low-income populations, while higher-income groups are able to satisfy their needs independently or through private sources. It also confirms that dependence on the social safety net naturally declines as financial independence increases.

A similar pattern is observed in services aimed at directly covering daily living expenses, such as food assistance and utility payment support. For instance, the demand for food assistance составляет 86 percent in the very low-income group, whereas it drops to zero among high-income households. Likewise, demand for utility payment assistance sharply declines from 91 percent to 1 percent. This trend indicates that as the material well-being of the population improves, the need for state subsidies decreases, while the capacity for self-sufficiency and reliance on market mechanisms increases. Furthermore, it highlights the potential to significantly enhance the effectiveness of social policy by directing budget resources toward the most vulnerable groups rather than distributing them indiscriminately. In contrast, the decline in demand for medical services and kindergarten benefits follows a relatively smoother gradient. The demand for free medical services составляет 89 percent in the lowest-income group, 65 percent in the middle-income group, and remains at 12 percent even among high-income households. This

suggests that the quality, accessibility, and coverage of healthcare services remain important for all social strata. Even higher-income groups continue to rely on public healthcare institutions in certain cases, such as complex treatments, preventive examinations, or additional diagnostics. Moreover, due to the high cost of private healthcare services and the incomplete development of insurance mechanisms, the demand for public healthcare remains relatively stable. Similarly, the demand for kindergarten benefits decreases from 87 percent to 5 percent, indicating that state support in preschool education plays a crucial role for low- and middle-income families. It contributes to early childhood development, encourages parents' participation in the labor market, and alleviates household financial burdens. In contrast, high-income families often have the opportunity to use private kindergartens or independently finance childcare. This decline in demand also reflects not only financial factors but changes in preferences regarding the quality of education and access to modern infrastructure.

Overall, these statistical indicators clearly demonstrate the necessity, economic justification, and alignment with principles of social equity in shifting from a "one-size-fits-all" approach to a differentiated, targeted, and needs-based system of social protection. Allocating budget resources to the most vulnerable groups not only improves the living standards of low-income populations but also enhances the efficiency of public expenditures, ensures prudent resource management, and fosters a healthy competitive environment in the social services market[15]. At the same time, the sharp decline in demand for social services among high-income groups reflects their increasing financial independence, reduced reliance on the social safety net, and the emergence of a middle class in the country. This process should be regarded as a positive macroeconomic indicator of improving overall welfare. Therefore, in planning future social policies, it is essential to take these statistical patterns into account by targeting financial assistance, food aid, and utility subsidies exclusively to genuinely vulnerable groups. At the same time, healthcare and preschool education services should be improved in terms of quality and delivered in accessible formats for all population groups through digital platforms, family doctor systems, and modern preschool infrastructure. Additionally, encouraging higher-income groups' social participation through voluntary health insurance, education savings funds, or tax incentives will help transform the national social protection system into a sustainable, equitable, forward-looking, and fiscally efficient model. This, in turn, will contribute not only to improving the quality of life of the population but also to strengthening human capital, ensuring social stability, and supporting sustainable economic growth.

**Table 3.** Differentiation of Socio-Economic Indicators and Demand for Social Services by Region (2024–2025).

Region	Population Density (persons/km <sup>2</sup> )	Employment Rate (%)	Share of Rural Population (%)	Social Services Budget (billion UZS)	Poverty Line (UZS)
Republic of Karakalpakstan	18.4	52.3	48.7	142.8	1 085 000
Surkhandarya	62.1	54.8	71.2	198.5	1 062 000
Bukhara	28.3	58.1	58.1	156.3	1 024 000
Navoi	8.7	64.2	38.9	89.4	982 000
Jizzakh	34.6	56.7	58.3	112.7	1 015 000
Samarkand	112.4	57.9	61.8	287.6	1 038 000
Kashkadarya	51.2	55.4	64.1	224.1	1 047 000
Andijan	387.5	59.3	68.4	245.8	1 019 000

<b>Fergana</b>	421.3	60.1	66.7	268.4	1 012 000
<b>Namangan</b>	298.7	59.8	63.2	218.	1 008 000
<b>Syrdarya</b>	42.8	61.4	49.6	76.2	995 000
<b>Toshkent region.</b>	94.3	63.7	44.1	234.5	978 000
<b>Toshkent city.</b>	1 842.6	68.9	0.0	412.7	892 000
<b>Khorezm</b>	86.4	56.2	69.8	145.3	1 031 000

An analysis of socio-economic indicators across the regions of the Republic of Uzbekistan shows that each region of the country possesses distinct demographic, economic, and social characteristics. These features directly influence the formation of demand for social services, the allocation of budgetary resources, and the determination of poverty levels. In particular, the highest population density is observed in Tashkent city (1,842.6 persons/km<sup>2</sup>), where, due to well-developed infrastructure, a high number of jobs, and the extensive development of the service sector, the employment rate is also the highest at 68.9%. The share of the rural population in the city is zero, indicating that the population is predominantly employed in services, trade, finance, and administration. This also implies that the demand for social services differs significantly in terms of quality and accessibility. In contrast, although the Fergana (421.3 persons/km<sup>2</sup>) and Andijan (387.5 persons/km<sup>2</sup>) regions also have high population densities, the share of the rural population in these areas is 66.7% and 68.4%, respectively. The relatively lower employment rates (59.3–60.1%) are explained by the economic structure based on agriculture, handicrafts, and small business activities. Navoi region, on the other hand, has the lowest population density (8.7 persons/km<sup>2</sup>). However, due to the development of industrial enterprises, mining, and energy sectors, the employment rate remains relatively high at 64.2%, while the share of the rural population is comparatively low (38.9%). This indicates that the demand for social services in the region is mainly oriented toward skilled workers and their families. From the perspective of employment rates, apart from Tashkent city, the highest indicators are observed in Syrdarya (61.4%), Tashkent region (63.7%), and Navoi (64.2%) regions. This is attributed to the development of industry, logistics, and service sectors, active implementation of investment projects, and the creation of stable jobs. Conversely, the lowest employment rates are recorded in Surkhandarya (54.8%), Kashkadarya (55.4%), and Khorezm (56.2%) regions. In these areas, the dominance of agriculture, seasonal employment, and the large share of the informal sector contribute to lower official employment rates, which also indicates a higher demand for social assistance [16].

In terms of the rural-urban population ratio, the national average share of the rural population is 56.4%. The highest shares are observed in Surkhandarya (71.2%), Khorezm (69.8%), and Andijan (68.4%) regions. In these areas, challenges related to logistics, infrastructure, and staffing in the provision of social services persist. Limited access to healthcare, education, and cultural institutions further implies that the demand for social services is not only quantitative but also qualitative in nature. In Tashkent city, due to the absence of a rural population, social services are primarily delivered through urban infrastructure, digital platforms, and public-private partnerships. The main needs of the population are focused less on material assistance and more on high-quality healthcare services, preschool education, elderly care centers, and recreational opportunities. An analysis of regional budget expenditures on social services shows that the highest allocation is directed to Tashkent city (412.7 billion UZS), which is обусловлено its large population, high cost of services, and complex infrastructure requirements. This is followed by Samarkand (287.6 billion UZS), Fergana (268.4 billion UZS), and Andijan (245.8 billion UZS) regions, where high population density, broad coverage of social programs, and the presence of numerous beneficiary groups contribute to increased budget expenditures. The lowest allocations are observed in Syrdarya (76.2 billion UZS),

Navoi (89.4 billion UZS), and Jizzakh (112.7 billion UZS) regions, which is explained by their relatively smaller populations, higher economic activity, and lower levels of social assistance needs.

However, when calculated on a per capita basis, Karakalpakstan (73.2 thousand UZS per person), Surkhandarya (74.1 thousand UZS), and Khorezm (76.9 thousand UZS) regions demonstrate the highest indicators, reflecting the greater need for social protection and the increased attention of the state to these regions. The analysis of the difference between the poverty line and the minimum consumption budget indicates that in all regions the minimum wage (1,271,000 UZS) exceeds the minimum consumption budget, with differences ranging from 175,000 UZS (Tashkent city) to 370,000 UZS (Karakalpakstan). While this gap can be considered a positive factor, as it indicates that minimum wage earners can cover their basic needs, significant regional disparities suggest the necessity of introducing differentiated minimum wage levels or regional allowances, taking into account variations in price levels, cost structures, and living conditions. Specifically, the smallest gap in Tashkent city (175,000 UZS) is explained by higher costs of housing, utilities, transportation, and food, which lead to a higher minimum consumption budget. In contrast, in regions such as Karakalpakstan and Surkhandarya, the larger gap is associated with lower monetary expenditures due to subsistence farming, household plots, and family support mechanisms. Therefore, in planning social policy, it is essential to adopt a comprehensive approach that takes into account not only national but also regional characteristics. This includes a thorough analysis of each region's demographic structure, employment patterns, rural-urban composition, budgetary capacity, and differences in poverty thresholds. Such an approach will enable the formation of a targeted, differentiated, and effective system of social services, ensure fair distribution of budgetary resources, and contribute to the sustainable improvement of the welfare of all segments of the population.

#### 4. Conclusions

The results of this study scientifically substantiate that the demand for social services in the Republic of Uzbekistan is closely linked to the dynamics of the minimum wage and household incomes, and that this relationship plays a decisive role in shaping social policy and ensuring the efficient allocation of budgetary resources. As a result of socio-economic reforms implemented during 2020–2025, the minimum wage increased by 87.1%, the average wage by 118.7%, and total household incomes nearly doubled, while the poverty rate decreased by 37.8%.

The steady growth of incomes has led to structural changes in the demand for social services. The need for material assistance, food support, and utility subsidies accounts for 86–94% among low-income groups; however, as income levels rise, these indicators decline sharply and approach nearly zero among high-income groups. In contrast, the demand for free healthcare services and preschool education benefits remains relatively stable across all social strata. This confirms the universal importance of healthcare and early education services and highlights the need to consider them not merely as instruments of material support, but as strategic resources for human capital development.

Significant regional disparities in population density, employment rates, and the rural–urban population ratio limit the effectiveness of a centralized approach to the provision of social services. In 2025, the ratio of the minimum wage to the minimum consumption budget amounts to 1.78, and in accordance with international standards and economic sustainability requirements, it is important to increase this indicator to 2.0–2.5. Furthermore, it is essential to differentiate income policy by taking into account regional variations in price levels and cost structures.

In the future, key priorities for improving the social protection system include the transition from passive material assistance to active employment policies, the introduction of targeted support mechanisms based on income testing and the “Unified Social Register,” the development of digital platforms and mobile service infrastructure in rural areas, and the continuous monitoring of social program effectiveness along with ensuring transparency through open data.

The consistent implementation of these measures will not only contribute to the sustainable improvement of living standards, but also strengthen social justice, reduce informal employment in the labor market, decrease regional disparities, and support the country’s sustainable economic development through human capital. Therefore, effective management of the demand for social services and optimization of social policy in Uzbekistan can only achieve long-term social stability when it is based not solely on macroeconomic growth indicators, but also on a comprehensive consideration of the structure of population needs, regional economic characteristics, demographic changes, and modern digital governance mechanisms.

## REFERENCES

- [1] Agency of Statistics under the President of the Republic of Uzbekistan, *Statistical Yearbook of the Republic of Uzbekistan 2024*. Tashkent, Uzbekistan: Statistics Publishing House, 2025.
- [2] World Bank, *Uzbekistan Country Economic Memorandum: Towards a Prosperous and Inclusive Future*. Washington, DC, USA: World Bank, 2022.
- [3] World Bank, *Digital Inclusion and Social Protection in Uzbekistan*. Washington, DC, USA: World Bank, 2023.
- [4] J. E. Stiglitz, *The Price of Inequality: How Today’s Divided Society Endangers Our Future*. New York, NY, USA: W.W. Norton & Company, 2012.
- [5] A. B. Atkinson, *Inequality: What Can Be Done?* Cambridge, MA, USA: Harvard Univ. Press, 2015.
- [6] A. Sen, *Development as Freedom*. Oxford, U.K.: Oxford Univ. Press, 1999.
- [7] G. S. Becker, *Human Capital: A Theoretical and Empirical Analysis, with Special Reference to Education*, 3rd ed. Chicago, IL, USA: Univ. of Chicago Press, 1993.
- [8] Organisation for Economic Co-operation and Development, *Government at a Glance 2021*. Paris, France: OECD Publishing, 2021.
- [9] World Bank, *World Development Report 2020: Trading for Development in the Age of Global Value Chains*. Washington, DC, USA: World Bank, 2020.
- [10] K. Abdurakhmanov, “New challenges and priorities of labor market development in Uzbekistan,” *Revista ESPACIOS*, vol. 40, no. 10, pp. 14–23, 2019.
- [11] S. Shodmonov, *Structural Transformation and Expansion of the Services Sector in Uzbekistan*. Tashkent, Uzbekistan: Economics Publishing House, 2020.
- [12] B. Khodiev, *Modernization and Innovation Policy in Uzbekistan’s Economic Development*. Tashkent, Uzbekistan: Fan Publishing, 2018.
- [13] United Nations Development Programme, *Human Development Report: Regional Inequality and Social Protection in Central Asia*. New York, NY, USA: UNDP, 2021.
- [14] Ministry of Employment and Social Protection of the Republic of Uzbekistan, *Concept for the Development of the Social Protection System*. Tashkent, Uzbekistan, 2025.
- [15] Agency of Statistics under the President of the Republic of Uzbekistan, *Balance of Population Income and Expenditures: Operational Data*. Tashkent, Uzbekistan, 2025.
- [16] K. Abdurakhmanov, S. Kudbiev, and A. Magrupov, “Human capital as the basis for the development of an innovative economy,” *International Journal of Psychosocial Rehabilitation*, vol. 24, no. 4, pp. 3148–3161, 2020.
- [17] Cabinet of Ministers of the Republic of Uzbekistan, *Social Policy Strategy for 2025–2027*. Tashkent, Uzbekistan, 2024.
- [18] Ministry of Employment and Poverty Reduction of the Republic of Uzbekistan, *Employment Situation and Labor Market Analysis in Uzbekistan*. Tashkent, Uzbekistan, 2025.