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THE RETIREMENT SYSTEM IN UZBEKISTAN FOREIGN PROSPECTS OF IMPROVEMENT ON THE BASIS OF EXPERIENCE

ANNOTATION

Article of the pension system reform and foreign experience of development of Uzbekistan in the practice of advanced options to use, retiree ko'llab the further strengthening of social support in the country, the elderly and the elderly comprehensive system of pensions of citizens declared to the care of further improvement and the existing problems in the area and is the study of the factors which influenced him.

Keywords: pensions, reform, and foreign experience, legislative acts, the international ratings, indices, international criteria, global retirement, non-governmental organizations, insurance contributions in the demographic.

ЎЗБЕКИСТОНДА ПЕНСИЯ ТИЗИМИНИ ТАЖРИБА АСОСИДА ТАКОМИЛЛАШТИРИШНИНГ ХОРИЖИЙ ИСТИҚБОЛЛАРИ

АННОТАЦИЯ

Мақолада, пенсия тизимини ислоҳ қилиш ва Ўзбекистонни ривожлантиришнинг хорижий тажрибаси мақоласи илғор фойдаланиш имкониятлари, нафақахўр қабул қилиш мамлакатда ижтимоий қўллаб-қувватлашни янада кучайтириш, кексалар ва Кексаларни пенсия билан таъминлашнинг комплекс тизими янада такомиллаштириш ва ҳудуддаги мавжуд муаммолар ҳақида еълон қилинди ва унга таъсир қилган омиллари ўрганилди.

Калит сўзлар: пенсиялар, ислохотлар ва хорижий тажрибалар, қонун ҳужжатлари, халқаро рейтинглар, индекслар, халқаро мезонлар, global пенсия, нодавлат ташкилотлар, демографик суғурта бадаллари.

ПЕНСИОННАЯ СИСТЕМА УЗБЕКИСТАНА: ПЕРСПЕКТИВЫ СОВЕРШЕНСТВОВАНИЯ НА ОСНОВЕ ЗАРУБЕЖНОГО ОПЫТА

АННОТАЦИЯ

Статья посвящена реформированию пенсионной системы и зарубежному опыту развития Узбекистана, в практике которого используются передовые возможности, направленные на дальнейшее укрепление социальной поддержки в стране пенсионеров, а также комплексной системы пенсионного обеспечения граждан пожилого возраста, заявленных к дальнейшему совершенствованию и решению существующих проблем в этой области и заключается в изучении факторов, которые на него повлияли.

Ключевые слова: пенсионное обеспечение, реформа, зарубежный опыт, законодательные акты, международные рейтинги, индексы, международные критерии, глобальное пенсионное обеспечение, неправительственные организации, страховые взносы в демографии.

His long years of history of Uzbekistan and has an independent country. This 3 times 7 million more than the population (statistics committee, 2024) the number has been gradually developing in every area of the country has.

However, demographic changes, in particular, have increased the number of permanent population in some areas, as a result, in particular, some problems may arise in the retirement system. That is, 2020 533,4 of the year at the country of thousand of the population has increased. 20 of 20 years in retirement, according to the forecasts made -2025 either share in the Italian population of 1.2 million. people is expected to increase. The population of this country in the structure of retirement either Italian individuals in the number of gradually increased either is shown after moving.

Retiree the further strengthening of social support in the country, the elderly and the elderly citizens declared the system of pensions and the improvement of comprehensive care reform, to eliminate the problems existing in the area of consistent measures are being implemented.

Review of the literature

The country's economic and social development, ensuring sustainable for the long term, the effectiveness of radical reforms to increase the real income and purchasing ability of the population increase, low-income families and the population is going on the difference of the number of reduce the level of income, to improve the provision of social services to pay particular attention set.

In particular, social support in Uzbekistan for years 2022-2026 startegiyasida all new development directions for the development of the area in the plan of measures developed and defined tasks. In particular, "improving the system of pensions, pensions and social allowances to their " [1] cited as one of the important goals of the development strategy.

1-table

The pensions legislation in order to reform the system of Uzbekistan adopted and implemented changes on the field¹

№	Normative legal acts	of implementation of modifications
1.	PP-5102-number Resolution 04.05.2021 year	1. From 1 January 2022 pensions and benefits of citizens or the citizens of the neighborhood of residence and the buildings of the origin of the conditions at the delivery address, pay and retirement benefits paid service (used to deliver the amount of 1 percent will be covered in the amount of has been identified. 2. From 1 January 2023, the year of appointment from the citizens in the state pension work experience, salary, and the documents required to study in higher education institutions on the period of military service was cancelled. 3. From 1 January 2023, the year of appointment from the citizens of the state pension for identification only passport or ID-card has been identified to be required.
2.	UP-74-the number of the resolution 17.02.2022 year	1. From 1 April 2022, the year of my neighbor with disabilities who need to care for children under the age of 18 to the guardians of was the introduction of maintenance allowances.
3.	PP-198-number is the decision 07.04.2022 the year	2022, the year of may 1 through bank card monthly pensions and benefits to the borrower of the money of the 1% introduced an additional payment in the amount of.

¹ <https://www.google.com/search?q=Пенсия+тизимини+ислоҳ+қилиш&oq>

4.	PP-230-number of the decision 29.04.2022 the year	2022, the year of may 1 starting "Generously" living in their homes necessary work experience personal costs every month for the elderly and disabled citizens who do not have the relevant amount of benefits were introduced to the procedure of payment of 20 percent.
5.	Funds-791-the number of the law 19.09.2022 year	is the average monthly salary which is considering retirement pension bazaviy to the account of the amount of the minimum wage is more than 12 times the amount of the average monthly salary account was introduced.
6.	VMQ-592-number Resolution 13.10.2022 the year	the new edition of the regulations on the procedure of appointment and payment of state pension.
7.	FUNDS-752-number is the law 09.02.2022 year	1. The loss of the supporter 2022 February 9 retirement from the organization of infringement of the right to receive education students and students during the entire period of study, however, until he had reached the age of 23 is prolonged.
		2. In the year 2022 February 9 from woman to child care from 3 years of work experience period is added to the total period is prolonged to 6 years.
		3. From 2022 February 9 from childhood to children with disabilities under the age of 18 is the peak period of work experience to add to.
8.	Funds-770-Law number 17.05.2022 year	outlined in the law “ disability ” in the word “ persons with disabilities ” the words were replaced.
9.	Funds-791-the number of the law 19.09.2022 years	in which work is considering the average monthly retirement pension is right most of the upper limit of the amount of bazaviy the year from 1 January 2023 baravariga from twelve to ten times the minimum wage rose.
10.	Funds-795-the number of the law 26.10.2022 the year	2023, from 1 January of year 1. The appointment of group I and group ii disability retirement-time work for the next shot added work experience to be considered is determined.
		2. Since then the appointment of group I and group ii disability retirement if you have at least 1 year of work experience, work experience and salary on the basis of the application of a citizen without considering retirement once every two years re-calculated to be has been identified.

2023 years until the state pension would require the appointment of responsible ministries and organizations and to provide them with more than 14 30 document type departmental information systems, databases, electronic resources and the absence of paper in the form of doing work and hinder the process of digitization of the collection of documents was coming to offer a disclaimer.

State the information necessary for the calculation of the pension of an electronic database of the formation, to simplify this process, ovoragarchiliklarini of citizens in order to eliminate the “Single national labor a” system of inter-software-hardware complex to add all the documents from the citizens in the appointment of the state pension through work experience, salary, and military service on the period of study in higher education institutions has developed to offer the required documents to cancel, as well as from 1 January 2023 only for the citizens of the state pension appointment from the year passport or ID identification card has been identified to be required.

In order to reform the pensions system and the applicable legislative acts adopted a number of changes and additions to the field (8-table) [2].

Uzbek scientists, economists and scientific approaches for the improvement of the pension system reform. Vaxabov, G. Pensions research kasimovalarning some aspects of the system, in particular, the organizational and legal basis for theoretical-methodological aspects, sources of funding, the effects of work experience on the pension system, retirement age, retirement age, including the appointment of problems with the state pension, retirement pension on the basis of foreign experience of development of the system of national proposals and recommendations to improve the system developed. the study of structural changes in the pension system [3].

D. Sholdarovlarning the pensions of citizens in scientific work, the problems and to eliminate them in the system, ensuring the financial stability of the pension fund of scientific and theoretical basis for the financial stability of the fund's income and expenses to ensure the research directions if they are formed on important scientific conclusions and recommendations-recommendations developed [4].

Analysis and results

Holistic assessment and independent system for the formation of reforms carried out in the country, as well as to improve the position in the international rating of the republic in order to provide “the republic of uzbekistan on measures to improve the position in the index and the international rating” of the republic of uzbekistan the president of the decision adopted.

Today is also the introduction of the assessment system in uzbekistan and international compatibility criteria to create such index is pressing.

Consequently, scientific research within the framework of the international rating of the country at the international level of the pension system on the index evaluation and researchworld, we have conducted.

The analysis of the appraisal of the international community as a result of the pension system in the country, we have detected the presence of index 3 by international rating agencies. These Mers-National global retirement index (Melbourne Retiree rachel global Index, MMGPI), global pension index (Global Retirement Index), quality of life of older people index (AgeWath Global Index).

Centre for financial research is a consulting company with mers to the university of mona (- National, Australia) in collaboration every year “ - National Global retirement index Mers” (MMGPI) has announced the results of studies called. This research have been holding since 2009 and in that period related to data analysis 11 countries have retirement system. New MMGPI published in the year 2020-2020 research covers 37 countries make up the world's population and 63 percent of the pension systems.

Australia australian centre for financial service company and mers global retirement index are issued by companies in the system (the global index rachel retiree melbourne) best countries in the world according to the organization of the pension system are listed in the following table.

2-the table

Foreign countries of pensions 2023 main indicators for the years²

The country's	retirement age is			the average life expectancy	of the average pension amount In us dollars
	the average	Male	Female		
Netherlands	66,4	66,4	66,4	81,6	2700
Denmark	65	65	65	81,2	2800
Finland	63	63	63	81,4	1982
Australia	65,6	65,6	65,6	82,9	842,80

² The Melbourne Mercer Global Pension Index. 2020 Report Highlights. www.mercer.com.au/globalpensionindex

Sweden	61	61	61	82,4	1710
Norway	62	62	62	82,5	1542
Singapore	62	62	62	82,9	600
Chile	62,5	65	60	79,5	984
New Zelandiya	65	65	65	82,2	1500
Canada	65	65	65	82,8	667
Germany	65,7	65,7	65,7	81,0	1200
France	62	62	62	82,9	700
Japanese	62	62	62	84,2	717
Shvetsariya	64,5	65	64	83,3	874
U.S.	66	66	66	78,5	1164
Spain	65,6	65,6	65,6	83,1	1190
Uk	65,6	65,6	65,6	81,4	700

The global retirement index for the analysis of mel nose mers retirement systems of the indicators into three groups of 40 uses – adequacy, sustainability and integrity.

Global retirement index (Global Retirement Index) study the factors which control the supply of best practices for retirement and retirement policy is an attempt to provide a comparison tool. Natixis is being published by the French company since 2012 to manage specialized assets. This rating at norway, switzerland and iceland respectively first, second and third ranks. India is at the lowest position 43 am.

Global retirement index – the index of the position in units separated into four thematic categories for the calculation of the indicators of combining targeted a total of 18 of the prosperity index. The indicator is then used to create the assessment of the interests of the country, sorted by the score.

Life quality of older people index (Index Global AgeWath) – this qariyalari global studies and the countries of the world at the same time is to monitor the welfare and quality of life. This indicator HelpAge International and non-international organization in accordance with the methodology of an institution in the united nations population fund (UNFPA) is based on statistical data collected from national institutions and international organizations.

3-the table

The composition of the index structure comparable pension³

Global retirement index (Melbourne Retiree rachel global Index)	Global retirement index (Global Retirement Index)	quality of life of older people index (Global AgeWath Index)
1. The adequacy of retirement system - the minimum pension, the average salary of the share - the country of households in the debt level in relation to GDP , as a percentage, and others.	1. Health - life expectancy, and per capita health care costs, insurance, health care costs are included.	1. Material security - retirement income coverage, the level of poverty in old age, with older people being relative, per capita gross domestic product in the lobby.
2. The retirement system stability - total retirement assets, retirement contributions - demographic indicators - state debt	2. Plenty of material - Income equality, per - capita income, unemployment includes.	2. Health status - physical state of health, - see life after the age of 60, - healthy include psychological issues.

³ Performed by the author.

- gdp growth, such as indicators.		
3. The integrity of the retirement system, - regulation, - management, - pension operating costs for the system, and many others.	3. Life/quality of the environment - Happiness - the quality of air, water - sanitation, biodiversity, living areas, environmental factors.	3. Opportunities - the level of employment, level of education, - includes the duration of the active life after the age of 60.
	4. Financial condition pensiyanerlarning - service of the bank loans,not inflation, interest rates, tax pressure, - management, -state debt.	4. Good conditions - Social relations, physical security, civil liberties, public transport includes the use of.

The reason to select groups of these indicators, the main components of them are elderly people and elderly population as defined by politicians. Each group is given a score from 1 to 100 countries on indicators. More points means a higher price in this area of the country. The overall index is calculated as the geometric mean of the areas of four overall, and this shows how important it is to a certain country that is close to the ideal value. For example, 35,0 points – the value of the index in the country overall, being older just 35,0% (from 100%), means.

Canada pension system the pension system is the importance of studying the countries of the world. Strengthening the year 1951 in the country since this system began to form. Now pensions in the country on the basis of the system at various levels of the program available. Today, see life of the canadian population, the average age of 82 years is equal to 65 years of age are defined as out of retirement for canadians. The three types of pensions in the pension system of the country programs available, among them “the elderly protection (Front - Ages-security – oa)”, “canada pension program (canada Retiree Plan – CPP)” and “private retirement program (Individual Retiree Plan – IPPON)”you can add to.

The program consists of four groups of oa on the basis of the retirement pension payments paid them retirement protection of the elderly (age security pensions front), international pensions (International Beneficiaries), additional guaranteed income Supplement Guaranteed Incoming) and the social benefits program (program Allowance from there.

Based on the application of oa in accordance with the law, which takes retiree pension payment in the amount of the retiree and many live in the territory of canada the term of the fee for every 20 years, full retirement is deemed established.

Retiree from 40 years of work experience out of retirement for it on the basis of this system is required. Oa according to the legislation of the program, this program provides work experience and minimum pensions in the elderly population and citizens of the citizenship of the country in 20 years if in the event of retirement benefits will pay part of the amount which is equal to 50 percent.

Citizens in canada after the age of 18 years, you as a citizen of the country was living 40 years in him, if the full amount was determined amount of pension. A citizen in the country after the age of 18 living 20 years later he reached the retirement age in other countries that also him who resides in the country is to move a 20-year retirement to pay the fee for oa is given.

As I began to get guaranteed retirement income to the citizens of the oadadligawant to pay insurance contributions in the amount of pension insurance will be required to go the supplement itself. Payment rate in this population reached retirement age retirement gives you the right to get to. Retiree contributions go to pay extra, which takes proceeding from the size of his rate is given. Today, more than 500 thousand Canadians have been using the services of the retirement program.

In addition to this, if there are problems on demographic Canada pension system in recent years, an increasing number of the elderly population in the country. 35,9 million in the year 2015, the number of the country's total population. the organization of man, the elderly population compared to the total number of the population is equal to the number of 23,7 percent. Pronozlarga asked by experts according to the year 2050, this figure can go 42,0 be equal to percent.

Given this situation, in the next year aimed at increasing measures for the reform of the retirement age in the country has developed. As a result, 2023-2029-over the years in Canada, the age of retirement from 65 years to 67 years is expected to increase.

Necessary to increase the age of retirement after the age of 65 in this country one of the important reasons the population is increasing at the expected lifetime of the duration of the indicators of a sustainable pace. 2000-2015 the duration of life expectancy after the age of 65 in men and women respectively 20,6 index of/17,2 years 22,1/19,1 year increased. Forecasts of experts asked by the year 2050 year 24,9 go to this indicator in women, while in men is expected to be equal to 21,4 years.

Summary

Mamlakatimizda of reforms in the pension system and the system independent of the formation of a holistic assessment. Thus, the situation in our country, the existing conditions, consciously formed our national mentality, these conditions are acceptable to the state according to population and in the direction of reforming the purpose.

In Uzbekistan, the law that would regulate the pension system, pensions and many other documents of normative-legal base of the republic of Uzbekistan summarize the improvement of pension in the case, i.e. all the code you need to work out.

Minimum work experience required for the appointment of retirement age (currently 7 years) international gastriceitherin accordance with the aim to deliver rlar. "Because of the minimum social security stomacheitherrlar"on the number at the convention 102 on eithershga minimum 15 years of experience required for appointment on retirement marked.

Duneither it's in many countries, including the CIS countries, it required minimum work experience of 10-15 years incurred. – Retirement in Uzbekistan eithergradual increases with the rollers that go is 63 for men eithersh, a, eitherfor arms – 58 eithershga far should increase. BecauseI, the current retirement eitherrollers (for men – 60 eithersh, a, eitherfor arms – 55 eithersh) established in 1956. Thisperiod in the country of China the average life see eitherrollers 47 are eitherne was established.

This indicator come to the present day 73,8 eitherne up continues. This retirement eitherrequires the rollers will increase.

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