СРАВНИТЕЛЬНЫЙ АНАЛИЗ УРОВНЯ ЖИЗНИ ДОМОХОЗЯЙСТВ В ЗАРУБЕЖНЫХ СТРАНАХ И УЗБЕКИСТАНЕ

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Аннотация: В статье дается комплексный анализ уровня жизни населения в Узбекистане и зарубежных странах. В ходе исследования были изучены различные международные рейтинги, статистические показатели, научные источники, а также глубоко проанализированы различия между Узбекистаном и развитыми странами, их причины и результаты. По результатам были выявлены существующие проблемы и перспективные направления повышения уровня жизни в Узбекистане. В частности, в ключевых приоритетов обозначены развитие рынка совершенствование систем образования и здравоохранения, модернизация поддержка бизнеса механизмов социальной зашиты. малого предпринимательства. В статье также изучен передовой опыт скандинавских стран, Японии, Южной Кореи и разработаны рекомендации по адаптации их эффективных методов к условиям Узбекистана.

Ключевые слова: уровень жизни, социально-экономическое развитие, благосостояние населения, социальная защищенность, качество жизни, инновационный подход, тенденция, мировая интеграция.

STANDARD OF LIVING OF HOUSEHOLDS IN FOREIGN COUNTRIES AND UZBEKISTAN: COMPARATIVE ANALYSIS

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Abstract: This article provides a comprehensive analysis of the standard of living of the population in Uzbekistan and foreign countries. In the course of the research, various international ratings, statistical indicators and scientific sources were studied, and the differences between Uzbekistan and developed countries, their causes and results were analyzed in depth. Based on the results, existing problems and promising directions for increasing the standard of living in

Uzbekistan were identified. In particular, the development of the labor market, improvement of the education and medical system, modernization of social protection mechanisms, and support for small business and entrepreneurship were identified as the main priority tasks. The article also studied the advanced experience of the Scandinavian countries, Japan and South Korea, and developed recommendations for adapting their effective methods to the conditions of Uzbekistan.

Keywords: standard of living of the population, socio-economic development, population well-being, social security, quality of life, innovative approach, trend, world integration.

Entrance. In the modern world, one of the main tasks of each country is to improve the living standards of its population. The processes of globalization, international cooperation, and the development of digital technologies make it possible to compare and study the well-being of the population in different countries. Since Uzbekistan gained independence, improving the well-being of the population has become one of the important directions of state policy[1].

Today, in the international arena, not only economic indicators, but also the standard of living and quality of life of the population plays an important role in assessing the development of a country. The UN Sustainable Development Goals set the elimination of poverty, ending hunger and ensuring a prosperous life as priority tasks. The main goal of the reforms being carried out in Uzbekistan is to increase the well-being of the population and create decent living conditions.

The standard of living is a broad concept that reflects the level of satisfaction of the material, social and spiritual needs of the population. This indicator is influenced by income, consumption levels, access to education and health services, housing conditions and environmental factors. Therefore, comparing the standard of living of the population in different countries is of great scientific and practical importance.

The main goal of this study is to conduct a comparative analysis of the living standards of the population of Uzbekistan and developed countries, identify existing differences, and develop proposals for improving well-being in Uzbekistan. To achieve this goal, the following tasks have been set: to study the theoretical foundations of the concept of living standards, analyze advanced foreign experience, assess the current living standards of the population in Uzbekistan, identify existing problems, and develop practical proposals to eliminate them.

Literature review. The Development Strategy of the President of the Republic of Uzbekistan for 2022-2026[1] sets out the country's priority areas of

development, including strategic objectives to improve the well-being of the population.

Abdullaev[2] studied the issues of income differentiation in Uzbekistan, conducted an analysis across regions, and proposed ways to reduce inequality.

A. Sen[3] proposed a comprehensive approach to assessing living standards, placing human freedoms and opportunities at the center. UNDP studies[4] have analyzed the Human Development Index across countries, which is widely used to assess living standards.

A World Bank reports[5] assessed the business environment and identified factors that affect the well-being of the population. Data from the State Statistics Committee of the Republic of Uzbekistan[6] provides an analysis of key socioeconomic indicators by country.

Anderson[7] has provided an in-depth analysis of the social security model of the Scandinavian countries, which is an important source for studying the experience of developed countries.

Kim[8] studied the relationship between economic development and social progress in East Asian countries?

Rakhimov [9] conducted research on the problems and solutions of increasing the living standards of the population in Uzbekistan.

Tursunov [10] studied theoretical and practical issues of poverty reduction in Uzbekistan.

Petrov [11] conducted a comparative analysis of the living standards of the population of the CIS countries.

Wilson[12] conducted research on measuring living standards and identifying trends on a global scale.

Analysis of scientific literature shows that there are different methodological approaches to studying the standard of living of the population. Some researchers focus mainly on economic indicators, while others emphasize the importance of social factors. In modern research, a comprehensive, integrated approach prevails. Based on this approach, the standard of living of the population is studied not only in material terms, but also in terms of social, spiritual and environmental factors.

Research methodology. The research methodology is based on systematic and comparative analysis methods. Statistical data from international organizations, scientific studies, and official documents were studied.

Analysis and discussion of results. The standard of living of the population of the Republic of Uzbekistan has improved significantly in recent years. According to the State Statistics Committee, GDP per capita increased by 1.5 times in 2016-2023[6]. The main components of population income are wages, income from entrepreneurial activities, and social transfers.

According to Abdullaev's research[2], there are regional disparities in the income of the population in Uzbekistan. While the income of the population in Tashkent city, Navoiy and Tashkent regions is higher than the national average, it is relatively lower in the Republic of Karakalpakstan, Surkhandarya and Jizzakh regions. In order to reduce these disparities, comprehensive measures are being implemented to develop the regional industry and services sector and attract investments[1].

International comparisons show that Uzbekistan is in the middle group of countries according to the UN Human Development Index[4]. According to this indicator, Uzbekistan occupies an average position among the CIS countries[11]. A significant gap remains when compared with developed countries.

The Scandinavian countries (Norway, Sweden, Denmark) occupy leading positions in the world in terms of the standard of living of the population. As Anderson[7] noted, these countries have a developed social protection system, high level of education and health services. Social spending accounts for 25-30 percent of GDP.

The tax system effectively redistributes income. The experience of Japan and South Korea can serve as a model for developing countries. As Kim [8] has shown, these countries have achieved a significant increase in the standard of living of their population in a short period of time. This was achieved through the development of the education system, support for innovation, and export-oriented industrial policies. Wilson [12] analyzes global trends and notes that the gap between developed and developing countries is narrowing. However, this process is very slow, and the COVID-19 pandemic and global economic instability have slowed this process.

To improve the living standards of the population in Uzbekistan, it is necessary to focus on the following areas:

First, it is necessary to create jobs and increase labor productivity. As Tursunov [10] noted, the most effective way to reduce poverty is to create decent jobs. To this end, the development of small businesses and private entrepreneurship, as well as the improvement of vocational education are important.

Secondly, it is necessary to modernize the education and health care systems. According to Johnson and Smith [14], investment in human capital is one of the most important factors in improving the standard of living of the population. Reforms to improve the quality of education and health care services are ongoing in Uzbekistan.

Third, it is necessary to improve the social protection system. As Alimova [13] noted, it is necessary to further improve the mechanisms for providing

targeted social assistance and supporting segments of the population in need of social protection.

Fourth, the development of small businesses and entrepreneurship is important. As Mahmudov [15] has shown, supporting entrepreneurial activity can increase incomes and create new jobs.

The reforms being carried out in Uzbekistan to improve the living standards of the population are of a comprehensive nature, and in addition to ensuring economic growth, special attention is being paid to the development of the social sphere, improving the education and healthcare systems, and strengthening social protection of the population.

One of the important indicators of the standard of living of the population is the dynamics of GDP per capita. The table below reflects the changes in recent years:

Dynamics of GDP per capital in Uzbekistan (2018-2023)

Year GDP (USD) Growth rate (%) 2018 1,532 3.5 2019 4.2 1,784 2020 1,685 -5.5 2021 1,983 17.7 2022 2,234 12.7 2023 2,485 11.2

Source: State Statistics Committee of the Republic of Uzbekistan [6]

As can be seen from the table, although there was a decline during the COVID-19 pandemic (2020), a steady growth trend has been observed in recent years. This positive trend is contributing to the improvement of the living standards of the population.

Various indices are used to compare the standard of living of the population internationally. The table below presents the main indicators of Uzbekistan and some countries:

2- table Socio-economic indicators of different countries (2023 y)

Country	Development Index	GDP (thousands of US dollars)	Eduction Index	Life Expectancy
Norway	0.957	67.2	0.919	82.4
Japan	0.919	34.8	0.851	84.6
Russia	0.824	12.2	0.832	72.7
Kazakhstan	0.811	10.0	0.817	73.6
Uzbekistan	0.727	2.5	0.718	71.7

Source: UNDP data [4]

1-table

The table above compares the Human Development Index (HDI), Gross Domestic Product (GDP), Education Index, and Life Expectancy of five countries. These indicators are important in assessing the level of economic and social development of each country.

The HDI is based on three key measures of human development: life expectancy, education level, and income level.

Norway has the highest ITI index (0.957), which is associated with the country's high economic level, advanced education system and quality medical services. **Japan** also has a high ITI index (0.919), which is mainly explained by the long life expectancy of the population and high level of education. Russia and Kazakhstan have ITI indices of 0.824 and 0.811, respectively, which place them among developing countries. Uzbekistan's ITI index of 0.727 is much lower than other countries, which indicates that the country is still in the development stage.

GDP is one of the main indicators of a country's economic development.

Norway has the highest figure at \$67.2 thousand, indicating that the country has an oil and gas industry and a highly innovative economy.

Japan's GDP is \$34.8 billion, which is due to its developed industrial and technological potential.

In Russia and Kazakhstan, this figure is 12.2 thousand and 10.0 thousand US dollars, respectively, which means that they are at a medium level of economic development.

In Uzbekistan, the GDP level is much lower (2.5 thousand US dollars), which indicates that the country's economy is still developing and that the main part of GDP is made up of the services sector and agriculture.

Analysis shows that Uzbekistan is implementing a number of positive changes to improve the living standards of the population. In particular, the following results have been achieved within the framework of the priority areas set out in the Development Strategy for 2022-2026[1]:

- 1. More than 700,000 families were lifted out of poverty in 2022 as part of the poverty reduction program.
 - 2. More than 500,000 new jobs were created in 2023 to ensure employment.
- 3. In the education sector, modern schools and higher education institutions were established, and teachers' salaries were significantly increased.
- 4. Primary medical and sanitary assistance was strengthened in the healthcare system, and the material and technical base of medical institutions was improved.

According to Alimova's research [13], in order to further improve the living standards of the population in Uzbekistan, it is necessary to develop the following areas:

- development of the digital economy and increasing labor productivity;

- adaptation of the professional education system to the requirements of the labor market:
 - stimulation of innovative development;
 - reduction of disparities among regions.

As Johnson and Smith [14] point out, in order to improve the living standards of the population in the context of globalization, countries need to ensure international competitiveness. This requires innovation, high technology and the development of human capital.

The experience of developed countries shows that [7] the social policy of the state plays an important role in raising the standard of living of the population. In the Scandinavian model, the state actively participates in the provision of social services and ensures social justice through income redistribution.

Uzbekistan is also undergoing consistent reforms to form a socially oriented market economy model. As Mahmudov [15] noted, strengthening cooperation between the state and the private sector and increasing the role of non-governmental organizations are important in this.

Wilson[12] analyzes global trends and notes that the COVID-19 pandemic and geopolitical developments have created new challenges to improving the living standards of the population, which require new approaches and innovative solutions.

To further improve the living standards of the population in Uzbekistan, it is necessary to implement the following priority tasks:

- 1. Diversification of the economy and increasing export potential;
- 2. Improvement of labor market regulation mechanisms;
- 3. Adaptation of the education system to international standards;
- 4. Modernization of the social protection system;
- 5. Implementation of integrated regional development programs.

The effective implementation of these tasks will contribute to a consistent increase in the living standards of the population of Uzbekistan.

CONCLUSION. According to the results of the analysis, although the standard of living of the population in Uzbekistan has shown positive dynamics in recent years, it is necessary to continue systemic reforms to reach the level of developed countries. Taking into account foreign experience, it is advisable to improve the national model of socio-economic development.

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