

**ВАЗОРАТИ МАОРИФ ВА ИЛМИ ҶУМҲУРИИ ТОҶИКИСТОН  
ДОНИШГОҶИ ДАВЛАТИИ КҶЛОБ БА НОМИ  
АБУАБДУЛЛОҶИ РҶДАКӢ  
ФАКУЛТЕТИ МОЛИЯВИЮ ИҚТИСОДӢ  
КАФЕДРАИ МОЛИЯ ВА ҚАРЗ**

**МИНИСТЕРСТВО ОБРАЗОВАНИЯ И НАУКИ  
РЕСПУБЛИКИ ТАДЖИКИСТАН  
КУЛЯБСКИЙ ГОСУДАРСТВЕННЫЙ УНИВЕРСИТЕТ  
ИМЕНИ АБУАБДУЛЛОХ РУДАКИ  
КАФЕДРА ФИНАНСОВ И КРЕДИТА**

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**МАВОДИ  
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ИЛМӢ-НАЗАРИЯВӢ ДАР МАВЗУИ «БАЛАНДБАРДОРИИ САВОДНОКӢ ВА  
МАЪРИФАТИ МОЛИЯВИИ АҲОЛӢ ДАР ШАРОИТИ ИҚТИСОДИ РАҚАМӢ»  
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**МАТЕРИАЛЫ  
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КОНФЕРЕНЦИИ НА ТЕМУ «ПОВЫШЕНИЕ ФИНАНСОВОЙ ГРАМОТНОСТИ И  
ФИНАНСОВОГО ПРОСВЕЩЕНИЯ НАСИЛЕНИЯ В УСЛОВИЯХ ЦИФРОВОЙ  
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Маҷмуаи мазкур маводи конференсия байналмилалии илмӣ - назариявӣ дар мавзуи «Баландбардории саводнокӣ ва маърифати молиявии аҳоли дар шароити иқтисоди рақамӣ»-ро, ки санаи 6 - уми декабри соли 2025 дар заминаи кафедраи молия ва қарзи факултети молиявию иқтисодии Донишгоҳи давлатии Кӯлоб ба номи Абуабдуллоҳи Рӯдакӣ баргузор гардида буд, фарогир мебошад.

Ҳайати таҳририя ва мураттибон мақолаҳои муаллифони вобаста ба талаботи муқарраргардида, дар доираи ин маҷмуа ба ҷоп тавсия намудаанд. Бинобар ин, саҳеҳияти муҳтавои илмӣ, мазмун, далел ва иқтибосҳо ба зиммаи муаллифони мақолаҳо гузошта мешавад.

Маҷмуаи маводи конференсия барои истифодаи донишҷӯён, унвонҷӯён, омӯзгорони муассисаҳои таҳсилоти олии касбӣ ва мутахассисони мақомоти давлатӣ тавсия карда мешавад. Маҷмуа бо дастгирии молиявии бевоситаи ҶСП ««Ҳумо Бонк» ба ҷоп расонида шудааст. Раёсати Донишгоҳи давлатии Кӯлоб ба номи Абуабдуллоҳи Рӯдакӣ ба ҶСП «Ҳумо Бонк» барои дастгирии молиявӣ ҷиҳати нашри маводи мазкур изҳори миннатдорӣ баён мекунад.

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## THE ROLE OF SOCIAL INFRASTRUCTURE IN ENSURING POPULATION WELL-BEING

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**Abstract.** This article examines measures for developing social infrastructure to improve population well-being. It is important to understand that increasing the types of infrastructure services and developing social infrastructure serve to improve population well-being. State social policy places particular emphasis on developing innovative management strategies aimed at increasing economic and social efficiency.

**Keywords:** social sphere, social infrastructure, population well-being, social policy.

In an era of rapid global urbanization, improving the well-being of the rural population is among the highest priorities, alongside infrastructure development. State social policy focuses on expanding the range of infrastructure services and developing social infrastructure, with special attention being paid to the development of innovative management strategies aimed at increasing economic and social efficiency and improving the training of qualified personnel, particularly in high-quality education and healthcare.

According to international organizations, one-third of the state budget is currently spent on social development in foreign countries. The United States, Japan, South Korea, China, and Europe lead the world in social infrastructure management, its targeted development areas, and maintenance.

In addressing global economic challenges, it is crucial to develop and improve the organizational and managerial structure of social infrastructure through innovative approaches. Specifically, systemic reforms are being implemented in the state's social policy to develop mechanisms for effectively addressing the needs of the rural population in the areas of education, housing, consumer services, and healthcare. Specifically, based on Presidential Resolution No. PQ-465 of December 30, 2022, "On measures to develop the social and industrial infrastructure of the Republic of Uzbekistan in 2023-2025," the development of industrial infrastructure, as well as the implementation of targeted objectives to improve living standards and create a favorable investment environment for entrepreneurs, are being pursued.

Social infrastructure and the issues of improving the well-being of the population through its development are discussed in the studies of such foreign scholars as J. Schumpeter, D. Norton, P. Drucker, P. Dovling, M. Porter, A. Reisberg, R. Kaplan, as well as in the studies of scientists from the CIS countries A. I. Gavrilova, N. N. Nekrasov, A. G. Sinelnikov, Yu. T. Toshchenko, T. N. Arbuzova, S. G. Vazhenin, A. G. Granberg, A. D. Eremenko. Economists from Uzbekistan S. Gulyamov, N. Yuldashev, B. Goyibnazarov, A. Rasulov, Sh. Shodmanov, Sh. Zainutdinov, A. Sharipov, S. Khamraeva, Sh. Yuldasheva conducted research on the theoretical and practical aspects of the development of social infrastructure.

The creation of infrastructure is inextricably linked to material production, and its development creates new types of production and activity in service and integrated industries. Increasing the productivity of social labor in the sphere of social production frees up a significant amount of resources within society for the provision of services to the population. The creation of infrastructure signifies the development of productive forces within society, resulting in the intra-economic community of its industries being determined by the fulfillment of specific tasks.

The social infrastructure structure includes:

- Housing and public utilities;
- Healthcare;
- Education (training and preparation, retraining, and advanced training of professional personnel)

- Communication and information services;
- Consumer services;
- Social support for the population;
- Science and culture;
- Public organizations;
- Sports, health, and entertainment facilities;
- Passenger transportation;
- Public order protection;
- Social security, etc.

Social infrastructure includes social and social infrastructure. Improving the development of social infrastructure, particularly for the rural population, is one of the objectives that our country's social policy must address. Social infrastructure facilities, in their operations, include the provision of services and the production of goods. The goals of improving the population's standard of living and reproducing the labor force are also set. To assess the level of development of social infrastructure in the Republic of Uzbekistan, it is necessary to consider the key objectives of social policy aimed at improving the population's quality of life, enhancing well-being and longevity, and developing and restoring a healthy, creatively active generation.

Specifically, achieving positive results such as providing the population with high-quality housing, improving the level and quality of social infrastructure development, creating a cultural sphere of human activity, improving environmental living and working conditions, increasing labor productivity, and creating social security guarantees, as well as protecting youth and pensioners, are systematic indicators of this area.

The activities of healthcare, education, housing and utilities, public services, employment, and many other service providers aimed at improving the population's standard of living are embodied in the studied structure of regional social infrastructure. All of these are primarily reflected in regulatory documents issued by the government of our country, particularly in strategies.

Social policy is a policy that reflects the priority areas of state policy in the fields of education, culture, healthcare, pensions, housing and utilities, physical education and sports, and everyday and social protection, guaranteeing the totality of all conditions for human life, material and spiritual benefits.

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## THE CONCEPT OF THE SOCIAL SPHERE IN THE REGION AND ITS ESSENCE

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Today, the state's social policy is aimed precisely at ensuring the quality of life of the population. In this regard, concepts such as "social sphere", "social protection" are of great importance. These word combinations are economic, political and political science terms. "Social sphere" means a sphere that is in the interests of the majority. It also means the concept of "protecting the majority", in a narrow sense, it implies the material and moral protection of needy and vulnerable categories of the population. The word "social" is derived from the Arabic "jam" and is used in the sense of majority, gathering. It means "belonging to society, that is, to the majority."

The scale of attention to the social sphere can be understood by recalling the main legislative acts adopted in this regard in recent years:

- The directions set out in the Action Strategy for the Development of Uzbekistan for the development of the social sphere;

- The priority directions set out in the Development Strategy of New Uzbekistan;
- The construction of affordable housing for citizens of our country;
- Work being done to ensure employment;
- Construction of two-story model houses, as well as two-three-room apartment buildings;
- The introduction of national models for the development of education;
- Increased attention to sports and tourism;
- The introduction of preferential loans, etc.

The social sphere has its own laws, which are reflected in the following:

1. There is no concept of value in the social sphere, since material goods are not created to create value, but rather services are provided.

2. Labor in the service sector differs from the labor of the material production sector in some respects, that is, employees of this sector communicate with individual people, which requires high-quality professional skills from employees.

3. The natural factor in the placement of the social sector is not as important as in the placement of the material production sector. The main production funds of the service sector may outwardly resemble the means of labor of material production. However, their economic essence is different, since in material production the means of labor gradually transfer their value to the product being produced and restore their value as a depreciation allowance, while in the social sector the means of labor lose their value as a result of consumption and are restored at the expense of the national income created by the material production sector.

4. Only a small amount of labor in the service sector in the social sector is mechanized and automated. Expanding the volume of work in the social sphere and improving the quality of service provision is mainly achieved by increasing the number of labor resources and using advanced methods of organizing labor and management.

5. In the social sphere, service is considered an object of consumption. In our country, there are some service sectors that are free of charge. In our republic, certain types of services in the social sphere are provided for a fee, but even in the provision of such services, certain concessions are provided to people in need of social protection within a certain range.

6. In the social sphere, the final result is measured by satisfying a specific need of society or an individual. Labor activity in the social sphere is aimed at this direction. However, determining the direction and purpose of the labor process does not entirely depend on the results of the labor of social workers. For example, human health depends not only on the labor activity of medical workers, but also on genetic factors, working conditions and sources of livelihood. The level of knowledge of the student depends not only on the work of the teacher, but also on other conditions, namely on the potential of the student. Thus, the final result of the work of service workers may not be fully formed, but they contribute to the good result.

7. The functioning of the social sphere is financed in two ways, namely from the budget and from economic expenses.

8. The organization of wages for employees of the service sector is characterized by its uniqueness. The sources of wages for employees are formed outside this sector: at the expense of the national income created by material production workers, the wages of social sector workers are formed in different parts of the national income, that is, It is difficult to assess the labor of service sector employees in quantitative terms, therefore, when determining the wages of employees in this sector, attention is paid to the effectiveness of labor activity, type of task, category of enterprise, level of education and length of service. In addition, when paying wages to employees in these sectors, a unified wage schedule is used.

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### WORLD EXPERIENCE IN THE USE OF CASH AND IN-KIND TRANSFERS IN SOCIAL SECURITY

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**Annotation.** This article presents opinions on the foreign experience of social security, which plays an important role in improving the standard of living of the population. The article presents the world models of social protection and their review. In particular, the article describes the continental, Anglo-Saxon and Scandinavian models.

**Keywords:** social security, transfers, unemployment benefit, social protection, benefit payments, continental model, Anglo-Saxon model, Scandinavian model.

Currently, Sweden is the country in the world where the share of government spending in GDP exceeds 42%. The unemployment rate in Sweden is 1.8-2.2%, which is considered full employment for most countries. The state not only employs the unemployed, but also supports them financially. Unemployment benefits are paid five days after the loss of a job. The maximum financial assistance period is 300 days for those under 55 and 450 days for older people. Unemployment insurance covers 90.0% of the employed population and covers 80.0% of wages in case of unemployment.

In Canada, federal transfers are usually transferred from the federal government to provincial budgets. Recognized by scholars as part of Canada's "fiscal federalism" due to its clear distribution. These transfers are intended to help provinces with limited financial resources to provide public services, including health care and education.

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