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ECONOMIC OPPORTUNITIES FOR POVERTY REDUCTION THROUGH SERVICE SECTOR DEVELOPMENT

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Annotatsiya. Xizmat ko'rsatish sohasini rivojlantirish orqali kambag'allikni qisqartirish ijtimoiy-iqtisodiy siyosatning ustuvor yo'nalishlaridan biri hisoblanadi. Xizmatlar sohasi jahon miqyosida barqaror rivojlanib, bandlikni ta'minlash, aholi daromadlarini oshirish va turmush darajasini yaxshilashda muhim o'rin tutmoqda. O'zbekistonda kambag'allikni qisqartirishga qaratilgan iqtisodiy islohotlar natijasida xizmat ko'rsatish sohasida ham sezilarli tarkibiy o'zgarishlar amalga oshirilmoqda. Tadqiqotda mazkur jarayonlar amaliy misollar asosida tahlil qilinib, xizmat ko'rsatish sohasining kambag'allikni qisqartirishdagi rolini yanada kuchaytirishga qaratilgan xulosa va amaliy tavsiyalar ishlab chiqilgan.

Kalit so'zlar: kambag'allik; xizmat ko'rsatish sohasi; turmush darajasi; bandlik; daromad; ijtimoiy nafaqalar; kambag'allik chegarasi; deprivatsiya.

Аннотация. Сокращение бедности посредством развития сферы услуг является одним из приоритетных направлений социально-экономической политики. Сфера услуг демонстрирует устойчивый рост во многих странах мира, способствуя повышению занятости, росту доходов населения и улучшению уровня жизни. В Узбекистане реализуемые экономические реформы, направленные на сокращение бедности, также способствуют существенным структурным преобразованиям в сфере услуг. В исследовании на основе практических примеров проанализированы данные процессы, а также представлены выводы и практические рекомендации, направленные на дальнейшее усиление роли сферы услуг в сокращении бедности.

Ключевые слова: бедность; сфера услуг; уровень жизни; занятость; доход; социальные пособия; черта бедности; депривация.

Abstract. Reducing poverty through the development of the service sector has become one of the key priorities of socio-economic policy. The service sector continues to demonstrate sustainable growth worldwide, making a significant contribution to employment generation, income growth, and improvements in living standards. In Uzbekistan, comprehensive economic reforms aimed at reducing poverty have also contributed to substantial transformations in the service sector. The study examines these developments using practical examples and presents conclusions and practical recommendations for further strengthening the role of the service sector in poverty reduction.

Keywords: poverty; service sector; standard of living; employment; income; social benefits; poverty line; deprivation.

INTRODUCTION

Considering Uzbekistan's high GDP growth rates and macroeconomic stability, it would be reasonable to expect a more rapid reduction in poverty levels based on the experience of comparable countries. Over the past few decades, many people have escaped poverty primarily through increased employment opportunities and rising incomes. Uzbekistan represents a vivid example of this dynamic, as growth in labor income and small business earnings over the past decade has contributed significantly to poverty reduction and improvements in overall welfare.

Global experience demonstrates that the service sector plays a crucial role in reducing poverty and improving the quality of life. Consequently, the service sector continues to expand steadily worldwide. In Uzbekistan, economic reforms aimed at reducing poverty have also brought about substantial transformations in the service sector. Poverty, as a socio-economic phenomenon, can be interpreted as a consequence of inequality in income distribution and access to both material and non-material benefits during the process of economic development.

At present, wages and business income constitute the primary sources of household income for relatively low-income families in Uzbekistan. Moreover, over the past decade, the importance of these income sources has increased, while the contribution of pensions, social assistance programs, and other sources of income has gradually declined. At the same time, further opportunities remain to enhance labor market performance. According to the latest country report of the International Monetary Fund (IMF), despite the annual entry of approximately 500,000 people into the labor force, employment growth has not fully matched the pace of growth in production and income¹.

LITERATURE REVIEW

In an era of increasing globalization and the integration of the world economy, correctly interpreting the essence of poverty and understanding its nature are of considerable theoretical and practical significance. Diverse perspectives and conceptual approaches to this issue have been proposed by both international and domestic scholars.

In particular, Professor M. Kalonov, in his analytical research, emphasizes that the concept of “poverty” has long been regarded as a “closed topic” and differs from such concepts as “low-income status” and “neediness.”²

Similarly, N. Ernazarova argues that entrepreneurship plays a crucial role in reducing poverty by promoting sustainable economic development and increasing employment and income levels. In particular, entrepreneurial activities, including family businesses, occupy a leading position in addressing both economic and social challenges.³

RESEARCH METHODOLOGY

This study employs a range of methodological approaches, including logical analysis, induction and deduction, comparative analysis, factor analysis, temporal and spatial analysis, comparative methods, and monographic observation.

ANALYSIS AND RESULTS

Employment opportunities are relatively limited among poor households, whereas individuals with higher income levels tend to earn significantly higher average labor incomes. According to official statistics, approximately **38%** of the working population is engaged in informal employment, of whom **43%** are young people. This indicates that a substantial proportion of the labor force has limited access to formal social insurance programs.

In **1990**, World Bank experts proposed measuring global poverty using standardized indicators applicable to low-income countries. By analyzing national poverty levels across **15** countries and recalculating them based on purchasing power parity (PPP), they established a globally comparable framework for poverty measurement.

In Uzbekistan, until **August 2019**, there was no unified institutional body responsible for developing and implementing a comprehensive strategy to support the service sector and monitoring its implementation. Drawing on international experience, particular attention should be given to the following key aspects (Table 1).

1 Mirziyoyev, Sh. M. (2020, January 25). *Address of the President of the Republic of Uzbekistan to the Oliy Majlis*. Retrieved from <http://uza.uz/oz/politics/zbekiston-respublikasi-prezidenti-shavkat-mirziyevning-oliy-25-01-2020>

2 Kalonov, M. (2021, February 11). *Reducing poverty: What results can be achieved through opportunities and actions?* Khalk Sozi newspaper, No. 30.

3 Ernazarova, N. N. (2021). *Reducing poverty through the development of family entrepreneurship*. Economics and Innovative Technologies, No. 3 (May–June), pp. 253–258.

Table 1
Institutional Support Bodies for the Development of the Service Sector: Evidence from Foreign Countries

No	Country	Institution Responsible for Strategy Development	Implementation Mechanism	Monitoring Body
1	Singapore	SPRING Singapore	—	SPRING Singapore, Ministry of Trade and Industry
2	Malaysia	SME Corporation	—	SME Corporation
3	Japan	SME Agency	—	SME Agency
4	USA	Small Business Administration (SBA)	—	SBA
5	Vietnam	SME Development Council	Several organizations	SME Development Council
6	Thailand	OSMEP (Office of SMEs Promotion)	—	OSMEP
7	India	Ministry of SMEs	—	Ministry of SMEs
8	South Africa	Small Enterprise Development Agency	—	Small Enterprise Development Agency
9	South Korea	SMB Administration Development Agency	—	SMB Administration Development Agency
10	Russia	Ministry of Economic Development	—	Ministry of Economic Development
11	Uzbekistan	Not available	Several organizations	Several organizations

As shown in Table 1, the implementation of institutional support measures for the development of the service sector continues to evolve across countries. In the case of Uzbekistan, establishing a unified monitoring system would further strengthen institutional coordination and enhance the effectiveness of service sector development policies. Such an approach would contribute to improving the effectiveness of poverty reduction through the sustainable development of the service sector.

For this reason, a standardized approach has been adopted to ensure the comparability of the prices of goods and services across countries. As a result, experts found that in six of the poorest countries included in the study, the poverty level was approximately **USD 1** per person per day. This indicator was adopted as the initial international poverty line. As differences in the cost of living across countries have increased over time, the World Bank has periodically revised the global poverty threshold.

In **2005**, the World Bank recalculated the global poverty threshold based on poverty levels observed in the world's poorest countries. As a result, the international poverty line was increased to **USD 1.25** per person per day. In **2015**, the threshold was revised again and raised to **USD 1.90** per person per day. The World Bank's report *Poverty and Shared Prosperity* has been published regularly since **1990**. According to the report released in **October 2018**, the international poverty line remained at **USD 1.90** per person per day.

Uzbekistan is classified as a lower-middle-income country in terms of gross national income per capita (approximately **USD 1,533** per capita annually). Middle-income countries are generally divided into two groups:

- lower-middle-income countries (**USD 1,036–4,085** per capita annually); and
- upper-middle-income countries (**USD 4,086–12,615** per capita annually).

For countries in the first group, a poverty line of **USD 3.20** per person per day is generally used as the reference benchmark. For countries with upper-middle-income status, a poverty line of **USD 5.50** per person per day is typically applied.

In the case of Uzbekistan, the poverty line is defined as living on less than **USD 3.20** per person per day. For example, if a household consisting of five members has a total monthly income of less than **USD 480** (approximately **UZS 4.6 million**), it may be classified as living below the poverty line.

It is worth noting that since **2018**, the World Bank, in cooperation with the Center for Development Strategy, has been implementing the project entitled *Listening to the Citizens of Uzbekistan*. Within the framework of this project, a report entitled *District-Level Poverty Rates, Average Consumption, and Middle-Class Indicators in Central Asia* was prepared under the leadership of William Seitz, an expert from the World Bank's Global

Practice on Poverty and Equity. The report presents maps identifying districts with concentrations of poor and middle-class populations across the region, including Uzbekistan.

To obtain the results presented in the report, research methods combining survey data collected under the *Listening to the Citizens of Uzbekistan* project with indicators obtained from open district-level sources were employed. These methods make it possible to estimate a wide range of socio-economic indicators. The application of small-area estimation techniques improves the accuracy of welfare indicators at the district level. The results are widely used in designing public policy measures, improving the effectiveness of poverty reduction initiatives, and allocating financial resources to address local socio-economic challenges.

CONCLUSION AND SUGGESTIONS

In conclusion, combating poverty is a highly complex and multidimensional task. In this regard, it is evident that achieving sustainable progress in poverty reduction requires not only direct financial or in-kind assistance to vulnerable population groups but also the creation of conditions that enable individuals to independently address their economic challenges and secure sustainable sources of income. While social support for low-income groups remains an essential component of public policy, long-term improvements in welfare are more effectively achieved through expanded employment opportunities, entrepreneurship development, and the sustainable growth of the service sector.

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