



Article

Improving The System of Taxation of Population Income in Uzbekistan

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Abstract: An analysis investigates Uzbekistan's individual income tax framework by studying its current state and historical evolution together with possible ways to enhance it. The analysis explores two key areas regarding income formation and structural income shifts as well as state budget income from taxation. The research examines taxpayer salary movement patterns together with tax subject and income tax's role in funding government operations. The paper focuses on property sale income taxation policies alongside effective tax systems that support stable social environments and continued national economic expansion. The research examines both international best practices and theoretical elements for determining variables that boost income tax performance. Statistical evaluation and research methods lead this investigation toward Uzbekistan's tax system understanding while presenting specific guidelines to improve taxation policy. The research indicates that tax effectiveness and compliance rate s improve when governments enhance transparency systems while adopting progressive tax scales through digital tax administration. Advancing tax incentives for low-income families and changing property tax laws will promote financial responsibility equality within society. Economic sustainability and social justice emerge as crucial outcomes which income taxation provides as an essential tool according to this research study.

Keywords: tax, individual, income, population income, per capita income, real population income, property income, social transfers, wages, material profit, property sales.

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1. Introduction

The effective functioning of the state economy and the provision of fair and sustainable development in society depend on many factors, one of the most important of which is the income of the population and the system of taxation on them. Income of the population not only determines the quality of life of citizens and ensures their economic well-being, but also serves as the main source for the state budget. At the same time, the fair distribution of income and the efficiency of the tax system play an important role in maintaining equality and social stability in society.

The regulation of income of the population through the tax system is carried out not only to ensure economic benefits, but also to establish equality for all strata of society. However, this process is distinguished by its complexity and variability. Today, in many countries, work is being carried out to update and improve the income of the population and the system of taxation on them. These changes are mainly aimed at ensuring the fairness, economic efficiency of tax policy and the general well-being of the people.

In this regard, improving the system of taxation of incomes of the population serves not only economic goals, but also social justice and stability in society. Research on this topic creates a need to identify and eliminate the shortcomings of the existing system, as well as to develop an effective tax policy. Thus, regulating incomes of the population

through the tax system is of particular importance as a key factor in fair and sustainable development in society.

In accordance with current economic reforms, Uzbekistan is implementing a number of thoughtful measures in the tax system, including a number of positive changes in the taxation of incomes of individuals.

As is known, the higher the income of citizens in any country, the greater the economic and social progress achieved in that country.

Based on the Decrees adopted by the President of the Republic of Uzbekistan Sh. Mirziyoyev[1], and based on the development strategy of the new Uzbekistan being implemented, special attention is paid to the issue of "Creating new jobs in the country, increasing the income of the population and thereby reducing poverty by at least 2 times by the end of 2026". It is not for nothing that the President of the Republic of Uzbekistan Sh. Mirziyoyev put forward the idea that "If the people are rich, the state will be rich and powerful" [2].

In the context of economic liberalization, the issues of increasing the real income of the population are always in the focus of our state. Because, as is known from world experience, along with the increase in the income of the population over the years, controlling the prices of consumer goods on the market is one of the main factors for their comfortable life. Every person living in society has the right to work and receive a certain income for their work.

After all, the head of state Sh. Mirziyoyev emphasized that "The necessary conditions for productive work, decent wages, modern housing, quality education and medical care, creating ample opportunities for rest and leisure - all these are important factors that determine the essence and content of our reforms in the economic sphere. In this regard, we will focus on gradually increasing not only the minimum wage, but also the average wage in both budgetary organizations and economic entities, the size of pensions, scholarships and social benefits [2]". Indeed, it is necessary to ensure a decent standard of living and to pay the employee a decent salary for the time worked. In addition, providing incentives and material support for work performed outside working hours and additional work has a positive effect on the quality of work.

Literature review

If we focus on the concept of population income, the sum of monetary and in-kind (in the form of products) receipts and services provided to all residents represents population income [21]. The total source of population income in kind is income such as wages, pensions, scholarships, benefits, bonuses, profits, dividends, loan and lottery winnings, interest paid by banks, rent and lease payments from real estate, and insurance coverage.

In the economic literature, there are different views on the study of the composition of population income. In the theoretical literature, the composition of population income is divided into four groups:

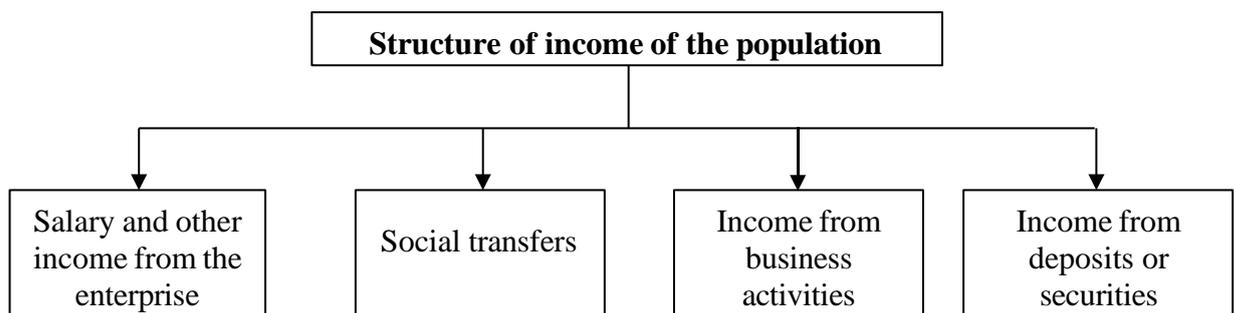


Figure 1. Structure of income of the population

It consists of wages and other income from the enterprise, social transfers, income from entrepreneurial activities, as well as income from savings and securities.

Local economist N.Ya. Artikova, in her research, specifically focused on the formation of the aggregate annual income of an individual (Figure 2) [4].

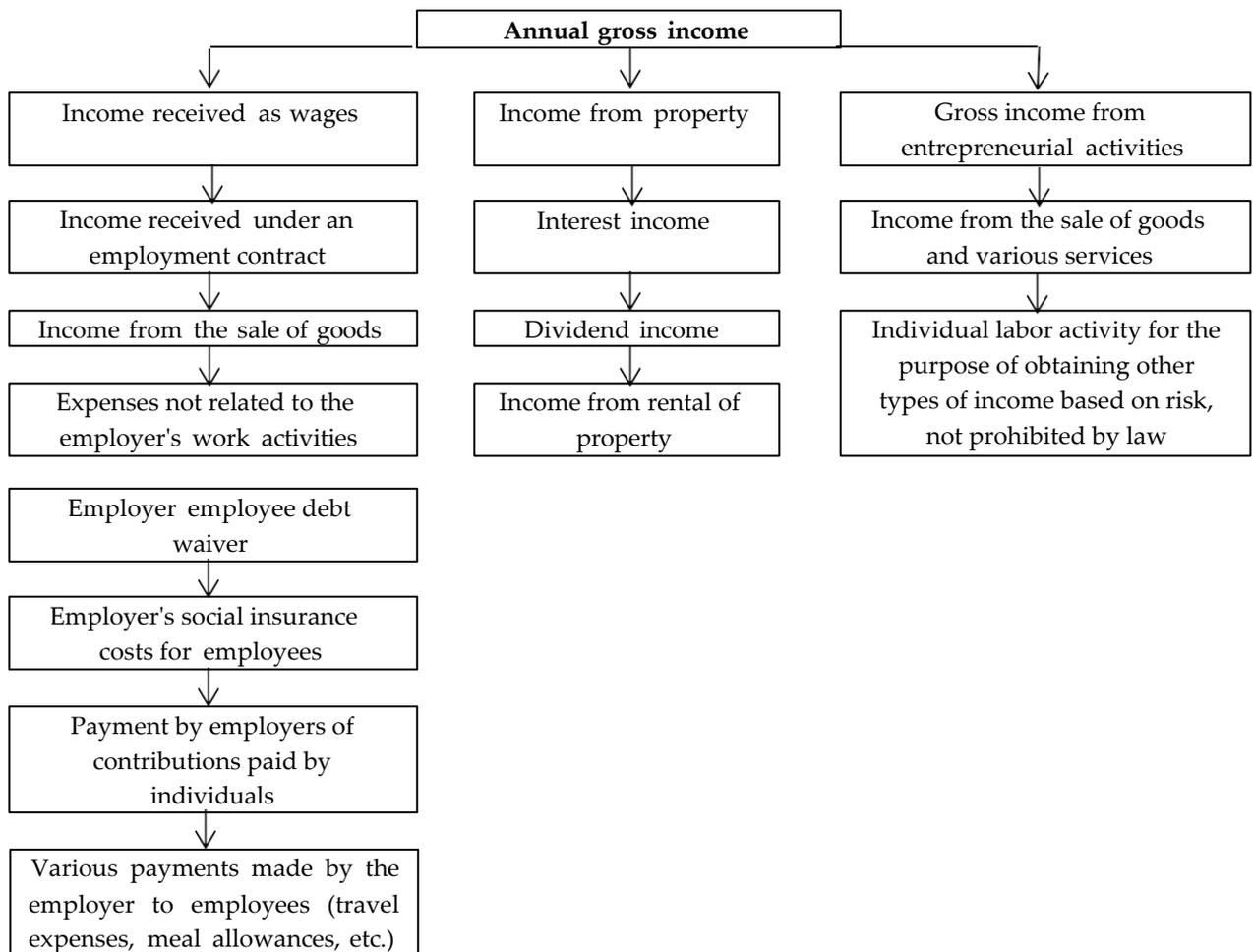


Figure 2. Structure of the aggregate annual income of an individual

Based on the ideas and considerations studied by N.Ya. Artikova, it is advisable to include the income of individuals from the sale of goods in the income from entrepreneurial activities carried out by them, and at the same time, to include the income of citizens from the sale of their property and the use of their intellectual property in the income from property [5].

The economist U.S. Yuldasheva noted that the dominant proportions in the structure of the formation of the population's income, the manifestation of the law of the distribution of labor results in the activity, have not yet been formed. It was noted that as a result of changes in distribution relations during the transition period, the decrease in the share of labor in income relative to the total monetary income of the population may change by about 10 percent for a certain limited period of time, a year or half a year [6].

Summarizing the opinions resulting from the research, in our opinion, when we say the income of the population, we mean the sum of their monetary funds and material benefits (income received as a result of direct labor, use of property, entrepreneurship and other actions) received during a certain period of time, usually during the calendar year.

Improving the standard of living of the population is the main goal of the economic reforms being implemented in our country. It is not for nothing that the President of the Republic of Uzbekistan Sh. Mirziyoyev, in his address to the Oliy Majlis, emphasized that "In order to raise the standard of living of our people, we need to form a system of decent remuneration for labor and increase the real income of the population" [3].

Foreign economist Harley L. Lutz, in his article "The privilege of personal income taxation", studied the role of personal income tax in the state budget and tax privileges. This article studies the role of personal income tax benefits in increasing population income, and Harley L. Lutz argues that the main part of the state budget revenues should be personal income tax, while at the same time emphasizing that tax benefits should be applied on a declaration basis in order to increase population income. He also recognizes

that tax benefits should be provided for social expenditures made by the population in order to increase their income [7]. Determining the optimal scale of personal income tax is one of the main issues of modern optimal taxation theory. The basis for its development was expressed in the article of Nobel Prize laureate J. Mirrlis in 1971 [8]. In this article, he generalized and expanded F. Ramsey's analytical definition [9]. He also put forward a mathematical model that became the basis for further research in this area.

The Mirrlis model of income tax definition states that the government's goal is to maximize the welfare of society. The government's goal is to select a tax scale that will collect a portion of the total revenue into the state treasury.

In an article published after Mirrlis's work, Ye. Sadka expressed a surprising and controversial opinion [10]. Later, N. Stern and J. Sid gave a logical explanation [11]. At the highest point of the income scale, the tax rate should be zero [12]. Obviously, it is impossible to create a tax scale in this situation. In this sense, Mirrlis and his followers conducted a simplified analysis of social welfare taxes. According to their approach, the importance of dividing taxes into linear and proportional scales in the process of increasing the income of individuals was emphasized. E. Sheshinsky also paid special attention to the system of income tax stratification [13].

In the research conducted by the Russian economist V.N. Lapin, the issue of increasing the income tax of individuals and its collectability was studied, and his thoughts and opinions in this direction were expressed [14].

In particular, the author notes that the concealment of a number of incomes of individuals, their non-indication in documents, and non-performance on the basis of contracts leads to a decrease in tax revenues, along with the concealment of their income, and it is emphasized that it is not clear that it is not clear that individuals give housing to another person gratuitously, free of charge, without a contract. That is, it is stated that an individual may actually receive a certain amount of income by saying that he gave his housing for free.

Therefore, the author puts forward several proposals based on his studies. In particular, firstly, regardless of whether the housing is provided free of charge, a gratuitous transfer agreement must be concluded and it must be clearly indicated who will live in the housing. At the same time, internal affairs officers must monitor who lives in the house. If another person lives there, they must immediately notify the tax authorities. Secondly, the citizen himself must inform the tax and internal affairs authorities about the status of those living in the house online. If both information and the information collected by state bodies differ, then it is appropriate to impose a financial penalty at the highest rate on the citizen.

Russian scientist A.A. Aksenova, referring to the issue of taxation of individual incomes in European countries, cited the very high tax rates as a negative aspect of taxation, while she noted the submission of a family declaration when calculating the taxable base and the deduction of a number of expenses when calculating the taxable base as positive aspects [15].

M.V. Pyanova, in her research on the taxation of property income of individuals, concluded that taxation based on the cadastral value of properties, while ensuring that individuals pay more property tax to the budget, creates a tax burden on individuals by more than 10 times, and eliminates the social function of income tax [16].

Based on the above research and the opinions of economists, we would like to put forward the following author's ideas on improving the personal income taxation mechanism in Uzbekistan:

- To increase the efficiency of personal income taxation, it is necessary to implement tax collections through digital platforms. This will facilitate the registration of taxpayers, the submission of tax declarations online, and the implementation of payments in digital form. At the same time, the accuracy and efficiency of tax collections can be increased by automating tax administration and audits;

- It is necessary to reintroduce progressive tax rates in the personal income taxation mechanism. Economic equality can be ensured by increasing the tax rate for high-income

earners and reducing taxes for low-income earners. This, in turn, will increase social justice in society and strengthen taxpayers' trust in the tax system.

- It is necessary to expand the system of benefits to encourage taxpayers. Individuals can be provided with tax breaks or bonuses if they pay taxes on time or manage to increase the amount of tax they owe. This increases taxpayers' incentive to pay taxes on time and correctly. Expanding tax breaks and introducing social protection mechanisms for low-income individuals will ensure that the taxation system is based on social justice. This, in turn, will help maintain economic equality in society and increase trust in the tax system.

2. Materials and Methods

In carrying out the scientific research, methods such as comparative and systematic analysis, induction, deduction, synthesis were used. The Web of Science scientific database was used to analyze the literature. Official statistical data of the Republic of Uzbekistan were used to study the trends in the structure of population income in Uzbekistan and analyze the dynamics of the salary level of individuals paying income tax, the number of income tax payers, the amount of tax and their share in the structure of state budget revenues.

3. Result

One of the main factors in the standard of living and well-being of the population is the availability of a permanent source of income. As practical information presented in this part of our study, we first found it necessary to analyze the structure and dynamics of the population's monetary income. Below we will consider changes in the income of the population of Uzbekistan (Table 1).

Table 1. Changes in population income in 2020-2024 [20]

№	Indicators	2020	2021	2022	2023	2024
1.	Total income of the population, billion soums	431182,4	538450,7	654993,3	756084,2	896274,4
	Compared to last year (%)	113,1	124,9	121,6	115,4	118,5
2.	Total income per capita, thousand soums	12595,9	15421,7	18373,9	20764,5	24111,9
	Compared to last year (%)	110,9	122,4	119,1	113,0	116,1
3.	Real total income of the population, billion soums	381813,9	485834,8	587754,2	687536,8	817470,3
	O'tgan yilga nisbatan (%)	100,1	112,7	109,2	105	108,1
4.	Real total income per capita, thousand soums	11153,7	13914,7	16487,7	18881,9	21991,9
	Compared to last year (%)	107,5	106,2	104,2	98,6	109,9

As shown in Table 1, in 2024, the total income of the population increased by more than 2.0 times compared to 2020, the total income of the population per capita increased by 1.9 times, the real total income of the population increased by 2.1 times, and the real total income of the population per capita increased by almost 2.0 times.

In Uzbekistan, the total income of the population in 2020 -2024 has a steady growth trend. The highest indicator was observed in 2021, when the growth of total income of the population in this year was 124.9 percent.

There is a peculiarity in reflecting the income of the population in the statistical data of the Republic of Uzbekistan, that is, the composition of the total income of the population is divided into primary income and transfers.

Primary income itself is also divided into income from production and income from property (Table 2).

Table 2. Change in the composition of total income of the population (in percent) [20]

Indicators		2020	2021	2022	2023	2024
Total income – total		100,0	100,0	100,0	100,0	100,0
I.	Primary income	76,3	74,7	71,1	72,9	74
1.1.	Revenues from production	74,3	72,7	69,0	70,1	70,7
1.1.1.	Income from work	65,9	66,0	62,7	63,1	64,4
1.1.2.	Income from services produced for personal consumption	7,4	6,7	6,3	7,0	6,3
1.2.	Income from property	2,1	2	2,2	2,8	3,4
II.	Transfer income	23,7	25,3	28,9	27,1	26,0

From the data in Table 2 above, it can be seen that in our country, the largest share in the structure of population income is occupied by income from labor activities. The main reason for this is the constant increase in wages, pensions, scholarships and benefits in recent years, and the number of employed people is increasing year by year. During the period under analysis, as a result of measures taken to reduce tax rates on personal income and reduce inflation, the gross and real income of the population has increased significantly, and its purchasing power is growing steadily. During the period under analysis, income from labor activities has a tendency to decrease in the structure of population income. This situation can be explained by the fact that income from transfers increased more in the last year than in previous years.

Personal income can also be classified from the point of view of taxation. In this case, income is classified in accordance with the tax legislation of each country.

Tax legislation in Uzbekistan is well developed regarding the composition of individual income, and we can see the composition of the total income of individuals subject to taxation based on the data in the following figure (Figure 3).

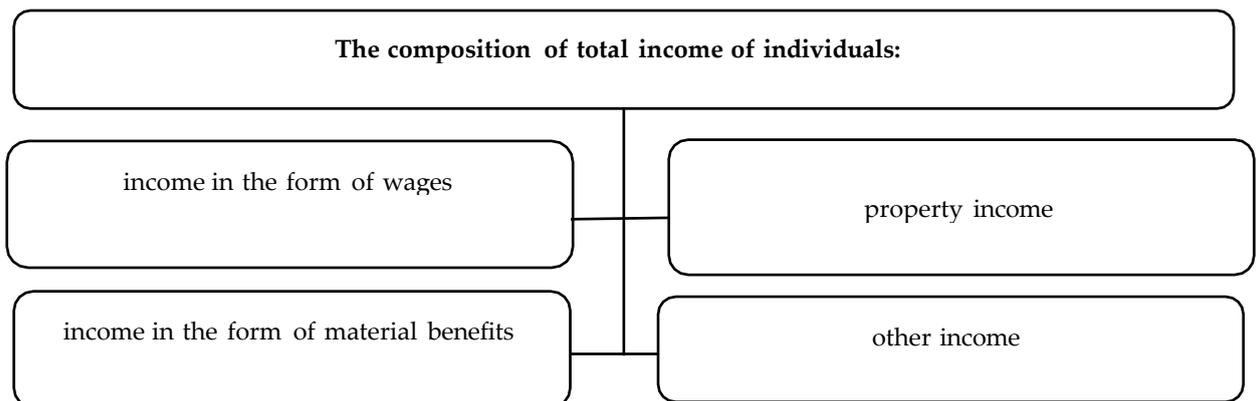


Figure 3. Structure of total income of individuals [18].

All payments accrued and paid to individuals who are in labor relations with an employer and perform work in accordance with a concluded employment contract (contract) are recognized as income in the form of remuneration for labor. Income as remuneration for labor also includes income received by an individual from incentive payments, compensation, and compensation for time not worked established in accordance with tax legislation.

The fact that income is generated from various sources necessitates the introduction of limited tax relations in relation to their income. In this regard, it is also necessary to emphasize that income tax from individuals should not be limited only to serving to increase budget revenues, but should also serve to increase the standard of living of broad segments of the population, their incomes, and their ability to pay.

4. Discussion

The acceleration of the process of taxation of income dates back to the first half of the 19th century. Income tax was introduced in Great Britain in 1842, in Japan in 1887, in Germany in 1891, in the USA in 1913, and in France in 1914. In the former USSR, it was introduced under the general name of income-property tax by the Decree of November 16, 1922, and was transformed into an income tax in 1924, and was levied on the salaries of workers and employees according to a differentiated scale until 1991[19]. Personal income tax occupies a significant place in the state budget revenues and is included in the general state taxes. Its distinctive feature is that the tax is levied on the direct income of individuals. Therefore, this tax plays an important role in the life of every taxpayer. Therefore, if we look at the dynamics of the number of individual income tax payers in our republic, the income tax calculated for them, and the income tax revenues paid by individuals over the past five years, we can see that the number of taxpayers and the income tax paid by them have been steadily increasing, which indicates a steady increase in the income of the population (Table 3).

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Table 3. Information on the number of individual income tax payers in Uzbekistan, the income tax accrued to them, and the amount of tax paid [17]

№	Years	Number of income tax payers	Amount of accrued income tax (billion soums)	Amount of income tax paid (billion soums)	Average amount per taxpayer (thousands of soums)
1	2012	4 075 581	2 221,4	2 301,8	564,7
2	2013	4 128 826	2 687,8	2 717,3	658,1
3	2014	4 346 117	3 104,2	3 261,7	750,5
4	2015	4 325 835	3 534,8	3 800,7	878,6
5	201	4 394 285	3 835,4	4 137,4	941,5
6	2017	4 408 860	4 648,3	4 876,4	1106,0
7	2018	4 545 217	5 392,0	6 422,7	1413,1
8	2019	4 686 237	13 170,9	13327,5	2844,0
9	2020	4 422 924	14 415,2	15140,8	3423,3
10	2021	4 802 617	17 548,2	18 918,0	3939,1
11	2022	5 018 032	22 157,1	24 284,5 [17]	4839,5
12	2023	5 527 005*	28 296,2	29 917,4 [17]	5412,9
13	2024	5 754 124*	38 477,3	35394,1 [17]	6551,1

* together with individual entrepreneurs who pay personal income tax.

According to Table 3 above, as a result of the creation of new jobs under the influence of positive reforms being implemented in our country, the number of payers of personal income tax has been steadily increasing in recent years. It is worth noting that, without a significant change in the number of taxpayers, tax revenues have increased sharply since 2019, more than 2 times compared to 2018. Revenues also have a stable growth rate in 2020 and 2021. This situation can be justified by the fact that, based on the tax policy concept implemented at the initiative of the President of the Republic of Uzbekistan Sh.M.Mirziyoyev, the progressive scale was abandoned starting in 2019 and a single 12 percent tax rate was introduced.

In proportion to the increase in the number of taxpayers, the income tax accrued to them also has an increase rate. At the same time, the income tax paid by individuals was collected in excess of the income tax accrued to them every year, that is, the amount of income tax paid compared to the amount of accrued income tax differed by 2,133.4 billion soums in 2022 alone.

The table shows a constant increase in the number of income tax payers between 2012 and 2024. The number of payers, which was 4,075,581 in 2012, increased to 5,754,124 by 2024. This increase is approximately 1.7 million people. This increase indicates an increase in economic activity and interest in the tax system.

The amount of assessed income tax has been increasing every year. In 2012, this amount amounted to 2,221.4 billion soums, and by 2024 this figure had reached 38,477.3 billion soums. The increase in assessed tax is due to both an increase in the number of payers, as well as an expansion of economic activity and the tax base.

The amount of taxes paid has also increased, from 2,301.8 billion soums in 2012 to 35,394.1 billion soums by 2024. The increase in taxes paid is due to an increase in assessed taxes. It also indicates improved payment discipline of taxpayers, increased tax compliance, and the efficiency of the state in managing tax collections.

The average amount per taxpayer also shows a significant increase. In 2012, this amount was 564.7 thousand soums, and by 2024 it reached 6,551.1 thousand soums. The increase in the average amount indicates that the total income of taxpayers has increased and tax collections are distributed more effectively.

If we analyze by year, in 2012–2016, the number of income tax payers and tax collections had average growth rates. The average amount per taxpayer was somewhat low, and the tax system was still in a growth period. In 2017 –2019, the growth in tax collections and the number of payers increased significantly. In this regard, 2018 can be distinguished, since the amount of taxes paid increased sharply

(6,422.7 billion soums). This is due to new methods in the tax collection system, improved tax collections, and changes in the economy. In 2020 –2024, tax collections and the number of taxpayers continued to grow at a very high rate. By 2024, the growth in tax collections was very significant, and the average amount per taxpayer was very high. If by 2020 the income tax paid amounted to 15,140.8 billion soums, by 2024 this amount reached 35,394.1 billion soums. This indicates the stability and effective development of the tax system.

The reason for the excess of the amount of income tax paid by individuals over the amount of calculated income tax is as follows:

firstly, the reduction of tax debts as a result of the legalization of illegal income of individuals through the informal lease of residential and non-residential property or the sale of buildings and structures, and the legalization of illegal income of informal workers and employees (most often in the construction and catering sectors);

secondly, it can be explained by the collection of additional amounts determined as a result of the submission of declarations by individuals.

If we look at the average tax amount per taxpayer, the amount of income tax paid has tended to increase over the years. This situation can be justified by the fact that the amount of wages paid to individuals increases year by year and the higher tax rate is applied to income with a higher income tax rate.

5. Conclusion

In accordance with the reforms being implemented in Uzbekistan, thoughtful measures are being taken in the tax system, including a number of positive changes in the taxation of individual income. Personal income tax, as a subsystem of budget-tax relations, reflects the relations that arose in the process of transferring part of their income to the state budget to form a centralized state fund. Therefore, in order to maintain records of individuals paying income tax and ensure full taxation of their income from any source, it is necessary to pay attention to the following:

1. The gradual introduction of the practice of declaring income of individuals in the taxation of income will contribute to the emergence and prevention of the shadow economy, money laundering, corruption and other crimes in the economic sphere in the country.
2. Studying the composition of the population of our country and the share of the active population in it, the composition of the income of the population, the number of individuals paying taxes, and the number of individuals who have submitted

declarations to tax authorities, the amount of income tax paid by them, as a result of the analysis, we can see that today there are also incomes of individuals that are not subject to taxation. Improving the taxation of these incomes is one of the most important issues;

3. When taxing income received from the sale of residential premises owned by individuals, it is appropriate to establish minimum standards for the location of the sold property in relation to the occupied area (similar to the standards applied to the rental of property).

As a result of the implementation of the above proposals and recommendations in practice, full and timely collection of income tax from individuals will be achieved, as a result of which the stability of budget revenues will be ensured.

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