

**IJTIMOY HIMOYA TIZIMI VA IQTISODIY O‘SISH: O‘ZARO
BOG‘LIQLIKNING STRATEGIK MEXANIZMLARI VA TRANSFORMATSION
MODELLARI**

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ANNOTATSIYA

Ushbu ilmiy maqolada ijtimoiy himoya tizimi va iqtisodiy o‘shish o‘rtasidagi dialektik aloqadorlik tadqiq etiladi. Maqolada ijtimoiy himoya xarajatlarining inson kapitali sifatini oshirish, ichki bozor talabini barqarorlashtirish va ijtimoiy xatarlarni minimallashtirish orqali iqtisodiy dinamikaga ta’siri konseptual darajada tahlil qilingan. Shuningdek, xalqaro tajriba tahlili asosida ijtimoiy himoyaning samarali modellari hamda O‘zbekiston sharoitida tizimni modernizatsiya qilish bo‘yicha uzoq muddatli taklif va yechimlar ilgari surilgan. Tadqiqotda ijtimoiy himoya "iste‘mol xarajati" emas, balki "strategik investitsiya" sifatida talqin etiladi.

Kalit so‘zlar: *Ijtimoiy himoya, iqtisodiy o‘shish, inson kapitali, ijtimoiy transferlar, kambag‘allikni qisqartirish, ijtimoiy sug‘urta, barqaror rivojlanish, inklyuziv o‘shish, ijtimoiy xavfsizlik, fiskal siyosat.*

Social protection, Economic growth, Human capital, Social transfers, Poverty reduction, Social insurance, Sustainable development, Inclusive growth, Social security, Fiscal policy

KIRISH: IJTIMOY HIMOYA IQTISODIYOTNING FUNDAMENTI SIFATIDA

Zamonaviy iqtisodiy tafakkurda ijtimoiy himoya va iqtisodiy o‘shish tushunchalari o‘rtasidagi munosabat tubdan o‘zgardi. An’anaviy liberal iqtisodiy nazariyalar ijtimoiy xarajatlarni iqtisodiy o‘shishni sekinlashtiruvchi, budjet defitsitini oshiruvchi omil sifatida ko‘rsatgan bo‘lsa, zamonaviy institutsional iqtisodiyot va inson rivojlanishi nazariyasi mutlaqo boshqa manzarani taqdim etadi. Bugun ijtimoiy himoya – iqtisodiyotning kutilmagan tashqi zarbalarga, jumladan, global pandemiya, energetik inqirozlar va geosiyosiy beqarorlikka chidamliligini ta’minlovchi eng kuchli mexanizm hisoblanadi. Maqolaning

maqsadi ijtimoiy himoya tizimining iqtisodiy o‘shidagi o‘rnini fundamental tahlil qilish va uning mexanizmlarini zamonaviy talablar asosida takomillashtirish yo‘llarini yoritib berishdir.

I. IJTIMOY HIMOYA TIZIMINING IQTISODIY O‘SHIGA TA’SIR ETISH KANALLARI

Ijtimoiy himoya iqtisodiy rivojlanishni shunchaki ma’naviy jihatdan qo‘llab-quvvatlamaydi, balki u aniq iqtisodiy kanallar orqali o‘shid drayveriga aylanadi. Birinchi navbatda, bu inson kapitalini to‘plash va takror ishlab chiqarish jarayoni bilan bog‘liq. Bolalar nafaqasi, ta’lim grantlari va bepul tibbiy xizmatlar kelajakdagi ishchi kuchining sifatini belgilaydi. To‘g‘ri ovqatlanish va sifatli tibbiy xizmat olgan bola kelajakda yuqori mehnat unumdorligiga ega mutaxassis bo‘lib yetishadi, bu esa iqtisodiyotda demografik dividenddan samarali foydalanish imkonini beradi.

Ikkinchidan, ijtimoiy himoya iste’mol talabining barqarorligini ta’minlovchi avtomatik stabilizator vazifasini o‘taydi. Iqtisodiy pasayish davrida aholining xarid qobiliyati keskin tushib ketishi ishlab chiqarish zanjirlarini uzib qo‘yishi mumkin. Bunday sharoitda pensiya va nafaqalar ko‘rinishidagi ijtimoiy transferlar ichki bozorda umumiy talabning kritik darajadan pastga tushib ketishiga yo‘l qo‘ymaydi. Bu esa korxonalarining mahsulot sotish hajmini saqlab qolishiga va iqtisodiy turg‘unlikning chuqurlashishiga to‘sqinlik qiladi.

Uchinchidan, ijtimoiy himoya jamiyatda tavakkalchilik va innovatsiyalarni rag‘batlantiradi. Agar mamlakatda kuchli ishsizlik sug‘urtasi va ijtimoiy kafolatlar tizimi mavjud bo‘lsa, insonlar tadbirkorlik faoliyatini boshlashdan yoki yangi, murakkab texnologik kasblarni egallashdan cho‘chimaydilar. Chunki tizim ularga muvaffaqiyatsizlikka uchragan taqdirda ham minimal hayot darajasini kafolatlaydigan "ijtimoiy xavfsizlik tarmog‘i"ni taqdim etadi. Bu esa jamiyatda innovatsion ruhni va iqtisodiy dinamikani sezilarli darajada oshiradi.

II. GLOBAL TAJRIBA VA IJTIMOY MODELLARNING TAHLILY QIYOSI

Jahon amaliyotida ijtimoiy himoya va iqtisodiy rivojlanish mutanosibligi bo‘yicha bir necha muvaffaqiyatli modellar shakllangan. Masalan, Skandinaviya modeli yuqori soliq yuklamasi va universal ijtimoiy himoya ta’minoti bilan ajralib turadi. Bu modelda ijtimoiy xarajatlar inson kapitaliga kiritilgan eng foydali investitsiya sifatida ko‘riladi, natijada ushbu mamlakatlar innovatsiyalar va inson taraqqiyoti indeksida dunyoda yetakchilik qilmoqda.

Kontinental yoki Bismark modeli esa asosan ish beruvchi va ishchining sug‘urta badallariga tayanadi. Bu tizim mehnat bozorining barqarorligini ta’minlaydi va ijtimoiy sheriklik tamoyillarini mustahkamlaydi. Anglo-sakson yoki liberal modelda esa manzilli yordam va xususiy sug‘urtaning ustuvorligi kuzatiladi, bu esa mehnat bozorining yuqori darajadagi moslanuvchanligini va raqobatni ta’minlaydi.

Sharqiy Osiyo tajribasi esa ijtimoiy himoyani bevosita sanoatlashuv va texnologik yuksalish bilan bog‘laydi. Bu yerda asosiy urg‘u ta‘lim va sog‘liqni saqlashga yo‘naltirilgan investitsiyalarga beriladi, bu esa "iqtisodiy mo‘jiza"larning fundamenti bo‘lib xizmat qiladi. Ushbu modellarning har biri ijtimoiy himoyaning iqtisodiy o‘sh uchun qanchalik muhim vosita ekanligini turli rakurslardan isbotlab beradi.

III. TIZIMLI MUAMMOLAR VA STRUKTURAVIY TO‘SIQLAR

Hozirgi bosqichda ijtimoiy himoyaning iqtisodiy samaradorligiga to‘sqinlik qiluvchi bir qator tizimli muammolar mavjud. Eng birinchi navbatda, bu ijtimoiy yordamning samarasiz taqsimlanishi bilan bog‘liq bo‘lgan axborot assimetriyasi muammosidir. Tizimdagi shaffoflikning yetishmasligi haqiqiy muhtoj bo‘lmagan qatlamlarning ijtimoiy yordam oluvchilar safiga kirib qolishiga, natijada esa budjet mablag‘larining samarasiz sarflanishiga olib keladi.

Shuningdek, iqtisodiyotda "kambag‘allik tuzog‘i" (poverty trap) deb ataluvchi fenomenning yuzaga kelish xavfi ham mavjud. Agar ijtimoiy nafaqalarning miqdori mehnat bozoridagi minimal ish haqiga juda yaqin bo‘lsa, insonlarda faol mehnat qilish va daromadni oshirishga bo‘lgan motivatsiya pasayadi. Bu esa iqtisodiyotda ishchi kuchi taklifining kamayishiga va boqimandalik kayfiyatining ortishiga sabab bo‘lishi mumkin.

Bundan tashqari, demografik o‘zgarishlar, ya‘ni aholining keksayishi pensiya va ijtimoiy sug‘urta tizimlarining moliyaviy barqarorligiga jiddiy xavf tug‘dirmoqda. Budjet xarajatlarining ijtimoiy sohaga ortiqcha yo‘naltirilishi investitsion loyihalarni moliyalashtirish imkoniyatlarini cheklab qo‘yishi mumkin. Shu sababli, tizimni modernizatsiya qilishda iqtisodiy samaradorlik va ijtimoiy adolat o‘rtasidagi oltin muvozanatni topish talab etiladi.

IV. IQTISODIY O‘SISHNI RAG‘BATLANTIRUVCHI STRATEGIK YECHIMLAR

Tadqiqot doirasida ijtimoiy himoya tizimini iqtisodiy rivojlanishning faol drayveriga aylantirish bo‘yicha bir qator strategik yo‘nalishlar taklif etiladi. Avvalo, "passiv yordam" modelidan "faol inklyuziya" modeliga o‘tish zarur. Ya‘ni, ijtimoiy yordam berishni shunchaki pul mablag‘larini tarqatish bilan emas, balki yordam oluvchining mehnat bozoridagi faolligi, yangi kasb-hunar o‘rganishi yoki farzandlarining ta‘lim olishi kabi shartlar (conditional cash transfers) bilan bog‘lash lozim.

Ikkinchi muhim yo‘nalish — ijtimoiy himoya tizimini to‘liq raqamlashtirishdir. Sun‘iy intellekt va katta ma‘lumotlar (Big Data) tahlili asosida shakllantirilgan yagona ijtimoiy reyestr tizimi yordamga muhtoj qatlamlarni aniq va xatosiz aniqlash imkonini beradi. Bu esa korrupsion xatarlarni nolga tushiradi va har bir so‘mning o‘z manziliga yetib borishini ta‘minlaydi.

Uchinchi yo‘nalish sifatida ijtimoiy sug‘urta bozorini diversifikatsiya qilish va xususiy sektorni bu jarayonga keng jalb etish lozim. Ish beruvchilar tomonidan o‘z ishchilari uchun ixtiyoriy pensiya va tibbiy sug‘urta paketlarining joriy etilishi davlat budgetiga bo‘lgan bosimni kamaytiradi. Shu bilan birga, ijtimoiy tadbirkorlikni rivojlantirish orqali zaif qatlamlarni band qilish iqtisodiyotning inklyuzivligini oshiradi.

XULOSA

Xulosa qilib aytganda, ijtimoiy himoya tizimi iqtisodiy rivojlanishning ajralmas bo‘lagidir. U shunchaki xayriya yoki yordam emas, balki jamiyatning intellektual va jismoniy salohiyatini saqlab qolishga qaratilgan eng samarali investitsiyadir. Kuchli va adolatli ijtimoiy himoya tizimi jamiyatda ishonch va barqarorlik muhitini yaratadi. Ishonch mavjud bo‘lgan joyda esa iste‘mol, investitsiya va innovatsiyalar rivojlanadi. Kelajak iqtisodiyoti inson qadrini va uning ijtimoiy xavfsizligini markaziy o‘ringa qo‘yuvchi tizimlar ustiga quriladi.

ABSTRACT

This scientific article explores the dialectical relationship between social protection systems and economic growth. It conceptually analyzes how social protection expenditures influence economic dynamics by enhancing the quality of human capital, stabilizing domestic market demand, and minimizing social risks. Furthermore, based on an analysis of international experiences, the article proposes effective models of social protection and long-term solutions for modernizing the system within the context of developing economies. The study interprets social protection not merely as a "consumption expense" but as a "strategic investment."

Keywords: Social protection, economic growth, human capital, social transfers, poverty reduction, social insurance, sustainable development, inclusive growth, social security, fiscal policy.

INTRODUCTION: SOCIAL PROTECTION AS THE FOUNDATION OF THE ECONOMY

In modern economic thought, the relationship between social protection and economic growth has undergone a fundamental shift. While traditional liberal economic theories often viewed social expenditures as a burden on the budget that slowed growth and increased deficits, contemporary institutional economics and human development theory present a different perspective. Today, social protection is recognized as the most potent mechanism for ensuring an economy's resilience against unforeseen external shocks, such as global pandemics, energy crises, and geopolitical instability. The objective of this article is to provide a fundamental analysis of the role of social protection in economic growth and to highlight ways to improve its mechanisms based on modern requirements.

I. CHANNELS OF INFLUENCE: HOW SOCIAL PROTECTION DRIVES GROWTH

Social protection does not merely provide moral support for economic development; it acts as a growth driver through specific economic channels. First and foremost, this is linked to the accumulation and reproduction of human capital. Child benefits, educational grants, and accessible healthcare services determine the quality of the future workforce. A child who receives proper nutrition and quality healthcare today will become a high-productivity specialist tomorrow, allowing the economy to effectively leverage the "demographic dividend."

Secondly, social protection serves as an "automatic stabilizer" that ensures the stability of consumer demand. During economic downturns, a sharp decline in purchasing power can disrupt production chains. Under such conditions, social transfers in the form of pensions and allowances prevent aggregate demand in the domestic market from falling below a critical level. This prevents a total halt in production and services and thwarts the deepening of economic stagnation.

Thirdly, social protection encourages risk-taking and innovation within society. When a country has a robust unemployment insurance and social guarantee system, individuals are less hesitant to start entrepreneurial ventures or acquire complex technological skills. The system provides a "social safety net" that guarantees a minimum standard of living even in the case of failure. This significantly boosts the innovative spirit and economic dynamism of the society.

II. GLOBAL EXPERIENCE AND ANALYTICAL COMPARISON OF SOCIAL MODELS

In global practice, several successful models have emerged regarding the balance between social protection and economic development. For instance, the Scandinavian model is characterized by high tax burdens combined with universal social protection coverage. In this model, social expenditures are viewed as the most profitable investment in human capital, resulting in these countries consistently leading the world in innovation and Human Development Indices.

The Continental (Bismarckian) model relies primarily on insurance contributions from both employers and employees. This system ensures labor market stability and strengthens the principles of social partnership. In the Anglo-Saxon (Liberal) model, the priority is placed on targeted assistance and private insurance, which ensures a high degree of labor market flexibility and competition.

The East Asian experience directly links social protection with industrialization and technological advancement. Here, the primary emphasis is on investments in education and

healthcare, serving as the foundation for "economic miracles." Each of these models proves, from different angles, how vital social protection is as a tool for economic growth.

III. SYSTEMIC CHALLENGES AND STRUCTURAL BARRIERS

At the current stage, several systemic problems hinder the economic efficiency of social protection. Most notably, the issue of "information asymmetry" leads to the inefficient distribution of social aid. A lack of transparency can allow layers of the population who are not genuinely in need to enter the system, resulting in the wasteful spending of budget funds.

Furthermore, there is a risk of a phenomenon known as the "poverty trap." If social benefits are too close to the minimum wage in the labor market, the motivation for individuals to engage in active labor and increase their income diminishes. This can lead to a decrease in the labor supply and an increase in dependency mentalities within the economy.

Additionally, demographic shifts—specifically the aging of the population—pose a serious threat to the financial stability of pension and social insurance systems. Excessive allocation of budget expenditures to the social sphere may limit the ability to fund infrastructure and investment projects. Therefore, modernizing the system requires finding a "golden balance" between economic efficiency and social justice.

IV. STRATEGIC SOLUTIONS TO STIMULATE ECONOMIC GROWTH

Within the framework of this research, several strategic directions are proposed to transform the social protection system into an active driver of economic development. First, it is essential to shift from a "passive assistance" model to an "active inclusion" model. This means linking social aid not just to cash distribution, but to conditions such as the recipient's labor market activity, vocational training, or the education of their children (Conditional Cash Transfers).

The second crucial direction is the full digitalization of the social protection system. A single social registry system, formed on the basis of Artificial Intelligence and Big Data analysis, allows for the accurate and error-free identification of vulnerable groups. This reduces corruption risks to zero and ensures that every cent reaches its intended destination.

The third direction involves diversifying the social insurance market and broadly involving the private sector. Encouraging employers to introduce voluntary pension and medical insurance packages for their workers through tax incentives would reduce the pressure on the state budget. Simultaneously, promoting social entrepreneurship to employ vulnerable groups increases the inclusivity of the economy.

CONCLUSION

In conclusion, the social protection system is an inseparable part of economic development. It is not merely charity or aid; it is the most effective investment aimed at preserving the intellectual and physical potential of society. A strong and fair social protection system creates

an environment of trust and stability. Where trust exists, consumption, investment, and innovation flourish. The economy of the future is built upon systems that place human dignity and social security at the center.

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