



RESEARCH PAPER

Remittances and The Socio-Economic Developments in the Smaller Cities

¹Dr. Moazzam Ali, ²Dr. Sadil Ali and ³Dr. Nazia Malik

1. Assistant Professor, Department. of Commerce, Allama Iqbal Open University, Islamabad, Pakistan
2. Research Associate, Department. of Commerce, Allama Iqbal Open University, Islamabad, Pakistan
3. Associate Professor, Department of Economics, National University of Pakistan, Rawalpindi, Punjab, Pakistan

***Corresponding Author:** moazzam.ali@aiou.edu.pk

ABSTRACT

This research paper aims to report the socio-economic development in the remittance dominated smaller cities in the Gujranwala Division of the Punjab. With the highest number of workers working in foreign countries, the Gujranwala Division receives the bulk share of the remittances in Punjab. With these remittances, the lifestyle and economic habits have experienced significant changes, and many smaller cities have started emerging in last two decades. Generally, the bulk of economic literature and policy prescriptions focuses on the large size cities and rich vs poor debates. However, we need to look deeper in the economic changes that has happened in these smaller cities and the rise of a new non-agricultural non-industrial middle class. This study identifies the economic transformation in education, health, lifestyle and living conditions in the smaller cities of the Gujranwala Division. This study used the data of Census 2017 and a field survey to measure and report the economic changes, new business prospects and lifestyle changes in the last two decades which are being reshaped in the context of huge remittance received in these smaller cities. The outcome of this research is in the shape of economic profiles of these smaller cities that can help the policy makers to design and implement the relevant schemes for socio-economic development, businesses, taxation, investments and infrastructure.

KEYWORDS Remittances, Socio-Economic Development, Quality of Life, Connectivity

Introduction

In this study we intend to measure the socio-economic progress in the remittance dominated smaller cities in the Punjab. We specifically aim to identify and report socio-economic changes in these smaller cities that has happened in last two decades. The remittances received in the smaller cities of Pakistan have significantly affected the socio-economic conditions of the recipients of remittances. In this research study, we aim to identify the rise of smaller cities in the remittance belt of the Punjab and the changes in the socio-economic structure of these cities as a result of these remittances. We specifically look for understanding the investment and consumption patterns in the smaller urban centres of these remittances and along with the corresponding changes in the education, health, and lifestyle.

Remittances in the context of the Pakistani economy has reached to a historic level of \$31 billion in 2022. In last 5 years, Pakistan has received \$ 140 billion remittances. These remittances fill the critical gap in balance of payments of Pakistani economy as our annual exports are around \$ 30 billion and imports are \$ 65 billion in the year 2021-2022. The money received through remittances has become a vital source of revenue for

plugging the deficit in the external account of the economy of Pakistan. The importance of remittances has grown in the last two decades as there are around 10 million Pakistani workers who are working in foreign countries and sending remittances to their family members in Pakistan. In this context, the present study intended to explore the socio-economic impact of these remittances on the progress and development in the smaller cities. We selected the Gujranwala Division within Punjab as there are around 1 million workers of this division are serving in foreign countries and sending back remittances.

The Gujranwala Division is an administrative division of the Punjab comprising of six districts; Sialkot, Narowal, Gujranwala, Gujrat, Hafizabad and Mandi Bahauddin. (In 2022, Gujrat Division was created out of the Gujranwala Division with three districts; Gujrat, Mandi Bahaudin and Wazirabad). As per the Census of 2017, this division has population with urban to rural divide. For this study, we have termed the Gujranwala Division as the remittance belt of the Punjab as the share of migrants from this division is 35% of Punjab as per the Census of 2017. In this study, we seek to report the socio-economic effects of remittances on the changes on lifestyle, housing, transport, education, health, infrastructure, and other spheres of social and economic life of the recipients of the remittances. Specially, we focused on observing the socio-economic changes in the small towns of the Gujranwala Division that has happened in last two decades. For this purpose, we intended to use two methods for data collection: secondary data on the relevant districts of the Gujranwala Division and a socio-economic field survey on measuring the trends in health, education, lifestyle and living conditions of the recipients in the smaller cities of the Gujranwala Division.

Table 1
Population of the Gujranwala Division: District Wise as per the Census 2017

District	Area (Km Sq)	No. of tehsils/Union Council	Population (Million)
Gujranwala	3,622	05/188	5.014
Gujrat	3,494	03/117	2.756
Hafizabad	2,367	02/42	1.156
Mandi Bahauddin	2,673	03/65	1.593
Narowal	2,337	03/74	1.709
Sialkot	3,016	04/124	3.893
Total	17512	20/610	16.121

Source: Census 2017

Based on the Census 2017, the district-wise number of foreign workers from the different districts of the Gujranwala Division is presented here. Along with this, we have estimated the remittances by dividing the annual remittances received in Pakistan with the number of foreign workers in each district. These estimates are presented here with a total cumulative remittances of around \$ 6 billion per annum.

Table 2
Foreign Workers and Estimated Remittances for Each District

District	Foreign Workers	Remittances (US Dollar)
Gujranwala	202,666	125,825,3337
Gujrat	287,543	1,785,212,810
Hafizabad	27,150	168,560,972
Mandi Bahauddin	114,989	713,910,044
Narowal	69,438	431,106,328
Sialkot	261,049	1,620,724,618
Total	962,835	5,977,768,111

Here remittances are estimated based on the proportionate share of the population for each district and the total remittances received in Pakistan.

Literature Review

Borraz (2005) checked the impact of remittances on the enhancement of rate of school education in Mexico. The study found a significant but small positive impact of the increase in the rate of school education as a result of increase in the workers remittances. Similarly, Amuedo-Dorantes (2006) examined the impact of remittances on various microeconomic factors in the Latin America. The results indicated that remittances have become a vital source of income for the home-country people and have significantly enhanced the wellbeing of the recipients. To examine how remittances help in the growth of intermediate cities of the Central America, Klaufus (2010) conducted a study on observing the trends on housing growth. The research highlighted that people with access to migrant money are investing huge funds in the construction sector and as a result urbanization is experiencing a boom in the Central American states. A similar study was conducted by Orozco (2008) to measure the impact of remittances on the local economy in Latin America and the Caribbean region. This study observed that the presence of an enabling regulatory and economic environment is necessary for moving these remittances into the productive sector of the economies. Gubert & Nordman (2011) in their study on return migration of Magherb countries in Africa suggested that migrants bring a lot more than just money to their country of origin. These include skills, new techniques and learned cultural traits for the home country.

Remittances play a crucial role in fostering the growth of small cities in low-income countries through their impact on economic, social, and infrastructural development. According to Adams and Page (2005), remittance inflows significantly contribute to poverty reduction and economic growth in recipient communities. These funds are often invested in small-scale entrepreneurial activities, housing construction, education, and healthcare, thus stimulating local economic activity and creating employment opportunities (Amuedo-Dorantes & Pozo, 2006). Furthermore, research by Ratha and Mohapatra (2013) highlights the positive association between remittances and household welfare, indicating that these funds improve living standards and contribute to human capital development. In addition to economic benefits, remittances also play a crucial role in infrastructure development within small cities. Studies by De Haas (2007) and Lim and Tosun (2018) emphasize the role of remittances in financing the construction of roads, bridges, water supply systems, and other essential infrastructure projects. This investment not only enhances the quality of life for residents but also supports further economic growth by improving connectivity and access to markets.

Moreover, remittances have been found to promote social development within small cities by facilitating investments in education and healthcare. Research by Azam and Gubert (2007) demonstrates that remittance-receiving households are more likely to invest in education and healthcare services, leading to improved human capital and better health outcomes. These investments contribute to the overall well-being of the population and help build a skilled workforce, thereby supporting sustainable development in small cities. Sabur & Mahmud (2008) checked the political impacts of remittances in the Bangladeshi context through a micro-level study of migrants' remittances. They found that remittances along with income also produces socio-economic effects on the lives of the recipients. They observed that these recipients are mostly women, and they feel economically empowered while making savings, investments and consumption decisions. A higher level of remittances is enhancing the

socio-economic image of the small towns and villages in Bangladesh. A similar study by Mas' udah, S. (2020) examined the role of remittances & lifestyle changes among the Indonesian migrant workers' families in their home cities. The research found that with remittance money, the family members of the migrant changes lifestyle and opt for better housing, clothes, vehicles and food. In some cases, this remittance money is allocated to the unnecessary consumption and diverted from the productive investment.

The Pakistan specific studies have also highlighted the role of remittances in the different spheres of socio-economic life of the receivers. Muhammad et al. (2010) conducted a study to measure the impact of remittances on the socio-economic conditions of the households in rural areas of Pakistan. They found that the living conditions of the receivers of the remittances have experienced significant positive changes in education, health, housing, transport and other aspects of the living styles. Another study of similar nature by Latif & Ashfaq (2013) examined the economic impact of remittances on the rural economy. They found that remittances have significantly changes the lifestyle of receivers of the funds but there is very real allocation of these remittances into the productive sector of the economy. Based on this review of literature, it is evident that remittances bring monetary gains for the receivers of the funds. Many studies have earlier highlighted the changes in socio-economic living and lifestyle for the family members of the migrant workers. With this money, the small towns are experiencing significant growth in terms of businesses, housing, shopping centres, educational institutes, transport mode etc. Therefore, this study seeks to focus on the remittance belt of Punjab, the Gujranwala Division and seeks to unfold the economic and social changes which are happening in its smaller cities. We aim to uncover the economic progress made in the smaller cities of the Gujranwala Division through the receipt of remittances in the last two decades. This study attempted understand the emergence of new businesses and economic structures which can be helpful for the policy makers for designing economic development packages for the areas around the remittance belt. The outcome of this study will facilitate the policy makers to understand the economic changes in the smaller cities and develop the economic and business policies accordingly.

Material and Methods

This study used both field-based and desk-based approaches for data collection. Initially, the smaller cities of the Gujranwala Division were identified based on the population data of the Census 2017. Once identified, a sample based socio-economic field survey of these smaller cities was conducted to know the economic structures and development of these cities. Along with that, this study also intended to uncover the changes in housing, businesses, lifestyle, education, health, transport and social structures which have happened in the last two decades in the smaller cities of the Gujranwala Division. In this way, an economic profile of each of the selected small town was built for guiding policy makers and other stakeholders.

We divided the six districts of the Gujranwala Division into two clusters; cluster I include Gujranwala, Gujrat and Narowal and cluster II includes Gujrat, Mandi Bahaudin & Hafizabad. We created these clusters based on the geographic proximity of the districts. From each cluster, we randomly selected one city for developing detailed economic profile. The criteria for selection were minimum population of 100,000 as per the Census of 2017. We considered the population data of Census 2017 for the analysis as the detailed results of the Census 2023 were not available. For selected sampled cities, we made field visits and observed the socio-economic developments through pre-defined parameters. Our interaction with the local population provided us a useful

information regarding the development of new socio-economic structures in the smaller cities. We particularly focused on identifying the trends in housing, transportation, shopping, education, health, leisure and other activities.

Table 3
Qualified Cities as per Census 2017

Sr. No.	Cluster	District	Qualified City	Population of Qualified City
1	I	Gujranwala	Wazirabad	128,096
2		Sialkot	Daska	175,416
3		Narowal	Narowal City	103,128
4	II	Gujrat	Gujrat City	128,096
5		Hafizabad	Hafizabad City	245,751
6		Mandi Bahaudin	Mandi Bahaudin City	198,643

Results and Discussion

Socio-Economic Profiles of Cities: The socio-economic profile is an economic tool developed to understand the level of economic and social development in a particular area. Different researchers have worked on various dimensions of the socio-economic profiles of different cities. For example, Blair and Reese (1999) discussed various strategies for economic development in small cities, highlighting the importance of local government, community involvement, and strategic planning. Tewdwr-Jones and Allmendinger (2006) explored methodologies for socio-economic profiling in smaller cities, emphasizing the importance of comprehensive data analysis for urban planning. Stimson and Stough (2009) described methods for profiling small city economies, discussing both quantitative and qualitative data collection and analysis techniques. Similarly, Kresl and Ietri (2012) addressed the development challenges and opportunities in small cities, providing case studies from various regions to illustrate effective strategies. In the same way, Clark and Glass (2014) proposed a framework for conducting socio-economic analysis of small city demographics, focusing on data collection and analysis techniques. Based on the work of above researchers, we identified following pillars for developing socio-economic profile of each city;

- i. Demographic
- ii. Education
- iii. Health
- iv. Connectivity
- v. Industry
- vi. Quality of Life
- vii. Govt. Institutions

We assumed that remittances received in the sampled cities are spent on the education, health, transport, housing, leisure, and other aspects of life. With an increase in the number of firms offering these services, the money received through remittances is used for buying the services for individuals, families and businesses. Developing socio-economic profiles for smaller cities involves analyzing various factors to understand their economic characteristics, strengths, challenges, and potential for growth. Here's a list of factors to consider:

Sample City from Cluster I

Out of the three districts grouped in cluster I, we randomly selected one city for developing socio-economic profile to know the spill-over effects of the consumption of remittances generated economic development. From cluster I, we selected Daska City

and from cluster II, we selected Mandi Bahaudin City. The detailed socio-economic profile of each city as measured through field survey is reported here.

Daska City

Daska is renowned for its vibrant agricultural and industrial activities. Situated in the Sialkot District, it serves as a significant center for trade and commerce in the region. Daska city serves as Tehsil headquarters to nearby villages from where a significant number of workers are working abroad and sending remittances to their family members. The city is known for its manufacturing of high-quality agricultural products, including rice, wheat, and vegetables from the fertile plains of the Punjab. Additionally, Daska has a robust industrial sector, particularly known for manufacturing agricultural machines, sports goods, surgical instruments, and leather products, which are exported globally. Daska location near major cities like Sialkot and Gujranwala increases its economic significance, making it a vital part of Punjab's socio-economic landscape. The city is well-connected through roads, railways and Sialkot International Airport is nearby.

Table 4
Socio-Economic Profile Daska City

Pillars	Parameter I	Parameter II	Parameter III
Demographic	Population: 175,415 Male: 85,953 Female: 89,461	Housing Units: 28,292	Literacy Rate: 70% Language: Punjabi
Education	Main Schools: i. The City School Daska Campus ii. Beaconhouse School System Daska iii. Allied School Daska Campus iv. The Educators Daska Campus v. Govt. High School Daska vi. Govt. Girls High School Daska vii. Divisional Public School & College Daska iii. Dar-e-Arqam Schools Daska Campus ix. Bloomfield Hall School Daska x. Govt. Christian High School	Main Colleges i. Government College for Boys, Daska ii. Government College for Women, Daska iii. Punjab Group of Colleges, Daska Campus iv. Superior Group of Colleges, Daska Campus v. Millat College, Daska vi. Allama Iqbal College, Daska vii. Al-Huda College, Daska iii. The Educators College, Daska	Technical i. Government Vocational Training Institute (GVTI) Daska ii. Government College of Technology (GCT), Daska iii. Govt. Institute of Commerce, Daska

	Hospitals	Medical labs	Pharmacies
Health	i. Tehsil Headquarter (THQ) Hospital	i. Al-Shifa Clinical Laboratory	i. Sardar Pharmacy
	ii. Al-Shifa Hospital	ii. Naeem Clinical Lab	ii. Imran Pharmacy
	iii. Al-Noor Hospital	iii. Al-Noor Diagnostic Center	iii. Al-Noor Pharmacy
	iv. Fatima Hospital	iv. City Lab and Diagnostic Center	iv. City Pharmacy
	v. Hussain Medical Complex	v. Hussain Diagnostic Lab	v. Rehman Pharmacy
	vi. Sardar Begum Memorial Hospital Daska	vi. Fatima Lab and Diagnostic Services	vi. Sehat Pharmacy
	vii. Jinnah Hospital	vii. Sehat Diagnostic Center	vii. Madina Pharmacy
	viii. Mubarak Medical Complex	iii. Imran Clinical Laboratory	viii. Kausar Pharmacy
	ix. Chaudhry Hospital	ix. Sardar Diagnostic Lab	ix. Adeel Pharmacy
	Islam Medical Complex	x. Al-Faisal Clinical Laboratory	x. Fazal Din's Pharma Plus
Businesses	Bazars	Industry	Banks
	i. Main bazaar	i. Agri-Machines	i. National Bank of Pakistan (NBP), Near Tehsil Office, Main Bazaar,
	ii. Sarafa Bazaar	ii. Light Engineering	ii. Habib Bank Limited (HBL), HBL Plaza, Circular Road
	iii. Kashmiri Bazaar	iii. Leather products	iii. United Bank Limited (UBL), UBL Branch, Main Bazaar,
	iv. Saddar Bazaar	Major Firms:	iv. Allied Bank Limited (ABL), Allied Bank Building, Kachehri Road,
	v. Circular Road Bazaar	i. Shahzad Agriculture Industries:	v. MCB BANK LTD., MCB Branch, College Road,
		ii. Al-Fateh Agricultural Implements:	vi. Bank of Punjab (BOP), BOP Branch, Sialkot Road,
		iii. Ramzan and Sons Agricultural Machinery:	vii. Askari Bank, Askari Bank, Circular Road,
		iv. Khurshid Engineering Works:	iii. Faysal Bank, Faysal Bank, Circular Road,
		Major Leather Firms:	ix. Meezan Bank (Islamic Banking), Meezan Bank, College Road,
	Shopping malls/Centres:	i. Daska Leather Industries:	x. Standard Chartered Bank, Standard Chartered, Main Road,
	i. Madina Shopping Mall	ii. Leather Crafts Daska:	xi. Askari Bank Ltd. Rest House Chowk, Gujranwala Road,
	ii. Al-Rehman Shopping Mall	iii. Rana Leather Works:	xii. Habib Metro bank Circular Road Daska
	iii. City Centre Mall	iv. Saif Leather Company:	xiii. Bank Al-Habib Ltd. Muslim Market, Gujranwala Road Daska
	iv. Daska Mall	v. Al-Hassan Leather	xiv. Bank Alfalah Ltd. Gujranwala Road, Daska
	v. Gohadpur Shopping Centre	Major Sports Firms:	xv. Bank Islami, Daska
		i. Dynamic Sports:	
		ii. Raja Sports:	
		iii. Al-Hilal Sports:	
		iv. Siddique Sports:	
		v. Silver Star Sports:	
		Rice Mills:	
		i. Rehman Rice Mills:	
		ii. Tariq Rice Mills:	
		iii. Mughal Rice Mills.	
		iv. Jalal Sons Rice Mills	
		v. Hafiz Rice Mills	

Quality of Life	Parks i. Shahbaz Sharif Park ii. Awami Road Park iii. Canal View Park iv. Shah Wali Park	Housing Traditional Mohallas of old city areas and some new planned includes. i. Meeraj Housing Society ii. Canal View Town iii. Bilal Town iv. Ramzan Town v. Makkah City Housing Societ vi. One City Housing Society vii. Daska City Housing Society	Hotels & Leisure i. Hotel Rana Palace ii. Hotel Deluxe Inn iii. Midtown Hotel iv. Al-Khaleej Hotel Parlors i. Depilex Beauty Clinic & Institute ii. Sana Beauty Salon iii. Elegance Beauty Salon iv. Glamour Beauty Parlor
	Roads (Within City) i. Main Bazaar Road ii. College Road iii. Sialkot Road iv. Circular Road v. Kachehri Road Outside City: i. Sialkot Road ii. Gujranwala Road iii. Wazirabad Road iv. M-11 Motorway v. GT Road via Gujranwala.	Railways The Wazirabad-Sialkot line is a double-track line that is electrified. It is used for both passenger and freight trains. Nearby railway stations are Pasrur and Sialkot.	Air Sialkot International Airport (SKT) is the nearest airport to Daska city, Punjab. It is located approximately 16.2 miles away and the driving time is about 27 minutes.
Connectivity			
Govt. Institutions	i. ii. iii. iv. v. vi. vii. viii. ix. x.	Municipal Committee Daska Civil Courts Police Station/Police Khidmat Markaz Agriculture Dept. Health Dept. NADRA/Passport Office Post Office Small Industrial Estate, Daska Cast Metals & Foundry Technology Centre, Daska Sialkot Dry Port, Sambrial.	

Sample City from Cluster II

Mandi Bahauddin city is known for its rich agricultural heritage and historical significance. Located between Sargodha and Gujrat, it serves as a key agricultural hub, with fertile lands yielding crops like wheat, sugarcane, and rice. A significant number of people are working in foreign countries in this area. The Mandi Bahaudin city serves as district headquarters for the nearby villages who depend on this city for business, trade, employment, government services and consumption. Mandi Bahauddin city is known for its colonial era irrigation system, which supports its agricultural productivity. Its location on the Gujrat-Sargodha road makes it an important link between various regions, increasing its role in trade & commerce within Punjab.

Table 5
Socio-Economic Profile Mandi Bahaudin City

Pillars	Parameter I	Parameter II	Parameter III
Demographic	Population: 198,643	Housing Units:	Literacy Rate:68%
	Male: 97,335	30,560	Language: Punjabi
	Female:101,307		

Education	Main Schools i. District Jinnah Public School, M B Din ii. Sir Syed High School, M B Din iii. Govt. High School for Girls, iv. Rangers Cadet School & College M B Din v. Beaconh ouse School, M B Din vi. Educator School, M B Din vii. Readers School M B Din	Main Colleges Government Colleges: i. Government Postgraduate College for Boys ii. Government Postgraduate College for Girls iii. Government Nawaz Shareef College for Women Private Colleges: Punjab College Mandi Bahauddin i. Superior Group of Colleges ii. The Educators College iii. Dar-e-Arqam College iv. Readers College M B Din	Technical Institutes i. Government College of Commerce, M B Din ii. Rasul University of Technology, M B Din iii. University of Gujrat, M B Din Campus
	Hospitals i. District Headquarters (DHQ) Hospital ii. Tehsil Headquarters (THQ) Hospital iii. Private Hospitals: iv. Al-Noor Hospital v. Medicare Hospital vi. City Hospital vii. Al-Rehman Dialysis Center viii. Punjab Medical Center ix. Family Health Clinic x. Rahat Hospital xi. Tarar Children Hospital xii. Tariq Medical Complex xiii. Alvi Hospital	Medical Labs i. Chughtai Lab ii. Al-Noor Diagnostic Centre iii. Doctors Clinical Laboratory iv. Siddique Medical Lab v. Excel Labs vi. Punjab Medical Laboratory vii. Al-Shifa Diagnostic Lab viii. Family Health Diagnostic Centre ix. Al-Rehman Diagnostic Centre x. Mumtaz Diagnostic Lab	Pharmacies i. Bismillah Pharmacy ii. Al-Fazal Pharmacy iii. Hameed Pharmacy iv. Al-Madina Pharmacy v. City Pharmacy vi. Iqbal Pharmacy vii. Al-Shifa Pharmacy viii. Awan Pharmacy ix. Family Pharmacy
Businesses	Bazars: i. Main bazaar ii. Sarafa Bazaar iii. Kashmiri Bazaar iv. Saddar Bazaar v. Wood market vi. Grain Market Shopping malls/Centres i. Hakim Mall ii. Al-Asar Mall iii. Toor Mall vi. New Kashmir Shopping Centre vii. Saleem Clothes	Industry: i. Agri-Machines ii. Rice processing iii. Sugar Mills iv. Flour Mills v. Furniture market Major Firms: i. Shahtaj Sugar Mills ii. Phalia Sugar Mills iii. Usman Rice Mills Flour Mills: Iqbal Flour Mills Sheikh Flour Mills Al-Madina Flour Mills Rice Mills: Hafeez Rice Mills Chaudhry Rice Mills Mughal Rice Mills Pak Punjab Rice Mills	Banks National Bank of Pakistan (NBP) Circular Road, Habib Bank Limited (HBL) Sadar Bazar, United Bank Limited (UBL) Circular Road, Allied Bank Limited (ABL) Sadar Bazar, Muslim Commercial Bank (MCB), Sadar Bazar, Bank of Punjab (BOP) Main Branch: Sadar Bazar, Askari Bank, Main Branch: Phalia Road, Faysal Bank, Sadar Bazar, Meezan Bank, Kachehri Road,

			Standard Chartered Bank, Circular Road,		
Quality of Life	Parks	Housing	Hotels & Leisure		
			i. Crystal Hotel		
			ii. Haider Palace		
			iii. Seven Ways Hotel		
			iv. Subhan Allah Hotel		
	i. Mian Waheed ud Din Park	Traditional Mohallas of old city areas and some new planned includes;	v. City Restaurant		
			vi. Khan Hotel		
			Parlors		
			i. Aroosa Beauty Salon		
			ii. Glamour Beauty Salon		
iii. Railway Park	i. Sufi City Housing Society	iii. Maha's Beauty Salon			
		iv. Elegance Beauty Salon			
		v. Sana's Beauty Parlor			
		vi. New Look Beauty Parlor			
Connectivity	Roads (Within City)	Railways	Air		
			Sialkot International Airport (SKT) is the nearest airport to Mandi Bahauddin city, Punjab. It is located approximately 70 miles.		
			Outside City:		
				i. Rasul Road	
				ii. Phalia Road	
	iii. Kharian Road connecting with GT Road				
	iv. Sargodha Road connecting with Motorway M2				
		Govt. Institutions	i. Municipal Committee M B Din		
			ii. Civil & Sessions Courts		
			iii. Police Station/Police Khidmat Markaz		
iv. Agriculture Dept.					
v. Health Dept.					
vi. NADRA					
vii. Passport Office					
viii. Post Office					
ix. Rasul Hydropower Works Station, M B Din					
x. Punjab Rangers Academy M B Din					

Conclusion

The socio-economic profiles of Daska and Mandi Bahauddin cities developed above depict a growing economic and social environment. Both cities are experiencing an increase in number of private schools, hospitals, housing schemes, industries, shopping centers etc. offering enormous opportunities for individuals and firms. The remittances received are spent on the purchase of goods and services for enhancing the quality of life for family members. The increasing presence of private sector banks, hotels, leisure places, beauty parlors, cars showrooms, decorated wedding halls etc. show a

vibrant lifestyle of the residents with sufficient disposable incomes. Apart from remittances, agriculture in the case of Mandi Bahauddin and SMEs in case of Daska also contribute to developing an affluent class of consumers.

Recommendations

Based on the above findings, we recommend following points to the policy makers for further improving the socio-economic development in the smaller cities.

- i. Creating city specific socio-economic profiles of smaller cities to disseminate the key information to the stakeholders.
- ii. Integrating various businesses, service providers and govt. departments in the smaller cities through a digital platform to enable symmetry in information processing.
- iii. Facilitating the development of the city-specific remittances dashboards for tracking the flow of funds
- iv. Digital registration of overseas Pakistanis to document the flow of incomes to the smaller cities.
- v. Introducing investment and savings schemes in both public and private sector to the overseas Pakistanis.

References

- Adams, R. H., & Page, J. (2005). Do international migration and remittances reduce poverty in developing countries? *World Development*, 33(10), 1645-1669.
- Amuedo-Dorantes, C., & Pozo, S. (2006). Migration, remittances, and male and female employment patterns. *American Economic Review*, 89(2), 192-196.
- Azam, J. P., & Gubert, F. (2007). Migrant remittances and economic development in Africa: A review of evidence. *Journal of African Economies*, 16(5), 948-987.
- Amuedo-Dorantes, C. (2006, October). Remittances and their microeconomic impacts: evidence from Latin America. In JF Hollifield, PM Orrenius y T. Osang.(Edits.), *Proceedings of the 2006 Conference on Migration, Trade, and Development* (pp. 187-188).
- Blair, J. P., & Reese, L. A. (1999). *Economic Development and Small Cities: Strategies for Growth*. University of Nebraska Press.
- Borraz, F. (2005). Assessing the impact of remittances on schooling: The Mexican experience. *Global Economy Journal*, 5(1), 1850033.
- Clark, J., & Glass, J. A. (2014). Understanding Small City Demographics: A Framework for Socio-Economic Analysis. *Journal of Urban Affairs*, 36(2), 247-263.
- De Haas, H. (2007). Migration, remittances and regional development in southern Morocco. *Geoforum*, 38(3), 565-580.
- Gubert, F., & Nordman, C. J. (2011). Return migration and small enterprise development in the Maghreb. *Diaspora for development in Africa*, 3, 103-126.
- Klaufus, C. (2010). Watching the city grow: remittances and sprawl in intermediate Central American cities. *Environment and Urbanization*, 22(1), 125-137.
- Kresl, P. K., & Ietri, D. (Eds.). (2012). *Small City Development: Issues and Prospects*. Edward Elgar Publishing.
- Latif, M. T., & Ashfaq, M. (2013). An economic impact of remittances in rural economy. *Pakistan Journal of Agriculture Sciences*, 50(1), 147-153.
- Lim, J., & Tosun, M. S. (2018). Remittances and economic growth: A meta-analysis. *Journal of Economic Surveys*, 32(3), 664-691.
- Mas'udah, S. (2020). Remittances and lifestyle changes among Indonesian overseas migrant workers' families in their hometowns. *Journal of International Migration and Integration*, 21, 649-665.
- Muhammad, N., Ahmad, N., Shah, M., Alam, I., & Jawad, M. (2010). The impact of foreign remittances on the socio-economic conditions of households. *Sarhad, Journal of Agriculture*, 26(1), 141-145.
- Orozco, M. (2008). Remittances in Latin America and the Caribbean: Their Impact on Local Economies and The Response of Local. *Decentralization and the Challenges to Democratic Governance*, p25.

- Ratha, D., & Mohapatra, S. (2013). Revised outlook for remittance flows 2013–2016: Growth slows, remittances to South Asia accelerate. *Migration and Development Brief*, 22.
- Sabur, M. A., & Mahmud, H. (2008). Political impacts of remittances: A micro-level study of migrants' remittances in a village in Bangladesh. *Asian Social Science*, 4(12), 128-134.
- Stimson, R. J., & Stough, R. R. (2009). *Profiling Small City Economies: Methods and Approaches*. Edward Elgar Publishing.
- Tewdwr-Jones, M., & Allmendinger, P. (2006). Socio-Economic Profiling and the Planning of Smaller Cities. *Urban Studies*, 43(5), 853-871 <https://doi.org/10.1080/00420980600597638>