

## O‘ZBEKISTONDA IJTIMOYIY HIMOYA TIZIMINI MOLIYALASHTIRISH VA UNING BARQARORLIGINI BAHOLASH

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**Annotatsiya:** Ushbu maqolada O‘zbekiston Respublikasida ijtimoiy himoya tizimini moliyalashtirish mexanizmlari va ularning barqarorligi statistik ma’lumotlar asosida tahlil qilinadi. Tadqiqot davlat byudjeti xarajatlari, pensiya tizimi mablag‘lari va manzilli ijtimoiy yordam dasturlarining moliyaviy tuzilmasini o‘rganadi. Empirik natijalar ijtimoiy himoya tizimi aholining kam ta’minlangan qatlamlari uchun muhim darajada himoya mexanizmi ekanligini ko‘rsatadi.

**Kalit so‘zlar:** ijtimoiy himoya, davlat byudjeti, pensiya tizimi, manzilli yordam, moliyalashtirish barqarorligi

O‘zbekiston iqtisodiyotida ijtimoiy himoya tizimi aholi farovonligini ta’minlashda muhim o‘rin tutadi. So‘nggi yillarda kam ta’minlangan oilalarni qo‘llab-quvvatlash, pensiya va nafaqalar miqdorini oshirish bo‘yicha tizimli islohotlar amalga oshirildi. Ijtimoiy himoya moliyalashtirishining asosiy manbai davlat byudjeti bo‘lib, uning ulushi yalpi ichki mahsulot tarkibida yildan yilga ortib bormoqda.

**Jadval 1. O‘zbekistonda ijtimoiy himoyaga ajratilgan xarajatlar**

Yil	Xarajat (trln so‘m)	YAIMga nisbatan (%)
2020	74.2	8.4
2021	85.1	8.7
2022	105.3	9.2
2023	130.4	9.6
2024	156.8	10.1

Manba: O‘zbekiston Respublikasi Moliya vazirligi.

Mazkur jadvaldan ko‘rinadiki, ijtimoiy himoya xarajatlari YAIMga nisbatan oshib bormoqda, bu davlatning ijtimoiy majburiyatlariga bo‘lgan e’tiborini aks ettiradi.

**Jadval 2. Pensiya jamg‘armasi daromad manbalari (2024 yil)**

Manba turi	Ulushi (%)
Ish beruvchilar badali	56
Davlat transferlari	32

Manba turi	Ulushi (%)
Boshqa tushumlar	12

Manba: Pensiya jamg'armasi hisobotlari.

Pensiya tizimi moliyalashtirishida davlat transferlarining yuqori ulushi tizimning fiskal barqarorligi masalasini dolzarb qiladi.

**Jadval 3. Kambag'allik darajasi va transferlar ta'siri**

Ko'rsatkich	2019	2023
Kambag'allik darajasi (%)	17.0	11.5
Ijtimoiy transferlar hissasi	3.2	5.7

Manba: Davlat statistika qo'mitasi va Jahon banki baholari.

Natijalar shuni ko'rsatadiki, ijtimoiy transferlar kambag'allikni kamaytirishda muhim rol o'ynamoqda.

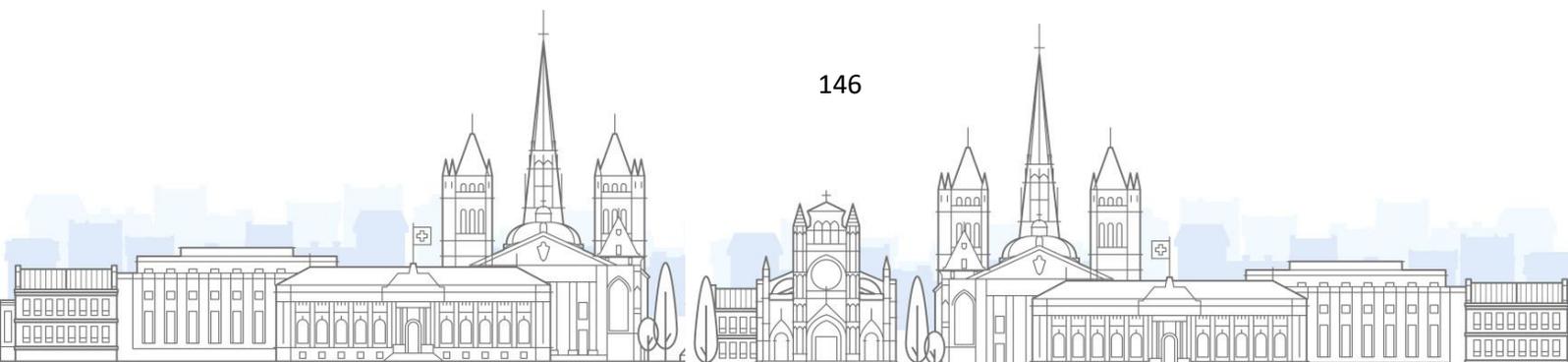
Asosiy muammo – aholi qarish sur'atlarining ortishi va mehnatga layoqatli aholining nisbatan kamayib borishidir. Bu pensiya tizimiga yukni kuchaytiradi. Shuningdek, manzilli yordamni aniqlashda ma'lumotlar bazalarining to'liq integratsiyalanmaganligi samaradorlikni pasaytiradi.

O'zbekistonda ijtimoiy himoya tizimi moliyaviy jihatdan kengayib bormoqda va kambag'allikni kamaytirishda muhim vosita hisoblanadi. Tizimning uzoq muddatli barqarorligi uchun badallar bazasini kengaytirish, raqamlashtirishni chuqurlashtirish va manzilli yordam mexanizmlarini takomillashtirish zarur.

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