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MUNDARIJA (CONTENTS)

MEHNAT BOZORI VA MEHNAT MUNOSABATLARI

A.J.Anvarxonov	<i>The role of special economic zones in job creation</i>	5-12
F.B.Batirov	<i>Dunyo istiqbolli tajribalarini qo'llash orqali bandlikni ta'minlash</i>	13-22
T.M.Bobojonov	<i>Yashil iqtisodiyot sharoitida ish bilan bandlik imkoniyatlarini kengaytirishda sun'iy intellektning roli</i>	23-37
F.A.Ibragimova D.I.Iskandarova	<i>Tadbirkorlik faoliyatida marketing strategiyalarining mehnat unumdorligiga ta'siri</i>	38-45
A.A.Nizametdinov	<i>Mahallalarda aholini o'zini o'zi band qilishni baholash omillari</i>	46-56

INSON KAPITALI

M.O.Hamrokulov	<i>From workforce to human capital: the future of management</i>	57-63
Y.X.Turdiyeva	<i>Особенности развития государственно частного партнёрства в системе дошкольного образования республики Узбекистан</i>	64-68

INSON TARAQQIYOTI

N.S.Qayumova	<i>Cultural and socio-economic drivers of informal social protection systems in Uzbekistan</i>	69-80
D.I.Iskandarova	<i>O'zbekistonda aholi turmush farovonligini yaxshilash va daromadlarni oshirishda tadbirkorlikni rivojlantirishning ahamiyati</i>	81-88

KAMBAG'ALLIKNI QISQARTIRISH

S.P.Qurbonov	<i>"Kambag'allik qopqoni" faolligi va uni unumli bandlik tamoyillari asosida so'ndirish imkoniyatlari</i>	89-104
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INSON RESURLARINI BOSHQARISH

I.A.Imomov D.X.Umirova	<i>Improving the system of human resource capacity management in higher education institutions: evidence from Uzbekistan</i>	105-121
M.G.Umarxodjayeva N.R.Omanova	<i>Tashkilotlarning ichki va tashqi muhitini baholash</i>	122-131

M.G.Tuychiyeva	<i>Современные тенденции и вызовы в банковском риск-менеджменте</i>	132-141
TADBIRKORLIKNI RIVOJLANTIRISH		
A.A.Abduqahorov	<i>Kichik va o'rta biznes subyektlari eksport faoliyatini qo'llab-quvvatlash tizimini takomillashtirish yo'nalishlari</i>	142-151
Z.T.Amirov	<i>Sanoat mahsulotlari tayyorlash jarayoniga xos xususiyatlar</i>	152-160
I.S.Foziljonov	<i>O'zbekistonda faoliyat yurituvchi korxonalarda pul oqimlari samaradorligini baholash amaliyoti</i>	161-168
Ch.A.Jabborova	<i>Aksiyadorlik jamiyatlarida soliq majburiyatlari hisobi...</i>	169-175
S.R.Safayeva	<i>Environmental sustainability in tourism: perspectives for Uzbekistan</i>	176-185
S.R.Yakubov	<i>Yakka tartibdagi tadbirkorlar faoliyatini soliqqa tortish mexanizmining rivojlanish bosqichlari</i>	186-198
GENDER TENGLIGI		
Sh.Q.Xoliyorova	<i>Kichik biznes va xususiy tadbirkorlik sohasida xotin-qizlar barqaror ish bilan bandligini oshirishning istiqbolli yo'nalishlari</i>	199-208



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CULTURAL AND SOCIO-ECONOMIC DRIVERS OF INFORMAL SOCIAL PROTECTION SYSTEMS IN UZBEKISTAN

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Abstract. This study focuses on informal social protection systems in Uzbekistan (ISPS). These systems, based on kinship and solidarity, help people manage economic risks. The objective is to examine the driving factors, sources, provision modalities and governing principles of ISPS. For this exploratory research a qualitative approach was adopted, and a mixed-methods design was used for data collection, covering a literature review, survey responses (n = 46, 24 women, 22 men), and semi-structured interviews (n = 12, 6 women, 6 men).

The results indicate that family, relatives, and friends are the main providers of support. Remittances and rotating savings groups are also reliable mechanisms. Women aged 30-54 from rural backgrounds with lower education were most likely to depend on ISPS, noticeably their reliance persisted even if they worked full-time, reflecting the gender pay gap. Men's dependence is more linked to unemployment or informal work.

ISPS are most often used during major life events and crises, demonstrating ISPS life-improvement and risk-management purposes. Access was justified by cultural norms, and social ties. While many respondents believe the ISPS will maintain importance in the future, some, especially poor women, expect them be replaced by formal schemes. Overall, ISPS remain vital to resilience of individuals, though currently they are limited by unequal distribution and gender imbalances. Future research should focus on the causes of inequality and gender differences in ISPS to help design social policies better tailored to the needs of women and vulnerable groups.

Keywords: Informal social protection, informal support, informal safety net, traditional social welfare, community-based support, social capital, Uzbekistan.

O'ZBEKISTONDAGI NORASMIY IJTIMOY HIMOYA TIZIMLARINING MADANIY VA IJTIMOY-IQTISODIY OMILLARI

Qayumova Nilufar Saidmamatovna

O'zbekistondagi Xalqaro mehnat tashkiloti,

Bandlik bo'yicha milliy loyiha mutaxassisi

Annotatsiya. Mazkur tadqiqot O'zbekistondagi norasmiy ijtimoiy himoya tizimlariga bag'ishlangan. Qarindoshlik va o'zaro birdamlik tamoyillariga asoslangan ushbu tizimlar aholiga iqtisodiy xatarlarni yengib o'tishda yordam beradi. Tadqiqotning asosiy maqsadi – mazkur tizimlarning shakllanishiga ta'sir etuvchi omillar, ularning manbalari, ta'minot usullari hamda boshqaruv tamoyillarini tahlil qilishdir. Tadqiqotda sifat yondashuvi qo'llanilib, ma'lumotlarni yig'ishda aralash metodologik dizayn tanlandi. Jarayonda adabiyotlar sharhi, so'rovnoma (n = 46, 24 ayol va 22 erkak) hamda yarim tuzilgan suhbatlar (n = 12, 6 ayol va 6 erkak) o'tkazildi.

Olingan natijalar shuni ko'rsatadiki, asosiy yordam manbalari sifatida oila, qarindoshlar va do'stlar yetakchi o'rinda turadi. Shuningdek, pul o'tkazmalari va aylanma jamg'arma guruhlarini ishonchli mexanizmlar sifatida faoliyat yuritadi. 30-54 yosh oraliqidagi, qishloq hududlaridan bo'lgan va ta'lim darajasi nisbatan past ayollar NIHTga eng ko'p tayanadigan guruh sifatida ajr gender bo'yicha alib chiqdi. Ushbu tayanish to'liq ish bilan band bo'lgan ayollar o'rtasida ham saqlanib qolmoqda, bu esa o'z navbatida ish haqidagi gender tafovutini aks ettiradi. Erkaklarning ishtiroki esa ko'proq ishsizlik yoki norasmiy mehnat bilan bog'liqdir.

Tahlillar shuni ko'rsatadiki, NIHT ko'pincha muhim hayotiy voqealar va inqiroz davrlarida qo'llanilib, hayotni yaxshilash hamda xatarlarni kamaytirish vazifasini bajaradi. Ulardan foydalanish madaniy me'yorlar va ijtimoiy aloqalar orqali asoslanadi. Aksariyat respondentlar kelgusida NIHT ahamiyatini saqlab qoladi, deb hisoblashsada, ayrimlar, xususan kam ta'minlangan ayollar, rasmiy tizimlar ularning o'rnini egallaydi, deb kutmoqda. Umuman olganda, NIHT jamoalarning barqarorligini ta'minlashda muhim omil bo'lib qolmoqda. Shu bilan birga, teng taqsimlanmaganlik va gender tengsizligi ularning imkoniyatlarini cheklab turibdi. Kelgusi tadqiqotlar ushbu tengsizlik va gender tafovutlarining sabablarini chuqurroq o'rganishga qaratilishi lozim. Bu esa ayollar va ijtimoiy jihatdan zaif guruhlarining ehtiyojlariga yanada moslashgan samarali ijtimoiy siyosatlarni ishlab chiqishga xizmat qiladi.

Kalit so'zlar: Norasmiy ijtimoiy himoya, norasmiy qo'llab-quvvatlash, norasmiy xavfsizlik tarmog'i, an'anaviy ijtimoiy farovonlik, jamoaga asoslangan yordam, ijtimoiy kapital, O'zbekiston.

КУЛЬТУРНЫЕ И СОЦИАЛЬНО-ЭКОНОМИЧЕСКИЕ ФАКТОРЫ НЕФОРМАЛЬНЫХ СИСТЕМ СОЦИАЛЬНОЙ ЗАЩИТЫ В УЗБЕКИСТАНЕ

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Аннотация. Данное исследование посвящено неформальным системам социальной защиты (НССЗ) в Узбекистане. Эти системы, основанные на родственных связях и солидарности, помогают людям справляться с экономическими рисками. Цель работы – изучить движущие факторы, источники, способы предоставления и принципы функционирования таких систем. Для данного исследовательского проекта был использован качественный подход и смешанный дизайн сбора данных, включающий обзор литературы, анкетирование (n = 46, 24 женщины, 22 мужчины) и полуструктурированные интервью (n = 12, 6 женщин, 6 мужчин).

Результаты показывают, что основными поставщиками поддержки выступают семья, родственники и друзья. Денежные переводы и группы взаимных накоплений также являются надежными механизмами. Женщины в возрасте 30–54 лет из сельской местности с более низким уровнем образования наиболее вероятно полагаются на НССЗ, причём их зависимость сохраняется даже при полной занятости, что отражает гендерный разрыв в оплате труда. Зависимость мужчин чаще связана с безработицей или неформальной занятостью.

НССЗ наиболее часто используются в периоды жизненных событий и кризисов, демонстрируя их роль в улучшении качества жизни и управлении рисками. Доступ к ним определяется культурными нормами и социальными связями. Хотя многие респонденты считают, что НССЗ сохраняют свою значимость в будущем, некоторые, особенно женщины с низким доходом, ожидают их замещения формальными схемами. В целом, НССЗ остаются жизненно важными для устойчивости сообществ, хотя в настоящее время их ограничивают неравномерное распределение и

гендерные дисбалансы. Будущие исследования должны быть направлены на выявление причин неравенства и гендерных различий в НССЗ, чтобы способствовать разработке социальных политик, лучше учитывающих потребности женщин и уязвимых групп.

Ключевые слова: неформальная социальная защита, неформальная поддержка, неформальная система социальной защиты, традиционное социальное обеспечение, поддержка на уровне сообщества, социальный капитал, Узбекистан.

Introduction

Social protection plays a vital role in reducing poverty and inequality and supporting vulnerable populations (6). Across countries, governments' policies and tools for delivering social protection vary, but they all aim to increase the well-being of the population. Uzbekistan's formal social protection system comprises two main components: contributory schemes tied to formal employment and non-contributory programs designed to assist low-income individuals (1). The government of Uzbekistan has made social protection a national priority and set an ambitious goal to reduce poverty by 50% by 2030 (DP#158, "On the Strategy 'Uzbekistan — 2030,'" 2023). However, high informality and unemployment rates, coupled with limited fiscal resources hinder the effective delivery of social protection services to those in need. In 2023, the national unemployment rate in the country was almost 7%, and nearly 24% of youth were employed nor in education (12). Furthermore, 39% of the working population was employed in an informal economy (12). According to the Central Bank of Uzbekistan, more than one-third of the population reported lacking sufficient savings to cope with economic shocks (15). Together, these issues contribute to the economic vulnerability of many low-income families and limit their access to formal employment and its guaranteed protection mechanisms.

In this context, the informal social protection systems (ISPS) continue to play crucial role in resilience of families and individuals in times of crisis. These systems include informal support networks based on kinship, community, solidarity and reciprocity principles. Understanding them can be instrumental for bridging the gaps left by formal mechanisms, through informed and inclusive social policies. This paper analyzes the functioning, scope, and limitations of ISPS in Uzbekistan, based on a 2025 mixed-methods study involving 46 survey respondents and 12 in-depth interviews.

Literature Review

2.1 Conceptual Foundations

Informal social protection systems are a set of tools and measures used by communities to cope with life challenges, which are guided by interpersonal relationships and social norms (10). These systems have a long history, having existed prior to the emergence of state-managed social protection, and they operate based on the principles of reciprocity and trust (5), (14). People tend to support each other in times of need, especially when they are connected by kinship, community bonds or religious beliefs. A key

empirical study to understand the rules and principles that guide these systems is Mauss's (1925) *The Gift*, which demonstrated that reciprocal gift-giving is not an act of altruism, but more about the bonds of human solidarity. At the same time, Mauss argued that gifts are not completely free, rather, they create ongoing cycles of exchange that reinforce social ties and obligations (8). In traditional societies, such reciprocal practices form stable support systems that are grounded in social relationships. Individuals' access to these systems is shaped by the strength of their connections and their degree of belonging to family or social networks where most members know each other and regularly interact, offering support in times of need (3). Hence, the interconnectedness within a family and family's connection to social networks significantly shapes its resilience. According to Bourdieu, interpersonal and societal relationships are resources that he defines as "social capital." From this perspective, informal protection is a form of social capital, or resources rooted in social networks that individuals and groups can access for economic and social benefit. Bourdieu emphasized the unequal distribution of social capital, where those with stronger social ties and community engagement have better access to informal protection, while isolated groups are more vulnerable (4). However, Scott argues that support is not always based on calculated exchange, but moral obligations and norms. People act not only for their own interests, but also to preserve social bonds and communal survival, especially in conditions of uncertainty or risks. However, his ideas are based on studies of peasant behavior (11). Peasants formed a large group in early 20th-century society and faced similar challenges in meeting their basic needs, such as access to food and housing. In modern societies with smaller, more diverse community groups, support is more likely to be extended on a reciprocal basis.

2.2 Typologies and Global Evidence

The existing body of literature commonly categorizes informal social protection into three key components: informal assistance, informal insurance, and informal labour market measures. This framework facilitates comparison with formal social protection systems, thereby offering possible opportunities for greater integration between formal and informal mechanisms of support (9). Empirical studies have highlighted the diverse modalities of informal social protection, which include cash transfers, in-kind support (such as food and goods), and labor-based support (e.g., mutual labor exchange) (5). These systems thrive when formal schemes are weak or inaccessible, provide essential safety nets, but often perpetuate inequalities and power asymmetries (10). Globally, family, community and religious institutions are the main providers of informal support (9; 14). These systems work best when formal programs are weak or inaccessible, as they can quickly mobilize resources and deliver immediate relief to communities (10).

2.3 ISPS in Uzbekistan

Uzbekistan has a rich tradition of community-based support. Mahallas, rotating savings groups ("gaps"), religious charities (zakat, sadaqah), and labor exchanges (hashar) have long functioned as informal safety nets. Despite Soviet-era transformations, these structures have persisted and adapted to post-independence socio-economic realities (16), (7), (2), (13).

Research methodology

3.1 Study Design

Literature review was conducted through JSTOR and Google Scholar academic databases using relevant key words and their combinations and was further expanded through snowball referencing. A qualitative approach was adopted in this research, reflecting its exploratory nature. The objective was to learn about the existing ISPS in Uzbekistan, with the objective of defining its funding sources, the forms of support provided, and to understand the rules and norms by which it is governed. The questionnaire was developed based on assumptions derived from the literature review: (I) informal social protection networks are primarily rooted in reciprocity and community bonds; (II) these systems are funded voluntarily, governed by cultural norms; and (III) four key sources of informal social protection are identified: family, friends and community members, religious institutions, and non-governmental organizations (NGOs); and (IV) the primary beneficiaries of informal social protection are poor and vulnerable households.

Data was collected using the KOBO Toolbox for survey administration, and semi-structured interviews were conducted to capture deeper contextual insights. Purposeful and snowball sampling techniques were employed to ensure a higher representation of low-income individuals in the sample. The initial interviews were conducted with two low-income women and one man, who subsequently referred additional participants. Interviews continued until no new information emerged, indicating that data saturation had been reached (Hennink et al., 2017). In total, 12 individuals were interviewed, 6 women and 6 men, while the survey was completed by 46 respondents, including 22 women and 24 men. Descriptive statistics were used to summarize key variables.

3.2 Study Limitations

The small, non-representative sample size limits the generalizability of the findings. The findings are based on self-reported data and reflect a cross-sectional snapshot rather than longitudinal trends. Nevertheless, the study offers rare and valuable insights into an under-explored area, as it represents the first attempt to systematically examine ISPS in Uzbekistan, shedding light on their key features, modes of operation, and significance in people's everyday lives.

Results and descriptive analysis

5.1. Demographic Profile of Participants

A total of 46 responses were collected, with participants ranging in age from 18 to 80 and a fair gender distribution (52% women, 48% men). Demographic details are presented in Annex 1. Women between 30-54, living in rural areas, and without higher education were more likely to rely on informal support networks. For men, reliance on ISPS was associated with age, education level, and employment status, only unemployed or informally employed men reported frequent use. In contrast, women's dependence on ISPS showed no significant link to employment status; many women in full-time jobs still reported consistent need for support, pointing to the persistent influence of the gender wage gap. Controlling for other variables, the strongest predictors of reliance on ISPS (beyond gender) were lower education, rural residence, and younger age.

5.2. Drivers Behind the Emergence of Informal Social Protection Systems

Participants typically sought informal support during major life events, such as buying a home or car or financing their children's education, or during events like childbirth, illness (their own or a relative's), or accidents. Major life events were the most common causes, followed by childbirth, illness, and accidents, which were mentioned with roughly equal frequency. One young woman shared her struggles with complications during childbirth. She had to stay in the hospital longer, and additional medication was required. In this situation, she relied on the support of her extended family in the form of money, goods, and childcare for her older children. Other interviewees mentioned the tradition of older relatives providing young families with strong support, including material assistance and practical help, upon the birth of a child, especially the first. Community and family assistance were also considered essential during bereavement. For instance, when a family member passes away, neighbors and relatives nearly always assist with funeral arrangements and bring meals for the grieving family, as cooking is traditionally avoided during this time. Likewise, young children are often cared for by relatives or neighbors. Illness was another major reason for receiving support. In Uzbek communities, it is customary to visit the sick at home or in hospitals, often bringing gifts of food, clothing, or other supplies. This reflects a strong cultural norm of caring for those experiencing health problems.

5.3. Sources and Providers of Informal Social Protection Systems (ISPS)

The most common sources of informal support were family and close relatives (for 82% of participants). Other sources included remittances and rotating savings groups, which may also engage family members. However, these sources were mentioned less frequently than direct support from close relatives. During the interview, participants with low incomes often

mentioned struggling to find support because their family members and close relatives, who were also in need and lacked excess resources, were unable to help them. Four women, low-educated and primary breadwinners, reported receiving regular formal social protection. One of them was widowed after her husband died in a car accident, leaving her with a toddler. She reported that she had received a subsidized apartment from the local government. All four believed formal social protection would eventually replace informal systems.

Two respondents reported receiving tuition coverage for a bachelor's degree from their employers under a policy that covers the first degree of employees and their children, demonstrating how semi-formal support from employers can coexist with informal aid. Rotating savings groups were particularly prevalent among women. These groups involve monthly contributions from all members, and the pooled sum is given to each member in turn, often to cover expenses such as weddings, education or down payments on mortgages. Remittances were widely described as a vital source of support during times of economic hardship, helping to cover both basic living costs and major expenses such as home renovations or medical care.

5.4. Modalities of ISPS Provision

While 91% of respondents reported receiving informal support, all participants had provided such assistance at some point. The most common forms were financial help and in-kind contributions, though preferences varied across age and gender groups. Older participants (55–80) preferred medical support and personal assistance, including help with hospital visits, caregiving, and daily household tasks. Only women mentioned preferring help in childcare, eldercare, or emotional/psychological support. This trend also extended to the provision of support: women were more likely to assist family members, typically through caregiving, domestic tasks, or emotional support. In contrast, men more frequently reported providing help to non-relatives, often in the form of cash contributions or participation in labor exchanges.

Among younger respondents (18–29), men valued help in securing employment. Several stressed that personal connections were often more important than education in obtaining decent work. Older respondents (55–80) recalled the diminished tradition of communal assets, such as tables and chairs, which used to be utilized during major family events like weddings. These assets were purchased with communal funds, to which each member contributed, and were stored and maintained in the communal spaces of the mahalla. They also noted declining practice of traditional labor exchanges such as “hashar” which involves reciprocal community labor for tasks like house construction or agricultural work. Instead, rural families nowadays are more likely to use remittances to hire paid labour.

5.5. Rules, Norms, and Governance Mechanisms within ISPS

Participants with stronger social ties and active community involvement were more likely to receive support. Respondents consistently identified close social relationships as the most important factor in accessing informal

assistance. Being in need was mentioned as the second most common reason, followed by being respected and trusted, which was cited less frequently. While all participants reported having provided support to others at some point, the vast majority (74%) said they primarily helped family members, relatives, or friends, only 26% primarily supported people outside their immediate circle. 61% believed that some form of return, voluntary or obligatory, was expected after receiving help, highlighting the reciprocal nature of ISPS.

When it comes to seeking help, men reported either asking directly or not asking at all, often due to a belief that no one would help them. Women, on the other hand, were more likely to seek support indirectly, through a relative or a respected community elder. Only five women reported asking for help directly, and four of them were single.

Decisions on how to allocate received support were usually made by men or elderly family members. Half of respondents said it was their personal responsibility to seek help, while only the youngest group (18–29) reported elders making such decisions. Most participants emphasized that the informal support they received was crucial at the moment it was provided. However, the majority also noted that its effects were short-term, offering temporary relief rather than long-lasting solutions.

5.6. Perceptions and Attitudes Toward ISPS

The majority of respondents expressed confidence that ISPS will continue to serve as a reliable safety net in the future. However, 7 respondents specifically noted that the significance of ISPS is declining, attributing this to the weakening of traditional social bonds and reduced engagement within local communities.

Ten respondents, seven of them low- or middle-income women, expected formal social protection to eventually replace informal mechanisms, citing the unreliability or insufficiency of ISPS.

Despite these views, most agreed that ISPS will remain relevant, especially where formal systems are absent or inaccessible. Interviewees also noted their importance in urgent situations, as formal social assistance often involves delays due to administrative and bureaucratic processes. These perspectives reflect recognition of ISPS's enduring value alongside awareness of their limitations in a changing society.

Discussion

This study provides an in-depth look at the operation, drivers, and governance rules of ISPS in Uzbekistan. The findings demonstrate the prevalence of these mechanisms among low- and middle-income groups and different genders, as well as their complexity and ability to adapt to changing economic, social, and policy contexts. Consistent with theory of reciprocal support, the vast majority of respondents reported both providing and receiving assistance, while 61% believed that some form of return, symbolic, or material, was expected. Thus, reciprocity emerges as a common

expectation embedded in kinship and community relations. The study findings also resonate with the concept of social capital (4), which states that access to resources depends on the strength of one's family ties and social network, and the ability to use these relationships. In modern Uzbek society, informal support is unequally distributed, with rural residents, women, and those with lower education levels being more dependent on it. The demographic analysis revealed distinct gendered and socio-economic patterns. Women between ages 30-54, especially in rural areas and with lower education, were more likely to rely on informal support. For men, reliance was closely tied to employment status. Notably, women's reliance did not decline with full-time employment, pointing to persistent gender pay gaps and the dual burden of paid work and unpaid care. This aligns with broader literature on the gendered nature of vulnerability (9) and that provision of support is deeply rooted in shared culture and social norms (11). The division of support based on gender, where women provide and prefer receiving more caregiving and emotional support, while men provide more financial and labor-based assistance, further reaffirms heavily ingrained traditional gender roles in Uzbek society.

Analysis of the main triggers for seeking ISPS reveals the system's dual role: first, enabling aspirational investments, and second, providing a crisis response. The most common reasons for seeking ISPS were major life events, such as purchasing a home or car and financing children's education. These were followed by childbirth, illness, and accidents, which were mentioned with similar frequency. ISPS are characterized by immediacy and a culturally embedded nature. In contrast to formal social assistance, they reflect a unique capacity to meet needs without the bureaucratic delays of formal welfare. This is demonstrated by practices such as providing funeral meals, offering communal care after childbirth, and making customary hospital visits to patients with in-kind or cash contributions.

The study revealed the evolving operational modalities of ISPS when differences in practices were observed between generations. Older participants recalled collective labor traditions, such as “hashar”, which were once common for house construction, crop harvesting, and the maintenance of communal assets to support community weddings. However, these traditions have declined due to the increased use of cash assistance and growth in the volume of remittances. While this shift expands financial resources, it may also weaken local social cohesion. Furthermore, the fact that younger men prioritize employment-related support demonstrates how ISPS have adapted to local needs and labor market realities. Assistance in getting a job is often seen by young individuals as more important than simple cash assistance due to its more sustainable impact. On the other hand, the study discovered the emergence of semi-formal support systems stemming from the people-oriented corporate culture of certain private businesses. These systems

function as an investment in future workers, focusing primarily on providing educational and labor training assistance and support.

The results showed that governance of ISPS is shaped by hierarchical and gender norms. Men and elders typically decide whether to seek support and how support is used if received. Women, at the same time, frequently rely on intermediaries, such as husband, elder relatives or community leaders when seeking help. This dynamic reflects unequal power relations, potentially limiting the power and independence of those most dependent on informal systems, thus perpetuating existing power imbalance between women and men.

Conclusion

This study examined ISPS in Uzbekistan, exploring their operations, purposes, sources and provision modalities. The study also looked at people's perception towards future prospects of ISPS's. The findings established the three operating principles of the ISPS. First, they operate based on the principles of reciprocity and moral solidarity. Second, ISPS are governed by cultural traditions and social norms with significant gender disparities and power imbalances between women and men, as well as between the young and the elderly. Third, access to ISPS is determined by social integration within society rather than need alone, differentiating ISPS from formal state support based on economic need. Furthermore, the analysis showed that ISPS serve as crisis-responsive mechanisms and long-term investments, demonstrating their adaptive nature as opportunity networks and emergency buffers. Generational changes were also observed in support modalities. Reciprocal labor is declining in favor of cash-based exchanges due to increased remittances, especially in rural areas. In line with broader economic growth and changing labor demands, semi-formal social support arrangements are also emerging, gradually playing a growing role in shaping workers' future well-being.

In conclusion, ISPS in Uzbekistan demonstrate resilience and adaptability yet limited by uneven distribution attributable to social ties, sometimes excluding those most in need. Additionally, they are governed by gender norms which exhibit power imbalance that often perpetuate inequities. Further studies are needed to identify the underlying causes of gender inequality and power imbalances in ISPS. Such insights could inform social policies that are more inclusive and responsive to the needs of women and vulnerable groups.

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Annex 1: Demographic details

<i>Variables</i>	<i>Number of respondents</i>	<i>% of respondents</i>
Sex, male/female		
Male	22	48
Female	24	52
Age groups		
18-29	17	37
30-54	17	37
55-80	12	26
Marital status		
married	28	61
single	14	30
divorced	4	9
Household type		
Lives alone	4	9
Lives with spouse and children	19	41
Lives in an extended family household	16	35
Lives with children only	7	15
Education level		
high school	13	28
secondary vocational	17	37
bachelor's degree	10	22
master's degree or higher	6	13
Employment status		
employed	14	30
unemployed	5	11
part-time worker	3	6
informal worker	9	20
homemaker	2	4
student	4	9
retired	9	20
Income level (self-reported)		
low-income	14	30
medium-income	26	57
high-income	6	13
Family breadwinner		
myself	24	52
my husband / wife	4	9
other	18	39
Place of residence		
urban	27	59
rural	19	41

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