Spectrum Journal of Innovation, Reforms and Development
Volume 40, June 2025 | ISSN (E): 2751-1731
WEBSITE: WWW.SJIRD.JOURNALSPARK.ORG

INTERNATIONAL STANDARDS OF FINANCIAL SUPPORT TO THE POPULATION IN NEED OF SOCIAL PROTECTION

Sholdarov Dilshod Azimiddin o'g'li
DSc., Professor, Department of Budget Accounting and Treasury
Tashkent State University of Economics

Abstract
The article presents an analysis of international standards of financial support for people in need of social protection, focusing on the main principles of the social protection system around the world, international standards, best practices, problems and opportunities for improvement. Drawing on human rights principles, including the right to social security and the right to an adequate standard of living, the study examines the diversity of approaches to financial support across countries, targeting, and eligibility criteria and makes recommendations for strengthening mechanisms for financial support for vulnerable populations.

Keywords: Financial Support; Human Rights; International Standards; International Covenant on Economic, Social and Cultural Rights; Social Protection; Social Protection Systems; Sustainable Development Goals; Vulnerable Populations.

Introduction

Social protection is an important component of ensuring the well-being and dignity of people who need protection. Financial support plays a crucial role in providing people with tools to meet their basic needs and use basic services. International standards serve as a leading principle for countries in the development and implementation of programs for the financial support of the population in need of social protection. It is necessary to analyze the international standards governing the financial support of the socially vulnerable segments of the population, to study the contribution of both international and Uzbek scientists in this area. It is considered that we must have an understanding of effective strategies to support the layer of the population in need of social protection and promote it widely in practice.

The United Nations Universal Declaration of human rights provides a framework for the recognition of Social Security as a fundamental human right. The Universal Declaration of human rights emphasizes the importance of ensuring the access to health, education and social services to support the well-being of people[1]. The International Labour Organization (ILO) today promotes social protection as a fundamental human right. ILO Recommendation 202 on social protection in 2012 calls on countries to create comprehensive social protection systems that provide financial assistance to all needy individuals [2].

In addition to the ILO, the World Organization for the preservation of Health (who) and the World Bank have also stressed the importance of financial assistance in achieving general medical coverage and reducing poverty. The United Nations-defined Sustainable Development Goals (SDG) include sustainable goals with social protection such as reducing inequality and ending poverty. These international standards provide a framework for countries to develop policies and programs that provide adequate financial support for people in need of social protection.

LITERATURE REVIEW

International scholars have made significant contributions to the understanding of social protection and financial support mechanisms. Nobel laureates Amartya Sen [3] and Martha Nusbaum [4] stressed the importance of social justice and Human opportunities in developing effective social protection programs. Their work has influenced international policies and initiatives aimed at reducing poverty and promoting social inclusion.

Economists such as Joseph Stiglitz and Thomas Piketty [5] have researched the economic consequences of social protection programs. Their activities highlighted the positive impact of financial support on economic growth and social stability. International scholars continue to research on the effectiveness of various financial support models and their impact on vulnerable segments of the population.

In Uzbekistan, researchers such as professor Shavkat Alimov and Dr. Gulnora Hakimova focused on the study of social protection mechanisms and financial support programs for socially vulnerable segments of the population. Professor Alimov's research on poverty relief strategy in Uzbekistan stressed the importance of targeted financial assistance to improve the well-being of marginalized groups. Dr. Khakimova's work on social security systems in Central Asia included valuable insights into challenges and opportunities to strengthen financial support for people in need.

Uzbek scientists have been inspired by international standards for the financial support of people in need of social protection. Researchers from Uzbekistan have been able to identify ILO'or experimental and innovative approaches to solving social protection problems by studying the recommendations of organizations such as ILO and who. Understanding international standards allows Uzbek scientists to develop adapted solutions to adapt global principles to local conditions and effectively support vulnerable segments of the population.

This research is aimed at analyzing international standards for the financial support of people in need of social protection, in which the methodology used involves a comprehensive review of the relevant literature, analysis of international policies and guidelines, study of Applied Research of countries that have successfully implemented social protection programs. Yioyed data is analyzed using a combination of qualitative and quantitative methods. Qualitative data analysis includes thematic coding, content analysis and synthesis. Quantitative data analysis involves descriptive statistics, regression analysis, and econometric modeling to determine the order and relationships between variables.

Research methodology

This article uses methods of research such as analysis, synthesis, economic method, logical analysis, and abstract reasoning.

ANALYSIS AND RESULT

The analysis of international standards for the financial support of people in need of Social Protection reveals a complex picture of the policies, practices and problems faced by countries in the worthy support of vulnerable segments of the population. Studying the basic principles, standards and prior experience that guide the development and implementation of social protection programs internationally, this study highlights the diversity, disadvantages and possibilities of improvement in the mechanisms of financial support for the needy.

While there are general principles and standards that govern the development and implementation of social protection programs internationally, there are also significant differences in compliance criteria, benefit levels, coverage and delivery mechanisms. This diversity reflects the specific socio-economic conditions, political priorities and institutional capabilities of different countries, as well as the specific needs and preferences of the population.

For example, in some countries there are universal social protection systems that give benefits to all residents, regardless of income or employment status, while in others there are programs that have passed the test of means that redirect resources to the most needy. Some countries rely on social welfare schemes funded by employer and employee contributions, while others have welfare programs funded by total government income. The diversity of approaches to financial support for people in need of social protection underlines the importance of adapting programs to local conditions and ensuring that they fit the needs of different segments of the population.

Despite the diversity of approaches to financial support for people in need of social protection, there are several international standards and ILO'or experiments that serve as leading principles in the development and implementation of social protection programs. These standards are based on human rights principles, including the right to Social Security, a decent standard of living and the right not to be discriminated against. They emphasize the importance of ensuring that social protection programs are accessible, affordable, fair, and effective in meeting the needs of all needy individuals and families.

Analysis of international standards of financial support for people in need of social protection is an important area of research that is important for policy development and implementation across countries. Social protection systems play a decisive role in ensuring the well-being and dignity of individuals and families exposed to economic hardship, weakness, or social exclusion. Financial support programs are a key component of social protection systems, providing the necessary resources to those in need and helping to address poverty, inequality and social imbalances.

One of the main international standards in this regard is the international pact of economic, social and cultural rights (IIMHTXP), which recognizes each person's right to social security, including Social Security and social assistance. The IIMHTXP forces the participating states to take steps to enforce this right in stages by providing appropriate, usable and non-discriminatory social protection programs. This includes ensuring that financial support programs are aimed at the most needy, provide adequate benefits to meet basic needs, and are provided in a timely and efficient manner. Another important international standard is the Sustainable Development Goals (BRMS), specifically Goal 1, which calls for the elimination of all manifestations of poverty everywhere. The BRM emphasizes the importance of social protection systems in reducing cambaoality and inequality, promoting inclusive growth, and ensuring that no one is left behind. Achieving Goal 1 requires countries to create a comprehensive social protection system that financially supports socially vulnerable segments of the population, including children, the elderly, people with disabilities and other marginalized groups.

Table 1. ILO Social Security Standards for income provision[6]

	102-sonli konvensiya Minimal standartlar	**128[a]-sonli konvensiya va 131[b]-sonli tavsiya asosidagi standartlar**	**202-sonli tavsiyanoma Asosiy himoya bo'yicha talab**
What risks or circumstances should be covered?	Over the specified age (65 years and more, taking into account the working capacity of older people in the country).	**K128**: exceeding the specified age (65 years and more, taking into account demographic, economic and social criteria) In addition, the age set for individuals who are engaged in heavy or dangerous work should be less than 65 years of age. **T.131:** in addition, the retirement age established for certain categories should be reduced if this is justified by social considerations.	At the very least, ensuring the safety of basic income for elderly people.
Who should be covered?	At least: ● 50 of all employees%; ● established categories of economically active population that make up at least 20% of all population; ● all residents whose funds do not exceed the specified limits.	**K.128:** all personnel, including: ● interns; ● established categories of economically active population that make up at least 75% of the individual employed population; ● all residents; ● residents whose funds do not exceed the specified limit. **T.131:** coverage must be extended to individuals who are random; employment; or for the entire economically active population. The absence of an individual on the territory of the state cannot be the only reason for the refusal of supply.	All residents of the age established by national legislation, taking into account international obligations adopted by the state.
What should Social Assistance be like?	Periodic payments: at least 40 from the basic salary rate%; in the event of significant changes in the general level of income caused by a significant change in the cost of living, the amount of payments must be revised.	**K.128:** periodic payments: at least 45% of the base salary amount; the amount of payments is revised in the event of significant changes in the general level of wages or a significant change in the cost of living. **T.131:** at least 55% of base salary; national legislation requires the minimum amount of old age benefits to be set to guarantee a	The amount of cash or allowance should be as follows: at the very least, to ensure the basic guaranteed income and at the same time realistically guarantee the availability of the necessary goods and services;

		minimum standard of living; the amount of pensioners whose condition requires constant assistance from other individuals must be increased. Benefits must be changed from time to time and indexed according to changes in the overall salary level or cost of living. (Benefits must be increased under certain circumstances if a person of retirement age delays retirement or requires benefits.) The payment of suo'urta payments cannot be stopped only because the person who is entitled to the benefit is Shuo'urta with activities that generate income.	contribute to the prevention and reduction of poverty, social exclusion and security; and enable them to live a decent life. The amount of the allowance should be considered regularly.
How long should the benefits be paid for?	From the time of standard age to the time of the beneficiary's death.	From the moment of reaching the standard age to the death of the beneficiary.	Until the age specified in the national legislation until the death of the beneficiary
What conditions can be imposed to receive benefits?	30-year contributions or hired work (for suo'urta fees) or 20 years of residence(for social benefits); or, in the case of protection of the entire economically active population, the payment of the specified length of Service and the amount of the specified average annual contributions. A 15-year contribution or reduced right of supply after work; or in the event that the entire economically active population is protected, pay half of the specified average annual amount of seniority and contributions.	**K.128:** K.Similar to terms 102. **T.131:** 20 years of work experience in payment of contributions or employment (for suo'urta payments) or the arrival of permanent residence for 15 years (for non-suo'urta social benefits). 10 years of paid contributions or the right to reduced provision after employment. Periods of incapacity for work due to illness, accident or motherhood and periods of forced unemployment in which the allowance was paid, periods of compulsory military service must be equated to periods of payment of contributions or employment when calculating seniority under specified conditions.	The basic system of social guarantees is legally defined at the national level and is based on the principles of non-discrimination, quick response to the needs of individuals with special needs and problems of social inclusion, as well as respect for the rights and dignity of elderly citizens.
(a) convention on Disability, old age, and the balance of benefits for those who lost their breadwinner, 1967. b) recommendation on benefits for those who have lost their disability, old age and breadwinner, 1967.			

In addition to these international standards, there are also regional foundations and guidelines that guide people in need of social protection to develop and implement financial support programs. For example, the European Social Charter defines the rights of all individuals within the Member States of the Council of Europe to social security, social assistance and social services. The charter emphasizes the importance of ensuring that social protection programs are comprehensive, accessible, and effective in meeting the diverse needs of the population and families.

Despite these international standards and ILO'or experiences, there are a number of challenges and limitations that countries face when providing financial assistance to people in need of social protection. One of the major challenges is the lack of adequate funding and resources for social protection programs, especially in low-and middle-income countries where financial constraints and competitive priorities can limit the availability of resources for social spending. This can lead to gaps in inadequate profit levels, limited coverage, and services provision, which prevents people from using the support they need[7].

Another big problem is the complexity and fragility of social protection systems, which can make it difficult for individuals to move around the system and enjoy the benefits associated with them. In many countries, social protection programs are run by many agencies with overlapping powers and responsibilities, leading to administrative inefficiencies, duplication of actions, and gaps in coverage. The regulation and coordination of social protection programs will help improve the chances of people in need of assistance to receive financial assistance and ensure more efficient use of resources.

In addition, there are boolean problems with the criteria of purposefulness and compliance for social protection programs, which can affect the effectiveness and equality of financial support mechanisms. In some cases, compliance criteria can be a very limiting factor by excluding individuals who need assistance but do not meet certain requirements. This can lead to exclusion errors and leave the vulnerable population mosuvo from important support. On the other hand, overly broad compliance criteria can lead to other errors and reduce resources that can be redirected to the most needy[8].

The solution to these problems assumes an integrated approach to reform the social protection system and strengthening the mechanisms of financial support for people in need. This includes increasing public investment in social protection programs, improving coordination and integration between different programs and agencies, simplifying administrative procedures, improving targeted mechanisms to achieve assistance to the most needy, and ensuring that benefits are adequate to meet basic needs. It also calls for commitment to human rights principles such as non-discrimination, equality, participation, transparency and accountability in the development and implementation of social protection programs.

RECOMMENDATIONS AND CONCLUSION

In summary, an analysis of international standards for financial support of the socially vulnerable population stratum emphasizes the importance of ensuring that social protection systems are comprehensive, usable, fair, and effective in meeting the diverse needs of individuals and families facing economic hardship or vulnerability. Following international standards and advanced experiences, states can develop inclusive and sustainable social protection systems that provide critical resources to those in need, promote human dignity and well-being, and contribute to the achievement of global Development Goals. Solving the problems and limitations of existing social protection systems requires political will, financial commitment, policy consistency and the involvement of stakeholders to build more robust and inclusive societies for all.

Solving existing problems requires an integrated approach to reform the social protection system and strengthening the mechanisms of financial support for people in need. To improve access to financial assistance for vulnerable segments of the population, countries should consider the following recommendations:

- increase public investment in social protection programs to ensure adequate financing of benefits, coverage and services.

-improve coordination and integration between different programs and agencies to simplify administrative procedures and reduce repeatability.

- improving the target mechanisms of reaching the most needy by improving compliance criteria and ensuring the expediency of benefits.

- to ensure that benefits are sufficient to meet basic needs by regularly reviewing the level of benefits, taking into account the changing economic conditions.

- compliance with the principles of human rights, including non-discrimination, equality, participation, transparency and responsibility in the development and implementation of social protection programs.

By implementing these recommendations, States can build more inclusive and sustainable social protection systems that provide the needy with important resources, promote human dignity and well-being, and contribute to the achievement of Global Development Goals.

International standards play a crucial role in guiding countries in providing financial assistance to people in need of social protection. The contribution of international and Uzbek scientists is important in our understanding of effective mechanisms of social protection. By learning from international standards and collaborating with researchers of different nationalities, policymakers can develop inclusive and sustainable financial aid programs that encourage social well-being and reduce inequality. As we continue to prioritize social protection as a fundamental human right, it is necessary to use international standards and local experience to create comprehensive systems that ensure that no one is left behind.

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