

SKILLS CORRIDORS OR STRUCTURAL DEPENDENCY:

Designing Punjab's Labour Mobility Framework for Economic Security

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EXECUTIVE SUMMARY

Pakistan recorded a historic USD 38.3 billion in remittances in FY2024-25, yet youth unemployment stands at 12.8 percent for the 15–24 age cohort under the PBS Labour Force Survey 2024-25 — the highest unemployment rate among all age groups — and the country's human capital indices remain the weakest in South Asia. The Government of Punjab's Overseas Employment Initiative, which targets placement of 100,000 youth across five structured programmes in Gulf labour markets, is an earnest policy response to a structural employment crisis. But without institutional architecture, it risks replicating the same low-wage, unprotected migration that has historically failed to convert demographic surplus into economic development. Three structural failures converge to produce this outcome: the absence of a credential portability framework, the lack of operationally enforced bilateral labour agreements, and a diaspora reinvestment gap exemplified by the Naya Pakistan Certificate's failure to function as a genuine development instrument. This brief proposes five targeted reforms — bilateral skills corridor agreements incorporating kafala mitigation provisions, a NAVTTC-anchored credential portability framework, transformation of the NPC into a development bond, a return-migrant enterprise fund, and an SBP remittance-mobility macro-linkage — that would convert Punjab's outward labour mobility from a coping mechanism into a platform for durable economic security.

Key Terms: Labour Mobility · Credential Portability · Kafala System · Diaspora Development Bond · Skills Corridor · Return Migration · Human Capital Security

AT A GLANCE: LABOUR MOBILITY & REMITTANCE INDICATORS

Indicator	Value	Source (APA)
Total remittance inflows	USD 38.3 billion (FY2024-25)	State Bank of Pakistan (2025)
Youth unemployment rate (15–24, 19th ICLS)	12.8%	PBS Labour Force Survey (2024-25)
Total unemployment rate	7.1% (FY2024-25)	PBS Labour Force Survey (2024-25)
Overseas workers dispatched (2023)	862,625	Bureau of Emigration & OE (2024)
Remittances as % of GDP	~10.5% (FY2024-25, est.)	World Bank WDI / SBP (2025)
Naya Pakistan Certificate outstanding	~USD 1.2 billion (Dec 2024)	State Bank of Pakistan (2024)

01 | THE PROBLEM: A Labour Surplus without a Human Capital Strategy

Pakistan recorded a historic USD 38.3 billion in remittances in FY2024-25 — the highest total in the country's history, confirming that organised outward labour migration generates meaningful foreign exchange (SBP, 2025). Yet this milestone coexists with a paradox that organised placement alone cannot resolve: youth unemployment stands at 12.6 percent for the 15–24 age group under the PBS Labour Force Survey 2024-

25, measured in accordance with the new 19th ICLS standards, making it the highest unemployment rate among all age groups in the country, while Pakistan's human capital indices remain the weakest in South Asia (PBS, 2024-25; World Bank, 2023). The coexistence of record remittances and persistent structural unemployment is itself the diagnostic — it reveals that labour export has functioned as a macroeconomic coping mechanism rather than a deliberate development strategy.

The Government of Punjab's Overseas Employment Initiative — which targets the training and placement of 100,000 youth across five structured programmes in Gulf labour markets — represents an earnest policy response to this structural crisis. Organised overseas placement is not merely a political overture; given that remittances have now overtaken all significant commodity export categories and function as Pakistan's informal balance-of-payments buffer, it is a fiscal stabilisation mechanism (SBP, 2025). Globally, remittances to low- and middle-income countries have emerged as the premier source of external finance, exceeding foreign direct investment flows and official development assistance in most years since 2015 (World Bank, 2022a). Punjab consistently contributes approximately 62 percent of total overseas worker registrations, making the province the dominant sending unit in any credible national labour mobility strategy (OEC, 2023). Yet the calculation behind the initiative stops precisely where serious geo-economic analysis should begin.

The structural problem is compounded by the kafala system that governs labour relations across most GCC states. Designed to tie workers' legal residency to a single employer sponsor, kafala effectively restricts occupational mobility regardless of a worker's skill level or experience. Pakistani migrants — particularly those in construction, domestic services, and low-tier manufacturing — are structurally confined to their entry-level job classification for the duration of their contract, with limited ability to renegotiate wages or move to higher-productivity roles even as their competencies improve (ILO, 2023). This means that human capital accumulated during overseas employment is rarely convertible into productivity gains upon return, because neither the receiving system nor the home-country reintegration framework is designed to recognise or reward it.

Pakistan currently operates without any macro-linkage model that maps outward labour flows to current account resilience, provincial fiscal outcomes, or household consumption dynamics. Pakistan's external balance has grown structurally dependent on worker remittances, and a sustained decline in inflows — whether from Gulf economic contraction or an oil price correction — would produce measurable current account deterioration with limited offsetting mechanisms available (IMF, 2024). Labour mobility policy is administered as a welfare measure rather than as a strategic economic instrument, and the diagnostic data infrastructure to change that does not yet exist. Until Pakistan constructs the architecture that converts labour mobility from an ad hoc survival strategy into a managed economic corridor, even record remittance volumes will remain a macroeconomic palliative rather than a driver of structural transformation.

02 | STRUCTURAL FAILURES: THREE CONVERGING GAPS

Three distinct structural failures have converged to produce Pakistan's labour mobility trap — a condition in which the largest remittance volumes in the country's history coexist with stagnant human capital development, persistent youth unemployment, and an absence of reinvestment architecture.

Gap 1: Absence of a Credential Portability Framework

Pakistan dispatches workers to GCC labour markets without a systematic framework for pre-departure skills certification that is mutually recognised by host-country regulatory bodies. The Punjab Skills Development Fund, established in 2010, has trained over 600,000 workers across Punjab in more than 250 demand-driven trades (PSDF, 2024). It is a substantial domestic achievement, but PSDF qualifications carry no formally recognised equivalency in GCC occupational grading systems. Simultaneously, the National Vocational and Technical Training Commission (NAVTTTC) — the federal body mandated to set national skills standards —

operates without binding mutual recognition arrangements with Gulf technical education authorities including Saudi Arabia's Technical and Vocational Training Corporation (TVTC) or the UAE's ACTVET. In the absence of credential portability, Pakistani workers compete primarily on wage suppression, accepting employment terms systematically below those available to workers from the Philippines, India, and Bangladesh, whose training systems are explicitly engineered for international recognisability.

The kafala system compounds this gap. Because occupational mobility within GCC employment is structurally constrained, the wage grade assigned at entry — itself a function of credential recognition — tends to persist for the duration of a worker's contract. Pakistani construction technicians and healthcare workers routinely receive wage placements one to two grade levels below their Filipino or Indian counterparts performing equivalent functions, not because their underlying skills are inferior but because their qualifications carry no recognised equivalency in host-country systems (ILO, 2023; Human Rights Watch, 2014): fixing workers at suppressed wage bands with no institutional pathway to reclassification.

Gap 2: Absence of Operationally Enforced Bilateral Labour Architecture

Pakistan has signed Memoranda of Understanding on labour cooperation with several GCC states, but these instruments are legally thin and institutionally dormant. They do not specify wage floors, grievance mechanisms, repatriation protocols, or contract enforcement procedures. The Philippines' Government-to-Government placement system, under which the Department of Labor and Employment negotiates worker contracts directly with host-country employers through enforceable bilateral labour agreements, demonstrates what operational architecture looks like: legally binding wage protections, joint monitoring committees, annual review mechanisms, and penalty provisions for contract substitution (DOLE, 2018). Pakistan's MOU framework contains none of these elements.

Contract substitution — the practice of replacing agreed employment terms with inferior conditions upon arrival — is among the most systematically documented forms of exploitation in GCC labour markets, affecting workers across origin countries and occupational categories (ILO, 2023; Human Rights Watch, 2014). Pakistani migrant workers, lacking binding bilateral agreements that specify wage floors and contract enforcement procedures, are structurally exposed to this practice with no institutional mechanism for redress. Without enforceable bilateral agreements that incorporate minimum wage provisions, occupational safety standards, and grievance mechanisms with defined timelines, Punjab's Overseas Employment Initiative is structurally likely to recreate the informal, exploitative employment conditions that have historically characterised Pakistani labour migration to the Gulf.

Gap 3: Diaspora Reinvestment Gap — The NPC Structural Failure

The third and most financially consequential failure is the absence of a genuine diaspora development architecture. Pakistan's Roshan Digital Account platform, first introduced in 2020, has built an outstanding NPC liability of approximately USD 1.2 billion in conventional and Islamic tranches as of late 2024 — a real breakthrough after previously unsuccessful diaspora financial instruments (SBP, 2024). However, evaluated as a developmental finance instrument, the NPC is a high-yield savings product, not a development bond. Its proceeds are deployed in general government debt service without any sectoral use-of-proceeds structure, no project linkage, and no accountability mechanism through which diaspora investors can track the productive deployment of their capital (Ketkar & Ratha, 2007).

The foundational World Bank research on diaspora bonds is categorical: instruments that lack a transparent deployment framework and a long-term patient-capital structure function as balance-of-payments stabilisers but not as productivity accelerators (Ketkar & Ratha, 2007). Pakistan's NPC provides the former while its diaspora — particularly the wealthier, institutionally sophisticated Pakistani diaspora of North America and the United Kingdom — demands the latter. By retaining a short tenor and a Gulf-concentrated retail distribution structure, the NPC structurally excludes the diaspora segment with the greatest capacity to

provide patient developmental capital. This is not a product design failure — it is a policy architecture failure, and it is directly addressable.

The return-migrant dimension of this gap is equally costly. Pakistan's estimated 200,000 to 250,000 annual returnees represent accumulated savings, vocational experience, international networks, and entrepreneurial intent — assets that, in the Philippines and Bangladesh, are channelled through reintegration programmes into business formation and skills transfer (ILO Return and Reintegration framework, 2023). In Pakistan, returnees receive no structured reintegration support. The result, as the ILO warns, is that programmes without reintegration architecture generate circular poverty rather than upward mobility (ILO, 2023).

TABLE 1 — Structural Gap Analysis Matrix

Gap Type	Diagnosis	Economic Consequence	Priority
Credential Portability	No NAVTTC/PSDF mutual recognition with GCC bodies; kafala compounds wage suppression	Workers trapped at entry-grade wages; human capital undervalued	Immediate
Bilateral Labour Architecture	MOUs lack wage floors, enforcement, joint monitoring, or penalty provisions	Contract substitution; worker exploitation; reputational risk	Immediate
Diaspora Reinvestment Gap	NPC is a savings product, not a development bond; no reintegration support for returnees	Remittance multiplier loss; patient capital untapped	Near-term

03 | POLICY RECOMMENDATIONS: FIVE ACTIONABLE REFORMS

The evidence points not toward fatalism but toward a specific and sequenced reform agenda. Five interventions are both urgent and institutionally within reach.

1 Negotiate Binding Bilateral Labour Agreements with GCC States Incorporating Kafala Mitigation

The Ministry of Overseas Pakistanis and Human Resource Development, in coordination with the Ministry of Foreign Affairs, should upgrade Pakistan's existing labour MOUs with Saudi Arabia, the UAE, Qatar, and Oman from declaratory instruments to binding bilateral labour agreements (BLAs). Each BLA must specify: (a) minimum wage floors by occupational category, (b) occupational safety and health standards enforceable by joint inspection teams, (c) strict prohibition on contract substitution with financial penalties for employers who violate agreed terms, (d) worker grievance mechanisms with defined response timelines, and (e) explicit provisions limiting the scope of kafala-related employer control over worker mobility within agreed occupational categories. Punjab's Overseas Employment Initiative — targeting 100,000 worker placements — should not proceed at scale until BLAs covering the primary destination countries are operational. The Philippines' bilateral labour agreement architecture, which demonstrably improves wage outcomes for Filipino overseas workers, provides the directly replicable template.

International Precedent: Philippines Bilateral Labour Agreement Architecture — DOLE Government-to-Government Placement System with enforceable wage floors and contract protections (DOLE, 2018)

2 Establish a NAVTTC-Anchored Credential Portability Framework Linked to GCC Qualification Standards

The National Vocational and Technical Training Commission, in coordination with the Punjab Skills Development Fund and the Overseas Employment Corporation, should negotiate Mutual Recognition

Arrangements with the Saudi TVTC and UAE ACTVET to establish a national credential portability framework. The framework must: (a) identify the NAVTTC and PSDF qualification levels that correspond to GCC occupational competency grades, (b) establish a joint pre-departure assessment protocol enabling workers to receive internationally recognised certification before departure, and (c) deploy a digital credential registry — hosted on NITB infrastructure — through which GCC employers can verify Pakistani worker qualifications in real time. This framework converts the NAVTTC's domestic mandate into an internationally functional instrument, ending the wage suppression cycle that arises from credential invisibility. India's eMigrate system demonstrates that a unified national platform linking worker registration, skill certification, and employment contracts is operationally achievable within existing state capacity.

International Precedent: India eMigrate System — National Electronic Platform Linking Skill Certification to Overseas Employment (Ministry of External Affairs, Government of India, 2019)

3 Transform the Naya Pakistan Certificate into a Sectoral Diaspora Development Bond

The State Bank of Pakistan should restructure the Naya Pakistan Certificate from a general debt-service instrument into a genuine diaspora development bond with two sectoral tranches: a Skills Infrastructure Tranche to finance NAVTTC capacity expansion and overseas certification centres, and an Overseas Workers Reinvestment Tranche to finance return-migrant entrepreneurship and SMEDA co-financing facilities. To reach the institutionally sophisticated Pakistani diaspora of North America and the United Kingdom — which the current Gulf-concentrated retail structure cannot access — the SBP should extend the maximum NPC tenor to beyond five years and pursue registration with the US Securities and Exchange Commission, following the model of Nigeria's diaspora bond programme, which successfully broadened its investor base to North American institutional and retail participants. Transparent use-of-proceeds reporting, with annual disclosure to diaspora investors on sectoral deployment outcomes, is a prerequisite for restoring diaspora confidence in the instrument as a developmental rather than fiscal vehicle.

International Precedent: Nigeria Diaspora Bond — US SEC-Registered Instrument with Transparent Use-of-Proceeds Framework (Ketkar & Ratha, 2007)

4 Establish a Return-Migrant Enterprise Fund and ILO-Aligned Reintegration Programme

The Small and Medium Enterprises Development Authority, in coordination with the Overseas Pakistanis Foundation and PSDF, should establish a dedicated Return-Migrant Enterprise Fund providing matched-grant co-financing to returning workers who invest documented overseas savings into formally registered enterprises in Punjab. The fund should offer a 1:1 government match on private investment up to PKR 5 million, with mandatory linkage to SMEDA business development services and a two-year mentorship arrangement. Crucially, the reintegration programme must include structured support for skills upgrading and occupational reclassification — addressing the human capital repatriation failure created by kafala-induced occupational immobility during overseas employment. The ILO's Return and Reintegration framework demonstrates that countries with organised reintegration programmes record significantly higher rates of productive self-employment among returnees; without this, Punjab's initiative will generate circular poverty rather than upward mobility (ILO, 2023). Priority sectors for RMEF financing should be spatially targeted using Punjab's district-level unemployment data.

International Precedent: ILO Return and Reintegration Framework — Structured Reintegration Programmes and Self-Employment Outcomes (ILO, 2023)

5 Formalise an SBP Remittance-Mobility Macro-Linkage Dashboard

The State Bank of Pakistan's Remittance Initiative Unit should establish a formal data-sharing protocol with BEOE and OEC to create a worker-level anonymised tracking mechanism linking individual overseas worker registration, sending province, skill category, and remittance channel — and, where reintegration

programmes are active, post-return employment and enterprise outcomes. This linkage would enable, for the first time, empirical estimation of the contribution of skills corridor and NPC bond investments to aggregate remittance volumes, current account resilience, and provincial fiscal outcomes. The resulting SBP Remittance-Mobility Dashboard, published quarterly, would provide the evidence base necessary to calibrate corridor investment priorities, BLA renegotiation strategies, and the fiscal case for RMEF expansion. The institutional data foundation already exists: the Bangko Sentral ng Pilipinas publishes quarterly OFW remittance statistics disaggregated by country of origin, remittance channel, and corridor — demonstrating that a central bank can maintain policy-grade, deployment-linked remittance data within its normal statistical mandate. The proposed SBP dashboard extends this model by adding the worker registration and skills-category linkage that transforms remittance reporting from a balance-of-payments accounting function into a strategic labour mobility management instrument.

International Precedent: Bangko Sentral ng Pilipinas OFW Remittance Statistics — quarterly disaggregated remittance data by country, channel, and corridor as institutional model for policy-linked tracking (BSP, 2024)

TABLE 2 — Implementation Roadmap

Reform	Lead Institution	Int'l Precedent (APA)	Horizon
Binding Bilateral Labour Agreements	MOPHRD + MFA	Philippines DOLE BLAs (DOLE, 2018)	Immediate (0–12 months)
NAVTTTC Credential Portability Framework	NAVTTTC + PSDF + OEC	India eMigrate (MEA India, 2019)	Near-term (0–18 months)
NPC Development Bond Restructure	SBP + MOF	Nigeria Diaspora Bond (Ketkar & Ratha, 2007)	Near-term (12–24 months)
Return-Migrant Enterprise Fund	SMEDA + OPF + PSDF	ILO Reintegration Framework (ILO, 2023)	Medium-term (18–36 months)
SBP Remittance-Mobility Dashboard	SBP + BEOE + OEC	BSP OFW Remittance Statistics (BSP, 2024)	Near-term (12–24 months)

04 | CONCLUSION

Punjab's labour mobility trajectory reflects a policy posture that is reactive rather than strategic. The province dispatches more overseas workers than any other in Pakistan, contributes disproportionately to national remittance inflows that have now reached a historic USD 38.3 billion, and absorbs the highest absolute volume of returning migrants — yet does so without the institutional architecture that would allow any of these flows to compound into durable economic development. The three structural failures diagnosed in this brief are not incidental: they reflect a historically entrenched tendency to treat outward labour mobility as a pressure valve for domestic market failure rather than as a managed economic corridor that can be designed, evaluated, and progressively upgraded.

The five reforms proposed here are architecturally coherent and mutually reinforcing. Binding bilateral labour agreements establish the legal foundation for worker protection and wage floor credibility. The NAVTTTC credential portability framework converts domestic training investments into internationally recognised qualifications that command premium wages in GCC labour markets. Restructuring the Naya Pakistan Certificate redirects diaspora capital — currently absorbed by undifferentiated debt service — toward named national productivity priorities, including the skills infrastructure that underpins the corridor itself. The Return-Migrant Enterprise Fund closes the reintegration loop, ensuring that the human capital and savings accumulated abroad are productively reinvested rather than dissipated. And the SBP macro-linkage dashboard provides the evidence infrastructure necessary to learn from, and improve, the entire system.

None of these reforms requires new institutional creation — each is achievable through the reconfiguration of existing mandates.

The distinction between a human capital strategy and a labour export strategy is not philosophical — it is institutional, legal, and financial. A nation that exports its workers without a plan to bring their potential back home is not developing its human capital; it is outsourcing it. Record remittances of USD 38.3 billion tell us what organised migration can generate in foreign exchange; they do not reveal what Pakistan is forfeiting in unrealised human capital development. Punjab's Overseas Employment Initiative has correctly identified the surplus — what it now requires is the architecture to convert that surplus into a sovereign advantage rather than a structural dependency.

GRAPHICAL ABSTRACT — Visual Summary

Skills Corridors for Economic Security: Transforming Punjab's Labour Mobility

By: Dr. Ghulam Mohey-ud-din

The Labour Mobility Trap

Remittance-Unemployment Paradox

Record \$38.3 Billion Inflows **12.6% Youth Unemployment (15-24)**

KEY FINDING
The "Coping Mechanism" Failure: Current labour export functions as an ad hoc survival strategy rather than managed development.

SUPPORTING FACT
The Punjab Dominance: Punjab accounts for 62% of overseas worker registrations, making provincial reform essential.

Indicator	Value (FY2024-23)
Total Remittance Inflows	USD 38.3 Billion
Youth Unemployment (15-24)	12.6%
Punjab Share of Workers	62%

1. Negotiate Binding Bilateral Agreements

WAGE FLOORS & GRIEVANCE MECHANISMS

Upgrade MOUs to legally binding contracts that specify wage floors and grievance mechanisms.

2. Establish Credential Portability

GULF QUALIFICATION STANDARDS

Align NAVTTC certifications with Gulf qualification standards to end entry-level wage suppression.

3. Restructure Diaspora Bonds

Transform the Naya Pakistan Certificate into sectoral bonds for skills and infrastructure development.

3. Restructure Diaspora Bonds

Transform the Naya Pakistan Certificate into sectoral bonds for skills and infrastructure development.

4. Launch a Return-Migrant Enterprise Fund

1:1 GOVERNMENT MATCHING GRANT RETURNING WORKER INVESTMENT

PUNJAB-BASED BUSINESS

Provide 1:1 government matching grants for returning workers investing savings into Punjab-based businesses.

5. Implement a Macro-Linkage Dashboard

WORKER REGISTRATION (Individual ID) → REMITTANCE TRACKING (Flows) → REINTEGRATION OUTCOMES (Data Visualization)

Create a worker-level tracking system linking individual registration to remittance and reintegration outcomes.

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