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*Migrantes laborales en riesgo: estrategias de seguro formales e informales entre
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Labor Migrants at Risk: Formal and Informal Insurance Strategies among Central Asians in Moscow

Sandra Pellet¹ and Marine de Talancé²

In recent decades, international and civil society organizations, as well as researchers from several fields, have highlighted the growing vulnerability of many international migrants and the significance and pervasiveness of the multiple risks they face. Indeed, although people often decide to migrate in order to improve their living standards, the spaces they travel through and arrive in are risky.

The notion of risk can be understood in different ways: *being at risk* or *taking risks*. On the one hand, the study of being at risk relies on the observation of vulnerabilities in a natural, political, or social environment, through the study of living and working conditions in general and by focusing on particular subgroups. Social sciences have approached this topic by focusing, for example, on the society's capacity to respond to a precarious situation — resilience — or to protect its members in a homogeneous or non-homogeneous way (integration, social protection), and thus to be a society (“faire société”). In the particular case of migrants, a substantial share of them faces vulnerabilities: travel trauma, poor material and immaterial conditions in the destination country, loss of landmarks or social ties with relatives, lack of access to the healthcare system (Berchet and Jusot, 2009; Cognet *et al.*, 2012; Zimmerman *et al.*, 2011). This favors accidents and health deterioration that imply high risks of death in a migratory context, either during the journey to or while in the host country (Canut *et al.*, 2017; Lestage, 2012). Migrants from the ex-Soviet Republics living in Russia are no exception to the rule as they also face these health and death risks (Pellet and de Talancé, 2021; Cleuziou and Ismailbekova, in this volume).

On the other hand, risk-taking behavior refers to the (un)willingness to take risks, where individuals may act rationally making decisions based on cost-benefit analysis and potentially taking out insurance to protect themselves against risk.

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Potential migrants are proactive while deciding to migrate, taking into account risks and vulnerabilities and, if they are known, insuring against them. As a result, migrants can rely on insurance schemes, if available, or develop other informal strategies to prevent these risks and cope with their consequences, if they occur. For instance, the death of a migrant involves dealing with ritual, financial and logistical issues. An informal risk-mitigation practice studied in-depth in this article consists of pooling resources in a fund either *ex post* to support community members after the realization of risk, i.e., after a tragic event, such as illness, life emergency or death, or *ex ante* to prevent the financial risk associated with the occurrence of such events. In the remainder of this text, we refer to all such pooling practices as “informal funds”. Participation in these informal funds can be analyzed as an insurance strategy to mitigate risk and maximize benefits.

The present article is interested in studying both dimensions of *taking* and *being at risk* since Central Asian migrants in Russia, our object of study, are both rational individuals taking the decision to migrate, guided by the interest of improving their living standards, but also members of a collective, guided by common interests, including for both their family and community. In return, they are supported by the groups to which they belong and are also subject to their constraints and social norms (Olimova and Bosc, 2003; Reeves, 2012; Urinboyev and Polese, 2016; Pellet, 2018). The decisions they make in a context of uncertainty are therefore both individual and socially embedded in a collective and can be analyzed through both individual and community determinants. Hence the interest for us to use these different approaches and to look at risks in migration through individual preferences and characteristics, such as risk aversion and risk perception, but also through vulnerabilities and resources shared within the group.

If migration is seen as a decision in the context of uncertainty and participation in informal funds as an insurance strategy, what is the relationship of these informal schemes to more formal existing insurance schemes? Do informal funds represent an alternative, a substitute for more formal schemes, a response to the latter’s failure or to a potential lack of information or trust in formal institutions? Or are they rather complementary? From another point of view, the pooling of common resources is also a social practice that allows for creating a community, a collective sense of belonging, and the collective securing of an uncertain environment (see Cleuziou and Ismailbekova, in this volume). In the case of a minority group, this practice has many positive outcomes, both individual and collective. It establishes relationships between members and allows them to rely on each other and creates a network that can also be mobilized for different purposes (finding a job or housing, making one’s business grow, dealing with health problems, finding legal help, etc.). In short, it helps foster trust within the group, increasing the social capital of each member and of the collective.

In order to better understand the functions of informal funds and the relationship between formal and informal insurance strategies, we conducted a quantitative survey of a sample of 1,213 Central Asian migrants in Moscow. We constructed a questionnaire with a large amount of information on the social and family background of the interviewed migrants, their migration and employment

trajectories and their access to healthcare. This standard survey information complements a unique module of the questionnaire that we constructed from the first qualitative fieldworks conducted by Cleuziou and Marteau d'Autry on the informal funds collected in the event of the death of a compatriot (Cleuziou, 2017). The remainder of this article is organized as follows. First, we review the literature on the different risk-mitigation strategies. We then present the survey and the data on which our analyses are based. In the following section, we describe and interpret the main statistical results. Finally, we discuss them and suggest some concluding remarks.

Risk-Mitigation Strategies, a Literature Review

Formal and Informal Strategies against Risks

Since contingency and uncertainty are part of human beings' condition, human communities have implemented strategies to cope with it. What does a human being, this rational and social animal, do to cope with risk and uncertainty? According to Boholm (2015), culture in the broadest sense can be seen as that which orders the group's actions — through norms, rituals, and symbolic meanings — precisely because human actions and events are unpredictable. In a certain way, culture — religion, rituals, norms of solidarity and altruism — responds to and compensates for the uncertainty inherent in human life by symbolically ordering this contingency. The collective organization — the social — is the first option to mitigate uncertainty. All means of integration and social capital accumulation can act as protection, since, following Durkeim's theory of integration, the exposure to risk and uncertainty is one of the four sources of anomie (Ferreol, 2007). We can refer to this first bulk of solutions as traditional and institutional means of protection against risks. More political and institutionalized schemes allowing for regional or national level of solidarity, such as social protection and other social safety nets of a welfare state, also belong to this group.

Another solution to protect against risk (and its economic consequences) is taking out insurance. The demand for insurance results from a cost-benefit calculation, taking into account expected benefits, risk preferences, attitudes and perception, and budget constraints (Arrondel *et al.*, 2004). The supply of insurance arises when there is an incentive to sell insurance, since some benefit can be realized. Therefore, due to the existence of risky situations, an insurance market emerges, regulated by norms and laws to formalize contracts. However, what happens when insurance markets do not exist, are imperfect or are failing? When the state fails and cannot protect all groups of people? Or when there is a strong mistrust of the state or of formal insurance?

The literature on development economics has dealt extensively with the issue of informal economic practices in the case of market failures. In developing countries, households often face substantial risks (climate risks, economic fluctuations, policy shocks), leading to high income variability (Dercon, 2002; Townsend, 1995). In the absence of formal insurance markets, households resort to alternative strategies to cope with these risks, namely risk-management and risk-coping strategies (Alderman and Paxson, 1994). Risk-management strategies aim to reduce the likelihood of facing risks *ex ante*, through for instance

income diversification. In contrast, risk-coping strategies attempt to deal with the consequences of risks *ex post* by relying on self-insurance (precautionary savings) and informal arrangements.

In these contexts, mutual inter-household risk-sharing is quite common and one of the most widely used coping strategies in the face of all kinds of different shocks (deaths, funeral ceremonies, severe illnesses and subsequent economic shock, lump-sum expenses, legal problems, unemployment, etc.) (Mitrut and Nordblom, 2010; De Weerd and Dercon, 2006; Fafchamps and Lund, 2003). This extensive literature has shown that risk-sharing arrangements between households and informal mutual insurance take several forms: gifts and private transfers between households, informal loans, labor pooling, fostering children, providing shelters, funeral societies, etc. (for a review of the literature, see Fafchamps, 2011). Gift-for-gift practices and informal financial practices interplay within networks of relatives and friends and serve to deal with all shocks. We refer to them as informal insurance strategies, as opposed to more formal schemes (private insurance or state social protection). In some cases, these arrangements may respect some specific well-written and codified rules, moving them away from informality, as in Ethiopian and Tanzanian funeral associations (Dercon *et al.*, 2006).³

This article studies migrants from Tajikistan and Uzbekistan, which are, like other Central Asian states, characterized by the systemic failure of political and social institutions, including social welfare, higher education, healthcare, etc. (Hohmann, 2014; Pellet, 2018). The productive system itself is in a state of decline undermined by corruption and clientelism (Laruelle, 2013). As a result, there is little access to many goods and services and to social protection, as well as a strong distrust of the state. Therefore, local populations are accustomed to resorting to community solidarity and informal relations — of kinship, of neighborhood, of acquaintance — to access services, to solve a certain number of problems in place of the country's institutions, such as the justice system, and more generally to live (Kandiyoti, 1998; Werner, 1998). Many authors observed a strong reliance on household networking and social capital accumulation for daily survival and for accessing virtually everything. Among others, Sneath (2006) noted a strong relationship between the social economy of gift exchange and economic transactions, not only in kind but even money exchanges are very personalized and embedded in social relations. All exchanges can be seen as a social obligation with long-term expectations. This results in a regime of inter-mutual debt and social obligations, mixing bank-based debt and social-based gifts like debt (Sneath, 2006 and 2012; Waters, 2019).

While highly informative, this literature suggests that informal risk-sharing plays an essential role in households' lives, but it focuses only on non-migrant populations residing in developing countries. When these populations migrate, do they transpose these practices of exchange and interdependence into their new environment?

3 Dercon *et al.* (2006) show that these associations have a written list of members of statuses, they record contributions, which are sometimes regular monthly contributions, and offer contracts similar to those offered in formal insurance markets.

Risk and Vulnerability in Migration

The existing economic literature on risk and migration generally focuses on the migration itself as a risk management strategy or a kind of transnational solidarity providing some insurance function (Lucas and Stark, 1985; Schrieder and Knerr, 2000; Stark and Lucas, 1988). Either the transnational households are a family arrangement and migration is seen as an *ex ante* “portfolio diversification” strategy, insuring income against volatility (Azam and Gubert, 2002; Rapoport and Docquier, 2006), or migration is an *ex post* assistance risk-coping strategy that takes place after the potential risky event occurs. Members of the household or of the community can send money from abroad after a climate, environmental or health shock (Ambrosius and Cuecuecha, 2013; Amuedo-Dorantes and Pozo, 2011; Pellet and Jusot, 2018; Valero-Gil, 2009; Pellet, 2018).

A growing literature underlined the fact that migrants themselves are at risk and focused no longer on the risk surrounding the members of households staying in the country of origin but on the migrant himself or herself (Berchet and Jusot, 2012; Shrestha, 2019 and 2020).

Despite this growing literature on migrants at risk, formal and informal insurance strategies in the particular migratory context have received little attention in the economic literature with few exceptions (Jusot *et al.*, 2020). This article aims to fill this gap by using a sample of Central Asian migrants currently in migration in Russia, surveyed in Moscow.

Russian Context and Migratory Issue

Unlike many poorer countries, formal insurance schemes exist in Russia. The private insurance market is very developed and a mandatory health insurance system exists for official residents and registered workers. However, there are contextual aspects that can limit Central Asian migrants’ access to these formal arrangements. First, Russia is a country where many facets of the economy operate informally, especially in the construction sector, in which a majority of Central Asian migrants work. They often work informally in a gray zone, with a work permit but no written contract, for example. They are subject to legal precariousness, the “unrule of thumb” and are rarely declared by their employer and therefore cannot benefit from social security (Olimova and Bosc, 2003; Reeves, 2012; Urinboyev and Polese, 2016; Mukomel, 2013). Other obstacles specific to marginalized populations, such as lack of information, cultural and language barriers, and potential discrimination, may also prevent them from accessing market insurance schemes. Even migrants who theoretically have access to formal schemes may mistrust private insurance market and state services, as a response to hostile reception and sometimes xenophobic reaction they faced. In other contexts, it has been shown that the emergence of informal modes of organization among minorities is linked to the political reluctance of the host country (Allès, 2013).

So, how do Central Asian migrants manage to protect themselves against the risks they face in a migratory context? To what and to whom do they turn? Formal schemes, informal schemes, or both? Do they transpose informal inter-mutual aid practices that are common in their origin country to the host country? Do they prefer the informal to the formal even when they have access

to the latter, or only as an alternative? And if they choose to take both, why?

As a first attempt of response, we can say that they are probably all the more likely to resort to informal networks than to official institutions as the country itself functions on informality. Russians also rely on social networks to access many services, past systems of favors and networks of interdependence being still active (Ledeneva, 1998 and 2013; Polese *et al.*, 2018). Secondly, many qualitative studies documented the fact that some of the social networks, norms, and hierarchies from the country of origin are transposed, adapted to the migratory context and that they structured the social relations in the host country. Olimova and Bosc (2003) showed that among Tajikistani migrants in Russia, the patriarchal community of blood relatives (with common ancestors and shared property), the so-called *avlod*⁴ institution particularly active in rural areas, intervenes at many steps of the migration process, from decision-making and money-raising to mutual support among fellows abroad and remittance reception at home. Horizontal bonds also exist between *avlods*, integrating them into ethnoregional groups. Those close ties build nested social networks that provide help, solidarity, and make the migratory experience logistically possible (documents, jobs, remittances in cash and kind, etc.). Urinboyev and Polese (2016) and Urinboyev (2017) show that translocal communities are also vibrant among Uzbekistanis in precarious situations in Russia and help them by acting as grounded social protection. As an illustration, in the case of the death of a fellow villager, the *mahalla* took charge of repatriation. Every member financially participated because it was necessary due to being *mahalla* bound but also because it is the insurance that if something dramatic happens their body would be taken care of as well (Urinboyev, 2017). In brief, the authors describe a system of inter-mutual assistance that can work as an informally based social safety net without help from the states, neither the home nor the host state.

Formal and/or Informal Insurance?

The aim of this article is to verify whether these practices exist on a larger scale, on a larger sample of migrants in the Russian capital and what relationship they have with formal insurance. Is participation in informal funds a substitute for the formal insurance system, is it an alternative by default? Or can it be a complement to formal schemes?

A strand of the literature of development economics (albeit not focused on migratory context) has tested whether these informal inter-household arrangements are a substitute for or complement to more formal insurance schemes with evidence that appears mixed. Some studies have tested the effect of introducing formal health insurance on informal risk-sharing transfers, with some finding substitutability (Strupat and Klohn, 2018), while others show evidence of complementarity (Geng *et al.*, 2018; Lenel and Steiner, 2020). Regarding religious donation, in Ghana, Auriol *et al.* (2020) demonstrated that these donations play an insurance role and are reduced when introducing formal funeral insurance. As for insurance for climate shocks, results are more unanimous, concluding in the complementarity between community-based risk-sharing and formal rainfall

4 Extended family, which often live in the same areas, strengthening village-based solidarity.

index insurance, which is partly due to the imperfections of formal insurance (Dercon *et al.*, 2014; Mobarak and Rosenzweig, 2012).

This paper suggests testing different hypotheses. On the one hand, participation in informal funds may be a substitute for taking out a formal insurance plan, if the coverage and services provided are comparable. Thus, the individual can choose the one he/she prefers based on available information. It can also be a substitute in the sense of a more constrained choice. Indeed, following the mentioned qualitative studies on the migratory context in Russia, as migrants have little access to the formal system, it is mainly their link to the community of origin and their risk-sharing institutions that serve as a substitute for formal schemes or as a last-resort social safety net. Facing barriers (information, discrimination, legal documents), he/she turns to existing alternatives, such as informal funds and self-help networks.

On the other hand, migrants may cumulate formal and informal insurance, i.e., informal funds may complement more formal institutions and schemes. For example, in the case of formal and informal schemes being both incomplete forms of insurance against risk: each scheme provides different contracts that complement each other, and together they provide better coverage. Formal and informal schemes may otherwise be complementary because they fulfill different functions and give access to different benefits.

An Original Survey among Tajikistani and Uzbekistani Migrants

General Description of the Data and their Collection

We conducted an original survey among 1,213 migrants from Tajikistan and Uzbekistan in the Moscow region between July and August 2019. It was part of a larger project — the REFPoM project⁵ — funded by the French National Research Agency (ANR).

Because of budgetary constraints, it was not possible to roll out the survey in several regions of Russia, with different contexts and varying rates of migration, hence the choice to focus on the Moscow region, one of the main receiving regions of Central Asian migrants.

We focus on migrants from Tajikistan and Uzbekistan, as they represent a large proportion of labor migrants in Russia and their living and working conditions are very similar.⁶ Although Kyrgyzstan shares many historical, social, and economic features with Tajikistan and Uzbekistan and labor migration is also very high, Kyrgyzstani migrants were not surveyed because they benefit from a specific regime thanks to the Eurasian Economic Union and can work without a permit. Given the sample size, it was better not to have too much heterogeneity in order to compare the subgroups. After having identified the social, residential,

⁵ More details on the REFPoM (Rituels et Economie Funéraires Postsocialistes en contexte Migratoire) project can be found on <https://refpom.hypotheses.org/>

⁶ It was also a matter of consistency within the REFPoM project, since the qualitative fieldwork focuses on the Tajikistani and Uzbekistani communities.

and working areas of these communities (market, supermarket, construction site, taxi station, etc.), street interviews were conducted. A monetary reward was given to compensate the respondent for the time taken for the interview. The interviewers read the questionnaire face-to-face on their tablet and directly reported the answers,⁷ which made it possible to avoid filtering errors.

The criteria given to the team of interviewers were to survey adult Tajikistani or Uzbekistani migrants, i.e., those at least eighteen years old, holding the citizenship of Tajikistan or Uzbekistan⁸ and currently living in Russia.

The sampling excluded tourist stays: 97% of surveyed migrants had been in Russia for more than a month, only 0.2% were there for the first time and for less than a month; 80% of them were working, while the remaining 20% were looking for a job. For ethical considerations, we informed the respondents about the study and asked for their official consent to be involved in the study.

In order to make our sample representative at least of the Tajikistani and Uzbekistani migrant populations, we follow a certain citizenship and gender distribution in and around Moscow, with one-third Tajikistanis to two-thirds Uzbekistanis and one fifth women, based on figures given by the Federal Migration Service and estimates from previous work (King and Dudina, 2019; Mukomel, 2014; Rocheva and Varshaver, 2017).

The use of tablets allowed us to check the survey process as we went along. Each evening, we checked that the gender and citizenship breakdowns were met and matched our framing statistics. Because each interview was geolocated, it was also possible to regularly check for diversity of locations.

The Questionnaire Modules

In the present article, we use different modules and questions from our survey that allow us to capture the different dimensions of migration stay and individual and collective strategies in migration. First of all, we measure the sociodemographic characteristics of each migrant and their socioeconomic background in both the home and host country through several questions on education, accommodation here and there, wage, etc. We are also able to capture health status with subjective and more objective questions, and healthcare access in the host country, through the health module. This one also informs us about the take-up of medical insurance and supplementary insurance. Furthermore, several questions about migration trajectories allow us to distinguish different profiles of migrants (permanent, seasonal, temporary, etc.). In addition, a question on the possession of legal documents allows us to create the variable

7 With a few exceptions of older interviewers who preferred to complete all their questionnaires on paper and upload them on the cloud in the evening after their day's work.

8 Contrary to Uzbekistanis, citizens from Tajikistan can have both the citizenship of Tajikistan and Russian Federation. In the sample, 7% of Tajikistani migrants are also Russian citizens.

“legal status” describing the degree of protection and compliance with the law.⁹ Finally, the module about employment in the home and the host country allows us to precisely investigate current labor outcomes and employment trajectory, with particular questions about working conditions (nuisance, physical effort, number of hours worked and number of days off, etc.).

A specific module investigates risk attitude and preferences in the form of self-evaluation of risk aversion, on a scale of 1 to 10. The lowest level of willingness to take risk is 1 and corresponds to very high-risk aversion (“risk-averse profile”). The highest level of willingness to take risk is 10 and corresponds to very low-risk aversion (“risk-lover profile”). We opted for the direct method of preference elicitation through a scale of self-reported risk preferences instead of a more complex method of multidimensional score, or an experimental method (Arrondel *et al.*, 2004; Lépine and Treibich, 2020). This simpler and more economical method has been shown to perform well. As our risk measure was one of the dimensions of the questionnaire and not our main variable of interest, we could not devote too much budget and time during the interview to it by organizing an experimental role-playing situation of gambling. However, we added to a general risk-preference scale two other scales applied to specific domains (finance and health)¹⁰ in order to capture the behavior of the respondents more broadly and to verify the internal consistency of our indices.

In a separate module, the module of work conditions, among different subjective questions about their life and work in Russia, we ask a question about risk perception prior to migration: “Now let’s talk about what you think. Before you came to Russia, did you think living or working in Russia had certain dangers and difficulties?” We also ask, “Do you think that working in Russia leads to a deterioration of your health?” and “Do you think that living in Russia is dangerous for migrants?” These three questions help us to grasp their subjective perception of the vulnerability of migrants’ lives or their own situation. If these risks are effective, this can also be interpreted as the degree of awareness of the hazardousness and harmfulness of migrants’ life in Russia or, more specifically, of the vulnerability of their own situation.

The originality of this survey lies in particular in the module on informal modes of mutual aid. This module was motivated by qualitative evidence on the existence of funds that are organized in the event of the death of a compatriot (*ad hoc* fund) or in anticipation of the potential death of a community member

9 Legal status is said to be very vulnerable if the migrant has no documentation at all or only a migration card; vulnerable if he/she has a patent; more secure if he/she has at least a temporary stay permit; very secure if he/she has the permanent residence permit.

10 We ask three questions about risk attitude. The first question is about taking risk in general: “Let’s talk about your character. In general, are you willing to take risks? Rate on a scale of 1 to 10 your attitude to risk. 1 means *I don’t like to take risks at all*, and 10 *I am very willing to take risks*”. The second question is about being inclined to risk money: “How much are you willing to risk your money? *Interviewer, it is possible to clarify. For example, making bets, gambling, investing your savings in a new business, lending money, taking risky loans*”. The third question is about the willingness to take risks in the health domain, that is reporting risky behaviors: “How willing are you to take risks with your health? *Interviewer, it is possible to clarify. For example, you practice violent sports, you smoke, you drink excessively, you often go out late at night, you drive the car fast, you are ready to put your health at risk to work a lot, etc.*”

or colleague, whether or not he or she is one of the contributors (provident fund) (Cleuziou, 2017). The objective was to quantitatively document the importance and characteristics of such informal funds that may exist and not only concern funeral practices. During the pilot, the questions in this module were not well understood and were confused with charity collections. Therefore, we reworded them in light of the pilot survey results and observations of Cleuziou and Marteau d'Autry, by first leaving out contributions to charities. We then asked: "Apart from these official funds and mosques, there are unofficial funds: when people themselves can collect money to help their relatives or even strangers in case of a complicated situation (e.g., mutual aid funds, slush/shadow/informal cash funds). Have you ever contributed to these unofficial forms of mutual aid since you have been in Russia?" For those who did, we then asked many questions about the amount and frequency of contributions, the motives, the timing, the use of money, the potential beneficiaries, the person in charge, etc. The objective is to capture the diversity and the different dimensions of these informal funds as much as possible. We also try to investigate why certain individuals did not contribute (lack of information, lack of trust, no need, etc.).

Finally, in the same module, we ask a question about the repatriation of bodies in order to measure how much our interviewees were personally "exposed" to the phenomenon, to try to measure the importance and to differentiate in this group those who heard about the issue and those who did not, see if there are statistical recurrences. The question is: "Since you have been in Russia, have you personally heard of any Tajikistani or Uzbekistani deaths whose bodies have been repatriated to their countries of origin? We are talking about your or your relatives' acquaintances (and not about facts heard or seen on the radio, on television or on social networks)." For those who did, they were then asked the number of cases they know.

Hereafter are presented some descriptive statistics on the situation of migrants. We report averages (Mean) and standard deviation (Sd) for each variable of interest. When investigating differences between participants and non-participants to informal funds, we compute averages for each of these two subgroups and then compare these averages. To this end, we run t-tests and compute the p-value of the difference between groups' mean in order to measure its significance.

Vulnerabilities and Participation in Insurance Schemes among Central Asian Migrants Risk Factors

Many studies showed that Central Asian migrants in Russia face social, economic, political, and legal vulnerabilities and risks. Many of them endure harsh living and working conditions, criminality, discrimination, or violence and experience a deterioration of health while living in Russia (Olimova and Bosc, 2003; Reeves, 2012; Urinboyev and Polese, 2016; Pellet and de Talancé, 2021). Our survey confirms that a majority of interviewed migrants are at risk in many ways (Table 1). Despite their young age (on average thirty-four years), migrants face high health risks. 22% declare having suffered from an illness or injury in the last six months in Russia and 26% declare that their health has deteriorated since their first migration. Among those who needed care, 65% report delaying or forgoing care and/or treatment, mostly for financial reasons.

Part of this poor health situation may result from difficult living and working conditions. Most migrants (58%) share a room and do not have a personal dwelling, a basic resource potentially associated with stability, security, and migrant settlement (Gosselin *et al.*, 2018). Compared to Muscovites of similar age and gender from the 2018 wave of the Russia Longitudinal Monitoring Survey (RLMS), migrants have worse working conditions (physical work, exposing them to noise and harmful substances and dangerous for their health) and more rarely manage a team (14% vs. 28%). They also work longer hours a week (sixty-two hours vs. forty-five hours) for a smaller hourly wage (138 rubles per hour, or 2 USD vs. 6.5 USD) (Pellet and de Talancé, 2021). Migrants often work in sectors at the bottom of the occupational classification. Only 4% are in intermediary, intellectual, or managerial occupations (“white collar”), while half of the sample are in elementary occupations,¹¹ such as cleaners, unskilled workers in industry, construction and retail, etc. In these jobs, it is not uncommon to work informally, and indeed half of the migrants surveyed do not have a written contract, which places them in institutional and legal insecurity.

Precariousness and instability are also aggravated by the lack of legal documents affecting many migrants and preventing them from accessing certain institutions. Indeed, 84% of surveyed migrants have what we call vulnerable or very vulnerable legal status, meaning they only have a patent, or they do not have any legal document apart from the migration card.¹²

Formal Insurance and Informal Funds

Therefore, migrants seem to be more at risk and more precarious than average and all those risks (risk of work accidents, illness, dying abroad if the circumstances get worse, etc.) are associated with high costs for the migrants and/or his/her family. How do migrants deal with those financial risks? Are they covered by formal insurance schemes? In the health domain, coverage depends on one’s legal documents. Theoretically, individuals with a residence permit have full right to a basic medical assistance package (MHI), but this concerns a small share of migrants (16% of the sample). The others are supposed to take out voluntary health insurance. Without a residence permit, only unplanned care that is a life-threatening emergency is guaranteed. Social benefits depend on whether the employer declares employees and contributes to the social security fund. In our sample, even though some migrants declare being covered by formal insurance schemes — 58% with medical insurance and 9% with additional insurance covering life accident, repatriation, etc. — many of them remain uninsured (Figure 1).

11 International Standard Classification for Occupations (ISCO).

12 The patent is valid for only one year, meaning that they have to leave every year to renew the patent, otherwise they are illegally staying in Russia and risk detention or deportation. If they have only the migration card, they have to leave the country every three months.

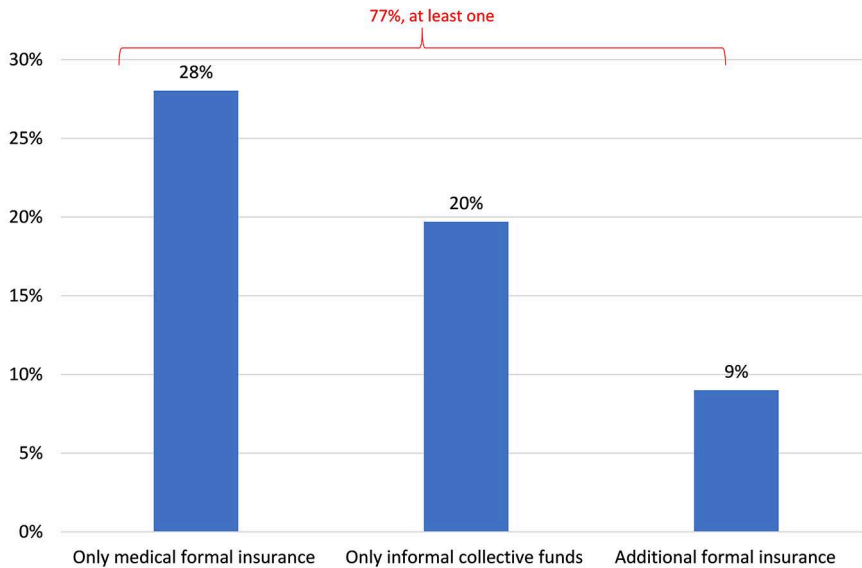
Table 1: General Descriptive Statistics: Risks and Vulnerabilities

	Mean	Sd
Socio-demographic characteristics		
Woman	21%	0.40
Uzbekistani	68%	0.47
Tajikistani	32%	0.47
Age	34,07	9.78
Health outcomes		
Suffered any illness, injury in Russia, last 6 months	22%	0.41
Experienced a health deterioration since first migration	26%	0.44
Among those who needed care, delay or forego care	65%	0.48
Working conditions		
Written contract	47%	0.50
Average hourly remuneration in Russia (Rubles)	139	125
Days of work per week	6	1
Hours of work per day	10	3
Job always/often requires physical effort, tedious painful positions (carrying weights, bending over, kneeling down, etc.)	35%	0.48
At work, always/often encounter heavy noise, unpleasant smells, harmful substances, etc.	29%	0.45
At work, health always/often exposed to danger	14%	0.35
Work at night (at least 2 hours between 10pm and 5am)	23%	0.42
Work on Sundays (at least from time to time)	71%	0.45
Verbally or physically assaulted (12 last months)	11%	0.31
Living conditions		
Residence: Moscow center/internal ring road	53%	0.50
Own apart/house	18%	0.38
Own room in appart/house/hostel	23%	0.42
Shared room in appart/house/hostel	58%	0.49
Barracks basement, etc.	2%	0.12
Legal status: very vulnerable	22%	0.41
Legal status: vulnerable	62%	0.49
Legal status: more secure	11%	0.32
Legal status: very secure	5%	0.22
Observations		1,213

Reading note: 21% of surveyed migrants are women.
Source: REFPoM project dataset.¹³

¹³The figures from this table and from all the subsequent tables of the article are computed by the authors based on the dataset they collected (REFPoM ANR project financing) and presented in the previous section.

Figure 1: Participation in Informal Funds and Aversion to Risk



Leaving the formal domain, informal funds and mutual help networks have been observed among Central Asian migrants among Tajikistani migrants in Moscow and Tver (Cleuziou, 2017) and among Uzbekistanis (Urinboyev, 2017). They describe funds that are mainly used for repatriating bodies, due to the high financial and symbolic costs at stake, and also sometimes for health emergencies, such as expensive treatment or surgery, to help ensure food can be bought by the family in which one worker had an accident, etc. Since many people from a community, the same village, or same profession contribute to the fund and sometimes benefit from it, it is a collective and individual informal protection against risks, against the contingencies of life. Thus, it can be interpreted to an extent as an informal insurance scheme.

In our sample, participation in these funds is high. Half of the migrants declare having participated, with on average 2,959 RUB (46 USD, 2019) given over the last six months (3,548 RUB among Tajikistanis) (Table 2). These given amounts are far from being negligible as they represent almost one tenth of their average monthly remuneration. They are slightly more than the average amount given to charity over the last six months (2,767 RUB) and approximately one tenth of the amount of the last remittance by the interviewees.

These funds are said to address different risks; medical emergencies in Russia, repatriation of bodies and funerals are among the most mentioned reasons. They are often used as an *ex post* protection (88% declare giving after a severe event occurred) and more rarely *ex ante* (17% report giving before a serious event occurred) (Table 2).

Table 2: General Descriptive Statistics: Informal Funds

	Mean	Sd
Medical insurance		
Medical insurance	58%	0.49
Additional insurance	9%	0.29
Informal funds		
Participation in these funds	49%	0.50
Amount given in the past 6 months	2,959	6,064
Funds used after an even (ex post)	88%	0.33
Funds used before an even (ex ante)	17%	0.37
Reasons of use of these funds:		
- Medical emergency in Russia	46%	0.50
- Funerals	34%	0.47
- Repatriation of the body	40%	0.49
- Help in country of origin	19%	0.39
- Other	22%	0.42
- Do not know	14%	0.34
Observations	1,213	

Reading note: 58% of surveyed migrants report having a medical insurance.

Substitutability or Complementarity?

This section aims to document the complex relationship between formal insurance take-up and the participation in more informal funds.

Correlation between Formal and Informal Schemes

Table 3 (first three lines) shows that the take up of formal medical and additional insurance is higher among migrants who participate in informal funds. Indeed, 60% of the participants declare being covered by medical insurance against 55% of the non-participants, although the difference of five percentage points is not significant. 11% of the participants are covered by additional insurance against 7% among the non-participants, a significant difference of four percentage points. Therefore, contrary to our first intuition, participating in these mutual-assistance funds is not exactly a substitute for formal schemes for which migrants would rationally opt, either because they offer better coverage and greater security at a lower cost, nor an alternative, last-resort protection because they are excluded from formal schemes (lack of legal documents or information, discrimination), as suggested by the idea of an informal social safety net (Urinboyev, 2017; Olimova and Bosc, 2003). Conversely, this result suggests that informal funds and formal insurance schemes are complementary to some extent: those who contribute to an informal fund are also more likely to pay for insurance.

Table 3: Differences between Participants and Non-Participants in Informal Funds

	Participation		No participation		Diff. Part-No part
	Mean	Sd	Mean	Sd	
Medical insurance and health care utilization					
Medical insurance	60%	0.49	55%	0.50	0.05
Additional insurance	11%	0.31	7%	0.26	0.03*
Healthcare utilization (ambulatory or hospital)	25%	0.43	18%	0.38	0.07**
Institutional integration					
Duration of the stay					
First stay in Russia	14%	0.34	25%	0.43	-0.11***
Cumulative time spent in Russia: < 1 year	8%	0.28	18%	0.38	-0.10***
Cumulative time spent in Russia: [1-5] years	28%	0.45	32%	0.47	-0,04
Cumulative time spent in Russia: [5-10] years	20%	0.40	17%	0.37	0,04
Cumulative time spent in Russia: > 10 years	43%	0.50	34%	0.47	0.09***
Last 12 mths, 0-3 mths in Russia	7%	0.25	11%	0.32	-0.05**
Last 12 mths, 4-6 mths in Russia	16%	0.37	11%	0.32	0.05*
Last 12 mths, 7-9 mths in Russia	16%	0.37	14%	0.35	0,02
Last 12 mths, 10-11 mths in Russia	17%	0.38	14%	0.35	0,03
Last 12 mths, 12 mths in Russia	30%	0.46	25%	0.43	0.05*
Legal status					
Legal status: v. vulnerable	23%	0.42	21%	0.40	0.02
Legal status: vulnerable	59%	0.49	65%	0.48	-0.06*
Legal status: more secure	12%	0.33	10%	0.30	0.02
Legal status: v. secure	6%	0.23	4%	0.20	0.01
Intention migrations					
Stay in Russia forever	23%	0.42	21%	0.41	0.02
Return to home country in a few months	17%	0.37	22%	0.41	-0.05*
Return to home country in a year or two	22%	0.41	23%	0.42	-0.01
Travel constantly between Russia and home country	36%	0.48	31%	0.46	0.05
Working conditions					
Work	94%	0.23	91%	0.29	0.03*
Estimated average hourly remuneration in Russia	141	142	136	105	4
Living conditions					
Own apart/house	18%	0.38	18%	0.38	0.00
Own room in apart/house/hostel	25%	0.43	21%	0.41	0.03
Shared room in apart/house/hostel	56%	0.50	59%	0.49	-0.03
Barracks basement, etc.	1%	0.11	2%	0.13	0.00
Observations	598		615		1,213

Reading notes: 60% of surveyed migrants who have ever participated in informal funds have medical insurance, compared to 55% of those who have never participated in informal funds. ***, ** and * denote a significance at respectively 1%, 5% and 10%.

Integration as a Common Factor

Both participation in informal funds and insurance are positively correlated with a certain degree of social and institutional integration. Following Gosselin *et al.* (2018), we consider three main dimensions to approaching migrants' settlement: legal status, labor outcomes, and residence status. In addition, we also look at the length of stay, as it can be a factor in higher knowledge of institutions in Russia for instance, and in intentions towards migration. These proxies for settlement are correlated with a higher take-up of formal insurance and the participation in informal funds (Table 3). Indeed, participants in informal funds are more likely to have made multiple migratory trips to Russia and spent more time there. They are less likely to have a vulnerable status (one-year patent) and to plan to return home permanently in a few months.

Concerning labor and living conditions, although participants in these funds are more likely to participate in the labor market, which could be a sign of settlement, we observe no significant difference in terms of hourly wages or in terms of types of residence.

Why are Informal and Formal Insurance rather Complementary?

Risk Aversion and Insurance Logic

The first economic explanation for the complementarity between formal and informal schemes lies in individual preferences. Indeed, migrants have different risk behaviors due to different tastes or psychologies. Those with a strong risk aversion would theoretically be more likely to insure themselves against risks than the risk-lovers and would take fewer risks in general. Following this insurance-based logic, the take-up of formal insurance and the participation in informal schemes both come from the individual demand for protection against risk. Thus, the rational choice of double insurance may be explained by risk aversion.

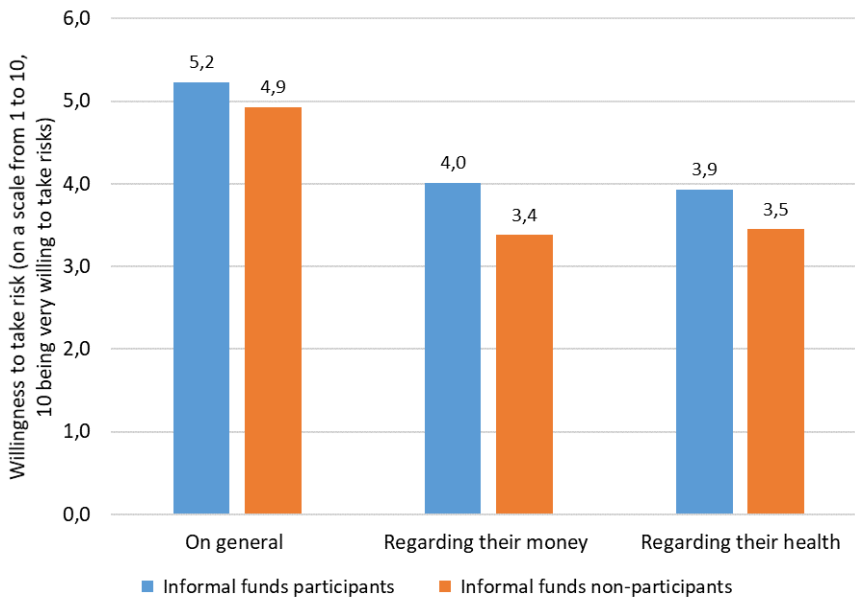
However, when we test this with our data on risk attitude, the results are paradoxical. Figure 2 shows that there is no significant difference between participants and non-participants in terms of general aversion to risk, and that participants are more inclined to risk their money and their health, which contradicts the explanation for complementarity by risk preferences.

Incompleteness of the Formal Insurance Scheme

Another explanation for complementarity, which still follows an individual insurance logic, is that formal schemes are insufficient to deal with all potential risks. The wider scope, flexibility or vagueness of informal schemes allow the participants to cope with precarious and vulnerable situations that are potentially not covered by market insurance schemes. For example, 88% participants declare that the fund provides assistance after a negative (income, health, or death) shock occurs. This corresponds to a logic of *ex post* risk-coping (assistance after the event), which is not possible with a market insurance mechanism (you contribute in advance and, if something happens, you will receive compensation). The incompleteness of formal schemes can be effective or due to lack of information. In the sample, 33% of medical insurance policy holders do not know

what risks and expenses their insurance covers, it may therefore be rational to take out medical insurance and supplement it with participation in a mutual-aid scheme to guarantee a higher level of protection against health risks. Indeed, in the sample, those who participate in an informal fund are also more likely to use the healthcare system when needed. This is either because receiving informal support makes it possible to access more healthcare or because being in poorer health is a reason to be double insured due to the flaws in formal insurance.

Figure 2: Participation in Informal Funds and Aversion to Risk



Social Integration and Creating a Sense of Community

The complementarity between formal and informal schemes may alternatively be explained by the fact that informal funds fulfill other functions that go beyond individual insurance against risk.

Many observations fuel this argument. First of all, 61% of the participants contribute to informal funds although they think they may not benefit from it, which is in itself antithetical to the logic of the rational and self-interested individual.

Table 4: Participation to Informal Funds, Charity, and Remittances

	Participation		No participation		Diff. Part-No part
	Mean	Sd	Mean	Sd	
Charity collect					
Contributed to charity funds or the mosque in Russia	60%	49%	34%	48%	0.26***
Amount given (last 6 mths, Rub.)	2,662	5,630	2,945	6,604	-284
Remittances					
Send remittances	95%	21%	83%	37%	0.12***
Amount remitted last time (USD)	388	1,678	435	1,905	-46
Average amount (month, USD)	642	5,600	432	1,995	211
Observations	598		615		1,213

Reading note: ***, ** and * denote a significance at respectively 1%, 5% and 10%.

Moreover, participating in a fund and giving money to charity are positively correlated. Among participants, 60% give to charity against 34% among non-participants, with a strongly significant difference of twenty-six percentage points (Table 4). These results suggest that participation in informal mutual-aid funds is also an expression of altruism or common feeling of belonging to a certain community they want to help. The pooling of common resources contributes to creating a common feeling of community. The practice has interesting positive social outcomes, such as inter-mutual assistance and collective protection. The network is subsequently stronger because it is linked by reciprocal relationships and/or by common spiritual motivations. Even if it is not always pure altruism and if there is a sort of motivation for protection against future contingency (“God will give it back to me!”), this is another logic that goes beyond the individual use of the insurance market. It is rather motivated by reinforcing social relationships through mutual aid and collective risk-sharing, in a form of collective insurance. Furthermore, we also observe a positive correlation with sending remittances, which demonstrates an extended collective risk-sharing strategy between the household in the country of origin, the migrant, the community in the country of origin and the community in Russia.

Finally, social integration, social protection, and participation in resource pooling are very much interlinked because of the social pressure that comes from common belonging. Peers can put pressure on newcomers to conform to norms and take part in social practices, such as resource pooling. Indeed, as suggested by previous studies, being part of the community comes with social duty, and social sanctions in case of deviation can be a strong deterrent (Urinboyev, 2017). Participation in informal funds may also result from this type of social pressure mechanism, not just from informed individual decision-making.

These arguments are consistent with the positive correlation between participation in informal funds and integration variables: the more integrated a person is in a community (the higher one’s social integration), the more likely a person is to participate in and contribute to some kind of collective protection, which complements the individual demand for insurance.

The Role of Social Capital and Networks

As previously underlined, informal and formal schemes seem to be both positively correlated with social and institutional integration variables, suggesting that complementarity may also be driven by the role of social capital. We refer here to a very broad definition of social capital, consisting of norms and obligations, shared social values, trust, and social networks that facilitate coordination and mutual benefits (Putnam, 1993). Recent empirical studies applying the typology of “bonding” and “bridging” social capital established by Putnam (2000) to a migratory context show the patterns of migrants’ integration and the process of social capital accumulation, usually associated with migration (Bromberg *et al.*, 2021; Vysotskaya *et al.*, 2021).¹⁴

Participation in both formal and informal schemes can be correlated with social capital in two ways.

On the one hand, social capital is a resource that can be mobilized in many ways in situations of need. It favors access to local institutions and information about how they work in the host country, especially official assistance and insurance mechanisms. At the same time, migrants often hear about informal funds and mutual-aid networks through their relatives and acquaintances who have already stayed in Russia for a while. Thus, if someone is looking for protection against risks and has a social network to help him/her, social capital will favor both insurance take-up and informal scheme participation (through information, knowledge, or social pressure).

On the other hand, the positive association of social capital with informal funds can be understood in the opposite direction: participation in funds gives access to a network. It allows participants to develop social relationships and integrate in a wider network locally. Indeed, in our sample, 65% of the participants do not systematically know the beneficiaries of the funds. Participation in these funds may therefore maintain or foster the accumulation of social capital, which in general has positive social and economic consequences (Vysotskaya *et al.*, 2021).

This potential explanation is tested in the next section, even though finding a good proxy for social capital is a difficult task.

Complementary Results and Discussion

In this section, we review the two main results presented above: migrants who are insured are not more risk averse; and the role played by social capital.

The Less Risk Averse, the More Insured: Discussing the Economic Paradox

When disentangling the reasons for complementarity, we find a surprising result: migrants who accumulate different risk protections are more risk-lovers. How can we explain this economic paradox?

¹⁴ Migrants develop and use both. Those that considered themselves as successfully set up have often started with the bonding one, the closest contacts are mostly fellow countrymen, and then develop and use other local acquaintances (Vysotskaya *et al.*, 2021).

One first economic answer, which sticks to the logic of individual insurance in case of *risk-taking*, would be the moral hazard. The more protected you are, the more likely to take risks because you know you will not bear the cost if the risky event occurs. Unfortunately, this theoretical view cannot be tested with our data.

Table 5: Participation in Informal Funds and Risk Perceptions

	Participation		No participation		Diff.
	Mean	Sd	Mean	Sd	Part-No part
Health and working conditions					
Illness/injury in Russia (last 6 mths)	27%	0.44	17%	0.38	0.10***
Job always/often requires physical effort, tedious painful positions (carrying weights, bending over, kneeling down, etc.)	40%	0.49	30%	0.46	0.10***
At work, always/often encounter heavy noise, unpleasant smells, harmful substances, etc.	34%	0.47	24%	0.43	0.10***
At work, health always/often exposed to danger	16%	0.37	12%	0.33	0.04
Work at night (at least 2 hours between 10pm and 5am)	27%	0.44	20%	0.40	0.07**
Work on Sundays (at least from time to time)	73%	0.44	68%	0.47	0.05
Verbally or physically assaulted (12 last mths)	13%	0.34	9%	0.28	0.05**
Perception of risks in migration					
Thinks that living in Russia dangerous for migrants	29%	0.45	22%	0.41	0.07**
Think that working in Russia leads to a deterioration of health	51%	0.50	43%	0.50	0.08**
Before mig, thought life and work in Russia dangerous, difficult	60%	0.49	53%	0.50	0.07*
Knowledge of deaths in migration					
Since living in Russia, have personally heard about Tajik or Uzbek dead people whose bodies have been returned to their homeland	73%	0.45	47%	0.50	0.26***
Among those, no. of cases heard about	8.03	16.5	5.12	10.72	2.90**
Observations	598		615		1,213

Reading note: ***, ** and * denote a significance at respectively 1%, 5% and 10%.

However, the analysis of the data suggests another approach to resolve this paradox. It seems that the migrants involved in all protection schemes declare higher vulnerabilities and risk perceptions than others, which suggests that participation in informal funds may correlate with risk awareness (perception of *being* at risk), and not with risk aversion (preference for risk).

The first observation that leads us to this interpretation is that migrants who participate in these formal and informal insurance networks are, despite their higher degree of integration, particularly vulnerable and at risk (Table 5). Indeed, they have been more often sick or injured in Russia and have poorer working conditions (more physical jobs where they are faced with to noise or harmful substances, more night work). They are also more likely to have been verbally or physically assaulted, blackmailed, or extorted for money.

Secondly, not only are migrants participating in formal and informal schemes more likely to experience vulnerability and risk themselves, but they also feel that migration is riskier. Migrants participating in informal funds more often report that living in Russia is dangerous for migrants (+7 percentage points) and that working there leads to poorer health (+8 percentage points). Although this higher awareness of risk may partly be due to migrants' current difficult situation or longer experience in the country, it also precedes migration. Participants more often state that, before they first migrated, they thought life and work in Russia were dangerous and difficult for migrants (+7 percentage points).

Thirdly, participants have more often heard about migrants who died in Russia and whose bodies were repatriated, which can partly explain their higher risk perception. The difference is significant as 73% of participants in informal funds heard about such situations compared to 47% of those who do not participate, and participants also know more cases (eight vs. five). Of course, we have to take this indicator with caution since there is an endogenous relationship between knowing someone who died and participating in an informal fund, as participation may widen social capital and social network, thus inflating the probability of knowing someone who died.

These observations lead us to rethink the paradox highlighted above, indicating the potential limitations of risk attitude questions. We included in the questionnaire classic questions capturing preferences with a ten-point scale. These questions are usually designed to capture general attitudes on abstract cases referring to potential but not experienced risks. Despite our care in formulating these questions in the most conditional and abstract form possible, respondents may have understood them as questions about an actual danger, precisely because they experience actual dangerous situations every day.¹⁵ Despite the respondents' relatively good level of Russian, it is likely that the linguistic nuance that allows one to understand that this is a projection into an abstract future is not fully perceptible by all the respondents, many of whom are non-native speakers.

Capturing Social Capital

As mentioned above, if integration and social capital relate to both formal and informal insurance, it can partly explain the complementarity between both schemes.

This point can be discussed on the basis of our data, as we collected information on the social resources mobilized in different areas and at different stages of the migration stay: did the interviewee receive any help (from family, friends, colleagues, and acquaintances) in finding accommodation during her/his first stay, with her/his first job in Russia, with her/his current job? Does the interviewee have relatives who currently live in Russia (other than spouse and children)? Has the interviewee received any financing for her/his migration/travel/settlement

¹⁵ We were particularly careful with the wording of this module in Russian because the interviewers had warned us that it was very complex to understand, so we reworded the questions to simplify them as much as possible.

from relatives or friends who currently live in Russia? Have the interviewee's parents migrated to Russia before her/him?

Using these questions and relying on a multiple component analysis, we created a synthetic variable that summarizes information on social capital mobilization.¹⁶ We then divided the sample into four groups of equal size (quartiles) based on their social capital index (the first corresponds to the lowest level of social capital and the fourth corresponds to the highest level) and compare their profiles.

Migrants with higher social capital do not seem to be more or less integrated or to participate more in informal funds. Indeed, institutional integration variables and participation rates are similarly distributed across quartiles of social capital.¹⁷ Taking the analysis one step further, we also look separately at *ex post* risk-coping funds (contributions after a tragic event) and *ex ante* risk-sharing funds (pooling resources in advance in case a tragic event occurs). Once again, the level of social capital is not associated with participation in one type of informal fund or another.

These tests suggest that either our intuition on the role of social capital in the integration process and therefore in the complementarity between informal and formal insurance is wrong, or that we did not accurately measure the type of social capital that determines them. Firstly, social capital is very difficult to define and measure, not to mention that there are potentially many different types of social capital (Putnam, 2000; Vysotskaya *et al.*, 2021). The index used based on six declarative questions is an imperfect measure of social capital. As the social capital index is positively correlated with some sociodemographic and migration variables, such as being young, single, and seasonal or temporary migrants, it may actually measure a type of *initial* social capital, on arrival in the country, and therefore a social capital of proximity. It is not necessarily this type of capital that is decisive in favoring participation in funds and allows access to institutions in Russia. We would rather measure a "bonding" social capital (Putnam, 2000; Vysotskaya *et al.*, 2021) made up of people who are very close and share the same characteristics, and who do not necessarily have more information and networks than the migrant interviewed. Perhaps the connection to a wider network of people more settled and with more local social resources ("bridging" social capital) giving access to opportunities, such as participating in different insurance schemes, requires more time and accumulation.

Secondly, social capital can impact participation in funds both positively and negatively, with effects in opposite directions that cancel each other out. For a

¹⁶ We retained the first dimension, which explains most of the inertia of the model. Different indices calculated by multiple component analysis were tested: one is based on binary variables of social capital mobilization, another on categorical variables, i.e., it differentiates between who helps the migrant: relatives, friends, or colleagues?; two other indices separately capture questions on the presence of relatives in Russia and questions on active help received from the social network. The resulting correlations of all these indices with participation in informal funds and with other variables are convergent. We therefore focus on the index based on all categorical variables of social capital.

¹⁷ Results are available on demand. The absence of correlation between participation in informal funds and social capital is consistent with all the different indices of social capital we created and tested on the basis of the available data.

similar level of social capital, some migrants participate in funds because, for example, they have acquaintances who put pressure on them to do so (peer pressure effect), while others do not participate. Although they have the same score of social capital, they do not share the same networks, the same norms, values, and obligations. They do not know, they do not want, or they do not need to mobilize informal funding networks. Therefore, their presence confounds the effect of our measure of social capital and makes it a zero-sum game. This is a limitation of synthetic score methods, which may overwhelm qualitative nuances.

Conclusion

Mutual-aid informal practices are common in Central Asian countries and govern the daily life of individuals by embedding them in community networks. In this context, we may wonder whether these informal collective practices are transposed in the context of migration when they are at risk and whether migrants develop and adapt similar tools in Russia. While formal insurance markets exist in the host country, migrants may be particularly vulnerable and at risk and not have access to these formal markets. This may lead them to resort to informal collective practices, which are widespread in their origin country and may also play other social functions. The objective of this paper is twofold: (1) to document the vulnerabilities faced by migrants and the existence and extent of participation in informal funds and (2) to investigate the relationship between formal and informal insurance schemes. To do so, we conducted our own original quantitative survey of 1,213 Central Asian migrants living in Moscow, providing detailed information on their living conditions and participation in solidarity networks. Results first show that migrants are a highly vulnerable population who face more risks than natives in terms of health, living, and working conditions. Most of them have heard about the repatriation of compatriots' bodies and they generally know that, despite the benefits of migration in terms of living standards, the harsh conditions in Russia threaten their life. As a result, many migrants take part not only in formal insurance but also in informal mutual-aid assistance schemes. Indeed, half of them have contributed to informal funds while in Russia.

Secondly, this paper shows that unlike previous studies suggested, participation in informal and formal funds is rather complementary than a substitute. This complementarity is partly driven by the incompleteness and imperfect nature of formal insurance schemes, which induces migrants to be double insured. Migrants who participate in both schemes are in vulnerable situations and perceive migration to be highly risky. They are looking for different types of individual and collective protection. Since informal and formal schemes do not cover exactly the same risks, these migrants who feel the most at risk choose to participate in both. Moreover, participation in an informal fund is not a natural thing for all migrants in a precarious situation upon arrival in Russia. Like access to local institutions, it also requires a certain process of social integration and access to certain networks. As a result, many of those who participate combine this with a formal insurance contract. Finally, migrants also participate in informal funds for other reasons than just to insure themselves individually against risk. These collective mutual-aid practices also serve a social purpose and respond to social logic by helping to create a common sense of belonging and community, by increasing trust, reciprocity, and social capital.

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Sandra Pellet and Marine de Talancé

Labor Migrants at Risk: Formal and Informal Insurance Strategies among Central Asians in Moscow

This article studies formal and informal risk-mitigating practices among Central Asian labor migrants in Moscow. The migration context is inherently uncertain, implying that migrants may try to protect themselves against potential risks by resorting to insurance mechanisms. However, migration is a unique situation that raises a number of questions. First of all, do formal protective institutions or insurance markets exist in the country of arrival? Secondly, if state or market insurance schemes exist, are they accessible to all migrants? What do at-risk labor migrants do when they cannot rely on formal schemes? Central Asian people are used to relying on social networks and informal practices in their home country. Previous articles have shown that these informal networks may be transposed in a migratory context, suggesting that informal risk-mitigating practices can be a substitute for formal insurance schemes and act as a social safety net for precarious migrants not covered by social security or insurance contracts. In this paper, we investigate the relationship between informal and formal insurance schemes and whether these can act as a substitute or complement among Tajikistani and Uzbekistani migrants, based on a survey of 1,213 labor migrants in Moscow.

Travailleurs migrants à risque : stratégies d'assurance formelles et informelles parmi les Centrasiatiques à Moscou

Cet article étudie les pratiques formelles et informelles d'atténuation des risques parmi les travailleurs migrants d'Asie centrale à Moscou. Le contexte de la migration est intrinsèquement incertain, ce qui implique que les migrants peuvent essayer de se protéger contre les risques potentiels en recourant à des mécanismes d'assurance. Cependant, la migration est une situation unique qui soulève un certain nombre de questions. Tout d'abord, existe-t-il des institutions de protection formelles ou des marchés d'assurance dans le pays d'arrivée ? Ensuite, s'il existe des régimes d'assurance publics ou de marché, sont-ils accessibles à tous les migrants ? Que font les travailleurs migrants à risque lorsqu'ils ne peuvent pas compter sur les régimes officiels ? Les habitants d'Asie centrale ont l'habitude de s'appuyer sur les réseaux sociaux et les pratiques informelles de leur pays d'origine. Des articles précédents ont montré que ces réseaux informels peuvent être transposés dans un contexte migratoire, suggérant que les pratiques informelles d'atténuation des risques peuvent se substituer aux régimes d'assurance formels et agir comme un filet de sécurité sociale pour les migrants précaires non couverts par la sécurité sociale ou les contrats d'assurance. Dans cet article, nous étudions la relation entre les régimes d'assurance informels et formels et nous cherchons à savoir si ceux-ci peuvent se substituer ou se compléter chez les migrants tadjikistanaï et ouzbékistanaï, sur la base d'une enquête menée auprès de 1 213 travailleurs migrants à Moscou.

Migrantes laborales en riesgo: estrategias de seguro formales e informales entre los centroasiáticos en Moscú

Este artículo investiga las prácticas formales e informales de mitigación de riesgos entre los trabajadores migrantes de Asia Central en Moscú. El contexto de la migración es intrínsecamente incierto, lo que implica que los migrantes traten de protegerse contra posibles riesgos usando mecanismos de seguro. Sin embargo, la migración es una situación única que plantea una serie de preguntas. En primer lugar, ¿existen instituciones formales de protección o mercados de seguros en el país de destino? En segundo lugar, si existen regímenes de seguros públicos o de mercado, ¿están disponibles para todos los migrantes? ¿Qué hacen los trabajadores migrantes en situación de riesgo cuando no pueden recurrir a los regímenes formales? Los centroasiáticos están acostumbrados a confiar en las redes sociales y las prácticas informales de sus países de origen. Los trabajos anteriores han demostrado que estas redes informales pueden trasladarse a un contexto migratorio, sugiriendo que las prácticas informales de mitigación de riesgos pueden sustituirse a los regímenes de seguros formales y actuar como una red de seguridad social para los migrantes precarios no cubiertos por la seguridad social o los contratos de seguros. En este trabajo, investigamos la relación entre los regímenes de seguros informales y formales y si pueden sustituirse o complementarse entre los migrantes tayikos y uzbekos, basándonos en una encuesta realizada a 1 213 trabajadores migrantes en Moscú.