Beyond Remittances: Skill-Differentiated Emigration Policy in Pakistan

Muhammad Hashim Rizwan
Aitchison College
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How do remittance patterns and household outcomes differ between high-skilled and low-skilled Pakistani emigrants, and what does this imply for emigration and remittance-channelling policy in Pakistan?

Executive Summary

Pakistan's remittance-led migration model is increasingly important for our macroeconomic stability, yet current policy treats all migrants alike regardless of the differences in their skills, earnings, and household outcomes. This policy brief examines how remittance patterns vary between skilled and low-skilled Pakistani emigrants using household interviews (20 families) and secondary evidence available. It finds that skilled migrants generally remit higher and more stable incomes, with greater investment in education, healthcare, business creation, and long-term asset accumulation, whereas low-skilled migrant households rely heavily on remittances for immediate consumption because of lower and less predictable earnings. The brief's main argument is that a uniform emigration policy overlooks these differences and it recommends skill-differentiated migration strategies, stronger protections for low-skilled workers, expanded skills development before migration, and incentives to channel remittances into productive investment.

Introduction

Workers' remittances are a cornerstone of Pakistan's economy, with their importance growing steadily as the country's dependence on them increases for its macroeconomic stability. This year Pakistan's real GDP increased 3.7% only against a target of 4.2%, while the current account surplus for July–March FY26 narrowed to US$72 million, down from US$1.7 billion a year ago.[1] During the same period, however, workers' remittances reached a record US$41.6 billion, an 8.6% increase from US$38.3 billion in fiscal year 2025 (FY25).[2] As Pakistan's external position comes under increasing pressure, remittances are crucial. They play an increasingly vital role in supporting economic stability and financing the country's external accounts, accounting for approximately 9.9% of Pakistan's GDP in 2025.[3]

However, aggregate remittance figures obscure a bitter reality: not all remittances are equal because not all emigrants are equal. Even though more than 15 million individuals have migrated abroad since 1972, the number of low-skilled and unskilled emigrants is far superior to that of skilled workers.[4]

Likewise, in 2025, with 762,499 individuals migrating abroad, of these, only a small fraction was classified in higher-skill categories:

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[1]Government of Pakistan Finance Division, Pakistan Economic Survey 2025-26 (Government of Pakistan 2025-26), https://www.finance.gov.pk/survey/chapter_26/Complete_PES2025_26.pdf.
[2]Dawn News, "Worker's remittances hit record $41.6bn in FY26," Dawn, 2026, https://www.dawn.com/news/2014137/workers-remittances-hit-record-416bn-in-fy26.
[3]World Bank, World Development Indicators, Personal Remittances, received (% of GDP) - Pakistan, 2025, https://data.worldbank.org/indicator/BX.TRF.PWKR.DT.GD.ZS?locations=PK.
[4]Government of Pakistan Finance Division, Pakistan Economic Survey 2025-26 (Government of Pakistan 2025-26), https://www.finance.gov.pk/survey/chapter_26/Complete_PES2025_26.pdf.

Skill Category (2025 Emigrants)	Workers Deployed	Share of Total (%)
Highly Educated	18,352	2.4
Highly Skilled	13,657	1.8
Skilled	222,171	29.1
Semi-skilled	42,257	5.5
Unskilled	466,062	61.1

In other words, unskilled labour still accounts for approximately six in ten (61%) outbound workers with drivers (52,652) and labourers (171,206) taking lead, even as skilled emigrants represent a disproportionate share of remittance value.[5] This trend is continuous in 2026 as well, with more than 310,000 individuals migrating until June 2026 only a small number of workers are skilled.[6]

Although extensive research has been done to highlight the concept of international migration, existing research treats Pakistani emigration largely through aggregate indicators: migrant stock, overseas employment, and remittance volume. Less is known about how these benefits differ with varying skill level, how families of migrants spend these remittances, what structural vulnerabilities low-skilled Pakistani emigrants face abroad etc. With 92% of workers having moved to the Gulf Region, more than half of Gulf migrant workers experienced contract substitution or restricted movement, and rights groups continue to document wage theft under the kafala sponsorship system, both of which can reduce the reliability of the remittances sent back home.[7][8][9]

This policy brief addresses that gap. Drawing on household interviews and data available, it concludes that skilled and unskilled migrant households not only earn different remittances, but also spend them differently, in ways that may be reproducing the low-skill migration cycle across generations to come. Pakistan's labour emigration policy should move beyond a one-size-fits-all approach and adopt different strategies tailored by emigrant skill level.

Methodology

Primary data: household interviews

Twenty semi-structured household interviews were conducted across urban, semi-urban, and rural areas of Pakistan. The sample was split evenly by migrant skill level: ten households with at least one highly skilled or professional member working abroad, and ten households with at least one low-skilled or unskilled member working abroad. Selection of households was done through local and personal contacts in the respective areas, taking into account the need for variation in households across urban, semi-urban, and rural locations, not randomly; interviews were taken in Urdu and the native language of the regions by the author, and expressions like

[5] Graduate Institute of Development Studies, "Low-skilled workers dominate Pakistan's migration as remittances surge: report," GIDS, 2026, https://www.gids.org.pk/low-skilled-workers-dominate-pakistans-migration-as-remittances-surge-report/.
[6] Bureau of Emigration and Overseas Employment, National Statistics (Government of Pakistan, 2026), https://beoe.gov.pk/files/statistics/2026/category.pdf.
[7] Graduate Institute of Development Studies, "Low-skilled workers dominate Pakistan's migration as remittances surge: report," GIDS, 2026, https://www.gids.org.pk/low-skilled-workers-dominate-pakistans-migration-as-remittances-surge-report/.
[8] International Labour Organisation (ILO), "From Pakistan to the Gulf Region", ILO, 2016, https://www.ilo.org/sites/default/files/wcmsp5/groups/public/@asia/@ro-bangkok/@ilo-kathmandu/documents/publication/wcms_532696.pdf.
[9] Graduate Institute of Development Studies, "Pakistan Migration Report," GIDS, 2024.

“better education” or “better healthcare” reflect respondents' own before-and-after comparisons rather than a standardised index.

Each interview covered six core domains: (i) the number of household members currently abroad; (ii) the duration of their migration; (iii) the amount of money received; (iv) the frequency and consistency of remittances sent; (v) changes in household lifestyle and consumption since migration; (vi) changes in household stress and satisfaction levels; and (vii) whether the household would recommend emigration to future generations or relatives. Responses were compared thematically across the two skill groups to identify consistent points of divergence.

Secondary data

Interview findings were triangulated and measured against secondary data on national economic indicators, emigrant numbers, and remittance flows, drawn from the Ministry of Finance, the Bureau of Emigration and Overseas Employment (BE&OE), the Pakistan Institute of Development Economics (PIDE), Consortium for Development Policy Research (CDPR) working papers, World Bank datasets, and relevant news and journal articles. This secondary evidence was used to situate the household-level findings within broader national trends in GDP growth, the current account, remittance volume, and the skill composition of emigrant outflows.

Limitations

Two limitations should be kept in mind when reading the findings that follow. First, time constraints limited the geographic reach and depth of the interview process. Second, and most importantly, a sample of 20 households, however evenly split and purposefully chosen, is too small to draw statistically representative or generalisable conclusions about Pakistan's broader emigrant-household population. The primary findings in this brief should therefore be read as indicative and hypothesis-generating rather than conclusive, pointing toward patterns that warrant confirmation through larger-sample, longitudinal research rather than definitive claims about all Pakistani migrant households.

Key Findings

1. The Skill Divide: Who Emigrates, and What do They Remit

Pakistan's outbound labour flows are not one population but two distinct populations, moving through largely separate diverging channels. The highly educated and highly skilled, together barely 4% of 2025 emigrants, are disproportionately represented in professional, technical, and managerial roles in the Gulf, as well as in skilled-migration streams to the United Kingdom, North America, Europe, and Australia.[10][11] These emigrants tend to remit larger sums per capita more predictably, and largely through formal channels: bank wire transfers, exchange companies, and digital instruments such as Roshan Digital Accounts (HBL), which were designed to draw overseas Pakistanis' savings into the formal financial system.[12]

The skilled, semi-skilled, and unskilled majority, together well over 95.7% (29.1% + 5.5% + 61.1%) of 2025 deployments, are concentrated in Gulf Cooperation Council states (Saudi Arabia, the UAE, Qatar, Oman) in construction, domestic work, hospitality, and low-wage

[10]Bureau of Emigration and Overseas Employment, National Statistics (Government of Pakistan, 2026), https://beoe.gov.pk/files/statistics/2026/category.pdf.
[11]Government of Pakistan Finance Division, Pakistan Economic Survey 2025-26, https://www.finance.gov.pk/survey/chapter_26/Complete_PES2025_26.pdf.
[12]A Roshan Digital Account allows Non-Resident Pakistanis and POC holders to easily remit funds into Pakistan. https://www.hbl.com/personal/rda/ebanc-roshan-digital-account/ebanc-roshan-digital-account.

services, almost always under kafala-style employer sponsorship (kafeel).[13][14] Remittance flows from this group tend to be smaller in absolute terms, more irregular, and more exposed to informal or semi-formal transfer arrangements (hawala/hundi networks and cash carried by returning workers), particularly where recruitment debt, delayed wages, or contract disputes interrupt income.

The result is a bifurcated remittance economy: aggregate inflows are increasingly dominated by the accumulated value of low-skilled labour precisely because of its scale, even though each low-skilled remittance is smaller, less reliable[15], and more costly to send than its high-skilled counterpart. Transaction costs are not neutral across the two groups: smaller, cash-based transfers typical of low-skilled worker remittances carry higher percentage fees than the larger, bank-to-bank transfers typical of skilled and professional remittances due to tiered cost structure.[16]

This divergence was also visible at household level. Among the households interviewed for this brief, both skilled and unskilled migrant families reported that remittance income received at home had increased over the years since migration, but skilled households reported a substantially larger percentage increase than unskilled households; an average of 120% compared with 85% (calculated manually across the ten skilled and ten unskilled households interviewed; not statistically generalizable given sample size). Skilled households were also more likely to save or invest the additional income, suggesting that the two groups are not merely at different starting points, but are on diverging financial trajectories that widen over time and thus result in a highly different future.

2. Divergent Household Spending Patterns

Skill level shapes not only how much a household receives, but what it does with it. Two broad spending profiles emerge from household-level evidence and comparable regional migration research:

Unskilled and semi-skilled migrant households usually direct remittances primarily towards debt repayment (often loans taken to cover recruitment and agent fees that can amount to a substantial share of the migrant's first year of earnings) followed by daily consumption and durable household goods. What remains for savings, children's education beyond basic schooling, or productive investment is highly nominal/marginal. Meaning there’s only a slight increase in standard of living.

Skilled and highly educated migrant households, after meeting consumption needs, direct a larger share of remittances toward private education, healthcare, property, and small business capital trying their best for a safe future. Because these households are more likely to use formal financial channels, remittances also reach dependents with fewer intermediary losses and are more readily captured in savings or investment instruments.

Interviews within the household revealed that those households possessing skills saved the increased remittances, whereas the unskilled households spent the remittances on their current expenditures. This creates inequalities in wealth holdings and investments among future generations.

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[13]Bureau of Emigration and Overseas Employment, National Statistics (Government of Pakistan, 2026), https://beoe.gov.pk/files/statistics/2026/category.pdf.

[14]Government of Pakistan Finance Division, Pakistan Economic Survey 2025-26, https://www.finance.gov.pk/survey/chapter_26/Complete_PES2025_26.pdf.

[15]Human Rights Watch, “Saudi Arabia: Protect Domestic Workers Rights,” HRW, 2025, https://www.hrw.org/news/2025/06/16/saudi-arabia-protect-domestic-workers-rights.

[16]State Bank of Pakistan, “Comprehensive Assessment of Impediments in Home Remittances,” SBP, https://www.sbp.org.pk/assets/document/publications/Report_on_Comprehensive_Assessment_of_Impediments_in_Home_Remittances.pdf.

3. Structural Vulnerability and the Reliability Gap

Low-skilled emigrants' remittances are less reliable in part because their working conditions abroad are less secure. Under the kafala sponsorship (kafeel) system that governs most Gulf employment, workers' legal status is tied to a single employer, who typically controls exit permits and the ability to change jobs. Documented consequences include contract substitution (arrival to find a different job, wage, or employer than agreed), restricted freedom of movement, and wage theft or delayed payment, approximately more than half of surveyed Gulf migrant workers report having faced contract substitution or movement restrictions.[17]

Compounding this, low-skilled migrants often bear disproportionately high recruitment and agency fees relative to their expected earnings, frequently financed through informal loans at high cost.[18] Debt service on these loans absorbs early remittance income before it can translate into savings, meaning the households most dependent on migration income also face the greatest income volatility and the least capacity to absorb a shock. This dynamic was consistent with what interviewed unskilled-household respondents described when asked about changes in stress levels since migration, several of whom linked financial strain directly to early debt repayment rather than to the migration itself (see Methodology).

Issue	Skilled (n=10)	Unskilled (n=10)
Salary delays	Uncommon	Frequent
Passport confiscation	Rare (unless legal issue)	Common (usually in Gulf)
Long working hours	Moderate	High
Discrimination	Low	High
Job security	High	Low

(Findings based on interview)

4. The Reproduction Risk: How Today's Spending Shapes Tomorrow's Migration

These divergent patterns are not merely a snapshot of inequality; they risk becoming self-reinforcing. Migration scholarship has long documented that once a household or community becomes dependent on labour migration as its primary income strategy, the conditions that enabled that first migration tend to reproduce themselves in the next generation, a dynamic known in the literature as "cumulative causation."[19] Applied to remittance spending specifically, empirical work shows that how a household allocates unexpected or growing remittance income has a measurable effect on whether the next generation migrates through the same channel or a different one.

As revealed from household interviews, skilled households usually preferred to save and invest increased remittances, but unskilled households used increased remittances for consumption. This further accentuates inequalities that existed in terms of property ownership, financial access, and investment in future generations. Remittances from family members abroad helped poor households to overcome debts and pay for basic necessities, but the remittances did not provide sufficient funds for educating the children. Consequently, such households remained unskilled even in the future.

This should be understood as an observed risk in an indicative sample, and as such it aligns with much of the academic literature surrounding migration and development and the role that

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[17]Dawn News, “Migration: Perils of the promised land,” Dawn, 2025, https://www.dawn.com/news/1913084.

[18]Human Rights Watch, “Building towers, Cheating workers,” HRW, 2006, https://www.hrw.org/report/2006/11/11/building-towers-cheating-workers/exploitation-migrant-construction-workers-united.

[19]JSTOR, “Theories of International Migration: A Review and Appraisal,” Douglas Massey et al., 1993, https://isfcolombia.uniandes.edu.co/images/2019-intersemestral/14_de_junio/Theories_of_International_Migration.pdf.

remittances can play in human capital investments. But the policy recommendation remains straightforward: without some form of intervention, the current emigration and remittance-sending environment will simply perpetuate the cycle of emigration into two tiers, where the link between parental emigration and child emigration is no longer fate but rather debt and transfer cost constraints.

Among all the findings presented in this brief, this is the one that is least supported by concrete evidence since it is based on only one generation studied in one moment in time, and not on longitudinal data on whether the children from interviewed households migrated or not.

5. Comparison of Skilled vs. Unskilled Households (based on interview)

Indicator	Skilled Migrants (n=10)	Unskilled Migrants (n=10)
Average monthly remittance (PKR)	275,000	74,000
Average % increase in household income (manually calculated)	120%	85%
Households with better healthcare	7/10	5/10
Households reporting improved education	8/10	4/10
Households reporting workplace exploitation	2/10 (highly rare, only racial discrimination by peers)	7/10
Would they encourage future emigration of youth?	9/10	4/10

(Findings based on the interview of the 20 households interviewed for this policy brief; percentages calculated manually and not statistically generalisable – see methodology.)

Recommendations

Recommendation	Policy Objective	Lead Agency	Timeline	Priority	Expected Impact
1. Adopt a National Skill-Differentiated Overseas Employment Strategy	Shift migration policy from deployment volume to employment quality through skill-specific policy frameworks.	Ministry of Overseas Pakistanis, BE&OE, NAVTTC	12–18 months	High	Higher migrant earnings, improved labour-market matching, and more resilient remittance flows.
2. Expand Demand-Driven Skills Development	Increase the share of skilled migrants by aligning training with international labour market demand.	NAVTTC, Provincial TEVTAs, HEC	2–5 years	High	Greater skilled migration, higher wages, and increased remittance value per migrant.

Recommendation	Policy Objective	Lead Agency	Timeline	Priority	Expected Impact
3. Reduce Recruitment Costs and Strengthen Worker Protection	Lower migration-related debt and improve labour protections through stronger regulation and bilateral agreements.	BE&OE, Ministry of Overseas Pakistanis, Ministry of Foreign Affairs	1–2 years	High	Reduced exploitation, lower recruitment debt, and more stable remittance income.
4. Promote Productive Investment of Remittances	Encourage remittance use for savings, entrepreneurship, education, and productive investment.	State Bank of Pakistan, Ministry of Finance, Commercial Banks	2–3 years	Medium	Increased financial inclusion, SME growth, and long-term household asset accumulation.
5. Improve Migration Data and Evidence-Based Policymaking	Develop an integrated migration information system with skill-disaggregated indicators.	Pakistan Bureau of Statistics, BE&OE, State Bank of Pakistan	18–24 months	Medium	Better policy monitoring, stronger evidence base, and improved programme evaluation.
6. Strengthen Reintegration and Return Migration Policies	To support returning migrants through employment services, skills recognition, and business financing.	Ministry of Overseas Pakistanis, NAVTTC, SMEDA	2 years	Medium	Higher domestic investment, better use of returnee skills, and reduced repeat low-skilled migration.

Risks and Limitations of the Recommendations

There is an actual risk to the above suggestions: speeding up brain drain. More specifically, recommendation 2, by making the Pakistani workforce internationally competitive, could simply make it easier for the most competent individuals to leave and never come back, the same highly skilled individuals that Pakistan cannot afford to lose in fields like healthcare, engineering, and information technology where domestic shortage exists. While unskilled migration does not carry such a risk since there is a labor surplus in Pakistan to bear the costs of leaving, skilled migration is a direct loss of human capital and that depends on the very skills that need investment according to the present briefing.

There is nothing in the proposed framework which would assure that skilled migrants would come back, invest their savings in their own country or even share their knowledge as assumed in Recommendations 4 and 6.

This risk, however, is difficult to attribute to policy rather than to the underlying decision itself. Whether a given individual emigrates is ultimately a personal choice: a worker determined to leave will generally find a way to leave regardless of any domestic skills programme, and a worker who intends to stay is unlikely to be induced to leave simply by becoming more qualified. Separating the policy's actual effect on emigration decisions from decisions that would have occurred anyway is not something this brief's evidence or migration data more broadly, can cleanly isolate.

Cost and Feasibility of the Recommendations

The costs associated with these recommendations vary considerably. The first and third recommendations are mainly regulatory and administrative in nature and will require restructuring and strict implementation, but not large expenditure. The fifth recommendation entails moderate cost due to the requirement of integration of data management systems across PBS, BE&OE, and the State Bank, whereas the sixth recommendation will entail moderate finance as well due to reintegration and business development support through SMEDA. However, the most expensive recommendations are the second and fourth, since skill development training across NAVTTC and TEVTAs will require considerable financing of the training capacity, and the financial products related to remittances, such as matched savings or diaspora bonds, will require seed funding or a government guarantee fund.

Conclusion

Pakistan's record-setting remittance receipts provide both comforting and unsettling messages for the country. On an aggregate scale, US$41.6 billion of FY26 remittances is truly the country's macroeconomic anchor in times of external vulnerability.[20] However, such impressive statistics consist of two entirely dissimilar flows; a small and secure one of skilled migrants who manage to invest well into the future, and a large and vulnerable one of unskilled migrants who contribute most of the overall volumes and consume most of what they earn. The households interviewed for this brief provided evidence of that dichotomy. Skillful migrants reported growing income, saving and investing in the future, and only rare instances of exploitation overseas, contrasted with majority unskilled households reporting workplace exploitation. Unskillful migrants with outstanding recruitment debts and irregular earnings had few resources left after covering their basic needs and were less willing to have their own offspring go the same way.

This reluctance is the strongest indicator in this brief. A policy that is only formulated to achieve maximum deployment figures will not be able to listen to this indicator. Grouping all emigrants into an undifferentiated group maintains the national remittance figure while at the same time ensuring that most migrant families remain vulnerable to the same dangers generation after generation.

The six recommendations set out here, spanning strategy, skills, worker protection, financial products, data, and reintegration, are not incremental fixes to a working system. They are the minimum architecture required to convert a volume-driven emigration economy into a genuinely developmental one, where remittances build assets and capability rather than simply covering what debt and delay have already taken.

Dimension	Skilled Migrants	Low-Skilled Migrants	Policy Implication
Typical Occupations	Engineers, doctors, nurses, IT professionals, academics, technicians	Construction workers, labourers, drivers, cleaners, domestic workers	Tailor migration policies by occupational category rather than treating all migrants uniformly.

[20] Dawn News, "Worker's remittances hit record $41.6bn in FY26," Dawn, 2026, https://www.dawn.com/news/2014137/workers-remittances-hit-record-416bn-in-fy26.

Dimension	**Skilled Migrants**	**Low-Skilled Migrants**	**Policy Implication**
Average Earnings	Higher and more stable	Lower and more volatile	Higher earnings generate stronger developmental outcomes.
Employment Security	Formal contracts with greater legal protection	Greater exposure to contract substitution, wage delays, and job insecurity	Strengthen labour protections and bilateral agreements for vulnerable workers.
Remittance Pattern	Larger, regular, and predictable transfers	Smaller and less consistent transfers	Promote formal remittance channels and financial inclusion.
Household Use of Remittances	Savings, education, healthcare, housing, business investment	Daily consumption, debt repayment, and basic household expenses	Expand financial literacy and investment incentives for low-skilled households.
Recruitment Costs	Lower relative to income	Higher relative to income, often financed through debt	Reduce recruitment fees and improve regulation of overseas employment promoters.
Long-Term Household Impact	Greater asset accumulation and human capital investment	Limited savings and slower asset accumulation	Introduce targeted support to break the low-skill migration cycle.
Primary Policy Need	Skills retention, diaspora engagement, investment facilitation	Worker protection, affordable migration finance, skills upgrading	Develop a skill-differentiated overseas employment strategy.

(Findings based on data collected from interview, and sources like PIDE, CDPR, State Bank of Pakistan, BE & OE etc.)[21]

[21]Note on evidence: national-level figures on 2025–26 deployment composition, GDP, the current account, and remittance totals are drawn from the Ministry of Finance, BE&OE, PIDE, CDPR, and World Bank sources cited in the Methodology section. Household-level findings on spending, lifestyle, and stress are drawn from 20 semi-structured interviews (10 highly skilled, 10 low-skilled/unskilled emigrant households) across urban, semi-urban, and rural Pakistan. Given the small sample size and time-constrained fieldwork, these household findings are indicative rather than statistically generalisable, and are best read as hypotheses for confirmation through larger-sample research rather than definitive conclusions about all Pakistani migrant households.

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