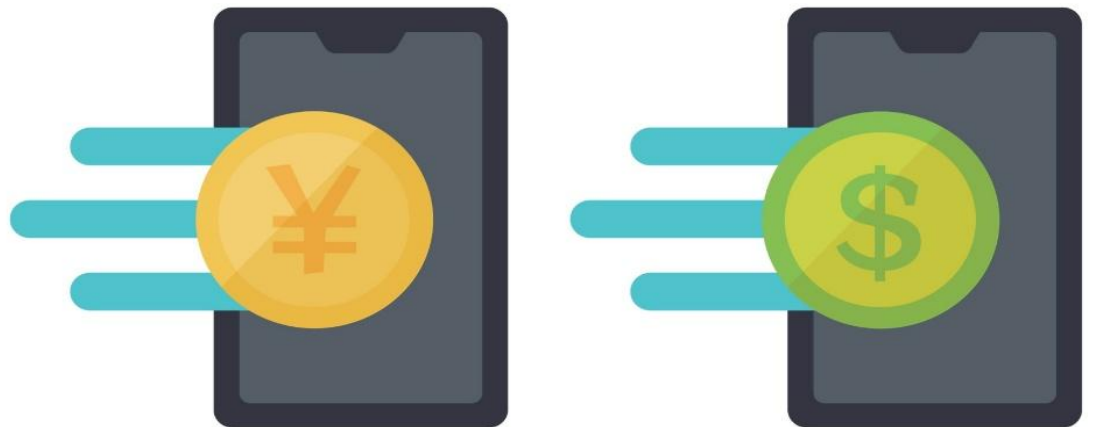


Gallup Pakistan Analysis of Punjab Health and Population Survey (PHPS) 2024–25

Remittances



PRESS RELEASE

Gallup Pakistan Analysis of Punjab Health and Population Survey (PHPS) 2024–25

8.7% of Punjab Households Received Remittances from Abroad — But Gujrat's Rate is More Than 15 Times Higher Than Bahawalpur's

Islamabad, July 17th, 2026

International remittances reach Punjab households evenly across rural and urban areas — yet they are anything but evenly distributed across the province's 36 districts. Data from the Punjab Health and Population Survey (PHPS) 2024–25 Baseline Survey Report, covering 24,540 households, shows that 8.7% of Punjab households received remittances from abroad in the last year, with an identical rate for both rural and urban households. Beneath this provincial symmetry, however, lies a pattern of extreme district-level concentration: Gujrat receives remittances in 34.5% of its households while Bahawalpur receives them in only 2.2% — a ratio of more than 15 to 1 between the highest and lowest districts in the province.

What is the Big Data Analysis Series by Gallup?

Gallup Pakistan's Big Data series was initiated by Bilal I. Gilani, Executive Director of Gallup Pakistan. As he explains: *"Pakistan does not suffer from a lack of data, but from limited accessibility and weak translation of numbers into understanding. Gallup Pakistan bridges this gap by analyzing large, often under-used datasets — from PSLM and Labour Force Surveys to Economic Surveys and National Census data — so these statistics can meaningfully inform policy and public discourse."*

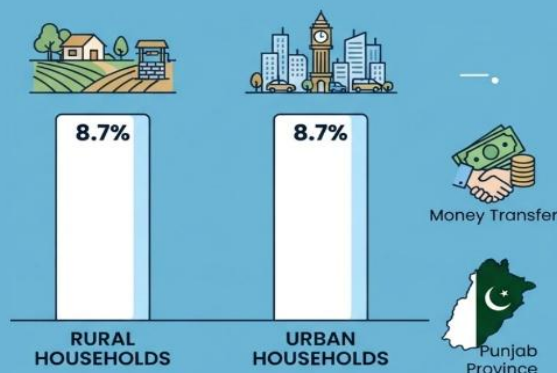
What data points this current edition covers:

This analysis is based on Table 2.4: Percentage of Households by Main Income Source and Receipt of Remittances, and Figure 2.2: Percentage of Households Receiving Remittances from Abroad in the Last Year, by District — both drawn from Chapter 2 of the Punjab Health and Population Survey (PHPS) 2024–25 Baseline Survey Report. The data covers 24,540 households across 36 districts of Punjab, surveyed between November 2024 and February 2025, and is disaggregated by rural and urban residence and by district.

8.7% of Punjab Households Received Remittances from Abroad — But Gujrat's Rate is More Than 15 Times Higher Than Bahawalpur's

International Remittance Receipt:

8.7% of Punjab households received international remittances in the last year, with identical rates for both rural and urban households (8.7%).

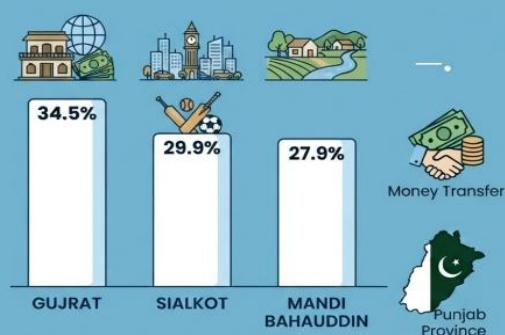


Domestic Remittances:

Domestic remittances (from within Pakistan) reached 6.8% of households overall, showing a modest rural skew of 8.1% for rural households versus 5.0% for urban households.



Top Districts: The top three districts for international remittance receipt are Gujrat (34.5%), Sialkot (29.9%), and Mandi Bahauddin (27.9%), all of which exceed the provincial average of 8.7% by more than three times.



Primary Income Source:

Only 5.2% of all Punjab households listed remittances as their primary income source, suggesting that for most remittance-receiving households, these flows are used as supplementary income rather than primary income.



Key Findings:

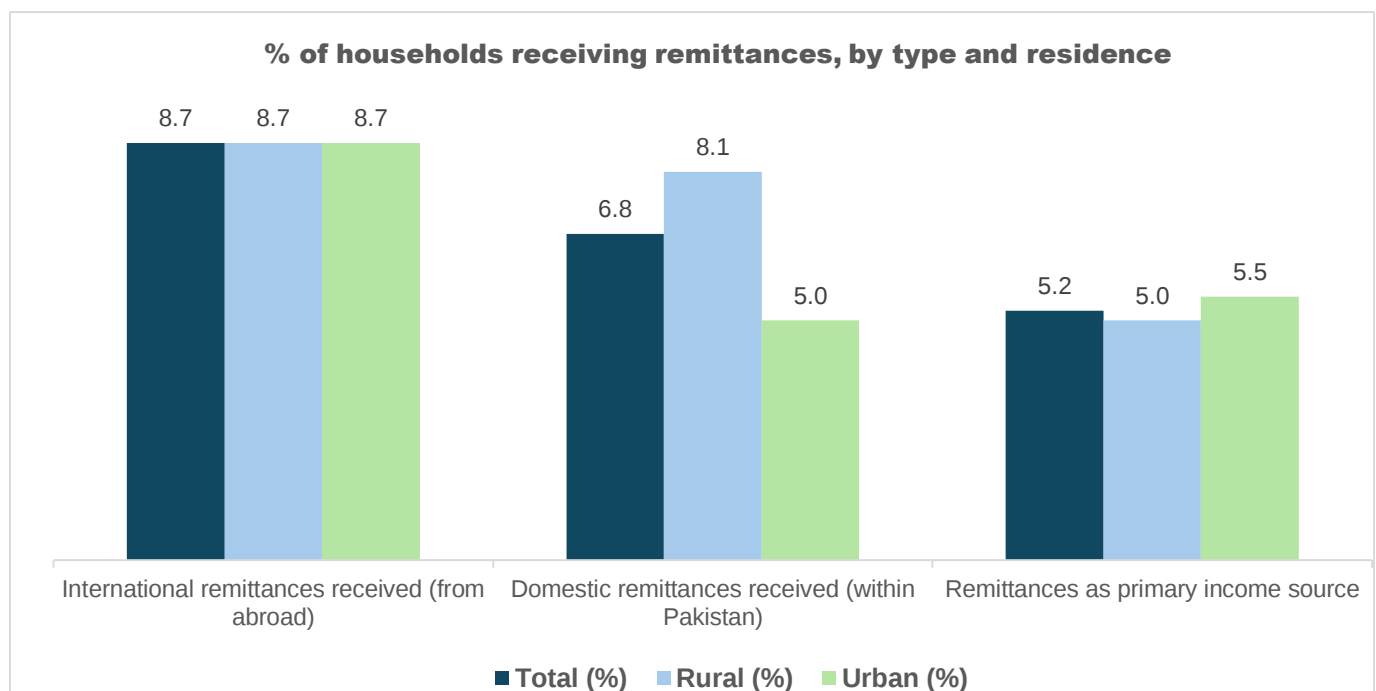
1. Daily 1. 8.7% of Punjab households received international remittances in the last year — identical for both rural (8.7%) and urban (8.7%) households, making it one of the only income flows in the dataset that does not divide along the rural-urban line.
2. Domestic remittances (from within Pakistan) reached 6.8% of households overall, with a modest rural skew: 8.1% rural vs. 5.0% urban.
3. Only 5.2% of all Punjab households listed remittances as their primary income source, indicating that most remittance-receiving households use these flows as supplementary rather than primary income.
4. Gujrat (34.5%), Sialkot (29.9%), and Mandi Bahauddin (27.9%) are the top three districts by international remittance receipt — all three exceeding three times the provincial average of 8.7%.
5. A secondary cluster of districts — Narowal (22.0%), Jhelum (17.4%), and Gujranwala (16.0%) — forms a tier between the top three and the provincial average.
6. The remaining 30 districts fall in a long tail from 12.1% (Rawalpindi) down to 2.2% (Bahawalpur), with Gujrat's rate more than 15 times higher than Bahawalpur's.
7. All six of the top-receiving districts are in Punjab's north-central belt, pointing to the geographic concentration of established diaspora networks rather than a province-wide emigration pattern.

1. A Rare Symmetry: International Remittances Do Not Divide by Rural or Urban

In a dataset where almost every income variable diverges sharply between rural and urban Punjab — daily wages at 39.4% rural vs. 26.0% urban, agriculture at 22.1% rural vs. 3.4% urban, private contract service at 8.7% rural vs. 17.9% urban — international remittances stand apart. The share of households receiving remittances from abroad is 8.7% in both rural and urban Punjab, without a single percentage point of difference. This symmetry is analytically significant: it indicates that the flows supporting international migration and the family networks that sustain them are not concentrated in cities or dependent on urban infrastructure. They are distributed across geography, cutting through the rural-urban divide that otherwise structures Punjab's household economy.

Domestic remittances, by contrast, do show a mild rural skew. Households in rural Punjab received domestic remittances at a rate of 8.1%, compared to 5.0% in urban areas — a gap of 3.1 percentage points. This pattern is consistent with internal migration dynamics: individuals who move from rural areas to cities for work tend to send money back to rural family members who remain behind. The rural premium on domestic remittances (8.1% vs. 5.0%) reflects this directional flow from urban earner to rural household, a pattern distinct from international remittances where the origin point is outside Pakistan entirely and the family receiving the funds may be located anywhere within the province.

The distinction between receiving remittances and depending on them as a primary income source is also meaningful. While 8.7% of households received international remittances, only 5.2% of all Punjab households listed remittances as their primary income source. The gap between these two figures — households that receive remittances but do not rely on them as a primary source — points to a pattern where remittance income supplements rather than replaces other earnings. In practical terms, these are households where at least one family member works abroad and sends money home, but the household still has a local primary earner. The remittance functions as a second income stream rather than the household's economic foundation.



Source: Punjab Health and Population Survey (PHPS) 2024–25 Baseline Survey Report, Bureau of Statistics Punjab.

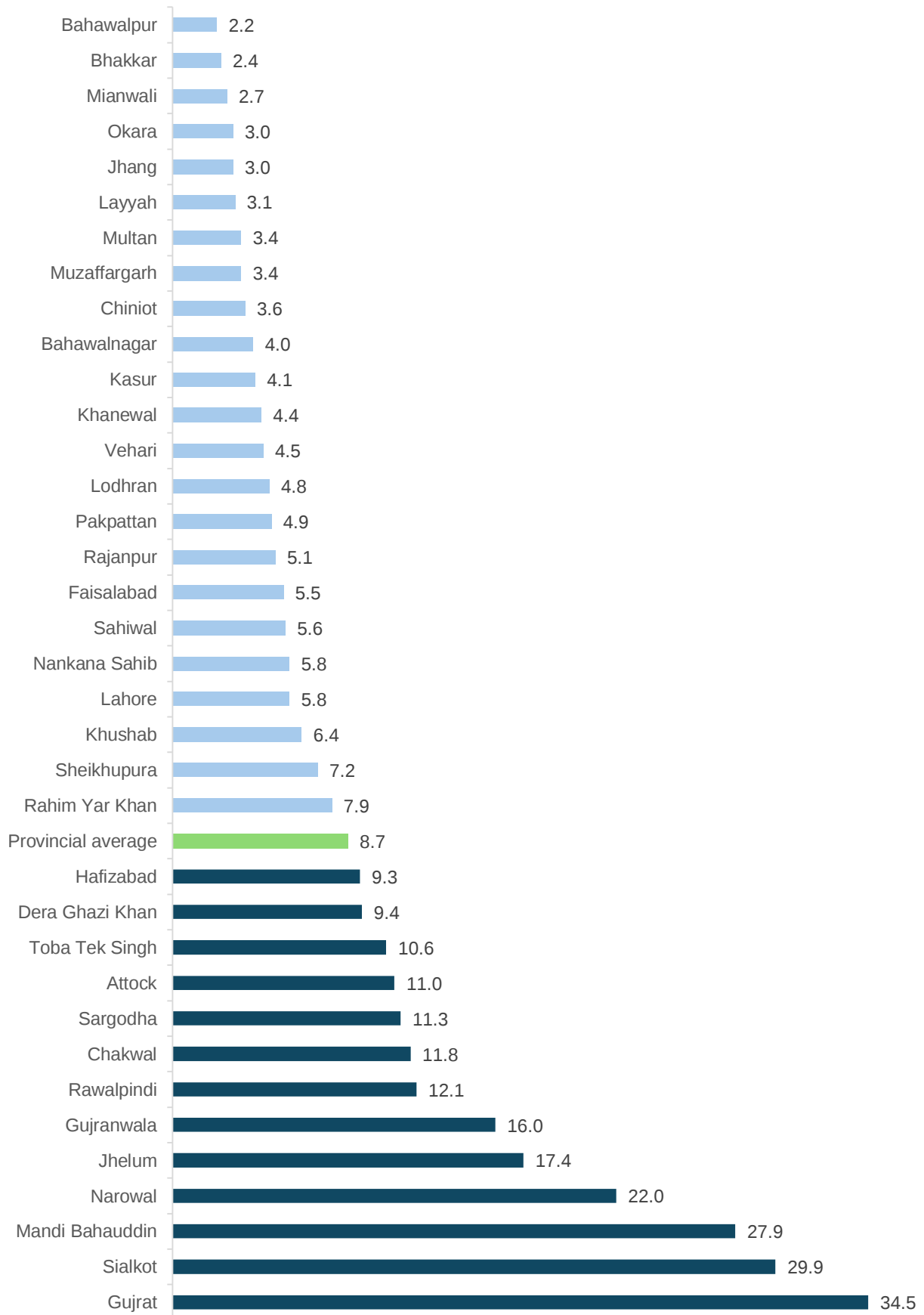
2. District-Level Concentration: A North-Central Diaspora Belt

At the district level, the provincial average of 8.7% conceals a pattern of extreme geographic concentration. Three districts — Gujrat (34.5%), Sialkot (29.9%), and Mandi Bahauddin (27.9%) — account for the highest international remittance receipt in the province, each at rates three to four times the provincial average. A secondary cluster follows: Narowal at 22.0%, Jhelum at 17.4%, and Gujranwala at 16.0% — all well above the provincial average but below the top three. All six of these districts are located in Punjab's north-central belt, forming a geographically contiguous zone of high diaspora-linked remittance receipt that is as much a spatial phenomenon as an economic one.

Below this cluster, the data drops into a long tail. Rawalpindi at 12.1% and Chakwal at 11.8% are still above the provincial average, but the remaining 28 districts all fall below it — ranging from Sargodha (11.3%) and Attock (11.0%) at the upper end of this tail down to Mianwali (2.7%), Bhakkar (2.4%), and Bahawalpur (2.2%) at the bottom. The distance between Gujrat and Bahawalpur — 34.5% vs. 2.2%, a ratio of more than 15 to 1 — is one of the largest district-level disparities for any single variable in the PHPS dataset. It indicates not a gradual geographic gradient but a sharp divide between a concentrated diaspora belt in the north and a largely remittance-absent south and west.

This concentration is characteristic of how diaspora networks form and persist. Emigration from Gujrat, Sialkot, and Mandi Bahauddin — historically associated with migration to the United Kingdom, Gulf countries, and beyond — has compounded over decades. Each cohort of emigrants provides the social capital, information, and financial support that facilitates the next. The result is that international remittance flows are not distributed according to where poverty is greatest or where households need them most, but according to where emigrant networks are most established. Districts in southern Punjab — including Bahawalpur, Muzaffargarh, Layyah, and Rahim Yar Khan — which feature among the province's most economically disadvantaged areas, record some of the lowest international remittance rates in the dataset.

Households receiving remittances from abroad by district (%)



Source: Punjab Health and Population Survey (PHPS) 2024–25 Baseline Survey Report, Bureau of Statistics Punjab.



Wish to Contribute to Gallup Big Data Analysis?

Gallup Pakistan is looking for collaboration with researchers to expand the Big Data Analysis project. If you have any ideas, please write to Bilal I Gilani, Project Director, Big Data Analysis at Gallup Pakistan.

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