



OVERVIEW OF WELFARE MODELS

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ABSTRACT

This article reviews the various models of welfare that are used in contemporary economic theory and practice. Both historically traditional approaches and newer concepts that reflect changes in society and its values are considered. Based on the analysis, an attempt to define the concept of "welfare" is made, taking into account not only financial aspects, but also socio-cultural and psychological factors affecting human welfare.

KEYWORDS: Welfare, welfare models, welfare states, quality of life, life satisfaction, well-being.

INTRODUCTION

The welfare of a society is the sum of the welfare of all the people who make up that society. The measurement of welfare is a complex process due to the different needs of each member of society. Of course, it is impossible to satisfy the needs of every single individual, but the need to strive for this does not cease to be relevant. Perhaps this should be a strategic goal of modern mankind .

This aspiration has given rise to several models of the welfare of society. Let us consider the following generally accepted models .

The Western model - the society of mass consumption - is based on a high degree of satisfaction of primary needs (food, clothing) and orientation of the system of consumption standards on capitalist goods (housing, durable goods) and non-material goods (education, recreation, health care). In this model, two-thirds of the population is middle class, which affects the overall level and structure of consumption.

The Soviet welfare model was based on saturation of primary needs, low consumption of capital goods, low income differentiation of the population (due to massive redistribution of financial resources), a wide range of social services, and a developed system of social security on the part of the authorities.

Since the middle of the XX century in developed Western countries the concept of "welfare state" has been formed, the main goal of which is to build a state with maximum consideration of the interests of each citizen. In this concept, the main emphasis is placed on the maintenance by the state of a certain high level of social development.

Initially, the state policy of social security included the concept of social protection of the part of the population in acute need of assistance and protection (for example, people with disabilities, large and single-parent families, refugees, etc.).

The Scandinavian model, on the other hand, puts social protection at the center of state policy and assumes universal care for the entire population. Against the background of the complexity of the implementation of this policy, including high costs, large movements of financial

resources, as well as the "discontent" of wealthy citizens, the Beveridge model emerged, based on the idea of joint responsibility of the state, citizens and entrepreneurs. The wide coverage of social support led to the growth of dependency attitudes, increased social stratification, growing income differentiation and the entrenchment of persistent poverty, which led to the gradual destruction of the idea of the welfare state. These trends, in turn, led to a shift from welfare state policies to policies aimed at economic independence .

Today we are witnessing another stage of transformation of the concept of welfare. The model is becoming more and more capitalistic, when citizens are almost entirely concerned about their own welfare, but at the expense of a high level of economic development. The modern trend of socio-economic development is called post-industrial. This model of welfare is based on the idea that society has reached a high enough level of economic development that people can and should take care of their own welfare. The state forms laws, norms, institutions and policies so that everyone can achieve the necessary welfare. Welfare is assessed on the basis of a set of values formed at a given moment in society.

At this point, it is worth considering the difference between welfare and well-being. The main difference lies in the calculation of indicators of these states. Well-being reflects a certain positive situation in general, and is more often subjective. Welfare, on the contrary, is calculated by a number of interrelated indicators reflecting objective reality.

Welfare is identical to the concepts of "Standard of living" or "Quality of life". According to the UN report, the standard of living is the degree of satisfaction of material and spiritual needs of people by the mass of goods and services used per unit of time. It follows that "welfare is the provision of material, social and spiritual goods necessary for life to the population of a state, a social group or class, a family or an individual". The overall level of welfare is understood as the extent to which a minimum level of welfare is provided.

Based on the review above, came to the conclusion that welfare in its essence affects several major areas of life: economic, social, psychological, and others. At the same time, it becomes clear that all theories, models and concepts proceed from one main goal - satisfaction of needs. The other goals are achieved only after the successful fulfillment of this task.

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