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SOCIAL PROTECTION OF THE POPULATION IN RURAL AREAS

Abstract

The goal of the research is to characterize the impact of social protection measures on rural households. A broad description of the current literature on social protection measures rationalizes the choice of methods for this article. Methods of dialectical, analysis and synthesis, comparison, analogy, abstract-logical, monographic, economic-statistical methods were used. The current trends in the implementation of social protection of the population in rural areas are revealed. The core of the analysis is that social protection of the population is a necessary component of the economy, so reforms in this area should be effective both in the short and long term. It is noted that Kazakhstan is constantly improving the legislative framework in the field of social policy. The factors affecting the transformation of social protection are outlined. Measures of social protection of rural population are evaluated. Direct and indirect relationship between the social sphere and socio-economic development of society is characterized. It is revealed that various practices of digitalization of social sphere have become actively implemented in rural areas. These are online counseling, video counseling, web-based programs, virtual reality for the rehabilitation of persons with disabilities. There is an active transition from the declarative nature of social services to the digital space. The authors conclude that social protection brings social benefits, contributing to the sustainable development of rural areas.

Key words: rural population, social protection, rural areas, social benefits, subsistence minimum, social risks, digitalization.

Introduction

A key policy area for reducing rural poverty and inequality is social protection. With disproportionately high levels of poverty and social exclusion, and given high levels of seasonal and informal employment in rural areas, often in unsafe working conditions, access to social protection is critical for rural residents.

Reforms and individual measures aimed at improving the level and quality of life in rural areas are typical not only for Kazakhstan. Social policy takes into account demographic and macroeconomic challenges and receives a new direction of development.

In rural areas, the number of employed and economically active people is less than in the city, the number of unemployed is higher, the level of wages and pensions is different in urban and rural areas, as well as in the regions. The average monthly salary in the Republic of Kazakhstan in 2022 was 309,867 tenge, but if we speak about agriculture, it is 190,086 tenge, as for industry – the salary is 418,811 tenge. Traditionally, social policy in Kazakhstan is aimed at overcoming the differences

between urban and rural areas, regions, and social groups. However, the differentiation of the conditions of urban and rural life, regional disproportions have not been eliminated to date.

The main purpose of this article is to characterize the impact of social protection measures on rural households. The main hypothesis is the assumption that the strategic dominants in social protection ensure the efficient use of budgetary funds. The objects of the study are the measures of social protection of the rural population. The subject of the study is the main trend in the field of social protection of the rural population of the Republic of Kazakhstan.

Main provisions

One of the key elements of national governance is the social protection system. This system embodies the social values of any society. Social protection systems have three main objectives: to guarantee access to basic goods and services for all members of society, to promote active social and economic security, and to develop individual and social capacities to reduce poverty and develop society. Social protection is an investment in the social and economic development of society and individuals. Thus, it not only helps people to cope with risks and reduce inequalities, but also enables them to realize their full potential for personal growth and make a meaningful contribution to society throughout their lives.

The need for social protection became widely used in the late 19th – early 20th centuries and includes various types of protection for citizens in the event of temporary disability for various reasons, unemployment, occupational diseases, industrial accidents, and the pension system. This system is a complex of socio-economic and legal guarantees for every citizen of the country. Social protection of the population is designed to create normal living conditions for citizens on average throughout the country, and is a priority area for the implementation of social policy.

To expand access to social protection in rural areas, the most important point is to ensure a minimum level of social protection. This minimum level should include both social assistance and social insurance programs. Social assistance programs are typically tax-funded and help establish basic safety nets for everyone. They provide a basic level of income security and access to basic health care. For example, social pensions and child benefits with universal coverage in rural areas would go a long way in tackling the worst forms of extreme poverty and deprivation. On the other hand, social insurance programs provide basic protection to the population in the event of loss of income and are typically financed by contributions from workers and/or their employers. Social insurance programs can also contribute to the broader decent work agenda by encouraging formalization of employment, which is particularly important in rural areas given high levels of informality. Ensuring that social assistance and social insurance programs are available that take into account the individual risks and challenges most common in rural areas is vital to protecting rural populations throughout the life course.

Materials and methods

To solve the research problems, we carried out an analysis of scientific publications out using the databases of foreign and national peer-reviewed publications. The theory of public finance and the state budget, social statistics, the synthesis of theoretical and practical materials is used as an instrumental base. The information base was made up of legislative and regulatory acts regulating social security, official statistics, short-term and long-term forecasts of the socio-economic development of the Republic of Kazakhstan. The combination of formal and substantive approaches provided disclosure of the essence of the issue under study. The basic method contributing to the achievement of the set goal is the dialectical method aimed at understanding the processes and phenomena occurring in the social sphere. In the process of research, we used reliable and proven general scientific methods: analysis and synthesis, comparison, analogy. Besides them, we applied abstract-logical (for developing a working hypothesis), monographic (for studying the points of view of scientists in the process of reviewing the literature), economic and statistical methods (for processing and analyzing material on the development and prospects for social protection of the population in rural areas). All these methods in combination provided internal unity, obtaining reliable results and substantiating conclusions.

Literature review

There is a sufficient number of works devoted to the study of issues of social protection of the population of rural areas. An analysis of the scientific literature on the problem of social protection of the rural population shows that there are different approaches to its definition.

Social protection is an integral component of any policy effort to reduce the incidence and severity of poverty. It thus relates to a large body of literature on the definition, explanation and identification of the poor; and, conversely, decades of theoretical and empirical work on what contributes to sustainable poverty reduction. Three broad traditions of poverty analysis are relevant, covering vulnerability and risk, social exclusion and social cohesion, and issues of political economy and governance. The main lessons of social protection policy are as follows:

- ◆ Identifying policy options should begin with an understanding of the real vulnerabilities of the poor and the assets and capacities they can mobilise as individuals, households and communities.
- ◆ A range of social protection policy instruments must be integrated, striking an appropriate balance between efforts to reduce, mitigate and overcome shocks.
- ◆ Without care on the part of policy makers, benefits based on means-testing, for example, can contribute to stigmatisation and dependency, which themselves serve to exclude recipients from participating as full members of society. Social protection should be designed to ensure that basic material needs are met while promoting the inclusion of recipients in the mainstream of society.

A significant layer of works of domestic scientists confirms the relevance of the topic. Social protection of the population is in the focus of attention in various areas of scientific knowledge, including economics (works by Zakirova Yu.S., Esenbekova Zh.Zh.) [1, 2], finance (by Nurpeisova A.A., Kulumbetova D.B., Snasapina A.S.) [3, 4], sociology (by Kozhakhmetova A.A., Chugunova N.I., Sirotina T.V.) [5, 6], jurisprudence (by Kukeyeva M.K., Kukeyev A.K., Mezhibovskaya I.) [7, 8]. An analysis of modern scientific sources indicates an emphasis shift during the research in the field of such category as “social protection” – from theoretical questions to conceptual approaches to the construction of social policy.

Social protection is defined as “government interventions aimed at (i) helping individuals, households and communities manage risks and (ii) supporting the critically poor” [9].

Social protection, on the other hand, is “state action taken in response to levels of vulnerability, risk and deprivation that are considered socially unacceptable in a given state or society” [10].

Holtzman and Jorgensen’s conceptual framework of “social risk management” argues that social protection is both a safety net and a springboard out of poverty. Key principles include: helping the poor maintain access to essential social services, avoiding social exclusion, minimizing the use of erosive coping strategies for livelihood shocks, promoting higher-impact economic activities, and avoiding ineffective informal risk-sharing mechanisms.

Cash or food transfer programs (employment-based safety nets, social pensions, school meals) provide a range of benefits beyond directly supporting beneficiaries’ consumption. Where regular cash transfers are provided to the poor, their impact is enhanced by income multipliers, investment in agriculture and family enterprises, informal redistribution to relatives and friends, and stimulation of local trade. Even food assistance is a form of income transfer because it frees up household resources for other priorities. In non-emergency settings, the presence of social safety nets encourages risk-taking behavior among the poor, such as diversifying into higher-return activities than precautionary risk-sharing strategies would allow. At the individual level, government transfers that smooth consumption may have “average” effects because the capital-constrained poor often invest part of their additional income in agriculture or small businesses [11].

Thus, in the source [12], rural social protection is seen as “an integrated set of measures aimed at providing income security and support to all people throughout the life cycle, with special attention to the poor and vulnerable. The package includes adequate cash transfers for all who need them, especially children; benefits/support for people of working age in case of maternity, disability, work injury or those who are unemployed; and pensions for all older persons.

Some of the work focuses on the fact that achieving the goals of rural social protection policies requires national governments and intergovernmental organizations to build consensus on the level to

which the general public is willing to see tax-financed funds directed to the protection of the poor, the elderly, children or other groups [13].

Debates on social protection can draw heavily on a rich tradition of research on the nature of poverty and deprivation and related public policy choices.

Results and discussion

Social protection is a field of enormous scope. The multiplicity of ways in which human well-being is created makes it difficult to define the exact scope of action and policy. The challenges of providing protection to rural populations are considerable.

The basic principles of the operation of a social protection system are that it should provide adequate and effective means of mitigating absolute deprivation and protecting against the risk of decline in livelihoods. It must start with the poorest and be implemented through mechanisms that are socially and politically acceptable and financially sustainable. These goals can be achieved through various instruments and institutional mechanisms.

The volume of provided social services is increasing all over the world. This is due to aging, an increase in the number of persons with disabilities, the active implementation of an accessible environment, social, educational, cultural and financial inclusion, and realization of the principle of “equal opportunities for all”.

Social protection financing involves:

- ◆ social insurance schemes;
- ◆ central, state or local governments;
- ◆ autonomous and self-managed pension funds;
- ◆ insurance companies;
- ◆ mutual benefit societies (insurance);
- ◆ public and private employers;
- ◆ private social security and assistance institutions.

Scientific and practical interest in social protection as a basic category that characterizes public life has recently been growing. The COVID-19 pandemic has made significant changes in the social policy of various states [14, 15, 16]. According to modern realities, the social security system is analyzed as an integral part of national programs to eradicate poverty, unemployment and disease [14]. A block of works has been formed that studies social inequality in relation to health care, child protection, employment, and social security [17, 18, 19]. The vector of modern studies of the social sector has been adjusted to take into account globalization [20], the introduction of a 4-day work week [21], and even criminalization [22].

There are a number of financial, administrative and programmatic barriers that prevent people from accessing social protection in rural areas, even where appropriate programs are in place. Few social protection programs take into account the characteristics of rural populations and the specific vulnerabilities and constraints they face, especially in developing countries. Understanding these barriers, in addition to ensuring program accessibility, is critical to achieving greater social protection coverage in rural areas.

Financially, the lack of stable and sufficient income among the rural population prevents participation in social insurance programs. Agricultural income is highly seasonal and dependent on weather conditions, especially in low-income countries. This makes it difficult to regularly contribute to the social insurance system. For example, seasonal workers may receive their main income for a short period of time during the year. As a result, making regular monthly contributions will be more difficult during the off-season and especially after it ends. Instead of investing their limited financial resources in pensions or other plans, many people living in poverty in rural areas are forced to prioritize more pressing needs. For public assistance, costs associated with traveling to banks or other locations to obtain benefits, taking time away from work, or complying with program conditions may reduce the potential benefit of the program to its participants. Given higher rates of poverty in rural areas, this may represent a hidden cost that many cannot bear.

Administrative barriers may further undermine the coverage of social protection programs in rural areas. From a supply side perspective, the administrative capacity needed to identify and register

beneficiaries, monitor payments and contributions, and control potential errors is less available in rural areas than in urban areas. Remoteness further increases the cost of providing social protection. In addition, taking the time to register and queue for benefits can result in significant loss of income, especially for casual workers who have to miss work or for those who are forced to close a small business; especially if the journey to the nearest service point in rural areas takes a significant amount of time [23].

Widespread informal employment in rural areas further complicates access to social protection. Workers engaged in informal employment have little or no social protection coverage. In fact, the lack of social protection is often used to define informal employment. Likewise, seasonal and casual work also rarely provides access to social protection. Informal employment is both a consequence and a driver of insufficient social protection coverage.

Even among employment types and economic sectors that are not explicitly excluded from social protection programs, there may be thresholds related to hours of work, length of contracts, and enterprise size that disproportionately affect rural workers, even those in formal employment sector. In addition to eligibility criteria, the frequency and timing of payments, as well as the slow accrual of entitlements, further discourage rural precarious workers from participating in social insurance programs. For social assistance programs, an additional factor is that few of them are enshrined in legislation, which means that payments can be stopped at any time due to lack of funding, and beneficiaries cannot claim any legal rights

Currently, social protection takes the following forms: payments, benefits, subsidies, material assistance, legal advice. The participants in these relationships are persons with disabilities, pensioners, orphans, low-income citizens, the unemployed, families with many children, citizens who find themselves in a difficult life situation.

The multidimensional nature of the category under study is reflected in figure 1.

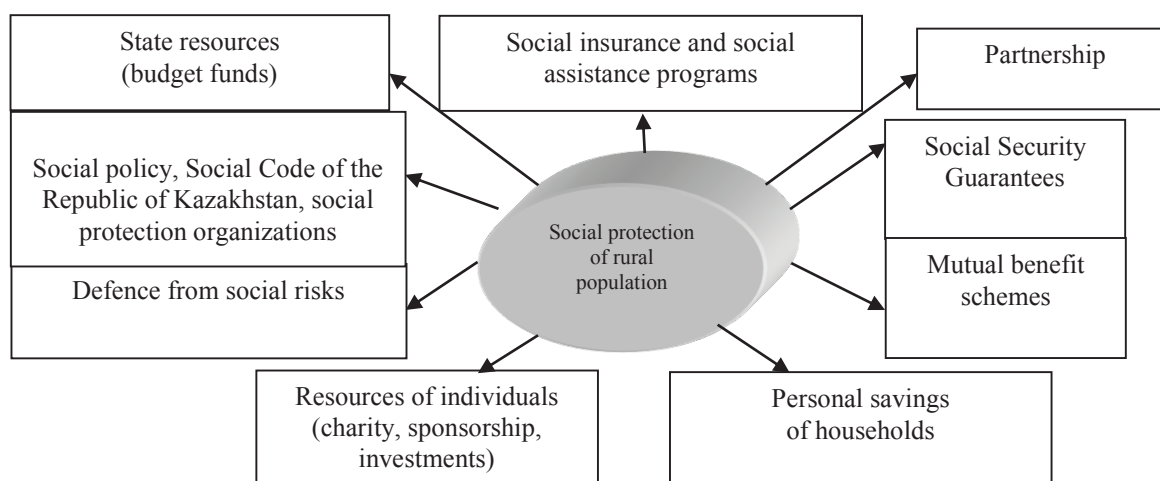


Figure 1 – Elements of social protection of the rural population

Note: Compiled by the source [13].

Let's briefly describe each element:

- ◆ the perception of social risks (disability, poverty, old age, social dependence, unemployment, ill health, orphanhood) led to the formation by the state of an appropriate protection system;
- ◆ the addressee of social policy are citizens. Social protection of each country has its own characteristics and is regulated by law. In our country, there is Social Code [24]. The key factor of the new legislation is the unification of all norms of the social sphere into one law;
- ◆ the state is a social partner. The state assumes collective responsibility for social risks by providing citizens with pensions, benefits and other types of social security from special financial sources;

- ♦ social insurance provides security in the event of social risk. Social assistance provides social services and cash transfers to maintain social status;
- ♦ acts of social partnership in the budgetary sector of the economy may provide financial support for families with many children, pensioners injured at work, compensation for medical expenses, preschool institutions;
- ♦ Declaration of Philadelphia significantly expanded social security [25]. The social security system is sanctioned by the state;
- ♦ mutual benefit schemes are being developed, for example, on the basis of corporate pension insurance;
- ♦ personal savings of households make it possible to ensure the well-being of the family, to avoid poverty, the deterioration of the social and material situation of a person;
- ♦ the resources of individuals change the parameters of the existing social security system.

The basic element of the points highlighted before is state-guaranteed assistance. The state implements through social policy the economic aspect (maintaining the purchasing power of citizens, promoting the development of the economy) and political (stability in society, the trust of citizens).

Let's consider the number of the rural population by sex and age groups (table 1).

Table 1 – The number of citizens of the Republic of Kazakhstan aged 60 years and older in rural areas, pers

Age	2018	2019	2020	2021	2022	2022 to 2018, %
Number – total						
60	68 016	71 698	73 172	80 273	76 707	112,8
60-69	506 864	530 377	548 060	570 544	587 528	115,9
70	32 317	32 601	35 006	38 825	37 367	115,6
70-79	217 434	217 116	218 962	223 319	218 580	100,5
80	19 124	19 872	18 838	19 538	14 981	78,3
80-85+	92 394	100 669	106 793	111 917	105 032	113,7
including						
women						
60	36 008	37 791	38 488	41 706	39 734	110,3
60-69	280 967	292 486	300 578	310 956	317 791	113,1
70	19 021	19 257	20 654	23 019	21 806	114,6
70-79	135 190	134 633	134 751	136 972	133 143	98,5
80	12 256	13 146	12 602	13 197	10 095	82,4
80-85+	62 529	67 954	72 192	76 102	72 587	116,1
men						
60	32 008	33 907	34 684	38 567	36 973	115,5
60-69	225 897	237 891	247 482	259 588	269 737	119,4
70	13 296	13 344	14 352	15 806	15 561	117,0
70-79	82 244	82 843	84 211	86 347	85 437	103,9
80	6 868	6 726	6 236	6 341	4 886	71,1
80-85+	29 865	32 715	34 601	35 815	32 445	108,6
Note: Table compiled by the source [27].						

The data in Table 1 confirm that the global trend of “demographic aging” can be traced in rural areas of Kazakhstan. The increase in the number of the elderly population in the countryside occurs in almost all age groups, regardless of gender. A specific feature is that the demographic situation in the countryside has a gender characteristic. Women outnumber men in all age groups without exception. The older the age group, the more women there are (in 2022, women aged 80 amounted to 10,095 people, men 4,886 people). The largest proportion of women in 2022 is in the 80–85 age group: 223

women per 100 men. There are 1.35 times more women of retirement age in 2022 than men (2018, 1.41). The current demographic structure influences on:

- ◆ the revenue side of the budget (because women have an earlier retirement age);
- ◆ the difference between the pension capital of men and women;
- ◆ the emergence of a gender deficit in the budget of the pension fund (the period of survival after reaching retirement age is longer for women);
- ◆ the increase in the scale of indirect redistribution of pension rights from men to women (women have lower wages and seniority, and life expectancy is higher).

Government agencies need statistical information. Knowing the number of persons with disabilities in rural areas, it is possible to plan the amount of budgetary funds for rehabilitation and habilitation, construction of recreation centers, purchase of medical and sports equipment, training of social and medical workers.

Table 2 – The number of persons with disabilities in the Republic of Kazakhstan (village / city, the data according to February 28, 2023)

Region	всего, чел.	доля, %	село, чел.	доля, %	город, чел.	доля, %
The Republic of Kazakhstan	706 341	100,0	301 952	100,0	404 389	100,0
Turkestan Region	97 034	13,7	73 984	24,5	23 050	5,7
Karaganda Region	67 210	9,5	15 284	5,1	51 926	12,8
Almaty Region	64 994	9,2	47 635	15,8	17 359	4,3
Almaty City	56 858	8,0	-	-	56 858	14,1
East Kazakhstan Region	50 769	7,2	21 735	7,2	29 034	7,2
Zhambyl Region	45 568	6,5	29 487	9,8	16 081	4,0
Shymkent City	40 194	5,7	-	-	40 194	9,9
Astana City	32 337	4,6	-	-	32 337	8,0
Kyzylorda Region	32 128	4,5	17 759	5,9	14 369	3,5
Mangistau Region	30 834	4,4	16 764	5,6	14 070	3,5
Akmola Region	29 030	4,1	13 403	4,4	15 627	3,9
Aktobe Region	28 728	4,1	8 173	2,7	20 555	5,1
Pavlodar Region	28 365	4,0	8 954	2,9	19 411	4,8
Kostanay Region	28 212	4,0	11 233	3,7	16 979	4,2
North Kazakhstan Region	25 087	3,6	15 251	5,0	9 836	2,4
Atyrau Region	24 620	3,5	9 970	3,3	14 650	3,6
West Kazakhstan Region	24 373	3,4	12 320	4,1	12 053	3,0
Abai Region	3	-	-	-	-	-
Zhetisu Region	3	-	-	-	-	-
Ulytau Region	-	-	-	-	-	-

Note: Table compiled by the source [28].

Table 2 informs that the number of persons with disabilities in Kazakhstan amounted to 706,341 people, 42.7% of them (301,952 people) live in the village. The highest figure is in the Turkestan region – 73,984 people, – (24.5%) and in the Almaty region: 47,635 people (15.8%). The remaining regions have an indicator of less than 10.0%. The lowest indicator is in the Aktobe region (2.7%).

One of the most common payments in rural areas is the old-age pension. Long-term risks for the pension system, despite the increase in the birth rate in the country, include transformation of the foundations of solidarity, growing demographic load, high inflation, low wages, uneven distribution of employees by wage level (especially in agriculture), hidden wages, weak stability of the domestic stock market. These risks increase the burden on the republican budget. Convention No. 36 “On old-age insurance in agriculture” fixed that the retirement age should not be more than 65 years [26].

The share of social payments in the total amount of rural households` money income reflects the share of social payments in the total amount of money received by members of rural households (table 3).

Table 3 – Monetary Income of Rural Households in 2022, Average per Agricultural Household per year (tenge)

Region	Cash income, total	including social transfers	share, %	Of them:					
				pensions	share, %	benefits	share, %	targeted social assistance and housing assistance	share, %
The Republic of Kazakhstan	3 169 873	707 720	22,3	556 358	78,6	149 108	21,1	2 254	0,3
Abai Region	3 144 945	776 661	24,7	656 885	84,6	119 018	15,3	758	0,1
Akmola Region	2 953 049	597 270	20,2	504 005	84,4	92 683	15,5	582	0,1
Aktobe Region	2 919 624	682 324	23,4	526 965	77,2	155 359	22,8	-	-
Almaty Region	2 949 265	604 190	20,5	505 248	83,6	97 652	16,2	1 290	0,2
Atyrau Region	3 844 039	702 396	18,3	594 883	84,7	107 513	15,3	-	-
West Kazakhstan Region	3 274 465	734 330	22,4	587 130	80,0	145 893	19,9	1 307	0,1
Zhambyl Region	2 942 727	633 538	21,5	495 620	78,2	132 590	20,9	5 328	0,9
Zhetisu Region	2 603 946	681 086	26,2	580 758	85,3	100 328	14,7	-	-
Karaganda Region	3 583 456	716 990	20,0	573 931	80,0	142 935	19,9	124	0,1
Kostanay Region	3 020 337	660 887	21,9	579 240	87,6	78 941	11,9	2 706	0,5
Kyzylorda Region	4 258 107	995 389	23,4	667 235	67,0	326 197	32,8	1 957	0,2
Mangistau Region	4 844 921	818 407	16,9	474 705	58,0	341 162	41,7	2 540	0,3
Pavlodar Region	3 208 217	543 796	17,0	437 855	80,5	105 722	19,4	219	0,1
North Kazakhstan Region	2 612 048	738 070	28,3	644 087	87,3	93 983	12,7	-	-
Turkestan Region	3 187 333	762 048	23,9	522 306	68,5	232 998	30,6	6 744	0,9
Ulytau Region	4 268 850	1 164 296	27,3	883 361	75,9	280 935	24,1	-	-
East Kazakhstan Region	2 680 126	881 813	32,9	786 270	89,2	95 543	10,8	-	-

Note: Table compiled by the source [27].

The share of social transfers in the cash income of households in the reporting year amounted to 22.3%. East Kazakhstan Region has the largest share of social payments (32.9%), the smallest one is in Atyrau region (18.3%). Pension prevails among social transfers, its share is 78.6%. The largest share of pensions is in the North Kazakhstan region (87.3%), the smallest is in the Mangistau region (58.0%). Benefits have a share of 21.1%. The largest share of benefits is in the Mangistau region (41.7%), the smallest is in the North Kazakhstan region (12.7%). The share of TSA and housing assistance is insignificant.

TSA is assigned to a household with average income per each member, not exceeding the poverty line. Total household income is the sum of all types of monetary or in-kind income of each member, as well as mixed and collective income of the household as a whole. Personal income of working members of the household comes from wages and other types of remuneration. Persons of retirement age receive pensions, other persons (in particular, women, children, disabled persons, etc.) can receive different types of social transfers. If one or more household members are engaged in independent economic activity (so-called self-employment), they receive mixed income, in which remuneration for working hours is combined with profit. A household can also receive collective income from selling or renting out property owned in common ownership.

Also we can see the formation of innovative technologies in the social sphere. So, the strategy of Kazakhstan`s digitalization has been developed, the demand of the population for digital technologies is growing, the Portal of Social Services is functioning, a social treasury has been introduced, the

project “Social ID of a citizen of Kazakhstan” has been implemented, the Digital Family Card has been introduced, the Digital Government Support Center has connected all regions of Kazakhstan to the distance assessment of disability. Digitalization in social protection has allowed the system of social support for citizens to switch from paternalistic / analogue to digital. The declarative / personified principle has been replaced by a non-declarative / proactive one. If earlier the validity period of benefits was limited by the validity period of the submitted documents, now it is limited by the specified status on the portal. The structure of social support has become a unified system.

Regarding financial barriers, in addition to making tax-financed social assistance programs accessible, governments may consider modifying contribution schemes to reflect rural employment types and offering more flexible payment options to accommodate seasonality and earnings fluctuations. For example, seasonal rather than monthly contributions could be made according to the harvest season, when incomes are highest, to increase participation in social insurance. Reducing or temporarily suspending contributions aftershocks can further improve affordability. Participation in social insurance programs can also be improved by providing subsidies to those living in poverty. Finally, the hidden costs of participating in social protection programs in general can be reduced by simplifying administrative procedures, ensuring that program conditions are not overly onerous, and making services accessible.

Agriculture remains a vital part of rural livelihoods and is particularly vulnerable to large covariate shocks such as droughts or floods, which are increasingly exacerbated by climate change and are a major cause of income loss. This is especially true for small-scale farmers, who often lack irrigation and rely on unpredictable rainfall to make it difficult to cope with. Microinsurance programs are complementary measures and should not replace universal social insurance programs.

Innovative solutions exist to improve access to social protection in remote and sparsely populated rural areas. For example, in rural areas, social protection coverage can be increased by introducing a single window system that brings together the services of several government ministries in one location, thereby minimizing travel for remote and time-constrained agricultural workers. Since then, such integrated service centers have been established in all provinces and most districts, and mobile minibuses provide access to the most remote areas.

Governments are also increasingly using digital technologies to expand rural coverage of social protection services. For example, providing benefits and collecting contributions through mobile banking applications are viable solutions to reduce transaction and transportation costs for residents in remote areas. However, to ensure that these services are available to everyone, efforts must be intensified to bridge the digital divide in rural areas. To promote rural connectivity, governments can relax regulations on alternative business models such as community networks, create a more favorable environment for investment in underserved areas through incentives such as tax breaks, and create a universal service fund to expand access to rural areas. Rural areas, financed by mandatory contributions from telecommunications service providers. It must also be taken into account that the use of digital technologies should not become a new barrier to access for those who do not have devices or digital skills. The deployment of technological innovation must be complemented by measures to bridge the digital divide, including digital literacy training. Traditional financial institutions, e-commerce platforms and third-party internet financial platforms are the main providers of digital finance in rural areas. Traditional financial institutions (including commercial banks, insurance companies, guarantee companies, etc.) are using the Internet, cloud computing, big data and other technologies to provide inclusive financial services in rural areas through online banking, mobile banking and other media. Most commercial banks have created specialized institutions and platforms to provide inclusive financial services. These are banks such as Caspi Bank and Halyk Bank.

When designing social protection policies and programs, it is necessary to take into account not only the resources of the poor, but also their priorities and preferences.

Traditional social protection in the formal sector – such as pensions or unemployment insurance – must take into account not only the resources of the poor, but also their priorities and preferences. For example, pensions or unemployment insurance may be of relatively little interest to those living and working outside the formal sector.

For the informal sector, priorities are usually as follows:

- ◆ increasing the economic efficiency of healthcare costs. Poor populations can manage routine, low-cost medical expenses. But at the same time, they find it very difficult to cover the costs associated with serious health problems;

- ◆ assistance in paying expenses in connection with death (funeral societies) and compensation for loss of income as a result of the death or disability of the breadwinner;

- ◆ smoothing out costs for basic education. Although education expenditures are more predictable and less variable than medical expenditures, education expenditures can still put pressure on household resources at certain times.

At certain points in the year or family life cycle, education costs can still place a strain on household resources.

In the long term, the primary means of ensuring personal and household security for the vast majority of the rural poor is through income generated through wage labor. Labor market policies are designed to support the functioning of labor markets to provide fuller and financially rewarding employment.

Conclusion

The main conclusions of the article show that the social protection sector:

- ◆ is a criteria sector, directly and indirectly stimulating the economy at the national and local levels;

- ◆ has a multiplier effect on the final results of various sectors of the economy due to:

- creating new jobs outside the social protection system;

- producing demanded goods for specific demographic groups (disabled population groups, people with disabilities);

- ◆ providing social, socio-medical (rehabilitation, preventive), social, social, psychological, socio-pedagogical, social and labor, social and legal and other services;

- ◆ is a customer of products and services, which expands the commercial activities of local firms and provides them with profit;

- ◆ is resistant to economic cyclicity. As an economic stabilizer, it reduces social and economic marginalization at the local level by influencing household income, capital inflow, employment, inclusive development, reducing social inequality;

- ◆ should not be perceived only as public spending, it is a sector for investment that affects social and economic well-being;

- ◆ uses digital resources to expand social assistance;

- ◆ promotes the integration of the population into new digital relationships (virtual assistant, remote counseling, psychologist's counseling lines, an online service for volunteers to help families, social calculators);

- ◆ is characterized by social benefits, ensuring the sustainable development of rural areas.

Access to regular and adequate social protection benefits prevents poverty and reduces vulnerability throughout the life cycle. It reduces the need to rely on negative coping strategies, such as removing children from school or selling assets when households face economic shocks. In the long term, social protection can help smooth consumption, build human capital and provide investments that increase the resilience of rural populations to future crises.

States must go beyond the direct provision and administration of social protection programs to also include regulation and the creation of a policy framework.

Efforts to strengthen the capacity of public policies to assist rural populations is a complex area, as it requires strong institutional capacity to both identify groups in need of special assistance and develop complex and differentiated policies.

In order to help the rural population, the state must:

- ◆ increase the capacity of government assistance to effectively identify the poorest and most vulnerable segments of the population;

- ◆ increase the ability of government structures to respond to the needs of those who are in the weakest position and can express their demands, needs, rights and problems;

- ♦ strengthening the capacity of civil society groups representing the interests of the poorest to ensure the accountability of social assistance providers;
- ♦ significantly improve the institutional capacity and transparency of the civil service to increase the likelihood that transfers will reach target groups.

Dissemination of social protection information and information exchange as part of a multidimensional communication strategy is in widespread demand around the world. Information and communication are essential for the democratic and responsible conception, monitoring and implementation of social protection objectives. Government authorities must use all opportunities to disseminate information and control its quality. Lack of resources is an obstacle to the implementation of social protection goals, since the availability of sufficient resources is a prerequisite for the effectiveness of investments in the social protection system. It is not enough to agree on principles, goals, mechanisms and even legislation in the field of social protection.

It is important that all these expectations are supported by adequate and equitable resources in the form and time of resources required by the overall development plan. Social partners at national, regional and local levels must work in partnership to minimize imbalances and ensure equity between regions.

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АУЫЛДЫҚ ЖЕРЛЕРДЕ ХАЛЫҚТЫ ӘЛЕУМЕТТІК ҚОРҒАУ

Аңдатпа

Мақсаты – ауылдық үй шаруашылықтарына әлеуметтік қорғау шараларының әсерін сипаттау. Әлеуметтік қорғау шараларына арналған заманауи әдебиеттердің кең сипаттамасы осы мақаланың әдістерін таңдауды ұтымды етеді. Қолданылған әдістер: диалектикалық, талдау және синтез, салыстыру, ұқсастық, дерексіз-логикалық, монографиялық, экономикалық-статистикалық. Нәтижесінде ауылдық жерлерде халықты әлеу-

меттік қорғауды іске асырудың қалыптасқан үрдістері анықталды. Талдаудың өзегі – халықты әлеуметтік қорғау экономиканың қажетті құрамдас бөлігі, сондықтан бұл саладағы реформалар қысқа мерзімді және ұзақ мерзімді перспективада тиімді болуы керек. Қазақстан әлеуметтік саясат саласындағы заңнамалық базаны үнемі жетілдіріп отыратыны атап өтілді. Әлеуметтік қорғаудың өзгеруіне әсер ететін факторлар көрсетілген. Ауыл халқын әлеуметтік қорғау шараларына бағалау жүргізілді. Әлеуметтік сала мен қоғамның әлеуметтік-экономикалық дамуы арасындағы тікелей және жанама байланыс сипатталды. Ауылдық жерлерде әлеуметтік саланы цифрландырудың түрлі тәжірибелері белсенді түрде енгізіле бастағаны анықталды. Бұл онлайн кеңес беру, бейне кеңес беру, веб-бағдарламалар, мүгедектерді оналтуға арналған виртуалды шындық. Әлеуметтік қызметтердің өтініш сипатынан цифрлық кеңістікке белсенді көшу жүзеге асырылуда. Авторлар ауылдың тұрақты дамуына үлес қосу арқылы әлеуметтік қорғау әлеуметтік пайда әкеледі деген қорытындыға келеді.

Тірек сөздер: ауыл халқы, әлеуметтік қорғау, ауылдық жерлер, әлеуметтік жәрдемақы, күнкөріс деңгейі, әлеуметтік тәуекелдер, цифрландыру.

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СОЦИАЛЬНАЯ ЗАЩИТА НАСЕЛЕНИЯ В СЕЛЬСКОЙ МЕСТНОСТИ

Аннотация

Цель – характеристика воздействия мер социальной защиты на сельские домохозяйства. Широкое описание современной литературы, посвященное мерам социальной защиты, рационализирует выбор методов для данной статьи. Применены методы: диалектический, анализ и синтез, сравнение, аналогия, абстрактно-логический, монографический, экономико-статистический. Выявлены сложившиеся тенденции реализации социальной защиты населения в сельской местности. Ядром анализа является то, что социальная защита населения является необходимым компонентом экономики, поэтому реформы в данной сфере должны быть эффективными как в краткосрочном, так и в долгосрочном периоде. Отмечено, что Казахстан постоянно совершенствует законодательную базу в сфере социальной политики. Обозначены факторы, влияющие на трансформацию социальной защиты. Произведена оценка мер социальной защиты сельского населения. Охарактеризована прямая и косвенная связь между социальной сферой и социально-экономическим развитием общества. Выявлено, что в сельской местности стали активно внедряться различные практики цифровизации социальной сферы. Это онлайн-консультирование, видеоконсультации, веб-программы, виртуальная реальность для реабилитации лиц с инвалидностью. Осуществляется активный переход из заявительного характера социальных услуг в цифровое пространство. Авторы приходят к выводу, что социальная защита приносит социальную выгоду, внося вклад в устойчивое развитие сельской местности.

Ключевые слова: сельское население, социальная защита, сельская местность, социальное пособие, прожиточный минимум, социальные риски, цифровизация.