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DIRECTIONS FOR REDUCING POVERTY THROUGH THE USE OF DIGITAL TECHNOLOGIES IN THE SERVICE SECTOR

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Abstract. This article examines the uneven impact of digital technologies on poverty. In some cases, the “digital divide” means that low-income groups cannot fully benefit from these opportunities, which may further exacerbate social inequality. Therefore, the article provides suggestions and recommendations on the importance of ensuring inclusiveness when introducing digital technologies, particularly by creating equal opportunities for all segments of the population.

Keywords: digital economy, employment, poverty reduction, social innovation, digital platforms, inclusion, public services, artificial intelligence, innovative solutions.

Аннотация. В данной статье рассматривается неравномерное влияние цифровых технологий на уровень бедности. В некоторых случаях «цифровой разрыв» означает, что группы населения с низкими доходами не могут в полной мере воспользоваться имеющимися возможностями, что может способствовать дальнейшему усилению социального неравенства. В связи с этим в статье представлены предложения и рекомендации, направленные на обеспечение инклюзивности при внедрении цифровых технологий, в частности на создание равных возможностей для всех слоёв населения.

Ключевые слова: цифровая экономика, занятость, сокращение бедности, социальные инновации, цифровые платформы, инклюзивность, государственные услуги, искусственный интеллект, инновационные решения.

INTRODUCTION

The issue of poverty reduction through the development of the service sector in the republic is one of the highest-priority areas of modern economic policy. Especially in the context of the rapid development of the digital economy, the service sector is becoming not only the main driver of economic growth, but also an important instrument for ensuring employment, increasing incomes and reducing social inequality. In this regard, along with traditional approaches to poverty reduction, the development of scientific foundations for new models based on digital technologies is of urgent importance. The concept of poverty has also evolved over time and is no longer limited to income deficiency, but is interpreted as a multidimensional socio-economic condition. Today, poverty is considered a complex phenomenon associated not only with limited financial resources, but also with a low level of education, healthcare, infrastructure, access to information and social participation. Therefore, a comprehensive and systematic approach is required in developing poverty reduction mechanisms.

LITERATURE REVIEW

The specific aspects of the factors and problems affecting employment creation through the development of the service sector have been analyzed and studied by a number of scholars.

“The ultimate goal of economic growth is to expand the ability and freedom of a person to choose and live a life that he values,” says the famous economist Amartya Sen. From this point of view, although the level of income is not the only criterion that fully expresses well-being, its fundamental importance in human life remains high.

The philosopher Plato viewed the state as a community formed through the natural association of individuals and examined the social differentiation between economically advantaged and disadvantaged groups. He emphasized that a well-organized society should be based on the principles of justice, social stability and public

order. He also regarded individuals' efforts to improve their living conditions and achieve greater well-being as a natural aspiration that should be supported.

According to Professor M. Muhammedov, low-income population groups may be classified according to the factors affecting their economic activity. Some individuals may experience limited motivation or insufficient access to appropriate opportunities, while others may be willing to work but face economic, social, health-related or institutional barriers that restrict their participation in employment.

RESEARCH METHODOLOGY

This article analyzes the content and characteristics of the impact of the problem of population employment in the service sector on poverty reduction, summarizes various approaches to the comparative development of processes aimed at improving the effective mechanisms that affect the demand for and supply of labor and labor prices in order to ensure effective employment of the population, and develops proposals for their integrated application in practice based on the conclusions.

ANALYSIS AND RESULTS

Modern research shows that digital technologies are an important tool in reducing poverty. Through the Internet, mobile communications and digital platforms, the population can gain rapid access to information, create new jobs, use financial services and develop entrepreneurial activities. In particular, digital solutions in the service sector (online services, e-commerce, platform economy) create new opportunities for small businesses and the self-employed. This is one of the effective mechanisms for overcoming poverty.

However, the impact of digital technologies on poverty is not uniform. In some cases, due to the "digital divide," low-income groups cannot fully use these opportunities, which can further exacerbate social inequality. Therefore, when introducing digital technologies, it is important to ensure their inclusiveness, that is, to create equal opportunities for all segments of the population.

The development of the service sector, in turn, has a multiplier effect on poverty reduction. This sector is characterized by high labor intensity and allows for the creation of new jobs in the short term. In particular, such areas as tourism, trade, transport, information technology services and financial services, while creating high added value in the economy, serve to increase the income of the population. The service sector, integrated with digital technologies, will further accelerate this process. On this basis, there is a need to develop a "Digital model of poverty alleviation that creates the opportunity to reduce poverty in the republic based on the development of the service sector." Such a model will be aimed at identifying effective mechanisms for poverty reduction, taking into account the interdependence of digital technologies, social capital and the service sector. In particular, connecting the population to social networks through digital platforms, increasing the level of trust and cooperation, and expanding economic opportunities will serve as an important tool in reducing poverty.

Thus, poverty reduction through the digitalization of the service sector requires a comprehensive scientific approach. The proposed digital model may contribute to improving economic efficiency, promoting social inclusion, enhancing living standards and supporting sustainable development.

First of all, it is necessary to pay attention to the evolution of the concept of poverty. In the scientific literature, poverty was initially interpreted as an absolute lack of income, but later its content expanded and was interpreted based on relative and multidimensional approaches [1]. According to modern approaches, poverty is a complex socio-economic phenomenon related not only to income, but also to education, healthcare, living conditions, infrastructure and social opportunities [2]. Therefore, poverty reduction models should be developed based on multidimensional indicators.

The development of digital technologies is creating new opportunities for poverty reduction. Research shows that the Internet, mobile communications and digital platforms facilitate access to information, create new jobs and expand economic activity [3]. At the same time, digital technologies expand access to financial services and help integrate segments of the population into the economic system [4]. As a result, digital technologies are emerging as an important tool for poverty reduction by stimulating economic growth [5]. However, the scientific literature also emphasizes that the impact of digital technologies is not uniform. Some studies have noted that the lack of equal access to digital opportunities can further deepen poverty due to the existence of a "digital divide" [6]. Therefore, the effectiveness of the digital economy in reducing poverty depends on its level of inclusion.

Liu and co-authors' research further explores the link between digital technologies and poverty. They argue that digital technologies reduce poverty not directly, but indirectly through social capital [1]. That is, digital technologies expand social networks, increase social trust and activate social participation, which in turn leads to an expansion of economic opportunities. This approach serves as an important theoretical basis for

developing a digital model of poverty alleviation. The issue of financial inclusion also plays an important role in this topic. According to research, digital financial services—electronic payments, mobile banking and fintech solutions—are effective instruments for reducing poverty by integrating individuals into the formal financial system [6] (Mansour et al., 2024). In particular, expanding access to financial services creates new sources of income for small businesses and the self-employed. In this context, the digital development of the service sector is closely related to financial inclusion.

Digital payment systems also play an important role in poverty reduction. Studies show that digital payments reduce transaction costs, make economic activity more transparent and increase the level of use of financial services. This is especially important for small businesses in the service sector.

The service sector itself is also considered an important driver in poverty reduction. This sector has a high labor intensity and allows for the creation of many jobs in the short term. In particular, tourism, trade, transport and IT services activate economic activity and increase the income of the population. The service sector, integrated with digital technologies, further accelerates this process.

The issue of poverty reduction through social innovation and digital platforms is also an important scientific direction. Wakayama et al.'s research shows that digital platforms can increase incomes and help small producers escape poverty by connecting them to markets [3]. This approach can also be applied to the service sector, as the platform economy creates new opportunities in the service market.

The above literature analysis shows that an effective poverty reduction model should be based on the following key elements: a multidimensional approach, digital technologies, financial inclusion, social capital and the development of the service sector. At the same time, an integrated digital model aimed at reducing poverty based on the service sector has not been sufficiently developed in existing studies. This determines the scientific novelty of this study.

Description of the “Digital Inclusion-Based Poverty Reduction Model”: This model interprets the process of poverty reduction not as the result of one-time social assistance or short-term economic support, but as a continuous and systematic transformation process. According to this approach, the population's transition out of poverty is achieved through the gradual integration of the digital economy. The logical structure of the model is based on the “input–skills–integration–income–growth” chain.

At the first stage, the issue of connecting the population to digital infrastructure is of priority importance. That is, the necessary minimum technical conditions for access to the Internet, provision of mobile devices and use of digital services are created. The importance of this stage is that in the absence of access to the digital economy, the implementation of subsequent stages becomes almost impossible.

The second stage is aimed at developing human capital, in which the main task is to form digital literacy, service competencies and professional skills that meet market requirements. At this stage, the population not only learns to use technologies, but also the mechanisms for turning them into a source of income. In this regard, human capital appears as a key factor in transforming the capabilities of digital infrastructure into economic results.

At the third stage, the population integrates into the services market through digital platforms. In this process, platforms act as intermediary institutions, connecting service providers with consumers, and also provide payment systems, rating and trust mechanisms. As a result, individuals who previously operated informally or in a limited way will have broader market opportunities.

The fourth stage is income generation, where services provided through digital platforms generate sustainable cash flows. This stage is a critical turning point in the process of poverty alleviation, as it is here that economic activity is transformed into real income. Digital technologies accelerate this process by reducing transaction costs, expanding the customer base and increasing the visibility of service providers. The fifth stage is growth and sustainability. At this stage, individuals have the opportunity to expand their activities, introduce new types of services, access financial resources and become small business entities. As a result, the process of poverty alleviation is not temporary, but rather a stage of sustainable economic development.

In general, the advantage of this model is that it represents the process of poverty reduction as a systematic, step-by-step and measurable mechanism and directly links it to the digital transformation of the service sector.

Today, the development of digital technologies makes it possible to contribute to poverty reduction. For example, the “Conceptual-Analytical Model of Poverty Reduction” proposed by us creates conditions for acquiring new skills and developing through digital platforms. This model is considered a conceptual approach that scientifically summarizes the process of poverty reduction and embodies the main determinants. According to this model, poverty reduction is not the result of the influence of a single factor, but rather the complex influence of a number of interrelated economic and social factors.

The main components of the model are digital inclusion, human capital, social capital, financial inclusion and the development of the service sector. These factors affect poverty reduction in different ways and form a tightly interconnected system.

Table 1
The Impact of Digital Technologies on Poverty Reduction¹

T/ r	Digital technologies	Brief Description	Impact on Poverty Reduction
1 .	Internet and Mobile Communications	Expands public access to information, services and markets with garden	Employment opportunities increase, and sources of income expand
2 .	Mobile banking and digital payment systems	Facilitates access to financial services, fosters a cashless economy	Financial inclusion will increase, and the economically vulnerable groups gain greater access to formal economic opportunities
3 .	E-commerce	Brings local manufacturers and service providers to broader markets	Trade volume increases, small business income increases
4 .	Freelance platforms (Upwork, Fiverr, etc.) others)	Enables individuals to provide services remotely and earn income and income find opportunity gives	Creates access to global income opportunities and increases youth employment
5 .	Digital education (online courses, e-learning)	Population knowledge and skills increases	Human capital develops, high profitable to work entrance opportunity increases
6 .	Fintech and microcredit platforms	Small entrepreneurship for financial to resources to enter facilitates	Micro and small business develops, itself to book oneself increases
7 .	Digital state services (e-government)	Makes public services faster, more accessible and less costly	Administrative costs and procedural inefficiencies are reduced, while the transparency and accessibility of public services are improved
8 .	Artificial Intelligence and Data Analysis	Poverty determination and targeted help redirect opportunity gives	State policy efficiency increases, resources right distributed
9 .	Digital logistics and delivery services	Product and services fast delivery to give provides	New work places created, trade size expands
10 .	Social networks and marketing platforms	Product and services promote to do opportunity gives	Small businesses develop, and incomes increase

Table 1 systematically highlights the role of digital technologies in poverty reduction. It shows how various digital tools—the Internet, mobile banking, e-commerce, freelance platforms, digital education and fintech services—are expanding the economic opportunities of the population. In particular, digital technologies facilitate access to information, create new jobs, expand the use of financial services and serve to develop small businesses and entrepreneurship.

The table also highlights the increased efficiency of state policies, targeted allocation of resources and strengthening of social protection through innovative solutions such as digital public services and artificial intelligence. In general, digital technologies are an important factor in reducing poverty, not only increasing incomes but also ensuring economic inclusion and social stability.

Digital inclusion represents the ability of the population to use digital technologies. This includes not only connecting to the Internet but also actively participating in digital platforms, using electronic services and accessing information resources. Digital inclusion is emerging as a key factor in opening the door to economic opportunities.

CONCLUSION AND SUGGESTIONS

The development of the service sector forms the macroeconomic basis of the model. This sector has high employment potential and, especially through low-capital-intensive activities, attracts a wide range of the population to economic processes. The service sector, integrated with digital technologies, further accelerates this process.

The scientific significance of this model is that it explains poverty reduction as a multifactorial system and reveals the interrelationships between various determinants. At the same time, the model can serve as a methodological basis for conducting empirical research, economic assessments and making policy decisions. According to this model, the poverty reduction rate (PR) is formed as a result of the interaction of a number of important factors. In particular, digital inclusion (DI), human capital (HC), social capital (SC), financial inclusion (FI) and service sector development (SS) are considered the main determinants of poverty reduction. These

¹ Source: Compiled by the author.

factors are interrelated, and their integrated development increases the effectiveness of the poverty reduction process.

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