

# PAKISTAN

An everyday guide to expatriate life and work.



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# PAKISTAN COUNTRY GUIDE

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### Quick facts<sup>1</sup>

**Capital:** Islamabad

**Population:** 196.5 million

**Major language:** Urdu

**Major religion:** Islam

**Currency:** Pakistani rupee (PKR)

**Time zone:** GMT +5

**Emergency number:** 115

**Electricity:** 230 volts, 50 Hz.

**Drive on the:** Left

<sup>1</sup> <http://www.expattarrivals.com/pakistan/essential-info-for-pakistan>



## Overview

Rich in culture and history, Pakistan remains a developing South Asian country synonymous with bustling, colorful and chaotic metropolises. Westerners will likely experience some culture shock in Pakistan. This applies to everything from the social dynamics, such as gender disparities and religious observances, to the food, crowds and developing infrastructure.

Nevertheless, they'll be rewarded with a unique cultural experience and a land abundant in diverse natural beauty, from the soaring heights of K2 and surrounding mountains, to sparse deserts, forests and wooded hills.

This guide offers an informative start to life in Pakistan, covering everything from accommodation, money, taxes and education, to healthcare, food, transport and business and social etiquette.

## Getting Started

### Climate and weather

The weather in Pakistan is diverse, ranging from dry deserts to the snowy summits of mountain peaks. The summer from April to July is characterized by extreme temperatures, with steady readings of over 95°F (35°C), and often reaching into the 100s. The southern regions are cooled by coastal sea breezes, with the monsoon season occurring from June to November.

The far higher and mountainous areas in the north experience temperatures which often drop below freezing, with arctic climates dominating in extreme cases. Islamabad, the capital, sometimes deals with daily averages of 35.6° (2°C) during January. Winter is cool and dry, usually lasting from December until February.<sup>1</sup>

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<sup>1</sup> <https://www.climatestotravel.com/climate/pakistan>

### Visas

Aside from a few countries on an exemption list, most foreign nationals will need a visa when traveling to Pakistan, with different applications available on the [Pakistani Ministry of Interior website](#). These include categories such as business, journalistic work and NGO visas, amongst others.<sup>1</sup>

In order to gain employment in Pakistan, expats will need a work visa. With the process usually taking around three months to complete, one also needs a letter of employment from their employers and other necessary application forms.<sup>2</sup>

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<sup>1</sup> <http://www.dgip.gov.pk/Files/Visa%20Categories.aspx>

<sup>2</sup> <https://transferwise.com/gb/blog/moving-to-pakistan-guide-for-expats>

### Accommodations

Expats will most likely live in one of the country's big urban hubs, mainly Islamabad, Karachi and Lahore, with employers usually arranging their accommodation. Housing compounds or gated communities are the most attractive options for expats due to safety concerns. Within these complexes, expats can enjoy more freedom, away from the often restrictive and conservative life in Pakistan, and have access to amenities such as gyms, shops and schools.

Typically, Islamabad has the most expensive average rentals, followed by Karachi and then Lahore.<sup>3</sup> Karachi is a typically sprawling and busy city, while the greener and less frenetic Islamabad is surrounded by beautiful mountains. It's in Islamabad where diplomats and government officials usually make their home.<sup>4</sup>

### Schools

The poor public school system of Pakistan contributes to high levels of illiteracy and gender disparity. While sporting a curriculum which takes many of its cues from the British equivalent, public schools are routinely ignored by expat parents in favor of private or international schools.

These institutions are mainly found in the three cities of Islamabad, Karachi and Lahore. Tuition is expensive, especially considering public education is free. In addition to the International Baccalaureate, these schools also offer the Canadian, British, American and Japanese curricula, among others. They are prestigious and in demand, so enrolment should be done well in advance.<sup>5</sup> Alternately, many families choose not to bring their children with them to an expat posting in Pakistan, instead opting to send them to boarding school back in their home country.

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<sup>3</sup> <https://transferwise.com/us/blog/cost-of-living-in-pakistan>

<sup>4</sup> <https://www.expatswoman.com/global/pakistan>

<sup>5</sup> <http://www.expatarivals.com/pakistan/education-and-schools-in-pakistan>



## Culture

Pakistani culture is typically determined by the customs and teachings of Islam. This means that people are often quite conservative and reserved in public, as well as routinely fulfilling religious duties and observances. Gender divisions are quite prominent, with women still expected to stay home and raise families while men leave to work.<sup>1</sup>

## Language

The official language of Pakistan is Urdu. However, the use of English is prevalent in the upper classes as well as the government and corporate elite. As a result, it's often used as the business language for many Pakistani companies. It's also used as the medium of instruction in many schools and universities. There are also numerous regional languages spoken across the country, such as Punjabi, Sindhi, Balochi, Kashmiri and Pashto.<sup>2</sup>

## Social Etiquette and Cultural Faux Pas

To many Western expats, moving to Pakistan will come with a great deal of culture shock. Here's a few tips to help foreigners get used to life in their new home.<sup>3</sup>

- The Muslim faith dominates all aspects of Pakistani society, including the work place. Prayer times, which occur five times a day, can often dictate schedules, and leeway should be given, especially on a Friday, which is the most important prayer day.
- Ramadan is the most holy time on the Muslim calendar, and expats should show respectful and act appropriately during this time. This means, amongst other things, not eating or drinking in front of locals and colleagues during fasting hours.
- Like many of its South Asian and Middle Eastern neighbors, the left hand is considered unclean and

<sup>1</sup> <https://commisceo-global.com/country-guides/pakistan-guide>

<sup>2</sup> <https://commisceo-global.com/country-guides/pakistan-guide>

<sup>3</sup> <https://commisceo-global.com/country-guides/pakistan-guide>

people should only eat and pass food with their right hand.

- It's not common for men and women to physically greet on meeting. Instead, a verbal greeting is acceptable. Men may shake hands, while women hug and kiss. Pakistanis will usually inquire about health and family, taking their time to show interest and respect.
- Expats shouldn't be alarmed by the closer proximity when it comes to personal space. People will stand quite close to one another when conversing, and foreigners should try not be alarmed and back away.
- If invited around to somebody's house, expats should dress conservatively and take off their shoes before entering. Gifts are presented with both hands, usually in the form of chocolates, pastries or flowers. Avoid white flowers as they're used at weddings and definitely don't bring alcohol or any pork products as they're forbidden by Islam.
- While not a strict requirement for women to cover their heads, dressing conservatively and covering up where possible is socially and culturally important. The shoulders and legs should also be covered.

## Eating

Pakistani food varies from mild to quite spicy, usually differing from region to region. Most dishes are accompanied with a flatbread, used to scoop up the liquid or softer components. These flatbreads include naan and chapatti, as well as the sweetened sheer mal and the oily paratha. It's considered unusual to eat these types of foods with a knife and fork.

Meat is extremely common in Pakistani recipes, used in stews, curries and soups. Popular meats include chicken, goat, beef and mutton, with seafood only really popular in coastal regions. Dal is a vegetarian staple, as are lentil



soups, saag and meals using cauliflower, eggplant, okra, potatoes and cabbage.

There are universal favorites, recognized all over the world. These are foods such as biryani, usually a chicken and rice dish seasoned with saffron, as well as chicken tikka, which is essentially spicy chicken. Nihari is an extremely hot beef curry, eaten with fried onion and lemon, while haleem is a thick stew containing lentils, wheat grains and chunks of meat.

Pork is forbidden in Islam, and won't be found in Pakistan. Upscale hotels normally offer a fair amount of international cuisines, while fast food chains have popped up all over the country.<sup>4</sup>

## Drinking

The drinking and selling of alcohol in Pakistan is not openly allowed as the country's laws and social dynamics are mostly guided by Islamic teachings. Foreigners and non-Muslims can order alcohol at high-end hotels, international establishments and restaurants which have liquor licenses. Alcohol permits will allow them to buy from hotels who often have a small shop.<sup>5</sup>

Tap water is potentially unsafe for consumption, and the purchase of bottled water is encouraged. Expats should avoid having ice blocks in their cool drinks. If no bottled water is available, filtered or purified water is the next safest bet.

There are numerous sweet beverages which help one cool off in the often high temperatures in the south. Lassi is a drink made from yoghurt, water, spices and fruits. The traditional version can be quite savory and flavored with ground or roasted cumin. There are sweeter alternatives which use ingredients such as mango, clotted cream or honey. Made from milk, rosewater, jelly and ice-cream, a falooda is typically served as a dessert.<sup>6</sup>

## Holidays

Most holidays in Pakistan commemorate days of national or religious significance, particularly that of the Muslim faith. An overwhelming 96.4% adhere to the teachings of Islam, with the many religious events and timings determined by the lunar calendar.<sup>7</sup> Basant is

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<sup>4</sup> <https://wikitravel.org/en/Pakistan#Eat>

<sup>5</sup> <https://matadornetwork.com/nights/guide-to-drinking-and-buying-alcohol-in-pakistan/>

<sup>6</sup> <https://wikitravel.org/en/Pakistan#Drink>

<sup>7</sup> <https://publicholidays.pk/2018-dates/>

one of the country's biggest secular celebrations, marking the coming of spring with a kite-flying festival, while Utchal welcomes the harvest.<sup>8</sup>

Kashmir Day - 5 February

Pakistan Day - 23 March

Labor Day - 1 May

Eid-ul-Fitr - May or June

Independence Day - 14 August

Eid-ul-Azha - July or August

Ashura - September, October or November

Mawlid - October or November

Birthday of Muhammad Ali Jinnah - 25 December

## Transport

Expats arriving in Pakistan will no doubt be aware of the serious dangers that come with traveling on public transport. Terror attacks are a genuine threat, with trains and buses having been targets in the past. Aside from that, drivers have a reputation for reckless and unsafe driving, and expats should be extremely cautious when getting around, avoiding public transport whenever possible.

The best way for foreign nationals to get around is by hiring a private driver, allowing safer and more reliable journeys. Some travel with security, especially diplomats and executives, as there is a risk of carjacking and kidnapping, especially at night. Instead of buses and trains, intercity travel is usually done via air travel, with flights reaching Islamabad, Karachi and Lahore.<sup>9</sup>

## Getting in Touch

Pakistan's telecommunications sector is still growing, lagging behind its neighboring giant India. Internet speeds generally aren't the best and one will likely struggle to find phone signal and connectivity in places outside major urban areas.

## Telephone

The mobile communications industry in Pakistan dominates fixed lines, with its ever-increasing young market and constantly growing penetration rate. In contrast, fixed lines had a paltry penetration rate of 1.5% in 2017. Because there is healthy competition between the mobile providers, prices are quite reasonable and constantly being forced down. Providers include Jazz, Telenor, Zong and Ufone, with prepaid and contract options both available. Signal and connectivity in rural areas and villages is still substandard.<sup>10</sup>

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<sup>8</sup> <https://commisceo-global.com/country-guides/pakistan-guide>

<sup>9</sup> <http://www.expatarrivals.com/pakistan/transport-and-driving-in-pakistan>

<sup>10</sup> <https://www.budde.com.au/Research/Pakistan-Mobile-Infrastructure-Broadband-Operators-Statistics-and-Analyses>

## Internet

Most internet users in Pakistan use 3G and 4G mobile services, with broadband penetration struggling to gain significant traction to this dominance and poor infrastructure.<sup>11</sup> Internet speed is extremely slow, sitting near the bottom of global rankings. Despite this, there's been significant growth during recent years which only bodes well for future expats.<sup>12</sup> Broadband and fiber operators include PTCL, Fiberlink, Optix, StormFiber, Nayatel and WorldCall, with some restricted only to cities like Karachi, Lahore, Islamabad or Rawalpindi.<sup>13</sup>

## Postal Services

The national postal service of Pakistan is operated by Pakistan Post. It offers standard domestic and international letter and parcel delivery as well as collecting taxes and electricity, water, gas and telephone bills. Financial services include the administration of savings accounts, military pensions, international money transfers, money orders and life insurance.<sup>14</sup>

## Employment

### The job market

Pakistan has a semi-industrialized and still developing economy, with exports forming a big backbone. Most expats who go to Pakistan arrive as part of an international transfer and either work for a large multinational corporation such as IBM, Siemens, Shell and Unilever, or have positions as diplomats or within the NGO sector.

There may be other opportunities for those interested in teaching English as a foreign language, but the country's biggest industries are mining, construction, textile manufacturing, technology and electricity. English is the dominant business language, so any knowledge of Urdu is helpful but not essential.<sup>15</sup>

## Income tax

Income tax is charged on a progressive scale, with the percentage determined by the amount of the individual's earnings. These can range from 0 to 30%. Expats will be taxed only on income earned in Pakistan if they've stayed in the country for less than 183 days. Alternatively, they'll pay tax on both local and international income if present in the country for 183 days or more. Pakistan also has double taxation agreements with a number of countries.<sup>16</sup>

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<sup>11</sup> <https://www.budde.com.au/Research/Pakistan-Fixed-Broadband-Digital-Economy-and-Digital-Media-Statistics-and-Analyses>

<sup>12</sup> <https://tribune.com.pk/story/1133434/pakistans-average-internet-speed-increased-150-2016-report/>

<sup>13</sup> <https://propakistani.pk/2017/09/07/isps-offer-fastest-internet-pakistan/>

<sup>14</sup> <http://www.pakpost.gov.pk/index.php>

<sup>15</sup> <http://www.exparrivals.com/pakistan/working-in-pakistan>

<sup>16</sup> <https://transferwise.com/us/blog/income-tax-in-pakistan>

## Business etiquette

Businesses are often family owned and nepotism is a common feature of the Pakistani business world. Trust is an integral part of corporate culture, and so Pakistani businesspeople try to build relationships by asking after the health of family and loved ones. This shouldn't be considered rude or invasive. One usually greets by saying "asalamu alaikum", with the expected reply being "wa alaikum salam". While expats should strictly adhere to deadlines, they should expect a flexible attitude towards time by local colleagues.<sup>17</sup>

There are far less women in executive positions, although it's not always the case. Expats must make sure that they're conservatively dressed at the office. For women, modesty is important, with revealing or tight-fitting clothing deemed extremely inappropriate and loose-fitting garments or suits favored instead. For men, a business suit is usually acceptable.

## Retirement

Due to the political instability, under-developed infrastructure and tenuous security situation, Pakistan isn't a viable option for international retirees.

## Finance

### Currency

The official currency is the Pakistani rupee (PKR). A Pakistani rupee is made up of 100 paisa, but it stop being legal tender in 2013. Expats should be aware of this as they're no longer accepted.

Money is available in the following denominations:

- Notes: 10, 20, 50, 100, 500 and 1,000 PKR
- Coins: 1, 2 and 5 PKR

### Cost of living

Pakistan is ranked as one of the cheapest countries to live in for expats, with Mercer placing Islamabad at 180th out of 209 countries, with Karachi coming 201st. Groceries, fast food and restaurants are all inexpensive, with local produce being sold in street markets.

Getting around might be a bit costlier than normal, as expats don't use the affordable but dangerous public transport options. As a result, they'll have to hire a driver and car in order to travel. Naturally, accommodation will be a large expense while international schooling, the regular choice for foreign families, will probably be the biggest burden on the budget as tuition can be very high.<sup>18</sup>

## Banking

Pakistan has a stable banking system. To open a bank account, expats will more than likely require a passport, proof of address, proof of income and proof of the origin

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<sup>17</sup> <http://www.exparrivals.com/pakistan/doing-business-in-pakistan>

<sup>7 18</sup> <http://www.exparrivals.com/pakistan/cost-of-living-in-pakistan>



of their initial deposit. Most banks in the big cities will have an English-speaking teller. Popular banks include the National Bank of Pakistan, HBL Pakistan, United Bank Limited and MCB Bank, while there are also a few international institutions, such as Citibank and Standard Chartered.<sup>19</sup> There's no real drawbacks in terms of opening a local account versus an international one. Most expats choose out of convenience or personal preference.

## Health

The public healthcare situation in Pakistan may be below what Western expats may be used to, with government expenditure contributing little towards the health sector and free service is limited. Indeed, the country has an alarming maternal mortality rate, while infant mortality rates, regarded as a barometer for social development, are the third highest in the world.<sup>20</sup> Nevertheless, there are adequate, modern private facilities in the urban areas of major cities like Islamabad, Karachi and Lahore.

## Private Medical Insurance

Private medical insurance is essential for expats to make use of private hospitals and clinics, with some of the best including Aga Khan University Hospital and Seventh Day Adventist Hospital, both in Karachi, as well as Shifa Medical Center and Pakistan Institute of Medical Sciences, both in Islamabad.<sup>21</sup> Private facilities far outstrip the free, state hospitals and almost non-existent rural establishments. Most expats return overseas for major medical issues and procedures, so private medical insurance that includes evacuation abroad should be considered.

## Emergencies

Important emergency numbers in Pakistan include 115 for ambulance services, 16 for the fire brigade and 15 for the police force.<sup>22</sup> Quality of service and response time is substandard and ambulances are limited.<sup>23</sup> If connected to an operator who can't speak English, it may be best to phone one's consulate.

## Pharmacies

Pharmacies are common in most urban areas, with expats usually able to find everything they need. Both over-the-counter and prescription medicine is easily available, the latter even without a doctor's script. Expats with chronic medication should research a generic alternative or take it to the pharmacist who will be able to discover the generic themselves.<sup>24</sup>

## Health Risks

Some of the biggest risks in Pakistan include exposure to deadly diseases such as polio, tuberculosis and hepatitis.<sup>25</sup> Contaminated water is an area of serious concern, with ex-pats encouraged to only buy and consume bottled water, while high levels of air pollution will be an issue for those with respiratory conditions.<sup>26</sup>

## Vaccinations

Routine vaccinations should be taken against measles, mumps, rubella, diphtheria, tetanus, pertussis, chickenpox, polio and influenza. Most travelers should also take preventions towards typhoid, hepatitis A and B, rabies, malaria, and dengue and yellow fever.<sup>27</sup> Indeed, if staying for four weeks or longer, proof of a polio vaccination may be required.<sup>28</sup>

19 <https://transferwise.com/gb/blog/opening-a-bank-account-in-pakistan>

20 <https://www.dawn.com/news/1285181>

21 <https://www.travmed.com/pages/pakistan>

22 <http://www.pakistaneconomist.com/database2/imp-phone-numbers.php>

23 <https://www.expatwoman.com/global/pakistan>

24 <http://expatheather.com/2010/01/15/health-care-in-pakistan-what-can-you-buy-at-the-local-pharmacy/>

25 <https://www.transparenthands.org/list-of-top-8-health-issues-in-pakistan/>

26 <https://www.pakistantoday.com.pk/2017/11/06/who-report-deems-safe-drinking-water-a-luxury-for-numerous-pakistanis/>

27 <https://wwwnc.cdc.gov/travel/destinations/traveler/none/pakistan>

28 [http://www.fitfortravel.nhs.uk/destinations/asia-\(central\)/pakistan.aspx](http://www.fitfortravel.nhs.uk/destinations/asia-(central)/pakistan.aspx)