

Analytical Note

Barriers and Opportunities for Income Generation for Persons with Disabilities in the Republic of Uzbekistan



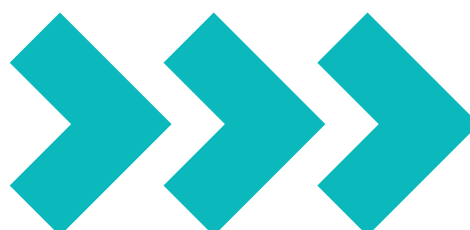


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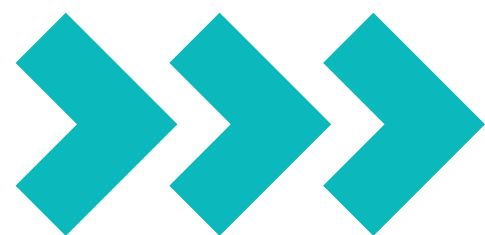
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List of Abbreviations

Agency	National Agency for Social Protection under the President of the Republic of Uzbekistan
JSCB	Joint-Stock Commercial Bank
BVPC	Basic value for pension calculating
BSV	Basic settlement value
GDP	Gross Domestic Product
WHO	World Health Organization
TC	State Tax Committee
ICT	Information and communication technologies
Inson Center	Inson Social Services Center
IEs	Individual entrepreneurs
CPI	Consumer Price Index
IS	Information system
MEPR	Ministry of Employment and Poverty Reduction
ILO	International Labor Organization
MCE	Minimum Consumer Expenditures
MW	Minimum wage
MWR	Minimum wage rate
MSEC	Medical and Sanitary Expert Commission
VAT	Value Added Tax
PIT	Personal Income Tax
TC	Tax Code
OECD	Organization for Economic Cooperation and Development (38 countries)
SO NGOs	Socially oriented NGOs
LC	Labor Code



INTRODUCTION

As of April 1, 2025, 1,031,609 persons with disabilities (PWDs) were registered (officially recognized) in Uzbekistan. Among them, 173,285 people (16.8%) are children under 18. The largest group is people aged 30 to retirement age (women - 55 years old, men - 60 years old in Uzbekistan). Overall, 55% of persons with disabilities are men, and 45% are women.¹

The number of registered PWDs is 2.7% of the total population of the country.² At the same time, according to World Bank estimation 13.5% of the total population aged three years and older have some form of disability in Uzbekistan.³ Thus, the actual scale of disability is **underestimated** by about 9.8% of the total population (i.e. the number of unregistered persons with disabilities is 3.6 times higher than the number of registered ones) – a huge challenge **in the area of inclusion**.

State support of PWDs in Uzbekistan has significantly increased in recent years. The Law "On the Rights of Persons with Disabilities" was adopted in 2020.⁴ The Procedure for Providing Social Assistance to Single Elderly Persons, Pensioners and Disabled Persons was also updated.⁵ In 2021, the country ratified the UN Convention on the Rights of Persons with Disabilities, a key international document that sets minimum standards for the rights of persons with disabilities.⁶ These legal changes led to a shift in how national

institutions operate. Thus, the Interdepartmental Council for Persons with Disabilities was created in 2021⁷ which coordinates the work of the state agencies on all disability-related issues. The National Agency for Social Protection (hereinafter referred to as the Agency) was established in 2023.⁸ In social service centers have been opened across the country, offering medical, social and other services, including for PWDs.⁹ New priorities are regularly introduced to expand access to social protection services, with a strong focus on safeguarding the rights and interests of PWDs.¹⁰

The income of persons with disabilities can be both monetary (material) and non-monetary. **The purpose of this Note** is to organize and clarify sources of income for PWDs, and to offer recommendations for addressing the challenges that limit income growth and opportunities for this vulnerable group.

This Brief uses legal acts, official statistics, surveys' results and other sources of information¹¹ as well as main findings and conclusions obtained during the Third Inclusive Business Forum took place on May 2, 2025, in Tashkent. The forum brought together representatives of businesses, state agencies, NGOs, international and public organizations to promote inclusive employment practices and greater corporate social responsibility.

¹ Source: National Agency for Social Protection under the President of the Republic of Uzbekistan.

² As of 01.01.2025, the total population was 37,543.2 thousand people. Of these, the population aged 0-2 years was 2,776,067 people. Source: National Statistics Committee <https://stat.uz/ru/ofitsialnaya-statistika/demography>

³ Source: World Bank, Technical Notes on the Implementation of the Convention on the Rights of Persons with Disabilities, Republic of Uzbekistan, January 2023.

⁴ Law of the Republic of Uzbekistan "On the Rights of Persons with Disabilities" No. 641 dated October 15, 2020 <https://lex.uz/ru/docs/5049549>

⁵ Registered by the Ministry of Justice of the Republic of Uzbekistan on 23.02.2000. Registration No. 900.

⁶ Law of the Republic of Uzbekistan "On Ratification of the Convention on the Rights of Persons with Disabilities" No. 695 dated July 6, 2021 <https://lex.uz/ru/docs/5447430>

⁷ Resolution of the Cabinet of Ministers of the Republic of Uzbekistan "On measures to further improve the activities of the Interdepartmental Council for Disabled Persons" No. 769 dated December 23, 2021 <https://lex.uz/ru/docs/5790722>

⁸ Decree of the President of the Republic of Uzbekistan "On a set of measures to provide high-quality social services and assistance to the population, as well as establishing a system for their effective control" No. 82 dated June 1, 2023 <https://lex.uz/docs/6480351>

⁹ Resolution of the President of the Republic of Uzbekistan "On measures to improve the system of providing social services and assistance to the elderly and persons with disabilities in need of outside care" No. 410 dated December 27, 2023 <https://lex.uz/en/docs/6725094>

¹⁰ Source: Videoconference chaired by the President of the Republic of Uzbekistan, February 20, 2024 <https://president.uz/ru/lists/view/7041>

¹¹ See the full list of sources, page 22.

1. . Sources of income for persons with disabilities



The following can be considered as sources of income for PWDs:



social assistance
and social security;



free/subsidized
specialized assistance;



provision of housing
(out of turn);



employment;



tax incentives.

The first source is disability pensions and benefits, financial assistance and allowances (a fixed amount is set regardless of the region). The amount of pensions and benefits should not be less than the amount of minimum consumer expenditure (MCE) per month per person¹² for: a) disability pensions of groups I and II; b) disability benefits for disabled children under 18; c) benefits for persons under 18 with HIV infection and/or a serious chronic rare (orphan) disease; d) benefits for persons over 18 who are disabled from childhood. These payments are made by JSCB Halk Bank branches by transferring money to bank cards or in cash through mahallas every month.

Source 2: The procedure for providing free/specialized assistance is regulated by the Law of the Republic of Uzbekistan "On social protection of disabled persons in the Republic of Uzbekistan"¹³ and by the legislation of the Republic of Uzbekistan on healthcare.

Source 3: Provision of housing (apartment) is provided only for two categories of persons.

Source 4: PWDs may be employed, self-employed or work as entrepreneurs (formally and informally).

Source 5: Several tax benefits are provided to PWDs by the Tax Code (TC).

The state is the source of payments for all sources of income, except for "labor employment" where the source can be business entities of both state and non-state forms of ownership. Table 1 systematizes all sources of income by PWDs' categories, terms and amount (where it is possible) of payment.

¹² Minimum consumer expenditure (MCE) is used to determine the poverty line in the country and identify target groups in need of social support. The MCE is constantly revised and currently amounts to 669,000 UZS per person per month.

¹³ Source: <https://www.lex.uz/acts/140860>

Table 1. Sources of income for persons with disabilities in the Republic of Uzbekistan

Payments/ benefits	Who are they assigned to?	Payment or benefit validity period	Amount of payment/benefits
Social assistance and social security			
1. Disability pension (social security)	A pension is assigned due to: • an industrial injury or occupational disease - regardless of length of service; • other reasons - with a total length of service (Annex 1). Its duration depends on the age of the insured employee at the time of disability onset.	From the date of disability recognition and for the entire period of disability. For persons with disabilities (men over 60 years old and women over 55 years old) – for life.	Monthly 55% of the average monthly salary of the employee (which is taken to calculate the pension amount), but not less than 100% of the MWR* at the time of pension assignment
2. Pension supplements	1. Disabled war veterans with disability group I - 150% of the Basic pension calculation amount (BVPC)*; 2. Disabled war veterans with disability group II - 125% of BVPC; 3. Persons with visual impairments of disability group I - 100% of the BVPC; 4. Persons with disabilities of group I – 75% of the BVPC; 5. Single persons with disability group II - 75% of the BVPC. ¹⁴	for life	Monthly The current BVPC amount is 471,000 UZS from July 1, 2025
3. Additional payment for food and hygiene products	Veterans of the 1941-1945 war, former prisoners of nazi camps, citizens who worked during the Leningrad blockade, lonely elderly in need of care, disabled people	for life	Monthly in the amount of one BSR* (412, 000 UZS) from August 1, 2025
4. Disability allowance¹⁵ (social assistance) <i>The right to benefits is granted to persons, regardless of age, who do not have the required length of service for the assignment of a state pension and who are recognized by the Agency as having a disability of group I or II.</i>	i) allowance for children with disabilities (including orphan diseases and HIV) under 18 years of age	from the date of disability recognition and for the entire period of disability, but not more than 18 years	Monthly 1, 012,000 UZS from August 1, 2025
	ii) allowance for a child's representative ¹⁶ caring for a disabled child under the age of 18 who needs care outside (according to the List** of diseases)	for the entire period of the child's disability up to 18 years	Monthly 820, 000 UZS
	iii) disability allowance from childhood (for persons with disabilities of groups I and II)		Monthly Disability Group I – 1,027,000 UZS Disability Group II – 920,000 UZS
	iv) old-age allowance for mothers with disabled children from childhood	for the entire period of disability	Monthly 920,000 UZS
	v) elderly persons with disabilities who are not entitled to a state pension due to reaching retirement age (women – 55 years, men – 60 years)	for life	Monthly Disability Group I – 1,027,000 UZS Disability Group II – 920,000 UZS

¹⁴ Source: Article 28 of the Law of the Republic of Uzbekistan "On State Pension Provision for Citizens" No. 938-XII dated September 3, 1993 (current version) <https://lex.uz/ru/docs/112312?ONDATE2=19.03.2024&action=compare>

¹⁵ Regulation on the procedure for the appointment and payment of benefits and financial assistance to certain categories of persons in need of social protection, and additional measures to improve the quality of public services through the widespread introduction of modern information technologies in this area. Adopted by Resolution of the Cabinet of Ministers of the Republic of Uzbekistan No. 119 dated March 23, 2023 <https://lex.uz/docs/6411319#>

¹⁶ Decree of the President of the Republic of Uzbekistan "On additional measures to support persons with disabilities and categories of the population in need of social protection" No. 74 dated February 17, 2022 <https://lex.uz/docs/5865497>

5. Cash¹⁷ assistance - social services provided on an individual basis *** (social assistance)	Cash payment to lonely elderly persons and persons with disabilities of groups I and II covering the costs of housing and utility as well as the purchase of food and hygiene products	for the period of inclusion of a person to the Register of Lonely Elderly and Lonely Persons with Disabilities	Monthly Housing and utility services – by cases Food and hygiene products – in the amount of 1 MCE*
6. Financial assistance for improving health	Persons with disabilities (including persons of retirement age) who served in the military at nuclear test sites and other nuclear radiation facilities	One-time payment	PWDs of groups I and II – in the amount of 3 BSV PWDs of group III – 2 BSV

Free/subsidized specialized assistance

1. Provision of medicines	For persons with disabilities of groups I and II	Depending on the individual rehabilitation plan (determined by the state Inson Center)	N/A
2. Purchase of medicines, wheelchairs, hearing aids and orthopedic products	Family members of citizens who have left for labor migration, who have a disability, registered in the IS "Unified Register of Social Protection" or included in one of the notebooks: "Iron Notebook", "Women's Notebook" and "Youth Notebook"	One-time payment	In the amount of 5 BSV
3. Technical aids (cars, wheelchairs, prosthetic and orthopaedical products, printed publications with special fonts, sound amplification equipment, alarms).	To all persons with disabilities Public list of preferential prosthetic and orthopedic products and other auxiliary means	For the period of disability and depending on the individual rehabilitation plan	One-time payment The state pays compensation in case a PWD has purchased a rehabilitation device at his own expense
4. Medical and social services in inpatient institutions	Nursing homes "Sakhovat" – for the elderly and people with disabilities. Muruvvat houses – for people with disabilities and for children with disabilities. Sanatoriums (for the elderly and people with disabilities).	For persons in inpatient institutions	The specific average amount of such assistance is difficult to calculate since it is provided on an individual basis.
5. Social and household services at home	For persons with disabilities who require care outside. ¹⁸	Depending on the individual rehabilitation plan	
6. Transportation services	1. Lonely elderly persons. 2. Persons with disabilities included in the Register of Lonely Elderly and Lonely Persons with Disabilities + their accompanying persons.	For the period of inclusion in the Register	Once per year Provision of free train or intercity bus tickets (round trip)

¹⁷ Resolution of the Cabinet of Ministers of the Republic of Uzbekistan "On the introduction of a qualitatively new system of social services and assistance to persons in need of care of other people" No. 123 dated March 11, 2024 <https://lex.uz/docs/6836429>

¹⁸ If an employee becomes disabled due to the fault of the enterprise and requires outside care, then this enterprise is obliged to support the employee at its own expense for the period of loss of ability to work and compensate him for the financial and moral damage caused. Art. 34 of the Law of the Republic of Uzbekistan "On Social Protection of Disabled Persons in the Republic of Uzbekistan" <https://www.lex.uz/acts/140860>

7. Cash compensation for part of the cost of purchasing gasoline for those who own a car, stroller or motorcycle	1) war participants and persons equivalent to them; 2) war veterans and persons equivalent to them; 3) disabled persons of groups I and II due to industrial injury/occupational disease; 4) disabled persons of groups I and II since childhood.	For life	20 liters of gasoline Monthly Based on the average retail price of a certain brand of gasoline for the quarter preceding the reporting period
Provision of housing			
Provision of housing (out of turn)	1. If, because of rehabilitation, there is no longer any need for the disabled person to remain in a boarding school or other residential institution. 2. For disabled children from residential institutions who are orphans or deprived of parental care, upon reaching the age of 23 (State Youth Support Program)	If the individual rehabilitation program allows for independent living	The average amount of payment is difficult to calculate since it is provided based on the estate market value
Employment			
1. The duration of the working week cannot exceed 36 hours.	For employees with disabilities of groups I and II	For the period of employment	No reduction of wage (i.e. wage is paid based on a 40-hour week - the standard length in the Labor Code)
2. Удлиненный ежегодный отпуск - 30 календарных дней	For employees with disabilities of groups I and II	For the period of employment	9 days more to compare standard annual leave (21 days)
3. The full amount of pension is paid for working disabled people + it is recalculated every two years and increased considering the length of service	Disabled persons of groups I and II who have at least 1 year of work experience after the appointment of a pension	For the period of employment	Depending on length of service
4. Subsidy for the purchase of equipment and tools	Young people with disabilities who have undergone state registration as an entrepreneur or self-employed, who have received a certificate of vocational training courses, retraining, advanced training, entrepreneurship and vocational training	For the period of employment	Up to 50 times the BSV* in effect in the country on the day the subsidy is provided
5. Partial exemption from personal income tax (up to 3 MWR)	1. Persons with disabilities from childhood. 2. Disabled persons and war veterans, as well as persons equated to them. 3. One of the parents caring for a person with disability from childhood.	For life For life For the entire period of disability	Annually Depending on income, from the moment the right to benefits arises. The benefit also applies to dividends, interest payments and income from property leasing.

Tax incentives			
1. Exemption from land tax	1. Disabled persons and war participants, as well as persons equated to them. 2. Persons with disabilities from childhood. 3. Persons with disabilities of groups I and II.	For the entire period of disability	Depending on the area of the land plot
2. Exemption from property tax		For the entire period of disability	Depending on the area of the property (apartment, house)
3. Exemption from (income tax)	1. Disabled persons and war veterans, as well as persons equivalent to them. 2. One of the parents who is raising a person with a disability from childhood, living with him.	For life	Partially exemption (in the amount of 1.41 times the MWR) for each month
	1. PWDs since childhood. 2. PWDs of groups I and II.	For the entire period of disability	Exempt in the amount of 3 MWR for each month
4. Exemption from duty on purchase and import of vehicles into the country	Persons with disabilities of all groups who purchase a car adapted for manual control by the manufacturer and/or a motorized wheelchair	-	Exemption from payment of vehicle tax

Source: Author, based on an analysis of the regulatory framework. All sources are listed on p.22.

*Notes: Three new values were introduced in Uzbekistan from September 1, 2019 replacing the traditional unified minimum wage (MW) value in accordance with the Decree of the President of the Republic of Uzbekistan No. 5723 dated May 21, 2019: 1) minimum wage rate (MWR); 2) basic value for pension calculation (BVPC); 3) basic settlement value (BSV).

The minimum amount of these payments is periodically reviewed (indexed) and approved by the government. As of August 2025, the amount of payments is established by the Decree of the President of the Republic of Uzbekistan "On increasing the amount of salaries, pensions and benefits No. 91 dated June 2, 2025 <https://lex.uz/ru/docs/7553336>

** Source: The list of diseases is approved by the Decree of the President of the Republic of Uzbekistan "On additional measures to support persons with disabilities and categories of the population in need of social protection" No. 74 dated February 17, 2022. <https://lex.uz/docs/5865497>

*** The following categories are included:

- **single disabled persons in need of care** – persons with disabilities of groups I and II in need of care, who do not have children (including adopted children), spouses, parents, guardians, as well as persons who are assigned the responsibility for caring for a disabled person by a court decision);
- **disabled persons living alone and requiring care** – persons with disabilities of groups I and II who require outside care and who live separately or together with persons who are in penal institutions or undergoing long-term treatment;
- **lonely elderly in need of care** – pensioners who do not have children (including adopted children), spouses, parents, guardians, as well as persons who have been assigned by the court the responsibility for caring for elderly citizens);
- **elderly people living alone and in need of care** – people of retirement age living alone or together with people in correctional institutions or long-term care.

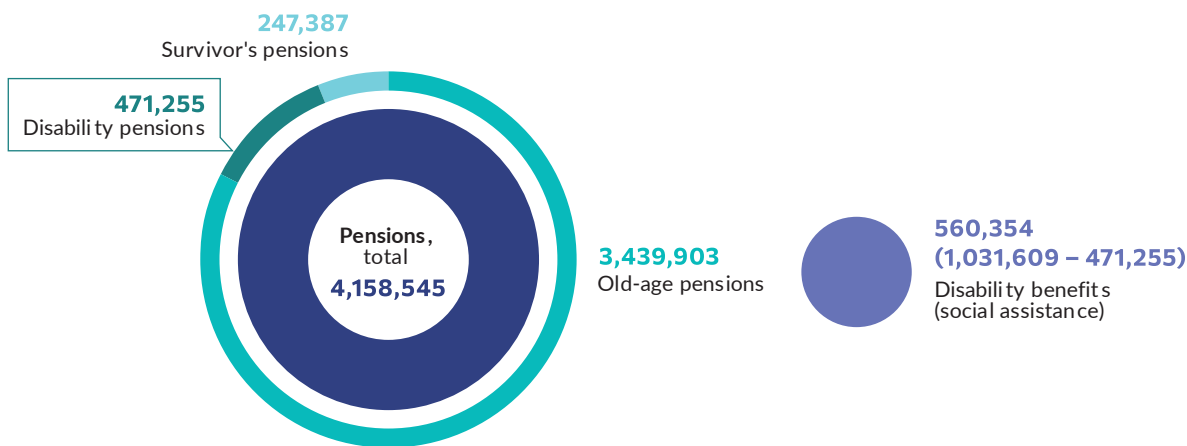
2. Actors influencing the formation of income' sources for persons with disabilities



The state. The state is a key player in the formation of income sources for PWDs. *Firstly*, the state is the initiator of all policies and programs in areas that form sources of income for PWDs (such as production, social protection, employment, taxation, etc.).

Secondly, the state provides disability pensions and benefits (allowances) through the National Agency for Social Protection, the Agency. The state's role in providing disability benefits is especially important because, unlike disability pensions which are funded by social insurance contributions paid by employees and enterprises, disability benefits are fully funded by the state budget (Table 2).

Table 2. Number of disability pensions and disability benefits' beneficiaries (as of April 1, 2025)



Source of payments:

Off-budget Pension Fund under the Ministry of Economy and Finance of the Republic of Uzbekistan (from social insurance contributions paid by employers and employees)

Source of payments:

Национальное Агентство социальной защиты (государственный бюджет)

Source: Author, based on open data.

Notes: *Government portal of the Republic of Uzbekistan <https://data.egov.uz/data/6135a61212027c00f820af45>

Thirdly, the state is a source of free specialized medical care, as well as free/discounted social, transport and other services, which enhances the wellbeing of PWDs.

Fourthly, the state acts as a regulator in labor relations, including those involving PWDs. In accordance with the Labor Code (LC), it is prohibited to refuse to sign an employment contract or deny a promotion because of a disability. An employer cannot terminate a contract unless a medical and social expert commission (MSEC) determines that the person's health condition prevents them from performing their job duties or poses a risk to their own or others' health or safety.

Along with this, the state has introduced several measures aimed at **stimulating demand for employment** of PWDs. Thus, at enterprises and organizations with more than 20 employees, local authorities must reserve a minimum number of jobs (at least 3% of staff) for the employment of persons with disabilities – this is known as quota system. It is envisaged to allocate subsidies to private employers for: a) hiring PWDs above the quota¹⁹ and b) adapting workplaces to the needs of PWDs. Subsidies of up to 50 times the BCV are provided for young people with disabilities to purchase equipment after receiving a profession.²⁰

In addition, automated systems are being upgraded to quickly inform all population groups about vacancies based on the principle of “work for everyone.”²¹ Recommendations have been approved for adapting of workplaces, job roles, and working conditions.²²

Fifthly, the state is a major employer of persons with disabilities. Out of the total number of employed people with disabilities (121 thousand people, Table 3), 58.7 thousand people (48.5%) work in public service and state-owned enterprises. These jobs are considered the **most effective** in terms of social protection, decent employment and overall inclusion.

Sixthly, the state provides certain tax exemptions. The opportunity not to pay several taxes also improves the financial situation of persons with disabilities.

Private employers (legal entities) are another major provider of jobs for PWDs. Of the total number of PWDs employed (121 thousand people), 51.5% work in private businesses (Table 3). Private employers differ in how well they meet decent work standards and provide social protection. Most employees in this sector work under civil contracts, which often means unstable of employment.

The informal sector is the largest provider of **unguaranteed employment** for PWDs. It employs 575 thousand people, or 82.6% of the total number of PWDs registered (696 thousand people). The role of the informal sector in generating income for PWDs is even greater when considering that over 2.3 million PWDs are not officially registered (Table 3). These individuals are either unemployed or “invisible” temporary workers in informal labor arrangements. Labor rights are frequently violated in this sector for all types of workers.

¹⁹ At the expense of the State Employment Promotion Fund, for each employee, 1.5 times the BSV per month for 6 months.

²⁰ Resolution of the President of the Republic of Uzbekistan "On additional measures for comprehensive support of persons with disabilities, assistance in their employment and further increase in social activity" No. 57 dated December 21, 2021. <https://lex.uz/docs/5789986>

²¹ Resolution of the President of the Republic of Uzbekistan "On measures to improve and increase the effectiveness of state policy in the field of employment and poverty reduction" No. 347 dated October 4, 2024 <https://lex.uz/ru/docs/7131784>

²² Resolution of the Cabinet of Ministers of the Republic of Uzbekistan "On measures to create conditions for the implementation of labor activities of persons with disabilities" No. 486 dated August 31, 2022 <https://lex.uz/ru/docs/6179653>

Table 3. Employment of persons with disabilities (as of May 2025)

Indicators		Number of people, thousand
1.	Total number of persons with disabilities (estimate)*	4, 528. 3
2.	Number of registered persons with disabilities	1, 031.6
	Of these: persons with disabilities of working age	696.0 (67,5%)
3.	Full time employment	121.0
	Of these, they are employed in:	
	budgetary organizations (5.6 thousand organizations)	49.9
	public enterprises (968 enterprises)	8.8
	entrepreneurial entities (34.7 thousand entities)	62.3
4.	Unsecured employment (informal sector)	575.0
	Из них:	
	Persons with disabilities of group I	57.9
	Persons with disabilities of group II	460.3
5.	Number of unregistered persons with disabilities (p.1 - p.2)	3, 496.7
	Of these: persons with disabilities of working age	2,360.3 (based on 67.5%, p.2)
	Of them, are busy with work	N/A

Source: Positions 1 and 5 – author's assessment. Positions 2,3,4 – National Agency for Social Protection.

Note: * Author's estimate based on the WB estimate - 13.5% of the total population aged 3 years and older (see footnote 3).

Enterprises owned by public associations of persons with disabilities.²³ The state provides incentives to these enterprises, where at least 50% of employees and payroll must consist of PWDs. These enterprises are exempt from paying income tax and value-added tax (VAT) on the sale of their goods (services). In addition, to increase demand for their products, government agencies are allowed to conclude direct contracts with them for up to 3 years. To qualify, these enterprises must be registered on the electronic cooperation exchange portal, their sole founders must be public associations of persons with disabilities.²⁴ As part of government procurement, the Ministry of Health, the Ministry of Preschool and School Education and their subordinate institutions are required to purchase at least 10% of their total procurement from these enterprises. The list of eligible enterprises, along with the types, volumes, and specifications of their products, is published on the MEPR website (Unified Register of Legal Entities). The Register is updated through electronic data exchange with the State Tax Committee, Ministry of Justice, National Statistics Committee and other relevant agencies.

²³ The Association of Disabled People of Uzbekistan (unites more than 40 public associations representing people with different types of disabilities, the Society of the Blind of Uzbekistan, the Society of the Deaf of Uzbekistan, the National Association of Business Women with Disabilities, the National Paralympic Committee, the Anti-Cancer Society of Uzbekistan, the International Public Foundation "Zamin" and other public associations of disabled people, as well as NGOs working in the field of ensuring the rights of children and adults with disabilities.

²⁴ Resolution of the President of the Republic of Uzbekistan "On additional measures of state support for organizations related to societies of persons with disabilities, as well as assistance in the employment of persons with disabilities" No. 390 dated October 12,2022 <https://lex.uz/uz/docs/6233349>

Projects of donor organizations. Various donors implement projects both using their own funds (usually through NGOs)²⁵ and through social orders received through: a) competitions organized by the Parliamentary Commission under the Oliy Majlis of the Republic of Uzbekistan²⁶ and b) the National Agency for Social Protection.²⁷ There is no data on the jobs created through these projects. Typically, only a small number of jobs are created due to the limited scale and short duration of the projects. However, these initiatives often pilot new approaches/models, which may later be adopted into national policy.

Social enterprises. Social business is a type of entrepreneurship aimed to generate profit while solving social problems (Box 1). Such enterprises de facto operate in Uzbekistan across various sectors (education, healthcare, ecology, support for vulnerable groups). However, the scale of their activities remains limited due to the absence of a clear legal framework. The Legislative Chamber of the Oliy Majlis adopted the first draft of the relevant law in 2021,²⁸ but then the Senate rejected it. Due to the lack of formal status, there is no official data on persons with disabilities employed in these enterprises.

In general, out of the total number of persons with disabilities of working age - 3,056.3 thousand people (696 thousand + 2,360.3 thousand, see Table 3) the only 22.8% (696 thousand people) are employed in public, state-owned, or private enterprises and organizations. This poses a significant risk to achieving the goal set in the Uzbekistan 2030 Strategy of “doubling the employment of PWDs by providing decent work” by 2030.²⁹

Box 1. What kind of enterprises can be recognized as social enterprises in the Republic of Uzbekistan (criteria)?

- **Companies that produce prosthetic and orthopedic products and equipment for people with disabilities:** If at least 30% of the company's total revenue comes from the production of prosthetics, orthopedic products and services for their maintenance.
- **Companies that publish literature for people with disabilities:** If at least 20% of the company's total revenue comes from publishing books and printed materials in Braille, educational and fiction literature for children with disabilities, as well as creating audio books and videos with sign language interpretation.
- **Companies that care about socially vulnerable groups:** if at least 30% of the company's average annual workforce consists of vulnerable groups (people with disabilities, migrants, unemployed, etc.).

²⁵ For example, the project "Inclusive Horizons: Education and Entrepreneurship for All". The project of the Foreign and Commonwealth and Development Office of Great Britain and Northern Ireland (FCDO) was implemented in 2024-2025 in five regions of Uzbekistan by the Republican Center for Social and Economic Development "Sabr" (NGO).

²⁶ Source: <https://senat.uz/ru/post/post-3408>

²⁷ For example, the project "Ensuring inclusive employment of persons with disabilities in Tashkent through a specialized recruiting web portal www.ishplus.uz" (from May 1, 2024 to May 1, 2025) Partners: Inson Social Services Centers under the National Agency for Social Protection and Employment Assistance Centers under the MEPR.

²⁸ Source: <https://www.spot.uz/ru/2018/08/24/social/>

²⁹ Decree of the President of the Republic of Uzbekistan "On the Strategy "Uzbekistan - 2030"" No. 158 dated September 11, 2023, paragraph 23 <https://lex.uz/ru/docs/6600404>

Regular surveys show similar barriers in the labor market for persons with disabilities. One of the most recent studies is the World Bank (2023) report.

It indicates that the low employment rate of persons with disabilities in Uzbekistan is associated with:



i) limited access to the open labor market;



ii) limited access to vocational training programs, and



iii) weak social and economic protection in the workplace of persons with disabilities.³⁰

The project “Inclusive Horizons: Education and Entrepreneurship for All” (implemented by the Republican Center for Social and Economic Development “Sabr” in 2024-2025 across three regions of Uzbekistan (see footnote 23) identified the barriers that persons with disabilities face when starting their own business. These include: i) *lack of financial resources* (banks and other financial institutions are wary to support business ideas from PWDs); ii) *lack of training/vocational education*; iii) *persistent social and discriminatory stereotypes* (complicating the employment of PWDs and starting their own business); iv) *lack of transportation and adapted workplaces* (complicating travel and the ability to work); v) *lack of support from local communities* (moral, organizational, etc.); vi) *lack of specialized organizations/programs that promote entrepreneurship among PWDs*.

In May 2025, a study on “Barriers in the Labor Market for Young People with Disabilities”³¹ was also published. It was conducted by the Development Institute for Social Protection under the National Agency for Social Protection, with support from UNDP. This study identified similar challenges and provided a summary of all types of barriers (see Annex 2).

The peculiarity of these and other previous surveys is that **the same barriers have persisted for many years**.³² This means that the current approach — **encouraging employers to create accessible jobs** through subsidies, quotas, and other incentives — is not enough to ensure the employment of persons with disabilities. As a result, out of 8,843 job quotas allocated for PWDs in 2024, only 3,940 were filled (or 44.6% of the total reserved quotas).³³

³⁰ Technical Notes on the Implementation of the Convention on the Rights of Persons with Disabilities, World Bank, 2023. <https://documents.worldbank.org/en/publication/documents-reports/documentdetail/099052223112035849/p1783520faee9f09d0a46307d56768f9126>

³¹ Source: <https://www.undp.org/ru/uzbekistan/publications/barery-na-rynke-truda-dlya-molodykh-lic-s-invalidnostyu>

³² See also the Article on “Employment of persons with disabilities: people behind the numbers” from May 2, 2025. Anhor.uz Publishing House <https://anhor.uz/vzglyad-iznutri/people-behind-numbers/>

³³ Article on “Employment of persons with disabilities: people behind the numbers” from May 2, 2025. Anhor.uz Publishing House <https://anhor.uz/vzglyad-iznutri/people-behind-numbers/>

3. Latest trends



In May 2025, new regulations were adopted [to significantly improve employment opportunities for](#) PWDs. These changes focus on two main areas:

I. Stronger incentives for employers to hire people with disabilities.

The Presidential Decree of the Republic of Uzbekistan “On additional measures to improve the employment system for persons with disabilities” No. 85 of May 8, 2025³⁴, introduces several measures to remove barriers to work, education, and employment for PWDs. These measures include:

- additional tax breaks for employers who hire people with disabilities;
- state subsidies (up to 50 million UZS for employers to cover costs for hiring a sign language interpreter, psychologist and support staff. At the same time, these support services can also be provided by self-employed individuals;
- measures to improve procedures for hiring PWDs;
- increasing the volume and simplifying the procedures for state procurement of goods and services from businesses that employ persons with disabilities through electronic trading platforms;
- measures to promote and support the sale of products made by PWDs.

II. New measures to enhance the level of working capacity of persons with disabilities.

The Presidential Resolution of the Republic of Uzbekistan “On measures to expand the range of social services for persons in need of outside care” No. 171 of May 8, 2025³⁵ aims to broaden types and reach of social services for PWDs. Key goals include:

- [eliminate factors that limit their ability to work](#). From June 1, 2025, “Step to an Active Life” Program will introduce five new types of social services, in addition to those already provided by the Inson social services centers: 1) social and household assistance at home; 2) home-based supervision services; 3) medical and social rehabilitation services; 4) daytime supervision services and 5) individual assistance services;
- [provide an opportunity for caregivers \(people who care for people with disabilities\) to work \(\)](#). For example, family members who are educated and willing to work but are forced to stay at home to care for their relatives with disabilities.

New social services can be provided not only by the state Inson centers, but also by [individual entrepreneurs \(IE\), legal entities or self-employed persons](#). Thus, a precedent is created for the formation of a [competitive market of social services for PWDs](#). It is expected that allowing different providers will lead to broad coverage and high-quality social services. Market transparency will be ensured through public contracts signed via the Family Partner platform in the Unified National Social Protection Information System (IS).

³⁴ Source: <https://lex.uz/uz/docs/7518498>

³⁵ Source: <https://www.lex.uz/uz/docs/7516929>

The Presidential Resolution of the Republic of Uzbekistan “On the implementation of proactive services in the appointment of disability pensions and compensations” No. 194 dated May 27, 2025³⁶ introduces the following innovations:

- **simplified procedures for assigning pensions and compensations.** From July 1, 2025, disability pensions (I or II disability groups), and compensations (for persons with group I visual disabilities, veterans of nuclear test sites and former radiation facility workers) will be assigned in a **proactive form** without the need to visit government offices. The amount of payments will also be recalculated every two years, automatically, if the person has at least one year of work experience after the assignment of a disability pension;
- **digitalization of pension assignment and payment procedures.** From October 1, 2025, cash payments will require **biometric identification (Face-ID) and electronic digital signature**. At the same time, a new support service will also start working to help with issues related to the proactive format. It will help citizens fix errors in electronic records about their work history and salary.

The effectiveness of these measures is strengthened by **changes in how disability is defined**. For many years, disability in Uzbekistan was determined based on the medical model which assesses the degree of lost working capacity. This approach limited the employment potential for PWDs as in the modern world, it is impossible to clearly define someone’s ability to work in such rigid terms. The approach is changing towards UN-recommended model which defines disability based on the **barriers PWDs face and their ability to adapt socially**. Recommendations for the transition outlined in the UN Convention on the Rights of Persons with Disabilities (New York, December 13, 2006), ratified by Uzbekistan on June 7, 2021.

A gradual transition to a social model was planned in Uzbekistan for 2022-2023 but was postponed. The new model began pilot implementation on September 1, 2024, in Tashkent and the Navoi region. The assessment is carried out by Inson centers based on the World Health Organization (WHO) Disability Assessment Scale adapted to local conditions.

In general, the measures are intended **to increase employment income for: i) PWDs by improving their increased ability to work and ii) family members (households) where PWDs live.**

³⁶ Source: <https://lex.uz/ru/pdfs/7546382>

³⁷ Resolution of the President of the Republic of Uzbekistan "On additional measures to improve the system of establishing disability" No. 257 dated July 16, 2024 https://lex.uz/ru/docs/702_1653

4. Challenges limiting income generation/growth for persons with disabilities



The following challenges limit the expansion of the income sources previously identified:

Social assistance and social security: inadequate payment amount.

In Uzbekistan, the disability pensions and benefits are standardized and linked to the Minimum Consumer Expenditures (MCE). It is obvious that the MCE is much lower than the actual cost living, and the uniform payment amount does not reflect the varying needs people with different types and degrees of disability (groups I, II, III). Accordingly, pensions, benefits and other disability payments are **insufficient to ensure an adequate standard of living** for PWDs. At the same time, the UN Convention on the Rights of Persons with Disabilities (2006), which Uzbekistan ratified in 2021, states that all countries must recognize “the right of persons with disabilities to an adequate standard of living for themselves and their families, including sufficient food, clothing, housing and continuous improvement of living conditions.”

Free/subsidized specialized care: limited access.

According to the World Bank, 41.7% of PWDs cannot afford prescribed medications, which is three times higher than among people without disabilities (14.2%). In addition, 44% of PWDs need assistive devices, but half of them cannot obtain them.³⁸ This is due to **limited access to specialized medical services** (accompanied by the provision of free/ subsidized medicines in accordance with the legislation), a **limited list of subsidized prosthetic and orthopedic products and other assistive devices**, and **high prices for drugs** that PWDs cannot afford to buy, even with state benefits. In recent years, drug prices have been rising steadily and the removal of VAT exemptions in April 2024 led to a sharp increase. In the first half of 2024, drug prices increased by 16.7% including costs for inpatient treatment and rehabilitation services.³⁹ Drug prices continue to rise in 2025.

Provision of housing: high costs, low coverage of the target group.

The expanding access to housing for PWDs is limited in scale and very capital-intensive, especially given the sharp increase of real estate prices in Uzbekistan in recent years.

Employment: risks related to policies adopted in May 2025.

The increased ability of PWDs to work may lead to mass entry into the labor market which poses the following risks:

1. Risk of increased tension in the labor market. The new measures may **increase the supply of workers in an already saturated labor market**. In developed countries facing labor shortage⁴⁰, integrating of PWDs helps fill this gap. In Uzbekistan, on the contrary, the labor supply significantly exceeds the demand (see Table 4). During 2020-

³⁸ Source: WB, Technical Notes on the Implementation of the Convention on the Rights of Persons with Disabilities, January 2023.

³⁹ Source: Consumer Price Index, June 2024. National Statistics Committee. <https://stat.uz/ru/press-tsentr/novosti-goskomstata/54751-indeks-potrebitel-skikh-tsen-v-respubliki-uzbekistan-iyun-2024-goda>

⁴⁰ In particular, there is a persistent shortage of workers worldwide in manufacturing, construction, the ICT sector, elderly care, retail, tourism, and transportation.

2024, the economy created an average of 256 thousand new jobs annually while over 5.5 million people remained unemployed. The national economy is not yet ready to offer inclusive employment with long-term and well-paid jobs to the growing working-age population, including PWDs. Working-age PWDs entering the labor market for the first time, because of these measures, will most likely end up in the **informal, especially self-employment sectors, which** could lead to greater discrimination by employers and, consequently, limited access to benefits and support.

Table 4. Labor market development indicators in the Republic of Uzbekistan, 2020-2024.



National Statistics Committee <https://stat.uz/ru/ofitsialnaya-statistika/demography>
National Statistics Committee <https://stat.uz/uz/rasmiy-statistika/labor-market-2>
Source: Author based on data sources indicated in Table.

2. Risks of corruption and high service costs. Providing social services by private providers has both **benefits** and **risks**. Undoubted advantages include flexibility (private providers can offer more flexible schedules and services tailored to the specific needs of the recipient) and an **individual approach** (services provided by private providers can be more personalized).

At the same time, private providers, due to their business orientation, may use social services as a tool for personal enrichment (**potential conflict of interest**) or to achieve goals other than providing real assistance to PWDs.

In addition, their services may be more expensive than those offered by the state-run Inson centers **creating inequalities in access** to social services for people with low incomes.

3. Risk of poor-quality social services. The most serious risks involve **the safety and health** of PWDs that may arise because of **providing poor-quality services**. Social services for PWDs must prioritize their medical and psychological needs. If private providers lack the necessary expertise or behave inappropriately, it can seriously endanger the health, safety, and even lives of people with disabilities. However, current regulations do not address whether private providers are properly trained to meet these critical requirements.

Tax incentives: contradiction between the requirements of the Tax Code (TC) and the actual implementation of the mechanism for applying personal income tax (PIT) incentives

Deadline for individuals to submit their income tax declarations in Uzbekistan was April 1. During this period, a problem arose in the electronic declaration system that affected the rights of taxpayers with disabilities. According to paragraph 3 of Article 380 of the Tax Code, persons with disabilities of groups I and II are exempt from paying personal income tax in the amount of 3 times the MWR for each month in which such income is received. Furthermore, part 6 of this article states that PWDs of groups I and II are also **entitled to apply** this exemption to dividends, interest, and rental income.

While there are no legal restrictions on applying of this benefit, the electronic declaration system allows the exemption if two conditions are met simultaneously:



1) taxpayer has income from employment within Uzbekistan;



2) taxpayer has other income, including rental income.

Thus, PWDs who receive only rental income are unable to claim exemption, even though they are legally entitled to it. The application of the personal income tax exemptions is also regulated by the Administrative Regulation for the Provision of Public Services for the Application of Personal Income Tax Benefits. However, since its adoption, the Regulation has not actually been implemented.⁴¹ There is no public guidance issued by the Tax Committee regarding the technical aspects of applying the exemption.

⁴¹ Appendix to the Resolution of the Cabinet of Ministers of the Republic of Uzbekistan «On approval of administrative regulation of the provision of the state service for applying the tax benefit for personal income tax No.601 dated as November 15,2023 <https://lex.uz/docs/6663980>

5. Expanding income growth opportunities for persons with disabilities: recommendations



Expanding income opportunities depends on dynamics of changes in the relevant income sources.

Social assistance and social security

The main goal is to **increase the size of pensions and benefits** to a level that:

- **will reflect the real needs of PWDs.** International approaches suggest that disability benefits should be based on a **socially acceptable standard of living, regardless of labor market participation**. This standard is different for PWDs, who often face higher living costs due to the need for disability-related goods and services. For example, in OECD countries, workers with disabilities require **44% more** income on average,^{42,43} to cover basic living expenses compared to similar adults without disabilities. In Uzbekistan, the price adjustment may be different due to its status as a developing economy. The issue whether disability payments are adequate has never been discussed publicly in Uzbekistan and **could become a new area for analysis, evaluation, and public policy discussion**, especially in the context of meeting the obligations under the UN Convention.
- **will be indexed to the actual inflation rate.** Indexation of payments is already used in Uzbekistan. For example, a 10% increase in disability pensions and benefits is planned from July 1, 2025.⁴⁴ However, the actual inflation rate is usually higher and is better reflected in the GDP deflator index. In January-March 2025, the GDP deflator was 112.8%⁴⁵ which means prices for goods and services included in GDP rose by an average of 12.8% (rather than 10%) compared to the same period in 2024. This means that the prices for goods and services included in GDP rose by an average of 12.8% (rather than 10%) compared to the same period in 2024.

Moreover, even this figure may be considered an underestimate. Alternative estimates based on public perception show an average price increase of 14.4% (ranging from 12.4% in Navoi and Kashkadarya regions to 18.2% in Tashkent city).⁴⁶ Some estimates also show differences in how inflation is perceived by different population groups.⁴⁷

Free/subsidized specialized assistance

- **increasing access to specialized medical services.** This activity is already, in fact, included in the legal acts adopted in May 2025;
- **expanding the list of preferential prosthetic and orthopedic devices and other tools.** This should be done through strong interagency coordination;

⁴² Source: Zachary A. Morris and Asghar Zaidi. Estimating the extra costs of disability in European countries: Implications for poverty measurement and disability-related decompensation, 2020. School of Social Welfare, Stony Brook University, Oxford Institute of Population Ageing, University of Oxford, UK. <https://ideas.repec.org/p/ehl/lserod/10378.html>

⁴³ Источник: Zachary A. Morris. The Extra Costs Associated with Living with a Disability in the United States, Journal of Disability Policy Studies, 2021 https://www.academia.edu/72474386/The_Extra_Costs_Associated_With_Living_With_a_Disability_in_the_United_State

⁴⁴ Presidential Decree of the Republic of Uzbekistan "On Increasing Salaries, Pensions, Scholarships, and Benefits" No. 91 dated June 2, 2025. <https://lex.uz/ru/pdfs/7553336>

⁴⁵ Source: National Statistics Committee <https://stat.uz/ru/ofitsialnaya-statistika/national-accounts>

⁴⁶ Source: "Inflation felt has increased in Uzbekistan" from May 14, 2025. <https://upl.uz/economy/51873-news.html>

⁴⁷ Source: "From meat to gasoline. Uzbekistanis felt the growth of inflation" from May 14, 2025. <https://podrobno.uz/cat/economic/ot-myasa-do-benzina-uzbekistantsy-oshchutili-prirost-inflyatsii/>

- **reducing drug prices.** This requires several measures: i) encourage domestic and foreign pharmaceutical companies, including producers of generics, to enter the market; ii) limit pharmacy markups. Currently, such restriction applies to prescribed drugs only, but the approach needs to be expanded; iii) simplify the registration process for new medicines to reduce the time to market; iv) use online prescriptions and electronic medical records to cut transport and administrative costs, which will allow reducing medicines prices.

Employment

The purpose of the recommendations is to reduce the risks of the legal acts adopted in May 2025 and strengthen efforts to create online income opportunities.

Recommendations to reduce the risk of increased tension in employment:

1. **Developing a state system to manage risks in delivering social services.** The effectiveness of such a system should be determined by how well its main structures work together (administrative, regulatory and socio-economic structures). They coordinate the main system components: management, budgeting and financial support, standards, regulations, requirements for technologies and the quality of social services and programs. This applies to **all social service providers**, based on laws, other regulatory legal acts, and constitutional rights and guarantees.
2. **Strengthening legal mechanisms to protect PWDs from discrimination in labor relations.** This work could be initiated, for example, within a joint project under ILO, as part of the implementation of the **Decent Work Country Program (DWCP)** in Uzbekistan for 2026-2030.
3. **Establishing order for the implementation of rights under self-employed status.** The self-employment framework has been operating in the country since 2020. Its advantages are clear: i) work experiences accrued under the condition of paying social tax (you can count on an old-age pension); ii) income certificates can be issued, enabling access to bank loans and tax benefits; iii) no risk of tax fines for informal employment.

However, **several gaps require legislative solutions:**

- Low rate of social tax payments. As of 1 July 2025, there were 5.5 million self-employed individuals,⁴⁸ but no more than 15% pay taxes. This means that only they will be entitled to an old-age pension. This will become an additional poverty risk;
- Conflicting legal provisions. According to Article 408 of the Tax Code, self-employed persons must pay a social tax in the amount of 1 BRV per year to calculate their work experience. Article 36 of the Law "On Employment of the Population" states that this amount must be at least 50% of the BRV. These discrepancies create enforcement issues. In particular, if the tax paid is less than 1 BRV, the work experience for the corresponding year is not counted and there is no practice of refunding the paid tax;
- Age restrictions. Women aged 55 and men ages 60 cannot register as self-employed in the electronic tax system because they have reached retirement age. This limits their ability to gain work experience through self-employment in cases where they lack the minimum 7 years of work experience required for an old-age pension. If even a few days are missing, women will receive the benefit only at age 60, and men at age 65;

⁴⁸

Source: Press Service of the Tax Committee of the Republic of Uzbekistan <https://t.me/fiskaltahlil/1134>

- Non-taxable income amount threshold is not increased. Until 2024, self-employed income was exempt from income tax. Since April 1, 2024, self-employed individuals must pay 4% tax if their annual income exceeds 100 million UZS. For 2025, this threshold was not increased, despite the growth of inflation. As prices rise, this increases the amount of tax owed on income above 100 million UZS (it will inevitably increase due to rising prices).

If these gaps in legislation are eliminated, the self-employment sector could become a truly effective tool for employment and social protection for people with disabilities.

Recommendations to reduce risks of corruption and inflated cost of social services:

1. *Developing a unified pricing policy.* In the case of a unified pricing policy, the scale of possible abuse can be significantly reduced, since the price for the **same social service will be the same for all providers** and all users will be aware of it. The scope of the work is enormous, given that each service must be assessed (over 100 services have been announced by the Agency for Social Protection). It is advisable to carry out this work using the **best international practices through technical assistance from international organizations**.
2. *Adoption of draft law on social enterprises.* Expanding the scale of social enterprises would have a major impact on increasing employment for PWDs. The social enterprise model is **"tailored"** for inclusion, providing PWDs not only permanent employment, but also vocational training and social rehabilitation, followed by integration into the labor market. Developing an **additional package of benefits** for social enterprises would strengthen their impact. It is wrong to request inclusiveness from regular employers, as this would require additional costs for workplace modifications, which many employers are not prepared for.
3. *Include socially oriented NGOs (SO NGOs) in the list of social service providers.* Currently, the concept of "socially oriented NGOs" is not defined in the national legislation. However, in practice, a pool of SO NGOs has been already formed in the country that employs professional trainers, psychologists, and doctors, and **implements projects specifically for socially vulnerable groups**. Thus, the results of the project "Inclusive Horizons: Education and Entrepreneurship for All" (a project of the Foreign and Commonwealth and Development Office of Great Britain and Northern Ireland (FCDO), implemented in 2024-2025 by the Republican Center for Social and Economic Development "Sabr" (NGO) for PWDs) once again confirmed the high potential of such NGOs (see Annex 3). **SO NGOs can be effective providers of social services**. To do this, a government decision (Decree/Resolution of the President of the Republic of Uzbekistan) should be adopted to define the criteria that SO NGOs must meet to be eligible to provide social services.
4. At the same time, SO NGOs can strengthen outreach and awareness efforts with employers aiming to promote accessible working conditions for PWDs. On one hand, this will **promote the concept of "inclusive business"** among private employers. On the other hand, it could provide SO NGOs with additional opportunities to attract international grants. The impact of SO NGOs would grow significantly if they were **allowed to open social enterprises with a ban on profit distribution among participants**.

Recommendations to reduce the risk of providing poor quality social services:

1. *Development and adoption of unified quality standards for each social service for PWDs.* This work can be carried out in parallel with the development of a unified pricing policy. In this case, understanding of international **quality criteria** is of particular importance. Therefore, **technical assistance from the international community** is very important for the effective implementation of this recommendation.
2. *Developing a mechanism for monitoring the quality of social services.* Without proper control by the state or public institutions, it is impossible to ensure the reliability and safety of social services provided by private providers. The state can involve **SO NGOs** to: i) conduct regular **independent** surveys in all regions (similar to the surveys/reports that NGOs prepared to monitor the use of child and forced labor in cotton fields until 2019) and ii) set up a mechanism for receiving **anonymous feedback** from service recipients and conducting comprehensive analysis of the responses.
3. *Developing a certification mechanism for private providers.* This is a **mandatory requirement** when social services are provided not only by the state but also by private providers. It is also important to apply best international practices.

Creating online income opportunities

Three options for employers that have already been tested internationally can be considered sustainable and safe:

1. *Promotion of remote work:* freelancing, call centers, moderation, accounting, etc.
2. *Training in digital skills* (office software, design, SMM) for entering foreign exchanges (Upwork, etc.).
3. *Supporting social content creation:* master classes, blogs, YouTube channels, with the possibility of monetization through advertising.

Tax incentives:

1. **eliminate the contradiction in the mechanism of the electronic declaration system**, ensuring the possibility of using the benefit for PWDs who receive only rental income, and publish official guidance on how PWDs can apply tax benefits for when declaring various types of income;
2. **ensure full implementation of the Administrative Regulation** approved by the Resolution of the Cabinet of Ministers of the Republic of Uzbekistan No. 601 dated November 15, 2023.

CONCLUSION



Persons with disabilities in Uzbekistan have access to 5 sources of income: 1) social assistance and social security; 2) free/subsidized specialized care; 3) provision of housing; 4) employment and 5) tax benefits. These sources differ in their form (financial and non-financial), origin (state/non-state) and scale (coverage of the target group). Accordingly, increasing the income of PWDs

depends on [removing barriers](#) that limit the expansion of each of the listed sources. This can be achieved through joint efforts by the government, international organizations, businesses and PWDs themselves.

Social assistance and social security. The government's task is to increase the amount of pensions and benefits to a level that will: [i\) reflect the real needs of PWDs](#) and [ii\) be indexed to the real inflation rate](#). The idea is to make disability pensions and benefits in Uzbekistan aligned with global standards which are based on a [socially acceptable standard of living, regardless of labor market participation](#). The socially acceptable standard of living for PWDs is higher than for the ordinary people due to the need to purchase disability related goods

and services. The adequacy of disability payments has never been publicly discussed in Uzbekistan and could become a new topic for policy analysis and dialogue, especially in the context of meeting the country's obligations under the UN Convention.

Free/subsidized specialized care. The state should take steps to: [i\) increase access to specialized medical services](#); [ii\) expand the list of subsidized prosthetic and orthopedic products and other tools](#); and [iii\) reduce prices for medicines](#). The recommendation to limit the pharmacy markups of may be sensitive for businesses, since it may affect the interests of the pharmaceutical

lobby. However, there has long been public discussion about the need to develop a Strategy for Inclusive Business Development – and this sector could be a good starting point.

Provision of housing. The potential for expansion of this source is limited. Currently, fewer than 1,000 people benefit from housing support, but it is becoming

increasingly capital-intensive due to rising real estate prices. It will be challenging for the state to significantly scale up this support.

Employment. The purpose of the recommendations is to reduce risks that may arise during the implementation of the legal acts adopted in May 2025, and to boost efforts to create online income opportunities. The risk

mitigation measures aim to : i) strengthen incentives for employers; ii) increase the work capacity of PWDs; iii) allow social services to be provided not only by state-run Inson centers, but also by private providers. The

measures are intended to increase employment income for: i) PWDs themselves because of their increased work capacity; and ii) family members living with them. In particular:

- to reduce the risk of increased tension on the labor market due to more working-age PWDs entering, it is proposed to: i) [create a state system to manage risks](#) related to the social services provision; ii) [strengthen legal protection mechanisms against labor discrimination](#); and iii) [establish order of the implementation of rights under self-employed status](#);
- to reduce the risks of corruption and inflated prices for social services, it is proposed to: i) [develop a unified pricing policy for social services for all providers](#); ii) [adopt a draft law on social enterprises along with a benefit package, as these enterprises are designed to support inclusion for PWDs](#); iii) [recognize socially-oriented NGOs \(SO NGOs\) as social services providers](#) through adopting Presidential Decree or Resolution, and allow them to open social enterprises with a ban on profit distribution among participants;
- to reduce the risks of poor-quality social services, it is proposed to: i) [develop unified quality standards](#) for each social service based on international criteria; ii) [develop a monitoring mechanism involving SO NGOs](#) to conduct independent surveys (similar to those used to monitor child and forced labor in cotton fields until 2019), and [organize a mechanism for receiving anonymous feedback](#) from service recipients and their comprehensive analysis; iii) [develop a certification mechanism for private providers](#).
- to expand online income opportunities, it is proposed to: i) [promote remote work](#); ii) [conduct training in digital skills](#); iii) [support social content creation](#).

Tax benefits. It is important to note that the Tax Code already includes provisions that will allow PWDs to fully benefit from self-employment status in case of mass entry into the labor market. The recommendations here are mostly technical and aim to fix issues in the electronic tax declaration system, and the procedures

for applying tax benefits of different types of income. These issues were identified and widely discussed during the 2024 tax declaration campaign.

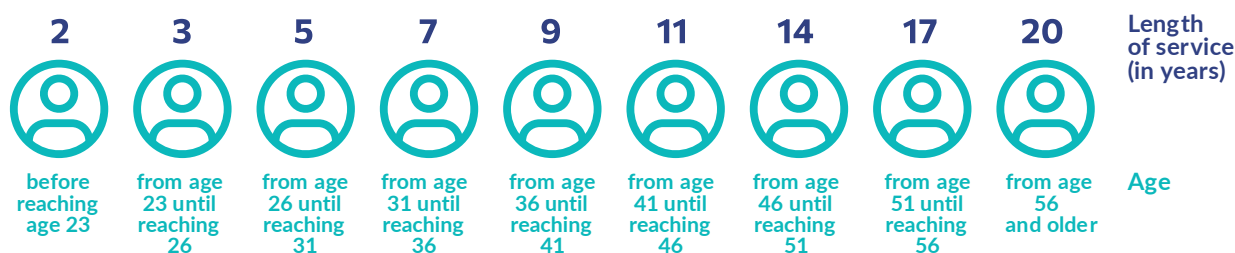
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18. Resolution of the President of the Republic of Uzbekistan "On measures to expand the range of social services for persons in need of outside care" No. 171 dated May 8, 2025 <https://www.lex.uz/uz/docs/7516929>

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Annex 1. Length of service required to qualify for a disability pension

Disability pensions due to general illness are assigned if the person has a certain amount of work experience at the time their disability begins:



Citizens who become disabled due to a general illness while working or after leaving their job, before turning 20, can receive a disability pension regardless of how long they worked.

If someone is classified as having a Group I or II disability due to a general illness but does not have enough work experience to qualify for a full pension, they will still receive a disability pension. The amount will be based on the work experience they do have.

If a person switches from a disability pension due to a work-related injury or occupational disease to one based on a general illness, the required work experience is determined by their age at the time their disability was first recognized.

Annex 2. Barriers limiting access of persons with disabilities to the labor market

1.	Institutional barriers	Disability Assessment System (Medical and sanitary expert commission – MSEC): The Disability Assessment approach classified people with disabilities as “capable” and “incapable,” which significantly limited their access to employment.
		Job quotas: Employers (especially private employers) are not interested in complying with quotas due to penalties, lack of incentives, control and monitoring mechanisms for setting job quotas.
		Social protection system: Inadequate individual rehabilitation programs for persons with disabilities facilitate their vocational training and adaptation.
2.	Infrastructure barriers	Inaccessible infrastructure Most public facilities and transport facilities remain unadapted to the needs of people with disabilities. Using private transport is often expensive and unavailable.
3.	Attitude barriers towards persons with disabilities	Stereotypes and bias Employers often doubt the ability of people with disabilities to work. They may assume that individuals with disabilities always need assistance and cannot compete with other employees. There is also a widespread belief that people with disabilities should rely on charity rather than seek employment.
4.	Legal barriers	Imperfection in the legislation Discriminatory language, contradictions. Fear of losing disability benefits in case of official employment.
5.	Cross-cutting barriers	Gender discrimination Women with disabilities face double discrimination both due to their gender and their disability. They have limited access to the labor market because of social isolation and traditional family stereotypes about male and female roles. Access to employment is further restricted by a lack of information about job opportunities, especially in regional areas.

Source: Study on “Barriers in the Labor Market for Young People with Disabilities” made by the Development Institute for Social Protection under the National Agency for Social Protection, 2025.

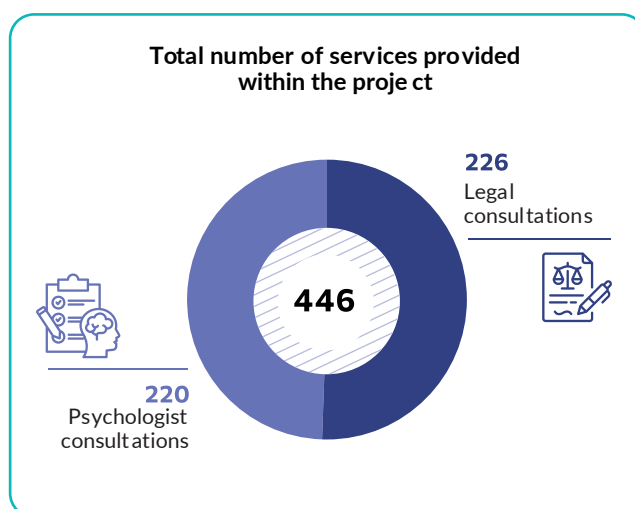
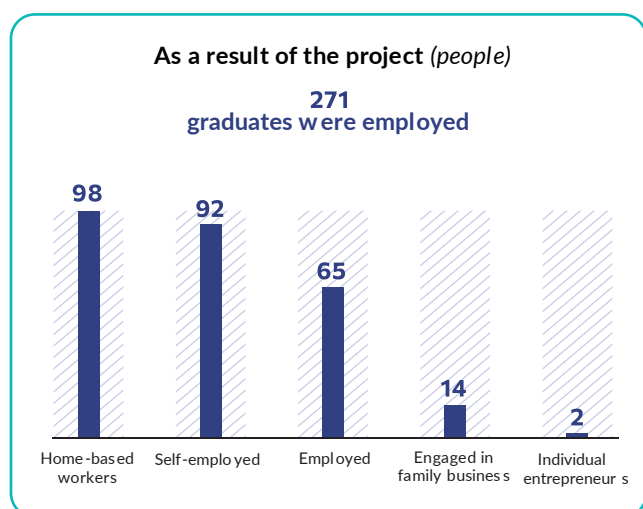
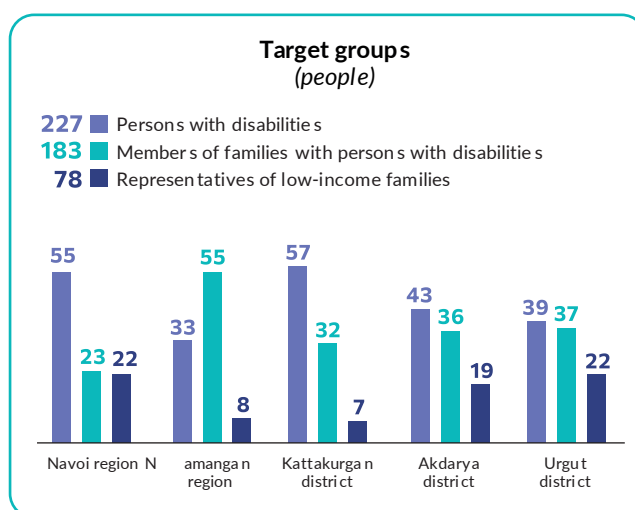
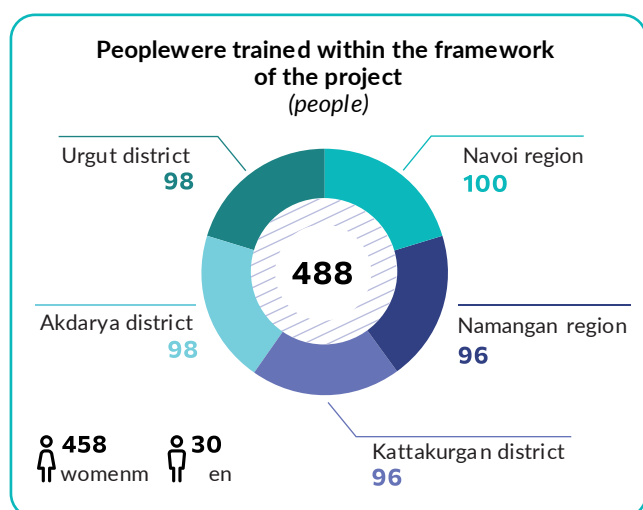
Annex 3. Socially oriented NGOs: Brief information on the Project “Inclusive Horizons: Education and Entrepreneurship for All”

The project was implemented by the Republican Center for Social and Economic Development “Sabr” (NGO) in three regions of Uzbekistan in November 2024 - April 2025 and funded UK International Development from the UK government. The project national partners are as follows:

- Regional departments of the Ministry of Employment and Poverty Reduction;
- National Agency for Social Protection and regional centers of social services “Inson”;
- NGO “Imkoniyat” from Navoi region;
- Women’s Entrepreneurship Center (NGO) of Namangan region.

The aim of the project is to improve the professional skills of women and youth with disabilities from poor families, as well as to improve their well-being using financial resources.

Main results of the project:



Activities implemented within the frame work of the project

- training of representatives of the project target group in professional knowledge and skills in 128-hour courses;
- conducting 28-hour trainings on developing entrepreneurial skills for students;
- providing grants based on business plans for starting entrepreneurial activities and supporting START-UP initiatives.

Successful START-UP projects implemented on the basis of viable business plans

As part of supporting business initiatives, 98 graduates were provided with START-UP grants in the form of equipment and tools



Annex 4. Recommendations for expanding income generation opportunities for persons with disabilities: timeframe and potential implementers

Source of income	Area of focus	Recommendations	Potential implementer(s)
Social assistance and social security	Increasing the adequacy (sufficiency) of disability pensions and benefits. Perspective: Mid-term	Indexation to a level that will meet the real needs of persons with disabilities	Ministry of Economy and Finance Association of Persons with Disabilities of Uzbekistan NGOs
		Indexation to the real inflation rate	Ministry of Economy and Finance National Statistics Committee Think Tanks
Free/subsidized specialized assistance	Improving access to specialized medical services Perspective: Mid-term	Expanding service coverage for people with disabilities	Agency for Social Protection Ministry of Health Specialized medical centers
	Expansion of the list of subsidized prosthetic and orthopedic devices and other aids Perspective: Short-term	Revision of the list, addition of modern aids/tools	Cabinet of Ministers of the Republic of Uzbekistan Ministry of Economy and Finance Agency for Social Protection Ministry of Health National manufacturers Importers of medical goods Medical institutions
	Reducing medicines prices Perspective: Mid-term	a) encouraging domestic and foreign drug producers to market entry, including generics; b) restricting the level of pharmacy markups on products; c) simplifying of the registration process for new drugs and medicines; d) using online prescriptions and electronic medical records	Cabinet of Ministers Ministry of Economy and Finance Chamber of Commerce and Industry Line Ministries Pharmaceutical companies Ministry of Justice Ministry of Digital Technologies

Employment: Reducing the risk of rising tensions in the employment sector	Establishment of a state system to manage risks related to the social services delivery Perspective: Mid-term	Management, budgeting, standards, norms, requirements for technologies and quality of social services for all social service providers	Cabinet of Ministers Agency for Social Protection Inson centers
	Strengthening legal mechanisms to protect people with disabilities from discrimination in labor relations Perspective: Short-term	Joint project under ILO umbrella as part of the implementation of the new Decent Work Country Program in the Republic of Uzbekistan for 2026-2030	Any interested donor ILO Trade Union of Uzbekistan Confederation of Employers of Uzbekistan
	Protection of self-employed rights Perspective: Short-term	Introduction of a number of amendments to legislation	Oliy Majlis (Parliament) and the Committees of it, which are supervising self-employment issues; Other interested parties
	Developing a unified pricing policy to ensure that the cost of the same social service is consistent across all service providers Perspective: Short-term	Assessment of more than 100 social services based on best international practices through technical assistance from international organizations	Agency for Social Protection Donor organizations
Employment: reducing the risks of corruption and overpricing of social services	Enhancing the role of social enterprises Perspective: Short-term	Adoption of a draft law on social enterprises. Development of an additional package of benefits for social enterprises	Agency for Social Protection NGOs Association of Persons with Disabilities of Uzbekistan
	Include socially oriented NGOs into the list of social service providers Perspective: Short-term	Introduce the concept of “socially oriented NGOs” into legislation; Develop criteria for the socially oriented NGOs to be allowed to provide social services. Allow “socially oriented NGOs to open social enterprises with a ban on profit distribution among participants.	NGOs Agency for Social Protection Inson centers Oliy Majlis (Parliament) Other interested parties
	Creating opportunities for online income generation Perspective: Short-term	Promotion of remote job modalities: freelancing, call centers, moderation, accounting, etc. Training in digital skills (office software, design, SMM) for entering foreign exchanges (Upwork, etc.) Support for creating social content: master classes, blogs, YouTube channels, and the monetization opportunity through advertising	Chamber of Commerce and Industry Private employers

	Income declaration for people with disabilities Perspective: Short-term	Eliminate the contradiction in the mechanism of the electronic declaration system, ensuring the possibility of using the benefit for PWDs who receive only rental income, and publish official guidance or note on how PWDs can apply tax benefits for when declaring various types of income.	Cabinet of Ministers Tax Committee Tax Inspections
Tax benefits	Ensure the full implementation of already adopted documents Perspective: Short-term	Ensure full implementation of the Administrative Regulation approved by the Resolution of the Cabinet of Ministers of the Republic of Uzbekistan. Resolution: №601 from 15.11.2023.	Cabinet of Ministers

