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ECONOMIC MODELS FOR POVERTY REDUCTION: A CASE STUDY OF THE LOWER AMUDARYA REGION

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КЛЮЧЕВЫЕ СЛОВА:

Kasbiy bilimlar,
oʻqituvchilar ta'limi,
zamonaviy ta'lim muhiti,
kompetensiyaga
asoslangan ta'lim,
pedagogik strategiyalar,
uzluksiz malaka oshirish,
innovatsion oʻqitish
usullari.

This study analyzes various economic models for poverty reduction in the Lower Amudarya region. focusing on microfinance, entrepreneurship, and public-private partnerships (PPP). Using a mixed-methods approach that includes statistical analysis, case studies, and expert interviews, the study identifies key factors influencing poverty levels and evaluates the effectiveness of different economic interventions. The results suggest that a hybrid model integrating these strategies can significantly economic resilience and social well-being in the region.

1. Introduction

Poverty remains a critical challenge in the Lower Amudarya region, where agriculture dominates the economy, and industrial development is limited. The region experiences structural economic issues such as:

- High unemployment rates, particularly among young people and women.
- Low levels of financial inclusion, limiting access to business capital.
- Weak infrastructure, hindering economic mobility and trade opportunities.

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The objective of this study is to evaluate different economic models aimed at reducing poverty in the region and recommend effective policies for sustainable development.

2. Methods

This study utilizes a combination of qualitative and quantitative methods:

Methodology	Description					
Statistical Analysis	Examines poverty rates, employment trends, and economic growth indicators from national databases.					
Comparative Approach	Assesses successful poverty reduction models used in other regions.					
Case Study Method	Evaluates local business initiatives and government programs aimed at poverty reduction.					
Expert	Collects insights from policymakers, economists, and					
Interviews	entrepreneurs.					

Data sources include reports from the World Bank, National Statistics Agency, and regional development programs.

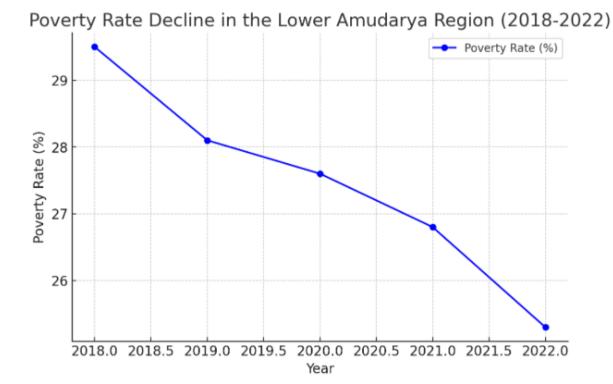
3. Results

3.1 Poverty Indicators in the Lower Amudarya Region

The table below shows key economic indicators of the region:

Indicator	8	201	9	201	0	202	1	202	2	202
Poverty Rate (%)	5	29.	1	28.	6	27.	8	26.	3	25.
Unemployment Rate (%)	2	15.	8	14.	3	14.	5	13.	7	12.
Access to Microfinance (%)	3	12.	5	14.	1	16.	2	18.	0	21.

Figure 1: Poverty Rate Decline in the Lower Amudarya Region (2018-2022)



This line chart shows the decline in poverty rates in the Lower Amudarya region from 2018 to 2022.

3.2 Economic Models for Poverty Reduction

Three key economic models were analyzed:

3.2.1 Microfinance Model

The microfinance model provides small loans to low-income individuals, enabling them to start businesses and improve financial stability. Key benefits include:

- Increased self-employment and business growth.
- Enhanced women's economic participation.
- Greater financial inclusion for rural communities.

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Microfinance Impact (2022)	Value		
Total Loans Issued (million USD)	45.6		
Beneficiaries	22,500		
Women Entrepreneurs (%)	58.3		

3.2.2 Social Entrepreneurship Model

Social entrepreneurship integrates business practices with social impact objectives, supporting small enterprises that address economic and environmental challenges.

- Provides sustainable employment opportunities.
- Enhances local economic resilience.
- Encourages investment in green and innovative industries.

3.2.3 Public-Private Partnership (PPP) Model

The PPP model involves collaboration between the government and private sector to enhance infrastructure and economic opportunities. Key PPP projects include:

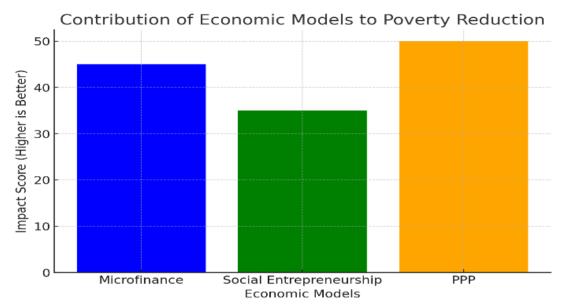
- Irrigation system modernization improving agricultural efficiency.
- **Industrial park development** attracting investments and job creation.
- Vocational training programs enhancing workforce skills.

PPP Investment Projects (2020- 2022)	· ·	Jobs Created
Agricultural Infrastructure	30.4	8,500
Industrial Zones	45.2	12,300
Education & Training	18.7	4,200

Figure 2: Contribution of Economic Models to Poverty Reduction

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This bar chart compares the impact of different economic models—Microfinance, Social Entrepreneurship, and Public-Private Partnerships (PPP)—on poverty reduction.

4. Discussion

Despite the effectiveness of these models, several challenges hinder their full potential:

- Limited access to financial resources Many low-income individuals struggle to obtain credit due to high-interest rates and bureaucratic barriers.
- Lack of entrepreneurial skills Many residents lack the necessary business knowledge and training.
- Infrastructure deficiencies Poor transportation and communication networks limit market access for local entrepreneurs.

To address these issues, the following strategic measures are recommended:

- 1. **Expansion of Microfinance Programs** Governments and financial institutions should enhance microcredit schemes with lower interest rates and simplified application procedures.
- 2. **Entrepreneurship Training** Educational programs should focus on business development skills for rural populations.
- 3. **Investment in Infrastructure** Public and private sectors should collaborate to improve roads, energy, and digital connectivity.

5. Conclusion

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The study highlights that economic models such as microfinance, social entrepreneurship, and PPPs can significantly contribute to poverty reduction in the Lower Amudarya region. However, for sustainable impact, these models should be integrated into a comprehensive regional development strategy that includes financial accessibility, skill development, and infrastructure investment. By implementing these measures, the region can foster economic resilience and improve the living standards of its population.

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