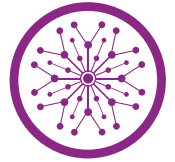


From Vision to Reality: Mapping the Course to \$100 Billion Remittances for Pakistan



SUPERIOR UNIVERSITY

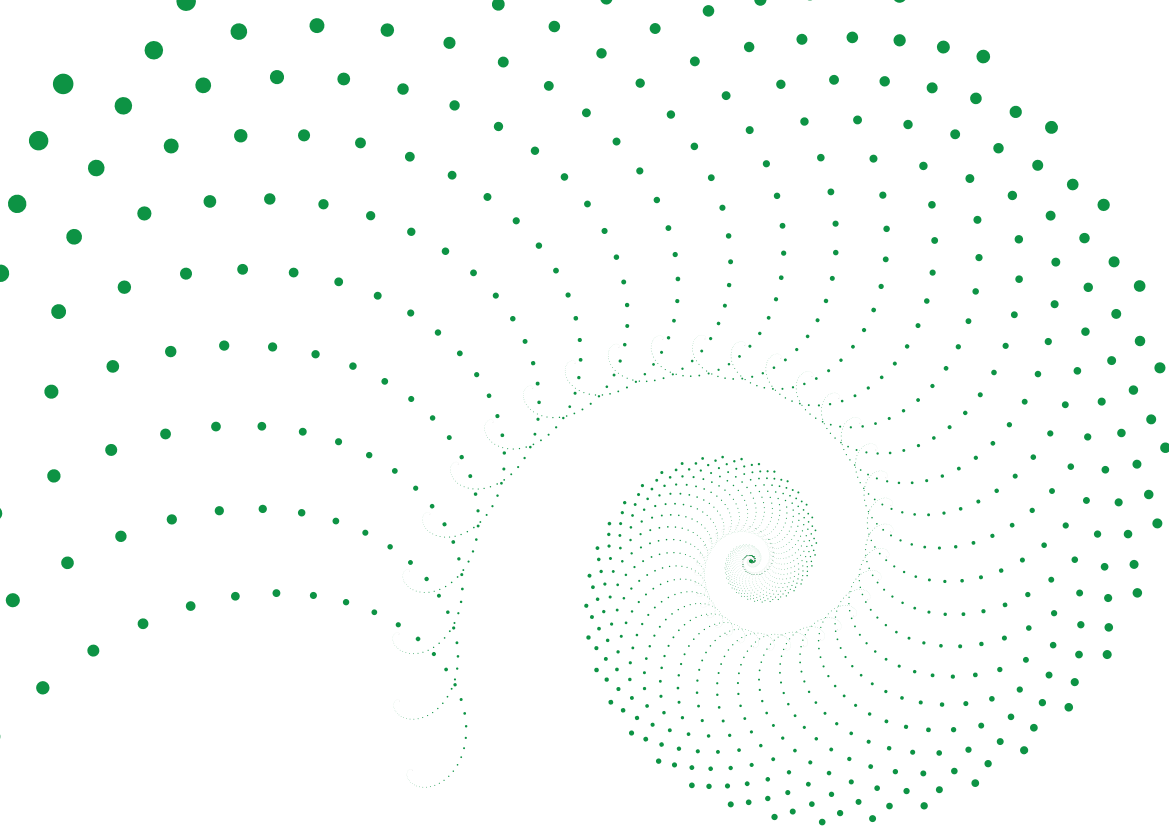


Preface

In a world where interconnectedness defines progress, harnessing the potential of our youth stands as a beacon of transformative power. Pakistan, with its burgeoning population, is on the cusp of an unparalleled opportunity, a demographic dividend poised to redefine the nation's future. This policy paper, developed by the Azra Naheed Center for Research and Development (ANCRD) at Superior University, embodies a visionary roadmap aimed at catapulting Pakistan's remittance earnings to an ambitious \$100 billion within the span of five years.

The core tenet of proposed strategy revolves around leveraging our youth bulge, our most prized asset, and channeling their skills and talents to actively participate in the global workforce. Focusing on key sectors such as healthcare, Information and Communication Technology (ICT), and vocational fields, this paper sets forth a blueprint designed to equip our youth with the necessary tools, education, and opportunities to excel on the international stage.

The Azra Naheed Center for Research and Development stands as a bastion of knowledge expansion, dedicated to transcending conventional boundaries and crafting pragmatic solutions that intersect the realms of government, industry, academia, and society at large.



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Executive Summary

- Sending human capital abroad from developing countries, like Pakistan, is crucial to boost remittances, addressing economic and social challenges and fostering a brighter future. It is especially needed keeping in view the current 17 million underemployed or idle youth in Pakistan which is increasing with 0.8 million additional youth adding to the pool every year.
- In 2022, India, with 32 million expatriates, received \$111 billion in remittances, while Pakistan earned \$31 billion with around 10 million expatriates, each averaging \$3,400 annually.
- With 60% of its population aged 15 to 33, Pakistan can potentially reach \$100 billion in remittances within 5 years. To achieve this, Pakistani expatriate should reach to 29 million in next five years, which is possible, considering global workforce shortages and the fact that India already has 32 million expatriates.
- Projected increases in worker outflow over the next five years anticipates remittances of approximately \$35 billion, \$41 billion, \$52 billion, \$71 billion, and \$100 billion respectively in the next five years.
- Examples of global workforce shortage trends include Europe needing more than 2 million foreign workers annually due to aging population and negative population growth, USA to face a shortage of 4 million healthcare professionals by 2026, and 50 million less workforces to be available in Europe by 2035.
- There is a significant demand for IT professionals in Europe and the USA. India earns over \$145 billion through ICT exports with a talented IT workforce of 5.4 million. Whereas Pakistan's total ICT exports are merely \$2.6 billion with its semi-skilled 500,000 IT professionals. Per IT expert export of India is \$26,814 against Per Pakistani IT expert exports of \$5,200. Universities should bridge the skills gap to enable Pakistani youth to enter into global IT forces.
- Urgent measures are needed to produce more healthcare professionals and nurses, with enhanced quotas for nursing education providers.
- Vocational training and language skills can address the demand for top five vocational jobs in Europe including machine operators, mechanics, electricians, dental hygienists, and chefs.
- Ministry of Education, Higher Education Commission of Pakistan, and Universities should collaborate to develop a Global Workforce Strategy for catering to the global workforce needs.

Leveraging Human Capital Mobility to Enhance Remittance and Strengthen Foreign Collaborations



Remittances play a pivotal role in the economic development of countries, especially in the case of developing nations like Pakistan. Remittances represent the financial support provided by expatriate workers to their families and communities back home. Pakistan is among the top five remittance-receiving countries, with an estimated \$31 billion in remittances received in 2021-2022. However, there is a pressing need to explore and leverage the potential of human capital mobility from Pakistan to increase these remittances significantly, ideally reaching the ambitious target of \$100 billion during the next five years.

Following are the key benefits for Pakistan to send human capital abroad;

1. **A Vast Pool of Skilled and Unskilled Labor:** Pakistan boasts a substantial and diverse pool of skilled and unskilled labor. By encouraging and facilitating the movement of this human capital to countries that are in need of such workforce, Pakistan can tap into this resource to generate higher remittances. Skilled professionals can secure higher-paying jobs abroad, while the surplus unskilled labor can fill gaps in sectors experiencing labor shortages, such as construction, agriculture, and manufacturing.
2. **Economic Benefits of Brain Drain:** While the term 'brain drain' often carries a negative connotation, it can also have positive implications when harnessed effectively. By sending highly skilled individuals abroad to work in various sectors like healthcare and technology, Pakistan can benefit from the remittances sent by these individuals. Additionally, these expatriates can acquire advanced skills and knowledge, which they can bring back to Pakistan, contributing to the country's economic development upon their return.
3. **Reducing Unemployment and Poverty:** High levels of unemployment and poverty persist in Pakistan, leading to socioeconomic challenges. Facilitating the mobility of human capital to countries with labor demands not only reduces unemployment within Pakistan but also alleviates poverty by providing families with stable financial support. A reduction in poverty rates can lead to increased economic stability and growth.
4. **Diversification of Remittance Sources:** Pakistan's economy is heavily reliant on remittances, which often come from a few key countries. By encouraging human capital mobility to various nations worldwide, Pakistan can diversify its sources of remittances. This diversification reduces dependency on a few specific countries and mitigates economic risks associated with fluctuations in remittance inflows.
5. **Enhancing Education and Skills:** Sending human capital abroad often requires individuals to acquire skills and education that are globally competitive. As a result, this can lead to an overall improvement in the educational and skill levels of the workforce in Pakistan. A more educated and skilled population can drive innovation, economic growth, and competitiveness on a global scale.
6. **Promoting Cultural Exchange:** The movement of people across borders fosters cultural exchange and understanding. This exchange can lead to stronger international ties, improved diplomatic relations, and even attract foreign investment and business opportunities.



Methodology

The research methodology employed for this study involved collecting data from the Economic Survey of Pakistan 2023, specifically focusing on workers' remittances received by Pakistan from various countries during the year 2022. The data was sourced regarding different countries, including Bahrain, Canada, Germany, Japan, Kuwait, the UK, UAE, and other nations. These countries were selected to provide a representative sample of remittance sources with varying economic conditions, labor demands, and migration trends.

The data collected from the Economic Survey of Pakistan allowed us to establish a baseline for remittance inflows into Pakistan for the year 2022. To achieve the milestone of \$100 billion per annum by the end of 5th year, we applied a progressive increase in the proportion of sending people from Pakistan to these countries over the next five years. The increments used were 11% for the first year, 17% for the second year, 29% for the third year, 36% for the fourth year, and 40% for the fifth year. The rationale of sending Pakistani workforce to global markets is built keeping into consideration the availability of workforce in Pakistan in the next five years and demand side analysis of countries that are looking forward to import human capital.

We also identified high potential sectors like healthcare and Information Technology, and the importance of providing technical and vocational trainings to unskilled workers before sending them abroad. The results of this study, which are based on this data and methodology, are expected to provide valuable insights into the economic implications of enhancing the mobility of human capital and the potential for significantly boosting remittances in the coming years.

Achieving the Milestone of \$100 Billion Remittances

Available data of number of Pakistanis living in different countries (i.e. 9,198,043) and amount of remittance being received from the respective countries, suggest that on average each Pakistani expatriate sends \$3400 back home every year. (i.e. Per Person Remittance)¹.

Highest PPR is received from Gulf Counties including Kuwait (\$10,400), Bahrain (\$5,300), Oman (\$4,886) and UAE (\$4,567). In case of Kuwait, Bahrain and Oman high PPR can be attributed to strength of the currency of the host countries, but interestingly PPR from UAE is also high. The possible explanation of it could be the fact that majority of Pakistanis in UAE belong to labor class, who spend less on their own in UAE and send most of their earning back home. Second high PPR is received from Qatar (\$4369), Japan (\$3710), Germany (\$3636), and USA (\$3632).

		Current Remittance		
		2021-2022		
Sr. No.	Country	Expatriates	PPR	R (\$M)
1.	Bahrain	100,000	5,300	530
2.	Canada	303,260	2,335	708
3.	Germany	140,000	3,636	509
4.	Japan	21,293	3,710	79
5.	Kuwait	90,000	10,400	936
6.	Norway	46,300	3,153	146
7.	Qatar	235,505	4,369	1,029
8.	Saudi Arabia	2,450,000	3,165	7,754
9.	Oman	231,685	4,886	1,132
10.	U-A-E	1,280,000	4,567	5,846
11.	U.K.	1,600,000	2,808	4,493
12.	U.S.A.	850,000	3,632	3,087
13.	Other Countries	1,850,000	2,719	5,030
	Total	9,198,043	3,400	31,279

Based on this data the milestone of \$100 billion remittances can be achieved by facilitating more Pakistanis to migrate to other countries for embarking on their professional journeys. Five years down the road, Pakistan can target \$100 billion remittances every year. Keeping into consideration the burgeoning demand of human capital in USA, Canada, Europe, Japan, and Gulf – especially Saudi Arabia, and assuming the concentrated efforts of the Government and other stakeholders, we project that Pakistan worker's outflow can increase with 11% for the first year (10.21 million), 17% for the second year (11.95 million), 29% for the third year (15.41 million), 36% for the fourth year (20.96 million), and 40% for the fifth year (29.34 million). In return Pakistan's remittance will increase to approximately \$35 billion, \$41 billion, \$52 billion, \$71 billion, and \$100 billion in respective years.

Following is the summary of projected increase in expatriates and remittances. For detailed analysis please see annexure -1.

Factors	Y0	Y1	Y2	Y3	Y4	Y5
Available youth labor force	17.00	17.80	17.60	16.68	14.04	9.30
Labour force joining global markets		1.01	1.74	3.46	5.55	8.38
Total expatriate	9.20	10.21	11.95	15.41	20.96	29.34
Remittance	31.28	34.72	40.62	52.40	71.27	99.77

Labor force and total expatriate figures are in million, whereas Remittance is in Billion USD

The phenomenal increase of expatriates from approximately 9 million Pakistanis to over 29 million Pakistanis is a challenging but promising and achievable target given the following factors:

1. Aging and Negative Population in Europe and Beyond

There is huge labor shortage in Europe and beyond. According to estimates, because of aging population and negative birth rate European countries like Italy, Poland, and Germany need 280,000, 300,000ⁱⁱ and 400,000ⁱⁱⁱ migrant workers respectively on annual basis^{iv}. The labor market in Europe has projected that by 2035 Europe will have more than 50 million fewer people of working age^v. In case of Japan, population is decreasing at the fastest pace ever while the number of foreign residents has risen to a record of over 3 million^{vi}. Similarly, Canada is looking to 266,210 worker immigrants in 2023^{vii}. Following are the key take away:

Sr.	Description	Figure
1.	Current annual demand of foreign workers in Europe	Over 2 million
2.	Workers leaving job market by 2035 because of aging	50 million
3.	Average annual demand of foreign workers in Canada	Over 0.25 million

Key interventions required to capitalize on the workforce shortage in Europe and beyond include equipping our youth with European languages and provide them IT skills and vocational trainings. Pakistan Embassies should play the role of linchpin, facilitating our workforce to enter in EU and other markets. Particular, language skills are critical to get work visa and then finding career in Europe. All universities of Pakistan should be encouraged to open Language Centers for candidates who aspire to make career abroad.

2. High Demand of Healthcare Professionals in USA

The healthcare sector in the United States is facing a significant workforce shortage at every tier. Projections from the American Hospital Association indicate that the industry is poised to confront a deficit of up to 124,000 physicians by the year 2033. Concurrently, the demand for healthcare services necessitates the recruitment of a minimum of 200,000 nurses annually^{viii}. According the experts over 6.5 million healthcare professionals are expected to permanently exit their roles by 2026 whereas only 1.9 million new professionals are projected to enter the field during this period. Consequently, USA will face a shortage of more than 4 million healthcare workers^{ix}.

Similar situation persists in case of nursing. According to the U.S. Bureau of Labor Statistics (BLS), on

average, around 203,200 annual openings for registered nurses are projected from 2021-2031^x. The nursing shortage is expected to intensify through 2023 and beyond. Veterinary is another profession in high demand in USA. Employment of veterinarians is projected to grow 20 percent from 2022 to 2032, much faster than the average for all occupations. About 5,000 openings for veterinarians are projected each year, on average, over the decade.

Pakistan has 180,000 registered doctors^{xi}. According to the Ministry of National Health Services, Regulations, and Coordination, there are 127,050 registered nursing professionals in Pakistan which include 88,055 nurses, 16,449 lady health visitors, 16,057 midwives, 5,791 community midwives, and 698 certified nursing assistants as of 2022^{xii}.

Medical profession in USA offers high returns. The average salary of a Medical Doctor in the US is \$1,70,927 per year in 2023^{xiii}. The highest average annual wage is \$208,000 and the lowest salary is \$126,470. The average registered nurse salary in the USA is \$75,805 per year. Entry level positions start at \$54,901 per year while most experienced workers make up to \$120,543 per year^{xiv}. The average Veterinary salary in the United States is \$54,898^{xv}. There are a total of 2192 Veterinarians in Pakistan as of September 24, 2023^{xvi}. Following are the key take away:

Sr.	Description	Figure
1.	Shortage of Healthcare workers in USA till 2026	4 million
2.	Shortage of Physicians in USA by 2023	124,000
3.	Annual requirement of Nurses in USA	200,000
4	Annual requirement of Veterinarians in USA	5000
5	Average salary of Doctors in USA	\$170,000
6	Average salary of Nurse in USA	\$75,000
7	Average salary of Veterinarian in USA	\$55,000
8	Number of Doctors in Pakistan	180,000
9	Number of Nurses in Pakistan including health visitors and midwives	127,000
10	Number of Veterinarians in Pakistan	2,192

Key interventions is to impose a nursing emergency in Pakistan by raising the quotas of approved colleges and universities, and provide trainings to doctors to start practice in USA.

3. High Demand of ICT Professionals in Europe

The demand for professionals in Internet and Communication Technologies (ICT) sector doubled between 2011 and 2021, with more than 9 million ICT specialists now working in the EU. The highest number of ICT professionals are working in Germany (2.1 million), France (1.2 million), followed by Italy and Spain (both 0.9 million)^{xvii}. The demand of ICT professional across Europe is projected to expand sharply, making current labor shortages even more pressing^{xviii}. Average salary of IT experts in Europe is 55,000 to 65,800 euros per year^{xx}.

Pakistan's ICT exports peaked to \$2.6 billion in fiscal year 2021-22, which had more than doubled in three years^{xx}. Pakistan has more than 500,000 English-speaking IT professionals with expertise in current and emerging IT products and technologies^{xxi}. This is in stark contest to India, which earned \$145 billion^{xxii} through ICT exports with its 5.4 million trained IT force. Every year 25000 IT professionals add to the workforce in Pakistan^{xxiii}, however the comparison of per IT expert export inter-alia shows the skill gap between Pakistan and India.

Sr.	Description	Figure
1.	IT professionals in Europe	9 million
2.	IT jobs growth in last 10 years in Europe	450,000
3.	Total IT professionals in Pakistan	500,000
4.	Top destinations for IT professionals in Europe	Germany, France, Italy, Spain
5.	Average annual salary of IT professionals in EU	55,000 to 65,800 euro per year.

Key interventions to tap this opportunity is close coordination of Education Ministry, Universities and IT companies. IT students should be provided cutting edge education and special training to be able to work in international markets.

4. Demand of Technical and Vocational Jobs in Europe

The European job market is currently experiencing a surge in demand for skilled professionals in several key sectors. Machine operators, mechanics, and electricians are sought after across industries, contributing to the growth of manufacturing, maintenance, and electrical services^{xxiv}. In the healthcare sector, dental hygienists are in high demand, playing a crucial role in enhancing oral health services. Additionally, the hospitality industry is actively seeking chefs with diverse culinary skills to meet the demands of the thriving culinary landscape. In Germany alone over 20,000 chefs are required^{xxv}. The average income in these professions' hovers between 30,000 to 40,000 euro annually. Saudi Arabia's \$500 billion mega business and tourism project NEOM and the Kingdom's 2030 diversification plans are also driving a surge in new employment opportunities, including the demand of technical and vocational jobs, in the country^{xxvi}. Following are the key take away:

Sr.	Description	Figure
1.	Top vocational jobs in Europe	Machine operator, Mechanics, Electricians, Dental Hygienists, Chefs
2.	Demands of chefs in Germany	20,000
3.	Average salary of vocational jobs	30000 to 40,000 euros annually

Key interventions to send of vocational trainees abroad is realignment of focus of National and Provincial Technical and Vocational Institutions. Aligned with the EU requirements, certificates and diplomas should be provided to youth and facilitation should be given to get work permits and visa.

5. Available Youth Labor Force in Pakistan

In Pakistan high rate of population growth, which is among the highest in the world, has led to the emergence of a large youth bulge. Around 63 percent of 242 million population of the country comprises youth – aged between 15 and 33 (i.e. over 152 million). According to Federal Bureau of Statistics, 17 million youth in Pakistan is unemployed or idle and 0.8 million youth is entering the labor force every year^{xxvii}. The above analysis of available youth labor force is based on current unemployed 17 million youth, 0.8 million youth labor force entering next year, and 2% growth in 0.8 million youth force entering every year in the market.

Sr.	Description	Figure
1.	Jobless youth (15- 33 years of age)	17 million
2.	Annual increase in available youth for work	0.8 million

Role of Key Stakeholders

1. Embassies serve as crucial conduits for building international collaborations and fostering educational and professional opportunities. They shall facilitate exchange programs, partnerships between institutions, provide information on employment trends in their respective host countries and break deals with concerned authorities and institutions to facilitate Pakistani work force.
2. Universities, as educational hubs, play a central role in skill development. By offering programs that align with global industry standards and collaborating with international institutions, universities shall prepare students for competitive roles in the global job market.
3. Pakistan Association of Private Medical & Dental Institutions (PAMI), Pakistan Medical and Dental Council (PMDC), Pakistan Nursing Association and faculties of Allied Health Sciences at universities should work together to provide direction, support, and trainings to healthcare professionals in embarking upon career in global markets. Nursing Association must enhance the number of seats for universities to produce more nurses on priority basis.
4. The Ministry of Education acts as a strategic platform, formulating policies that align educational curricula with the evolving demands of global markets. It shall establish frameworks for quality assurance, ensuring that educational institutions maintain international standards. The Ministry shall also foster partnerships with foreign governments and representative bodies of Pakistani diaspora in various countries to create pathways for Pakistani graduates to explore career opportunities abroad.

Conclusion

The importance of sending human capital from developing countries like Pakistan to increase remittances from \$31 billion to \$100 billion is undeniable. It can help address critical economic and social challenges, stimulate economic growth, and contribute to a brighter future for the country. However, achieving this goal requires effective policies, international collaboration, and investments in education and skills development to make Pakistan's human capital more competitive in the global labor market. Ultimately, leveraging human capital mobility is a vital step towards economic prosperity and stability in Pakistan and other developing nations. Role of universities is pivotal in this regard. The universities should make a Global Workforce strategy, under the aegis of Ministry of Education and Higher Education Commission of Pakistan, and align their internal systems to equip students with knowledge, skills, and language required to start career in global markets.

Annexure – 1

Pakistan Remittance Projection Plan 5 Years														
Srf	Country	CURRENT REMITTANCE			Projected Y1		Projected Y2		Projected Y3		Projected Y4		Projected Y5	
		2021-2022			11% Increase (Expatriates)		16% Increase (Expatriates)		29% Increase (Expatriates)		36% Increase (Expatriates)		40% Increase (Expatriates)	
		Expatriates	PPR	R (\$M)	Expatriates	R (\$M)	Expatriates	R (\$M)	Expatriates	R (\$M)	Expatriates	(\$M)	Expatriates	(\$M)
1	Bahrain	100,000	5,300	530	111,000	588	129,870	688	167,532	888	227,844	1,208	318,981	1,691
2	Canada	303,260	2,335	708	336,619	786	393,844	920	508,058	1,186	690,959	1,613	967,343	2,259
3	Germany	140,000	3,636	509	155,400	565	181,818	661	234,545	853	318,981	1,160	446,574	1,624
4	Japan	21,293	3,710	79	23,635	88	27,653	103	35,673	132	48,515	180	67,921	252
5	Kuwait	90,000	10,400	936	99,900	1,039	116,863	1,216	150,779	1,568	205,060	2,133	287,083	2,966
6	Norway	46,300	3,153	146	51,393	162	60,130	190	77,567	245	105,492	333	147,688	466
7	Qatar	235,505	4,369	1,029	261,411	1,142	305,850	1,336	394,547	1,724	536,584	2,344	751,217	3,262
8	Saudi Arabia	2,450,000	3,165	7,754	2,719,500	8,607	3,181,815	10,070	4,104,541	12,991	5,582,176	17,668	7,815,047	24,735
9	Oman	231,665	4,886	1,132	257,170	1,257	300,889	1,470	388,147	1,896	527,880	2,579	739,032	3,611
10	U-A-E	1,280,000	4,567	5,846	1,420,800	6,489	1,662,336	7,592	2,144,413	9,794	2,916,402	13,319	4,082,963	18,647
11	U.K.	1,600,000	2,808	4,463	1,776,000	4,967	2,077,920	5,835	2,680,517	7,527	3,645,503	10,237	5,103,704	14,331
12	U.S.A	850,000	3,632	3,087	943,500	3,427	1,103,895	4,009	1,424,025	5,172	1,936,673	7,034	2,711,343	9,848
13	Other Countries	1,850,000	2,719	5,030	2,053,500	5,583	2,402,595	6,533	3,099,348	8,427	4,215,113	11,461	5,901,158	16,045
	Total	9,198,043	4,205	31,279	10,208,828	34,720	11,945,498	40,622	15,409,693	52,403	20,957,182	71,268	29,340,055	99,775

- Expatriate figures are in numbers
- PPR is in USD
- Remittance is in Million USD

A CASE STUDY OF INDIA



With around 3.2 million expatriates (13,459,195 Non-Resident Indians and 18,683,645 Persons of Indian Origin), the Indian diaspora has been the largest in the world since 2010, and is a powerful resource for India's government. According to The World Bank data, in 2022 India topped the list of countries that received highest amount of remittance with \$111 billion remittance leaving behind Russia, Mexico, Philippine and Pakistan^{xxviii}.

Following is a comparison of number of Indian expatriates in the countries where Pakistan gets most of its remittances.

Sr. No.	Countries	Pakistan Expats.	Indian Expats.	Projected Pakistani Expats after 5 years
1.	Bahrain	100,000	326,658	321,708
2.	Canada	303,260	1,689,055	975,611
3.	Germany	140,000	1,85,085	450,391
4.	Japan	21,293	38,619	68,501
5.	Kuwait	90,000	1,029,861	289,537
6.	Norway	46,300	22,480	148,951
7.	Qatar	235,505	746,550	757,638
8.	Saudi Arabia	2,450,000	2,594,947	7,881,842
9.	Oman	231,685	781,141	745,349
10.	U-A-E	1,280,000	3,425,144	4,117,860
11.	U.K.	1,600,000	1,764,000	5,147,325
12.	U.S.A.	850,000	4,460,000	2,734,517
13.	Other Countries	1,850,000	15,221,885	5,951,559
	Total	9,198,043	32,100,340	29,590,825

Several factors contribute to the sustained high levels of remittances to India, including the large and diverse Indian diaspora, the demand for skilled Indian professionals globally, and the strong cultural emphasis on supporting family members.

Following are the key lessons for Pakistan to learn in increasing its remittances;

1. Focus on Gulf Countries: The Gulf Cooperation Council (GCC) nations, such as the United Arab Emirates (UAE), Saudi Arabia, Kuwait, Oman, Bahrain, and Qatar, host a large number of Indian expatriates working in various sectors, including construction, healthcare, information technology, and finance. The remittances from these countries collectively contribute a substantial portion to India's total remittance inflow.
2. IT Workforce: With 5.4 million IT skilled workforce^{xxix}, Indian IT industry exported software worth \$145 billion. Indian skilled IT professionals are sought after by international companies for their technical expertise, problem-solving abilities, and adaptability to diverse work environments. Consequently, Indian IT professionals are found in significant numbers in major global IT hubs. Cities such as Silicon Valley in the United States, London in the United Kingdom, and cities in Canada, Australia, and various European countries host a large population






of Indian IT experts. Besides technical skills these professionals are known for their adaptability to diverse cultural environments. Per IT expert exports of India are 26,814 against Per Pakistani IT expert exports of 5,200.

3. Exploit the Demand of Healthcare Professionals in USA: India is the country with the most domestically trained doctors working abroad. According to OECD estimates 75,000 Indian-trained doctors are working abroad, out of which 50,000 are in U.S 19,000 in UK. Whereas in case of Pakistan, 25,000 doctors are working abroad^{xxx}. One in every 10 healthcare professionals in U.S is either an Indian or Indian American.
4. Target of 29 million Pakistani expatriates is possible to achieve keeping into consideration the huge shortage of workforce in global markets and the fact that India already has 32 million expatriates in the world.

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