HSR (LONDON),
HOUGHTON STREET REVIEW JOURNAL
ISSN: 2058-5519|Impact factor-15.9
http://houghtonstreetreview.com/index.php/hsr

THE CONNECTION BETWEEN THE ECONOMIC RISK FACTOR AND OTHER RISK FACTORS IN SOCIAL WORK WITH AT-RISK FAMILIES

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Doi: https://doi.org/10.5281/zenodo.23500999

Abstract: This article highlights the direct impact of the economic risk factor within the family on the child and the socio-psychological difficulties in overcoming it. It also describes the essence of the economic risk factor, its close interconnection with other risk factors (such as psychological stress, educational dropout, violence, and social stigmatization), and its negative consequences. Drawing on statistical data from international organizations (UNESCO), the article reveals the impact of poverty on children's daily lives. Practical recommendations are provided to overcome existing barriers in delivering socio-psychological services to at-risk families and to protect children from the consequences of economic hardships. The article is of practical importance for social work specialists, educators, and psychologists.

Key words: Economic risk, low-income family, financial stability, social service.

XAVF GURUHIDAGI OILALAR BILAN IJTIMOIY ISH OLIB BORISHDA IQTISODIY XAVF FAKTORINING BOSHQA XAVF OMILLARI BILAN BOG'LIQLIGI

Annotatsiya: Ushbu maqolada oiladagi iqtisodiy xavf omilining bolaga to'g'ridan - to'g'ri ta'siri va buni bartaraf etishda ijtimoiy- psixologik qiyinchiliklar yoritib beriladi. . Shuningdek, iqtisodiy xavf faktorining mohiyati, uning boshqa xavf omillari (ruhiy zo'riqishlar, ta'limdan chetlanish, zo'ravonlik va ijtimoiy stigmatizatsiya) bilan uzviy bog'liqligi hamda salbiy oqibatlari bayon etilgan. Maqolada xalqaro tashkilotlar (UNESCO) statistik ma'lumotlariga tayanilgan holda kambag'allikning bolalar kundalik hayotiga ta'siri ochib berilgan. Xavf guruhidagi oilalarga ijtimoiy-psixologik xizmat ko'rsatishdagi mavjud to'siqlarni bartaraf etish hamda bolalarni iqtisodiy qiyinchiliklar oqibatlaridan himoya qilish bo'yicha amaliy takliflar berilgan. Maqola ijtimoiy ish mutaxassislari, pedagoglar va psixologlar uchun amaliy ahamiyatga ega.

Kalit so'zlar: Iqtisodiy xavf, kambag'al oila, moliyaviy barqarorlik, ijtimioy xizmat ko'rsatish .

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ВЗАИМОСВЯЗЬ ЭКОНОМИЧЕСКОГО ФАКТОРА РИСКА С ДРУГИМИ ФАКТОРАМИ РИСКА ПРИ СОЦИАЛЬНОЙ РАБОТЕ С СЕМЬЯМИ ГРУППЫ РИСКА

Аннотация: В данной статье освещается прямое влияние фактора экономического риска в семье на ребенка и социально-психологические трудности его преодоления. Также описываются сущность экономического фактора риска, его тесная взаимосвязь с другими факторами риска (психологическим напряжением, отсевом из образования, насилием и социальной стигматизацией), а также его негативные последствия. На основе статистических данных международных организаций (ЮНЕСКО) в статье раскрывается влияние бедности на повседневную жизнь детей. Предложены практические рекомендации по преодолению существующих барьеров в оказании социально-психологических услуг семьям группы риска и защите детей от последствий экономических трудностей. Статья имеет практическое значение для специалистов по социальной работе, педагогов и психологов.

Ключевые слова: Экономический риск, малообеспеченная семья, финансовая стабильность, социальное обслуживание

Introduction. Generally speaking, the economic risk factor is manifested through the lack or limitation of basic needs (such as nutrition, clothing, health, and education). Economic hardship in the family increases the likelihood of a child being exposed to comprehensive risks, as economic risk directly gives rise to other risk factors. For instance, in low-income families, children may suffer psychological trauma or even experience direct physical abuse as a result of witnessing conflicts between parents who are under constant stress due to low income. If the family economy is not organized properly, cases of child labor exploitation to increase income within this micro-society are also observed.

In our country, poverty reduction has been one of the primary directions of state policy. Economic difficulties often lead to family conflicts, divorces, labor migration of parents, and, consequently, the neglect of children. Therefore, improving the economic condition of at-risk families is a guarantee of ensuring children's rights.

In recent years, the social protection sector in Uzbekistan has reached an entirely new level. By decrees of the President of the Republic of Uzbekistan, "Inson" social service centers were established, introducing a targeted work system to handle families in difficult situations and at-risk environments. To prevent economic difficulties (poverty, unemployment) from causing other social problems, applying case-management technology to resolve problems at the earliest stage is considered one of the most critical tasks assigned to these centers. Furthermore, the "From Poverty to Prosperity" program was developed, and a decree was adopted regarding its implementation. According to it, processes such as identifying poor families in neighborhoods (mahalla), registering them in the social register, implementing measures aimed at pulling them out of poverty, and removing them from the register are established to be carried out collaboratively by the "mahalla seven" (mahalla yettiligi).

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At the opening of the 3rd International Forum "From Poverty to Prosperity," President of the Republic of Uzbekistan Shavkat Mirziyoyev stated in his speech: "Thanks to these large-scale efforts, Uzbekistan is striving to fulfill ahead of schedule its commitment to halve poverty by 2030. Taking this into account, today we are ready to set a new, even higher goal. By 2030, according to international criteria, we have every opportunity to completely eradicate absolute poverty in Uzbekistan, and we will certainly accomplish this."

According to Mary Douglas (1992), the concept of "risk" in modern society has moved away from its technical meaning and acquired a more moral and political character. In her view, risk is no longer a mere probability, but has turned into a mechanism used by society to "blame" certain groups or phenomena. Being at risk means vulnerability or susceptibility to harm caused by the actions of others.

If we consider the impact of the economic risk factor on child psychology, it becomes evident that children from impoverished families experience a sense of inadequacy, low self-esteem, social isolation, and higher rates of peer violence. This means that a child already living in economic hardship has extremely limited access to psychological assistance. Compared to their peers living in economically comfortable conditions, children in poor families experience higher rates of family instability, emotional volatility, and exposure to violence. Despite having a high need for mental health services, children and families living in poverty are the least likely to connect with high-quality mental health care.

1. Due to chronic stress caused by economic hardship, these children have a high probability of developing lifelong mental disorders and illnesses. Children from low-income families face inappropriate parental behavior caused by chronic financial stress. Consequently, their relationships with their parents deteriorate. Subsequently, parental involvement in school relationships becomes passive.

2. Among the challenges of measures aimed at improving the mental well-being of poor families, the stigma of mental health treatment and recovery alongside the stigma of poverty act side by side, creating obstacles to consistent family and social support. For example, a mother's mental health diagnosis and the fear of losing custody of her children due to being deemed an unfit mother (based on the assumption that inpatient treatment or long-term medication is required) may lead her to attempt to solve the problem in her local, unsuitable environment or neglect it entirely, rather than applying to socio-psychological assistance institutions or specialists.

3. Even if this barrier is overcome, specialists face difficulties in the next stage when guiding at-risk families toward recovery. For instance, if a family overcomes the mental health treatment stigma, frees itself from the fear of separation, and agrees to long-term diagnostics and treatment, financial barriers and a series of external constraints re-emerge in attending sessions regularly and satisfying basic needs (lack of time—since the family needs to work to sustain its livelihood; lack of support—even if the family wants treatment, the environment may not accept or support it, leading to constant pressure from an unhealthy atmosphere). This creates persistent challenges, especially for families living in remote areas, in commuting regularly to service centers, thereby increasing the risk of ineffective treatment.

Family economics encompasses financial management, resource allocation, consumption decisions, and ensuring the economic stability of the family. Financial stability, in turn, means having

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a stable source of income, allocation of funds for daily needs as well as planned and unplanned situations, and measures against the risk of unemployment.

4. Economic risk leads primarily to the violation of a child's needs for education, health, and a psychologically healthy environment.

According to UNESCO's statement on September 19, 2023, 250 million children worldwide are out of school. According to the report, this figure increased by 6 million between 2021 and 2023. The main reason for exclusion from education is severe economic conditions. Globally, 30 percent of all out-of-school children live in Sub-Saharan Africa, meaning one in five children is excluded from school. These figures record even higher rates in secondary education. Following this statistic, Central and South Asian countries rank next, with exclusion rates of 8.6% in primary school, 14.3% in lower secondary school, and 39.3% in upper secondary school. In poor countries, figures are increasing year by year, whereas in developing and developed countries, they remain virtually unchanged.

Save the Children Sweden's latest report on child poverty emphasizes that the cost-of-living crisis, particularly rising food and housing prices, has been a key factor behind increasingly difficult living conditions for economically vulnerable children, and that standard poverty measures do not fully capture this development. The report presents a revised measurement approach and estimates that approximately 276,000 children in Sweden live in economic vulnerability.

Furthermore, unstable regions can also be included among the areas where children are excluded from education. In countries at war, the economy is forcibly diverted from other sectors toward defense. In addition, as the number of refugees and people leaving their homelands in search of peace increases, the education of children among them gets disrupted. This break from education can persist from generation to generation, which in turn leads to stratification in terms of literacy.

In conclusion, economic difficulty within the family directly impacts education negatively. Children lack access to necessary educational resources, learning tools, food, transport, tuition fees, and a peaceful environment. Even if they are able to attend primary school, they cannot continue in subsequent stages and are engaged in labor at an early age to improve the family's financial situation.

Research Methodology. Through content analysis, scientific sources, regulatory legal documents, and statistical data were systematically studied, summarizing the main concepts and theoretical approaches regarding the economic risk factor. Comparative analysis allowed for the comparison of how the economic risk factor manifests across various social groups (age, gender, social status). This methodological approach enables the identification of factors giving rise to economic risk, the assessment of its forms and social consequences, and the scientific justification of preventive measures.

Analysis and Results. According to World Bank standards, families living on less than $8.30 a day are at high risk of poverty. According to a 2025 World Bank and UNICEF statement on the world's children, this indicator covers 1.4 billion children. The risk of economic deprivation fosters a sense of "social deficit" in the child.

Conclusion and Recommendations. To protect children from the consequences of family economic hardship, measures should be considered to establish family economic support funds and strengthen practical initiatives regarding children's rights.

Implementing an electronic monitoring system in every region to regularly assess the nutrition, health, and educational opportunities of children in financially vulnerable families; providing free training in

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modern, in-demand professions on the labor market along with employment guarantees for members of financially struggling families; strengthening psychological support services at the school and neighborhood levels to reduce the negative impact on children caused by family stress and conflicts due to economic depression; and strengthening legal and public supervision to prevent the engagement of children in forced or hazardous labor due to financial hardship will help mitigate the negative impact of financial difficulties on children.

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