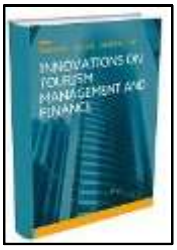

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Article

Pension Provision for Uzbek Migrants in the Context of Pension System Reform: International Experience and National Policy Perspectives

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Abstract: Labor migration is a major socio-economic phenomenon in Uzbekistan, with millions of Uzbek citizens working abroad, especially in Russia, Kazakhstan, South Korea, and Turkey. While remittances contribute significantly to the national economy, one critical issue remains underexplored: the pension security of Uzbek labor migrants. This article investigates the legal frameworks, institutional barriers, and socio-economic implications of pension provision for Uzbek migrants. It draws on international conventions, bilateral agreements, and domestic policy developments to assess how pension rights are recognized, transferred, or forfeited in the context of labor migration. The paper argues for a more coordinated approach between sending and receiving countries to ensure long-term social protection for migrant workers.

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1. Introduction

Labor migration has been a defining feature of Uzbekistan's post-Soviet economic development. With limited employment opportunities at home, many Uzbeks seek work abroad. However, the long-term consequences of this migration, particularly regarding old-age security, remain insufficiently addressed [1]. Most labor migrants are engaged in temporary, often informal, employment arrangements that fail to provide pension coverage. This article seeks to identify key challenges and propose actionable policy solutions for securing the pension rights of Uzbek migrants [2].

Existing literature emphasizes the central role of remittances in sustaining household welfare in Uzbekistan and other labor-exporting countries. Remittance inflows not only reduce poverty but also improve household access to education, health care, and durable goods, thereby functioning as a crucial poverty-alleviation mechanism [3]. Empirical studies on Uzbekistan confirm this trend, noting that without remittances, the national poverty rate would rise dramatically—from 9.6 percent to an estimated 16.8 percent. Moreover, household-level analyses reveal that remittances are primarily directed toward current consumption rather than long-term investment or savings, leaving migrants vulnerable in old age [4].

Scholars further highlight that the reliance on temporary and informal employment abroad exacerbates this vulnerability, since most migrants remain excluded from formal pension systems in both host and origin countries. Comparative studies of Central Asia also indicate that while countries such as Kyrgyzstan and Tajikistan have attempted bilateral pension agreements with Russia, Uzbekistan has been slower in formalizing comprehensive social protection measures for its migrants. Thus, despite the substantial short-term benefits of labor migration, its long-term implications for pension security remain an underexplored yet pressing policy issue [5].

2. Materials and Methods

This research is based on a qualitative and quantitative analysis of official data from the Central Bank of Uzbekistan (CB), the State Committee on Statistics (UzStat), Eurostat, and the World Bank (WB). Legal frameworks, including Uzbekistan's "Law on State Pension Provision of Citizens", bilateral agreements, and recent government initiatives, were reviewed to assess institutional arrangements. Comparative insights are drawn from the cases of Kyrgyzstan, Tajikistan, the Philippines, and Mexico to contextualize Uzbekistan's policy trajectory.

3. Results and Discussion

In recent years, the Republic of Uzbekistan has been undergoing an intensified process of geoeconomic integration, within which labor migration has exhibited both quantitative growth and geographic diversification. Data provided by the Central Bank of Uzbekistan indicate that remittance inflows amounted to USD 3.3 billion in the first quarter of 2025, which represents an increase of approximately USD 800 million compared to the same period of the preceding year. For the year 2024, aggregate remittances were recorded at USD 14.8 billion, see Figure 1. The Central Bank has suggested that this dynamic was largely facilitated by sustained demand for labor and relatively stable wage levels in countries that traditionally host Uzbek migrant workers. Furthermore, the appreciation of national currencies in these recipient countries has been identified as an additional factor underpinning the observed growth [6], [7]. In parallel, the current account deficit was reduced from 7.6 percent of GDP in 2023 to 5.0 percent in 2024, a development that may be attributed, to a significant extent, to a 19.6 percent increase in net remittance inflows. However, while remittances offer short-term household security, they do not translate into institutionalized long-term social protection.

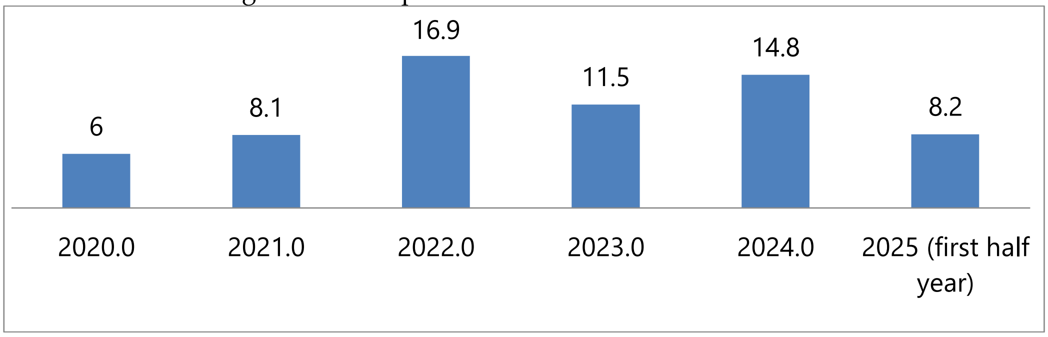

Figure 1. Remittance inflows to Uzbekistan, 2020-2025 (USD billions)
Source: CB 2025

The importance of remittances for socioeconomic stability in Uzbekistan has been underscored by the World Bank, which estimates that in the absence of such inflows, the national poverty rate would have risen from 9.6 percent to 16.8 percent. (Figure 1) With regard to the structure of remittance sources, Russia accounted for the dominant share in 2025, contributing USD 6.4 billion, or 78 percent of total inflows (compared to 77 percent in 2024). The remaining portion was distributed among Kazakhstan, the United States, South Korea, Turkey, the United Kingdom, Kyrgyzstan, Lithuania, and several other countries [8], [9].

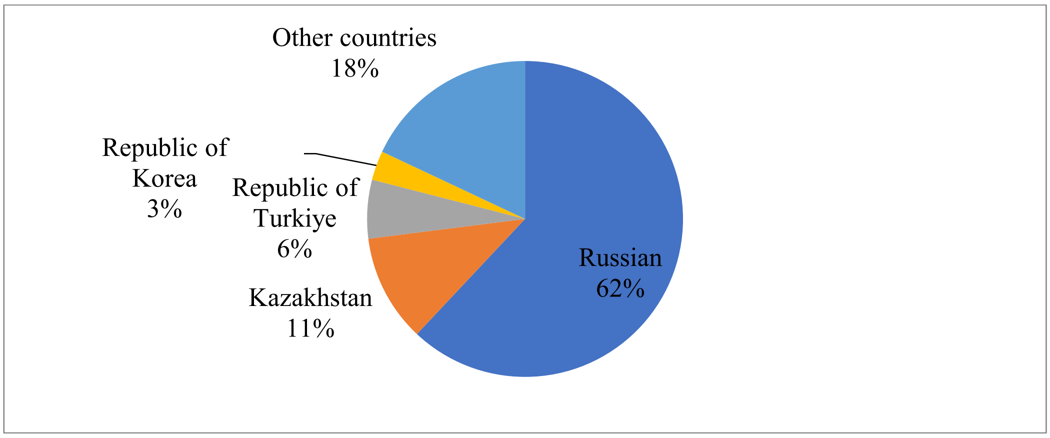

Figure 2. Share of Uzbek migrant workers abroad by country of destination, September 2023 (percentage)

Source: AELM 2023

Outward transfers from Uzbekistan were estimated at USD 1.2 billion, a volume that remained largely consistent with the previous year, see Figure 2.

In this process, labor migration and its social consequences, in particular, issues of pension provision, are becoming increasingly relevant. The Law of the Republic of Uzbekistan “On State Pension Provision of Citizens” also covers migrants. According to the law, citizens who have worked abroad are entitled to a pension if they have paid insurance contributions for at least 7 years. However, due to the fact that most labor migrants work in the informal sector, they remain outside the pension system. Issues of protecting the pension rights of migrants are a serious obstacle to their long-term social security and the sustainable development of Uzbekistan [10].

According to preliminary estimates of the State Committee of the Republic of Uzbekistan on Statistics, as of 1 April 2025, the population of Uzbekistan reached approximately 37.6 million, reflecting an annual growth rate of 2 per cent. The gender distribution remained balanced, with females comprising 49.6 per cent (18.7 million) and males 50.4 per cent (18.9 million) of the total population. This steady demographic expansion underscores the persistence of a large and youthful labor supply, which continues to exceed the absorptive capacity of the domestic labor market, thereby reinforcing the structural drivers of international labor migration [11], [12].

UzStat’s revised migration reporting methodology for Q1 2025 registered 63,077 immigrants, the vast majority of whom were internal migrants (62,755), and 65,126 emigrants, including 2,371 individuals who departed abroad for permanent residence. These figures confirm that international outflows remain modest in numerical terms relative to domestic mobility; yet, the economic impact of migration is disproportionately high due to the role of remittances.

Uzbekistan has also positioned itself as a modest receiver of international students, hosting approximately 12,500 in the 2024–2025 academic year, mainly from India, Turkmenistan, and Pakistan [13]. This trend suggests a dual transformation: while continuing to export labor, Uzbekistan is simultaneously emerging as an educational hub within Central Asia.

At the policy level, the government has prioritized diversification of labor migration destinations. In January 2025, the Migration Agency (MA) signed agreements with Qatar, enabling the legal employment of more than 500 Uzbek nationals, and launched, together with JICA, the Japan Career Portal to facilitate transparent labor mobility pathways to Japan. By early 2025, nearly 10,000 migrants were legally employed in non-traditional destinations such as Poland, Croatia, Belgium, Slovakia, Montenegro, Bulgaria, Saudi Arabia, and Qatar [14].

However, the aggregate number of migrants abroad contracted: by end-2024, there were approximately 1.35 million registered Uzbek labor migrants, down from 2 million at the start of the year (−34%). This decline reflects broader structural challenges, including geopolitical shifts, currency devaluations in Russia and Kazakhstan, and tightening immigration regimes. Nevertheless, the diversification trend may provide Uzbekistan with more resilience in the medium term.

Eurostat data indicates that 53,525 Uzbek citizens held valid residence permits in EU/EFTA countries as of end-2023, while 830 and 1,050 were ordered to leave in Q3 and Q4 2024, respectively. Latvia, despite accounting for a significant share of deportation orders, removed labor quotas for Uzbeks in 2024, indicating varied European regulatory approaches.

Undocumented migration remains a persistent issue: in 2024, between 15,000 and 20,000 Uzbeks resided irregularly in Sweden, and 8,812 in the EU overall in 2023, with concentrations in Germany, Latvia, Czechia, Poland, and Sweden [15], [16].

A comparative assessment of Uzbekistan's migration governance reveals both convergence and divergence with neighboring labor-exporting states. Tajikistan and Kyrgyzstan are structurally more dependent on labor migration, with remittances accounting for approximately 45% and 24% of GDP, respectively in 2024. By contrast, remittances in Uzbekistan accounted for 14% of GDP, a figure which, while significant, allows for comparatively greater fiscal autonomy and macroeconomic resilience.

Unlike Kyrgyzstan, which has pursued relatively liberalized migration channels with Russia due to its membership in the Eurasian Economic Union (EAEU), Uzbekistan has deliberately avoided deep integration with the EAEU framework. Instead, it has prioritized bilateral agreements and the diversification of destinations, notably expanding ties with East Asian and Gulf states. This strategy reduces dependence on Russian labor markets but requires higher initial investment in training, language preparation, and regulatory harmonization [17].

Similarly, while Tajikistan remains overwhelmingly reliant on Russia-where over 90% of its migrant workers are employed-Uzbekistan's share has gradually decreased: in 2024, 78% of remittance inflows originated in Russia, compared to 95% in Tajikistan. This indicates that Uzbekistan has moved further than its neighbors toward risk mitigation through geographic diversification.

Moreover, Uzbekistan's approach reflects a broader developmental orientation: migration is increasingly framed not only as a source of household-level welfare but also as a tool for skills transfer, investment mobilization, and human capital development. Initiatives such as the Japan Career Portal and negotiations with Gulf countries demonstrate an institutionalization of migration management, whereas in Kyrgyzstan and Tajikistan, migration remains more ad hoc and crisis-driven [18], [19].

In sum, Uzbekistan's migration strategy has evolved from reliance on Soviet/post-Soviet channels to a more diversified and institutionally managed framework. The government's efforts since 2024 highlight a shift toward reducing structural vulnerabilities associated with overdependence on Russia and Kazakhstan, while simultaneously leveraging migration as part of its geoeconomic integration agenda. Compared to its neighbors, Uzbekistan displays both lower dependency and greater diversification, which, if sustained, may yield long-term resilience in the face of geopolitical and economic volatility in Eurasia [20].

Uzbekistan operates a pay-as-you-go (PAYG) pension system, administered by the Pension Fund under the Ministry of Economy and Finance. Pension eligibility is based on accumulated insurance years and mandatory contributions. Migrants working abroad typically do not contribute to this system unless they are formally registered as self-employed and voluntarily pay contributions.

Uzbekistan has ratified several ILO conventions on migrant labor rights but lacks bilateral agreements on pension portability with most destination countries. An exception is the 2014 agreement with Russia, which allows mutual recognition of work periods, but implementation remains patchy.

Uzbekistan has signed bilateral agreements on pension provision with a number of countries. For example, according to the agreement signed with Moldova in 1995, citizens' pension rights are recognized by both countries, see Table 1.

Table 1. Pension provision agreements for labor migrants of Uzbekistan

Agreement name	Signed	Member States	Essence
Agreement of the CIS Member States on "Pension Guarantees"	March 13, 1992, Moscow (Russia) Bilateral agreements were suspended and signed on January 1, 2023. It has not yet been signed with Uzbekistan.	Armenia, Belarus, Kazakhstan, Kyrgyzstan, Moldova, Russia, Tajikistan, Turkmenistan, Ukraine and Uzbekistan *in 2022-2023, Russia denounced this agreement.	According to this agreement, the state at the citizen's place of permanent residence guarantees pension payments to the pensioner, regardless of citizenship.
CIS Agreement "On Labor Migration and Social Protection"	April 15, 1994, Moscow (Russia)	All CIS member states (including Uzbekistan)	The agreement provides for the preservation of the rights of labor migrants to pensions and other social benefits, the accounting of insurance periods, and the export of benefits.
Memorandum on Cooperation in the Sphere of Migration Uzbekistan-Kazakhstan-Kyrgyzstan	June 1994	Uzbekistan Kazakhstan, Kyrgyzstan	Cooperation in the field of migration, including the coordination of mechanisms for the social protection of labor migrants

Source: Table created by the author.

In 2025, Uzbekistan and Kyrgyzstan signed a draft agreement on the mutual recognition of pension service periods. The agreement stipulates that employment histories accumulated in either country will be recognized for pension entitlement regardless of the pensioner’s place of residence. Its primary objectives are to ensure equal access to state and insurance pensions for citizens of both states, as well as to prevent the double payment of insurance contributions [21]. Concretely, the treaty provides for (a) the combination of service periods for pension eligibility, (b) the disbursement of pensions irrespective of the pensioner’s place of residence, without deducting delivery costs, and (c) regulations concerning temporary employment and extensions of service periods to avoid double contributions.

Drawing from global examples, the following section highlights successful models that can inform Uzbekistan’s policy design [22].

1. Bilateral Social Security Agreements (Portability)

The Germany–Turkey bilateral social security agreement - established in 1964 - serves as a successful example of pension portability. Research finds that this agreement enables Turkish workers in Germany to have their employment periods recognized for pension purposes in both countries, with only minor technical issues in data automation that are gradually being resolved.

2. Voluntary and Supplementary Provident Schemes

The Philippines offers an effective model with its flexible provident fund programs tailored for overseas Filipino workers (OFWs). Initiatives like the Flexi-Fund (established 2001) and the recent WISP Plus (Workers' Investment and Savings Program Plus) enable migrants to continue or voluntarily contribute to retirement savings, even after employment abroad [23].

3. Individual Retirement Savings Structures

In Mexico, the transition to a defined contribution system – managed through AFOREs (Administradoras de Fondos para el Retiro) – allows individual accounts for pensions, in which both migrants and the state contribute. Workers can make added voluntary contributions, and the system emphasizes flexibility and portability of accounts.

4. Digital Portability and Administrative Simplicity

Across the EU, portable pension systems allow workers to consolidate service periods and receive benefits despite cross-border mobility—though often with implementation challenges tied to information sharing systems, see Table 2.

Table 2. Summary of International lessons and application to Uzbekistan

Feature	International example	Relevance for Uzbekistan
Totalization agreements	Germany-Turkey BSSA Russia-Kyrgyzstan	Recognize migrant employment records for pension
Voluntary Provient Funds	Philippines (Flexi-Fund, WISP+)	Enable migrants to save post-employment
Individual portable accaunts	Mexico`s AFORE system	Build flexible, portable pension contributions
Digital portability	EU social security coordination	Facilitate cross-border pension recognition

Collectively, these examples underscore the importance of bilateral cooperation, digital innovation, and formal savings mechanisms. Uzbekistan can significantly enhance social protection for its migrant workforce by aligning these elements within its pension policy framework.

While such bilateral negotiations mark an important advancement in transnational pension governance, progress remains uneven. The absence of comprehensive totalization agreements-which formally consolidate employment periods across borders-continues to leave many migrants without adequate pension rights, either in the host country or upon return. Limited bilateral coverage and insufficient coordination among social security systems undermine the social protection of labor migrants, thereby generating both individual and macroeconomic vulnerabilities.

Discussion

From a legal perspective, Uzbekistan has introduced mechanisms enabling citizens employed abroad to voluntarily extend their pensionable service period. Specifically, migrants may make monthly contributions to the national Pension Fund equivalent to 4.5 times the minimum wage (approximately 1.2 million UZS in 2025) in order to qualify for state pensions. Recent digital governance reforms, including the introduction of online pension accounts and automated pension fund asset management through the "Xalq Banki", have enhanced transparency and accessibility. Nevertheless, systemic challenges persist. Migrants' pension savings often remain in host-country accounts-estimated at approximately USD 500 million annually in Russia alone-or are lost altogether due to informal employment and irregular legal status. This leakage reduces Uzbekistan's investment capacity while simultaneously exposing returning migrants to heightened risks of poverty in old age.

The institutional fragility of migrant pension protection is compounded by structural barriers. Many host countries restrict pension entitlements to citizens or long-term residents, and the absence of bilateral agreements with Russia and Kazakhstan-Uzbekistan's two largest labor migration destinations-constitutes a critical gap. Consequently, returning migrants often face fragmented or inaccessible pension rights, undermining the broader developmental impact of labor migration.

A systematic analysis highlights four principal challenges:

1. *Informal employment* – The predominance of informal work excludes migrants from host-country pension systems.

2. *Lack of portability* – Nationally bounded pension systems do not recognize cross-border contributions in the absence of formal agreements.
3. *Low awareness* – Migrants often lack knowledge of their pension rights and the mechanisms available to safeguard them.
4. *Administrative barriers* – Weak digital integration between national social security systems impedes the transfer and verification of entitlements.

Comparative evidence illustrates that countries such as the Philippines and Mexico have established robust frameworks for safeguarding the pension rights of their overseas workers through portable accounts and comprehensive bilateral arrangements. Uzbekistan, by contrast, remains at an early stage of institutional development in this domain.

Based on the findings of academic research and international best practices, the following policy directions are proposed:

1. Strengthening international cooperation: Accelerating bilateral pension agreements with major host countries (Russia, Kazakhstan, Turkey, Saudi Arabia), thereby ensuring portability and equity of rights.
2. Reforming the national system: Establishing portable digital pension accounts for migrants, modeled on the Indian system, and integrating them with regional platforms such as the Shanghai Cooperation Organization (SCO) and Economic Cooperation Organization (ECO). Blockchain-based solutions could enhance transparency and reduce fraud.
3. Legal and institutional improvements: Expanding migrant-oriented pension education programs in collaboration with the International Labour Organization (ILO) and International Organization for Migration (IOM), alongside the creation of a dedicated Pension Fund department for migrants.
4. Formalization of informal labor: Introducing economic incentives-tax preferences, credit assistance, and access to financial services-to encourage migrants to participate in social insurance schemes.

4. Conclusion

The analysis of labor migration and pension security in Uzbekistan reveals a complex interplay between short-term economic gains and long-term social vulnerabilities. Labor migration has undoubtedly served as a lifeline for millions of Uzbek households, with remittances functioning as a critical source of income, poverty alleviation, and macroeconomic stability. The steady inflow of remittances-amounting to billions of U.S. dollars annually-has cushioned households against unemployment and economic uncertainty at home, while simultaneously reducing fiscal pressures on the state. However, the structural reliance on external income flows masks significant deficiencies in long-term social protection for migrants themselves.

A central finding of this study is that the majority of Uzbek labor migrants remain excluded from formal pension systems due to the temporary, informal, and precarious nature of their employment abroad. This exclusion poses significant risks for old-age security, particularly in light of demographic shifts, increasing life expectancy, and the gradual erosion of traditional family-based support systems. Existing remittance patterns, while vital in addressing immediate consumption needs, do little to create sustainable financial buffers for retirement. The result is a paradox: migration that alleviates poverty in the present may inadvertently reproduce vulnerability in the future.

From a policy perspective, Uzbekistan’s gradual but limited steps in addressing the pension rights of migrants highlight both opportunities and gaps. Since independence in 1991, legal reforms and international engagements have aimed to improve the portability of social security benefits, yet progress has been uneven. While bilateral negotiations with major destination countries such as Russia and Kazakhstan are promising, they remain partial in scope and insufficient in practice. Unlike Tajikistan and Kyrgyzstan, which have signed bilateral pension agreements with Russia, Uzbekistan has not fully institutionalized mechanisms to ensure migrant workers' contributions are recognized across borders. This gap underscores the need for more proactive diplomacy and institutional innovation.

Furthermore, the comparative regional evidence suggests that Uzbekistan must adopt a dual-track approach. On one hand, the state should prioritize bilateral and multilateral agreements to facilitate the transferability of pension rights, ensuring that migrants' contributions abroad are portable and legally protected. On the other hand, domestic mechanisms such as voluntary pension schemes, savings incentives, and digital financial products tailored to migrants – can serve as complementary solutions. The successful adoption of such measures requires institutional capacity-building, regulatory transparency, and coordination between financial institutions, state agencies, and migrant networks.

In academic terms, this issue sits at the intersection of migration studies, welfare state theory, and international political economy. It raises broader questions about the future of social protection in an increasingly mobile and globalized labor market. The Uzbek case demonstrates that without comprehensive pension reforms, the economic benefits of migration risk being undermined by social insecurity in the long run. Addressing this requires not only policy innovation at the national level but also stronger international cooperation, particularly within the framework of Eurasian integration processes.

In conclusion, labor migration has been both a developmental asset and a structural challenge for Uzbekistan. Remittances alleviate poverty and drive household welfare, yet the absence of pension security mechanisms leaves migrants exposed to significant old-age vulnerabilities. Bridging this gap demands a forward-looking policy agenda that aligns domestic reforms with international agreements, integrates short-term economic benefits with long-term social sustainability, and redefines the role of migration in the country's development trajectory. Only by doing so can Uzbekistan ensure that labor migration evolves from a temporary survival strategy into a pathway toward inclusive, sustainable, and socially protected economic growth.

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