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DIRECTIONS FOR IMPROVING THE PENSION SYSTEM OF PERSONS WITH DISABILITIES IN UZBEKISTAN

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Azizbekova Nargiza Mukumjonovna
National University of Uzbekistan
Independent researcher of the Department of social work

Abstract

This article analyzes the current state of the pension system for persons with disabilities in the Republic of Uzbekistan. It examines the existing regulatory framework, the mechanism for assigning pensions, and the practical implementation of the principles of social justice. The author identifies the factors affecting the effectiveness of pension provision for persons with disabilities and puts forward proposals and recommendations aimed at improving this system. The author identifies the factors affecting the effectiveness of pension provision for persons with disabilities and puts forward proposals and recommendations aimed at improving this system. In the process of analysis, relying on local and international experiences, the need to develop the system in an inclusive and humane direction is justified. The article identifies existing problems in the field of social policy, law and pension provision, and develops suggestions and recommendations for improving the system. Through this, it is aimed to ensure a decent standard of living of this category of citizens and to implement the principles of social justice.

Keywords

pension, security, citizens, guarantees, mechanism, persons with disabilities, single elderly people, rights, caregivers, social sphere.

1. Introduction

Global experience demonstrates that, at the current stage of addressing issues in pension provision, scientific research is being conducted to improve pension systems and their legal frameworks. In this context, particular attention is being given to ensuring the social security rights of all citizens, including persons with disabilities. Efforts are also being made to create guarantees for their future access to adequate pensions. This includes revising legislative norms related to pension provision, developing legal mechanisms to prevent violations of the principles of social justice in the pension system, and studying international practices in this field. Moreover, it is of great importance to identify both scientific-theoretical and practical solutions aimed at improving the legal and administrative regulation of pension-related matters.

Considering the global nature and significance of this issue, the United Nations adopted the first international document — the Declaration on the Rights of Disabled Persons — in 1975. This was later followed by the adoption of the Convention on the Rights of Persons with Disabilities and its Optional Protocol in 2006.

The documents adopted by the United Nations have served as a fundamental basis for protecting the rights of persons with disabilities in both developed and developing countries. They play a crucial role in preventing discrimination and ensuring that persons with disabilities are recognized as equal members of society in political, economic, civil, social, and cultural spheres. According to Article 28 of the Convention on the Rights of Persons with Disabilities, persons with disabilities have the right to an adequate standard of living for themselves and their families. This includes adequate food, clothing, and housing, as well as the continuous improvement of their living conditions [1].

Disability is a social phenomenon from which no society is entirely immune. Each state shapes its social and economic policies for persons with disabilities in accordance with its level of development, economic priorities, and available resources.

In particular, President Shavkat Mirziyoyev has made the following remarks regarding the Government's efforts in the social sphere:

"...a comprehensive set of measures has been developed to strengthen state support for pensioners, lonely elderly individuals, and persons with disabilities, and these measures will be implemented without exception" [2].

As a practical manifestation of these statements, several important documents related to pension provision have been adopted in recent years.

According to the Law signed by the President of the Republic of Uzbekistan in 2024 — "On Amendments and Additions to Certain Legislative Acts of the Republic of Uzbekistan Aimed at Further Strengthening the Social Protection of Citizens" — the amount of pensions is indexed (i.e., increased) throughout the year, taking into account the growth rate of the consumer price index (CPI) for goods and services (inflation).These amendments guarantee that pension amounts will be increased annually by no less than the inflation rate, thus serving as a mechanism to prevent a decline in the purchasing power of pensioners [3].

In addition, in 2025, the President of the Republic of Uzbekistan signed another law — "On Amendments and Additions to Certain Legislative Acts of the Republic of Uzbekistan in Connection with the Further Improvement of the System of Providing Social Services to the Population."This law introduced reforms aimed at reducing bureaucratic burdens for citizens. In particular, it provides for the implementation of a procedure for the proactive assignment of old-age pensions, meaning that such pensions will be granted automatically, without requiring a formal application from the individual [4].

In addition, disability pensions are being increased at a faster rate compared to other types of pensions.

For example, in 2021, the minimum old-age and disability pensions were equal — 623 thousand sums. However, as of today, the minimum disability pension has been set at 920 thousand sums, which is higher than the minimum old-age pension of 834 thousand sums.In other words, between 2022 and 2024, the minimum old-age pension increased by 33%, while the minimum disability pension grew by 47%.

The average pension amounts also show a rapid and steady increase in disability pensions. For example, at the beginning of 2021, the average old-age pension was 833 thousand sums, while the average disability pension stood at 798 thousand sums. As of May 1, 2025, the average old-age pension has risen to 1,443 thousand sums (a 73 percent increase), whereas the average disability pension has increased to 1,426 thousand sums (a 78 percent increase).

In recent years, social protection and support for vulnerable segments of the population have become one of the priority areas of state policy in the Republic of Uzbekistan. In particular, comprehensive reforms are being carried out to provide all-round support for persons with disabilities, safeguard their rights and interests, and enhance the quality of social services.

At the same time, there are a number of issues regarding the effectiveness, transparency, and fairness of the pension system for individuals with disabilities. The existing legal, organizational, and financial mechanisms in this system are observed to not fully meet the real needs and rights of people with disabilities.

2. METHODOLOGY

The field of pension provision has been studied by numerous sociologists, economists, legal experts, and specialists in the social sector. Specifically, the improvement of the modern pension system as a key direction of state services, as well as the consequences of implementing various models in its reform and economic justification of the results and , have been the subject of research for several local scholars.

Among them, scholars such as V.V.Adamchuk, D.T.Alexandrov, L.V.Anikeeva, S.A.Afanasyev, Yu.V.Voronin, K.N.Gusov, E.Sh.Gontmakher, G.P.Degtyarev, M.E.Dmitriev, E.V.Egorov, M.L.Zakharov, and S.V.Kiselev have made significant contributions to the theoretical and practical study of pension systems in various countries, particularly in analyzing directions for their improvement [5].

Their research is wide-ranging, covering issues from the methodological aspects of studying the resource potential of pension provision and pension insurance models to the strategic planning of pension system improvement, taking into account contemporary demographic, economic, and social challenges [6].

Particular attention is paid to the analysis of traditional and funded pension systems, regulatory mechanisms implemented by the state, as well as the development of recommendations for enhancing financial stability and the effectiveness of pension provision in various countries [7].

Thus, the research of these scholars forms the scientific foundations for understanding and improving the pension system as one of the key elements of social protection for the population and state social security.

In particular, S.G.Eroshenkov writes: Pension provision is, as a rule, a monetary form of material support for individuals who have become incapable of work for various reasons [8].

Uzbek scholars have also conducted research on pension-related issues. For example, R.Dalimov confirms that “a pension is understood as the amount of cash payments received by a natural person after ceasing their labor activity” [9].

He also defines it as "a mechanism that ensures the collection of contributions, accounting, and payment of pensions to beneficiaries.

G.Sattorova notes that "in conditions of a high share of informal employment, special attention is being paid to adapting legislation to new economic realities and improving the effectiveness of pension provision [10].

M.Abdurakhmonova proposes an analysis of the financial condition of the pension provision system in Uzbekistan, considering demographic and economic changes, and offers recommendations for its improvement [11].

3. MAIN PART

Our country has a legal framework for accounting and paying disability pensions and benefits. Specifically, the Civil Code of the Republic of Uzbekistan and the Law of the Republic of Uzbekistan 'On State Pension Provision for Citizens' provide guarantees for the social protection of persons with disabilities.

Specifically, Article 46 of the Constitution of the Republic of Uzbekistan states that everyone has the right to social security in cases of old age, loss of working capacity, unemployment, loss of a breadwinner, and other situations prescribed by law [12]. Furthermore, Article 57 of the Constitution firmly establishes that the rights of incapacitated and elderly individuals living alone, persons with disabilities, and other socially vulnerable groups are under state protection [13].

For your information: Disability pensions are paid to individuals classified with Group I and II disabilities if they have work experience, while disability allowances are provided to those without work experience.

Furthermore, support is extended not only to persons with disabilities but also to those who provide care for them. The practice of crediting the period during which a caregiver attends to a person with a Group I disability or a child with a disability under the age of 18 towards the caregiver's employment record is established [14].

There are exemptions and reductions in land and property taxes for persons with disabilities.

As part of ongoing efforts in this area, comprehensive measures are currently being implemented in Uzbekistan to enhance state support for pensioners, elderly individuals living alone, and persons with disabilities.

Specifically, starting from 2021, the pension amount paid to elderly pensioners living in residential care institutions (or facilities) for persons with disabilities was increased from 10% to 20% [15]."

As President Sh.M. Mirziyoyev has repeatedly emphasized in his speeches: "Changing society's attitude towards persons with disabilities and raising awareness about their full and equal participation in society is crucial and represents the first and foremost step in addressing the urgent issues faced by persons with disabilities' [16]".

Just as no one can guarantee the absence of disability, no one can predict exactly when it might occur. It is essential for individuals classified as disabled for various reasons to find their place and adapt within society. To achieve this goal, efforts are being made to ensure the employment of persons with disabilities and to support their active participation in society and the economy. As a result of these measures, many individuals with disabilities are able to continue their labor activities."However, the pension legislation does not account for work performed after the assignment of a disability pension in the calculation of pensions, which has, in many respects, adversely impacted the motivation of individuals in this category to remain employed.

Taking these circumstances into account, starting from 2023, the period of employment after the assignment of a disability pension has been included in the calculation of work experience.

If a person receiving a Group I or II disability pension has at least one year of work experience after the pension was assigned, their pension may be recalculated once every two years upon their request, taking into account both their work experience and salary. In this case, the recalculation is based on the length of work experience required for the age specified in Article 17 of this Law, as of the date the individual submits the application for recalculation [17].

This new development certainly provides an opportunity for individuals who unexpectedly became disabled and were initially assigned a pension based on limited work experience and earnings, allowing them to continue their employment and ultimately receive a pension that more accurately reflects their total work experience and income.

In particular, Article 46 of the Constitution of the Republic of Uzbekistan stipulates that the amount of pensions, allowances, and other forms of social assistance established by law cannot be less than the officially defined minimum consumption expenditure level [18].

According to the data from the National Statistics Committee of the Republic of Uzbekistan, the minimum consumer expenditure calculated for the year 2025 amounts to 669 thousand sums [19].

Accordingly, the minimum pension amount must not be less than 669 thousand sums. However, to provide additional economic support to pensioners, particularly individuals with disabilities, the minimum old-age pension has been set at 745 thousand sums, while the minimum disability pension amounts to 920 thousand sums — approximately 1.4 times the minimum consumer expenditure [20].

As of September 1 2025, the total number of disability pension recipients in our country is 481,262. Of these, 52,182 individuals receive Group I disability pensions, 397,557 receive Group II disability pensions, and 31,523 receive Group III disability pensions [21].

In 2024, a total of 32,248 individuals were granted disability pensions. Of these, 2,670 individuals received Group I disability pensions, while 29,578 individuals were assigned Group II disability pensions.

Turning to international experience, individuals with disabilities should be treated in the same manner as the able-bodied population. However, from another perspective, while they are legally entitled to equal rights, they still encounter various barriers in society, and the necessary conditions for their full integration have not yet been completely established. Consequently, the pension system remains the primary source of financial support for this group of individuals.

In our country, under the state's targeted social protection - “the social security system primarily consists of various measures designed to support individuals who are temporarily or permanently unable to work, persons with disabilities, elderly individuals without sufficient income sources, young children, orphans, and, in particular, families in need of social assistance [22].

Today, one of the key pressing issues is the creation of appropriate conditions for persons with disabilities, providing them with special attention, and ensuring equal treatment for all. As evidence of this, we can highlight the development of measures aimed at establishing a unified registry of disability pension recipients and ensuring the delivery of pension payments to their place of residence, regardless of their disability group.

Nevertheless, we cannot say that persons with disabilities fully take advantage of the social support, privileges, and conveniences provided for their material well-being.

For example, if a disability pension is applied for within 60 days from the date the disability was established, the pension is assigned from the date the disability was determined by the medical-social expert commission. However, if the application for the disability pension is submitted after the 60-day period, the pension is assigned from the date of the application [23].

In other words, in cases of late application, citizens may be left without pension coverage for that period.

Moreover, under current legislation, a citizen must submit an application in person to the Pension Fund department or the public services center for the assignment or recalculation of a disability pension. This requirement causes inconvenience and additional costs for citizens living in remote areas, as they must travel to the district center.

For example, a citizen residing in the village of Oybek, Dehqonobod district, Kashkadarya region, must travel 160 km to reach the district center. Similarly, a citizen living in the village of Uchtepa, Konimeh district, Navoi region, must travel a distance of 230 km.

4. Concluding remarks

Additionally, in order to assign or recalculate a disability pension, applications are required from citizens, including those who are blind or have no hands. Specifically, in 2024, a total of 2,829 individuals with Group I disability, including 895 blind individuals and 73 individuals without hands (or with non-functional hands), submitted applications for pension assignment (signed by their representatives).

Currently, a system for providing medical and social assistance to persons with disabilities has been established in our country. Targeted social protection for vulnerable segments of the population has become one of the priority areas of state policy.

The improvement of the pension system in Uzbekistan is based on a comprehensive study and analysis of practice, which has led to the development of a series of scientific and practical proposals and recommendations aimed at further enhancing the following areas:

1. The introduction of a proactive system for assigning pensions to citizens after the determination of Group I or II disabilities, without requiring a separate application.

2. Implementation of a proactive procedure for assigning compensation payments to individuals with Group I visual impairment disabilities, as well as to those who have served in military roles at nuclear test sites and other radiation-related nuclear facilities, based on information exchange.

3. Introduction of a proactive procedure for recalculating the disability pension amount every two years, without requiring the citizen's application, provided that the citizen has accumulated at least one year of work experience after being assigned the disability pension.

4. Implementation of biometric identification of citizens' faces and the collection of electronic signatures during the provision of state pension services and the disbursement of pension payments in cash by JSC Xalq bank.

The implementation of these proposals will annually alleviate the difficulties faced by an average of 51,000 persons with disabilities in applying to state authorities for pension assignment, and will ensure the targeted delivery of pension payments.

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