



IQTISODIYOT & TARAQQIYOT

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YOUTH, DIGITAL FINANCE, AND THE GIG ECONOMY IN UZBEKISTAN

Akmal Boymurodov

Head of Department of the Youth Union of Uzbekistan

Annotatsiya: Uzbekistan is undergoing a rapid digital transformation, and its young population is at the forefront of this shift. This article explores how youth in Uzbekistan interact with digital finance and participate in the gig economy. It also assesses the role of government policies and tech platforms in shaping employment and financial opportunities. Based on recent data and national strategies (2022–2025), the study identifies major trends, highlights existing barriers, and offers practical recommendations to enhance youth empowerment in the evolving digital economy.

Kalit so'zlar: Uzbekistan, youth, digital finance, gig economy, financial inclusion, digital skills, entrepreneurship, fintech.

Abstract: O'zbekiston raqamli transformatsiya jarayonini boshdan kechirmoqda va bu jarayonda yoshlar yetakchi kuchga aylanyapti. Ushbu maqolada O'zbekiston yoshlari raqamli moliya xizmatlaridan qanday foydalanayotgani va gig iqtisodiyotida qanday ishtirok etayotgani tahlil qilinadi. Shuningdek, hukumat siyosati va texnologik platformalarning ularning bandligi hamda moliyaviy imkoniyatlariga ta'siri o'rganiladi. 2022–2025-yillar uchun mo'ljallangan davlat strategiyalari asosida asosiy tendensiyalar, mavjud to'siqlar va amaliy tavsiyalar aniqlab beriladi.

Key words: O'zbekiston, yoshlar, raqamli moliya, gig iqtisodiyoti, moliyaviy inklyuziya, raqamli ko'nikmalar, tadbirkorlik, fintech.

Аннотация: Узбекистан находится в стадии стремительной цифровой трансформации, и молодежь играет в этом процессе ключевую роль. В статье рассматривается участие молодежи Узбекистана в цифровых финансовых услугах и гиганомной экономике, а также влияние государственных политик и технологий на их занятость и финансовые перспективы. На основе данных и национальных стратегий на 2022–2025 годы выявлены основные тенденции, проблемы и предложены практические рекомендации для усиления роли молодежи в цифровой экономике.

Ключевые слова: Узбекистан, молодежь, цифровые финансы, гиг-экономика, финансовая инклюзия, цифровые навыки, предпринимательство, финтех.

INTRODUCTION

In Uzbekistan, over 60% of the population is under the age of 30. This youthful energy represents a significant asset for the country's ambitions to develop a robust digital economy. Through the government's "Digital Uzbekistan - 2030" strategy, digital skills, financial inclusion, and entrepreneurship are being prioritized more than ever before.

Whether it is transferring money via mobile apps, investing in cryptocurrency, or launching an online business, young Uzbeks are increasingly embracing digital tools in ways that would have seemed futuristic just a decade ago. However, while the potential is substantial, access remains uneven. Challenges such as limited digital infrastructure, regional disparities, and weak labor protections continue to hinder inclusive participation in the digital economy.



LITERATURE REVIEW ON THE TOPIC

Existing research on youth engagement with digital finance and gig economies in emerging markets offers valuable insights for understanding the patterns observed in Uzbekistan. According to Demirgüç-Kunt et al. (2022), financial inclusion via digital tools plays a critical role in reducing poverty and fostering entrepreneurship among young people in low-income regions. Similarly, research by the World Bank highlights that digital ID systems and mobile banking significantly increase youth participation in formal financial services, particularly when coupled with digital literacy training (World Bank, 2021).

Studies on the gig economy underscore both its potential and its limitations. Wood et al. (2019) observed that although platform-based work provides flexibility and accessible entry points for youth, it often lacks regulatory protection, leading to job insecurity and burnout. In Central Asia, peer-reviewed literature remains scarce; however, reports from the European Training Foundation (2024) and UNDP (2021) have begun to document evolving labor dynamics in post-Soviet economies transitioning toward digital-first models.

Within Uzbekistan, empirical studies are limited but expanding. Khalilov and Hairong (2025) examined fintech adoption using time-series models and found that increasing mobile banking penetration correlates with improved efficiency and accessibility of financial services. These findings mirror broader trends in developing economies where mobile-first financial systems are leapfrogging traditional banking infrastructure (GSMA, 2022).

Nevertheless, critical gaps remain—particularly concerning rural youth, gender-based disparities in digital access, and the long-term socioeconomic consequences of gig employment in Uzbekistan. This article seeks to contribute to this emerging body of knowledge by synthesizing current data, policy frameworks, and the lived experiences of young Uzbeks navigating digital finance and online work.

Research methodology

This article draws on a combination of publicly available data, policy documents, and international reports published between 2021–2024. Sources include government portals such as the Ministry of Economy and Finance of Uzbekistan, international development organizations like UNDP and the World Bank, and independent news outlets including Tashkent Times and Daryo News. Quantitative data on digital finance, remote banking, and cryptocurrency adoption were verified using official statistics and cross-referenced with fintech research published on platforms such as ResearchGate and GSMA.

In addition, policy trends and youth-oriented initiatives were examined through thematic analysis of digital economy programs, including “Digital Uzbekistan - 2030.” While no primary fieldwork or interviews were conducted, the article synthesizes insights from academic literature, expert commentary, and government reports to offer a contextualized understanding of youth engagement in Uzbekistan’s evolving digital economy.

Analysis and results

In recent years, Uzbekistan has witnessed a surge in digital finance usage—particularly among young people. As of late 2024, the number of remote banking users reached 48.4 million, a nearly fivefold increase over the past five years¹. Most of these users manage everyday transactions via smartphones and mobile apps, and more than 53 million payment cards are now in circulation.

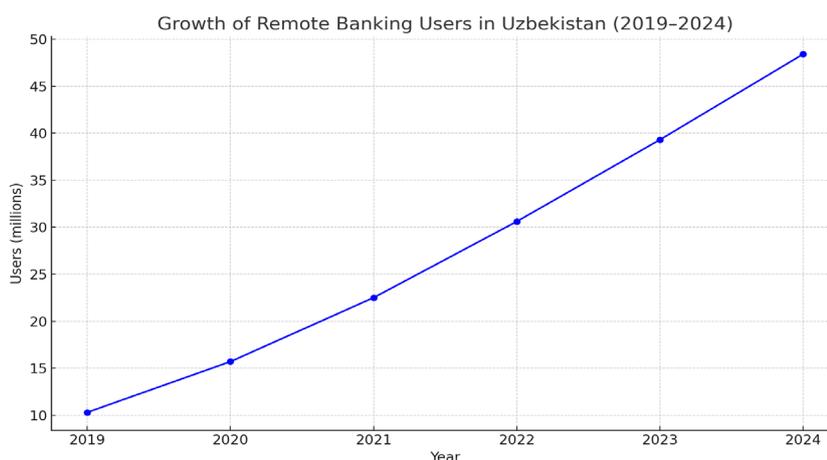


Figure 1. Growth of Remote Banking Users in Uzbekistan (2019–2024)

¹ Daryo News, 2024. Uzbekistan’s digital payments projected to reach \$98.4bn by 2026. [online] Available at: <https://daryo.uz/en/2024/06/07/uzbekistans-fintech-fueled-economic-rise-45-gdp-15-population-44-salary-growth-by-2026#:~:text=bn%20by%202026-Uzbekistan's%20digital%20payments%20projected%20to%20reach%20%2498.4bn%20by%202026.unprecedented%20growth%20in%20various%20sectors>



Uzbekistan also ranks among Central Asia's frontrunners in cryptocurrency adoption. In 2023, over 512,000 citizens held crypto assets—approximately 1.46% of the population—placing the country 33rd globally in crypto usage².

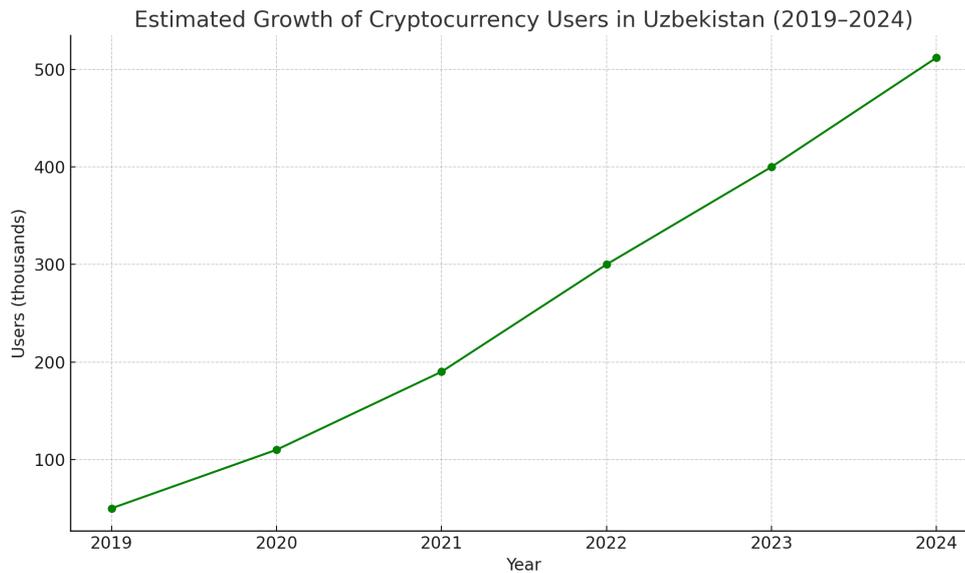


Figure 2. Estimated Growth of Cryptocurrency Users in Uzbekistan (2019–2024)

Recent empirical studies have assessed the impact of technology adoption on the performance of financial services in Uzbekistan. For instance, Khalilov and Hairong (2025) employed econometric models, including ARMA and regression analysis, to evaluate how innovations such as mobile payment platforms and online banking penetration affect the financial sector's growth, efficiency, and consumer accessibility. Their findings reveal a positive correlation between technological advancement and improved financial service delivery, underscoring the transformative potential of digital finance in Uzbekistan³.

As formal employment fails to meet the demands of a growing population, many young Uzbeks are turning to freelance and gig-based work. Platforms like Uzum are transforming the landscape by offering digital marketplaces, delivery services, and embedded financial tools that facilitate earning and spending online⁴.

Thanks to partnerships between the Ministry of Economic Development, UNDP, and the Swiss Government, more youth are gaining access to online entrepreneurship training, credit facilities, and digital marketing tools⁵.

However, challenges persist. Many rural regions still lack reliable internet access, and gig workers often operate without legal protections, job security, or social benefits.

A 2024 report by the European Training Foundation notes that labor market participation among youth in Central Asia, including Uzbekistan, remains low. Widespread emigration contributes to a “brain drain” and dependence on remittances. The report emphasizes that while gig platforms offer new opportunities, they frequently lack formal employment protections—raising concerns about sustainability and rights for young digital workers⁶.

Uzbekistan has made commendable progress, but further efforts are required to ensure that all youth—regardless of income or geography—benefit from digital economic transformation. The following actions are recommended, along with projected outcomes:

1. Teach Digital Skills, Everywhere

Scale up training programs in coding, mobile finance, cybersecurity, and e-commerce—particularly in rural schools and community centers.

2 Tashkent Times, 2024. On over \$1 billion turnover Uzbekistan leads Central Asia in crypto asset adoption. [online] Available at: <https://tashkenttimes.uz/finances/14135-on-over-1-billion-turnover-uzbekistan-leads-central-asia-in-crypto-asset-adoption>

3 Khalilov, A. & Hairong, C. (2025). Impact of technology adoption on the financial services performance in Uzbekistan.

4 Daryo News, 2024. Uzbekistan's digital payments projected to reach \$98.4bn by 2026. [online] Available at: <https://daryo.uz/en/2024/06/07/uzbekistans-fintech-fueled-economic-rise-45-gdp-15-population-44-salary-growth-by-2026#:~:text=bn%20by%202026-,Uzbekistan's%20digital%20payments%20projected%20to%20reach%20%2498.4bn%20by%202026,unprecedented%20growth%20in%20various%20sectors> [Accessed 5 June 2025].

5 Ministry of Economy and Finance of the Republic of Uzbekistan, 2024. Promoting youth entrepreneurship and digital skills development with support from UNDP and SECO. [online] Available at: <https://mineconomy.gov.uz/en/info/4166?utm> [Accessed 5 June 2025].

6 European Training Foundation (2024). New forms of work and platform work in Central Asia.



Expected result: Digital literacy among youth may increase from 45% to over 75%, narrowing the urban-rural gap and enabling more youth to earn online.

2. Design Financial Tools for Young Users

Fintech providers should develop mobile wallets, microloans, and savings tools specifically for freelancers, students, and gig workers—with simplified onboarding and integrated digital ID systems.

Expected result: Financial inclusion among youth could increase by 30–40%, empowering micro-entrepreneurs with access to funding.

3. Back Digital Startups and Youth Innovation

Expand support for incubator programs such as IT Park and Uzum Labs by offering seed funding, tax incentives, and legal mentorship for digital-first ventures led by youth.

Expected result: Over 10,000 youth-led startups may emerge in fintech, edtech, and gig economy sectors—contributing to the national target of 300,000 IT-sector jobs.

4. Protect Gig Workers with Smart Regulation

Formally define gig work and establish baseline rights such as fair compensation, healthcare access, and pension eligibility for freelancers.

Expected result: Gig economy participation could grow by 25%, with more youth viewing it as a stable and legitimate career path.

5. Build the Digital Backbone in Rural Regions

Invest in high-speed internet, mobile-first services, and regional tech hubs in underserved areas.

According to a 2024 UNICEF report, only 40% of school-age children in Uzbekistan can operate a computer, and just 37% possess basic digital literacy. The report underscores the urgency of expanding digital education to rural areas.

Expected result: Digital participation in rural communities may rise by 50%, enabling thousands of youth to study, work, and innovate from their hometowns⁷.

6. Champion Public–Private Partnerships

Facilitate collaboration between government agencies, tech startups, NGOs, and global institutions to co-design training platforms and employment ecosystems with local impact.

Expected result: A vibrant digital ecosystem combining education, employment, and finance will emerge, positioning Uzbekistan as a digital innovation hub in Central Asia.

CONCLUSION AND SUGGESTIONS

Young people in Uzbekistan are not merely adopting new technologies—they are actively shaping the country's economic future. Through mobile finance, cryptocurrency, gig work, and digital startups, they are building flexible and entrepreneurial career pathways that bypass conventional barriers to employment.

However, for this potential to become a shared and sustainable reality, policymakers must strengthen efforts toward inclusivity—particularly for rural, low-income, and marginalized youth. Strategic investments in digital skills training, infrastructure development, equitable regulation, and youth-centric financial services are essential.

By prioritizing these areas, Uzbekistan can not only empower its young citizens but also position itself as a regional leader in Central Asia's ongoing digital transformation.

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