

**UTILIZATION OF REMITTANCES FOR RELIGIOUS  
PURPOSES**

**(A CASE STUDY OF JHELUM CITY)**



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## CERTIFICATE

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Zunaira kaleem.

## **Dedication**

This dissertation is dedicated to my family.

## **ABSTRACT**

Remittances are playing a significant role in boosting the economy and promoting religious activities in Pakistan. Muslims have a strong connection with their religious institutions and they remit to promote it. Money which migrants remit is properly utilized by these religious institutions. Migrants who are settled in abroad are sending money to run the monthly expenditure of their family and for investment purposes. Religion revolve around spirituality, values, belief, culture and tradition. People have a firm belief in Shrines and Masjid/Madrassa and they remit for these religious institutions. Remittances and religion are two different institutes. This study focuses on the utilization of remittances for religious purposes and it also focuses on how the religion motivates people to spend money for religious institution. This study is qualitative in nature and thematic analysis is used as a data analysis tool. This study explains that, spirituality and belief hold great importance in Muslim societies and people have very close connection with their religious institutions. People have firm faith in Sufi blessing and they remit for shrines and believe that by remitting in Sufi shrines will help them to solve their social, cultural and economic problems. People believe Gadinashen and Mulana of Masjid/Madrassa are the most religious people and they are very close to GOD. So overall remittances are contributing for the developmental process and making a positive impact on welfare of society.

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# **CHAPTER 1**

## **1. INTRODUCTION**

There is a growing interest in remittances and religion in the world. In religious landscape remittances are playing a very important role. Remittances and religion are two different topics but both are interconnected through the proper channel.

Remittances are the money which immigrants send back to their home country. Migrants have different motivation for sending money in home country and it is heart of the discussion. On the other hand religion is key concept of the study which deeply influences people.

Remittance and religion are interconnected in a way that religion teach people to help others and remit for religious aspect. People who are settled aboard and believes in spirituality, values, culture and traditions are sending money to their families to run household expenditures and they also send money for religious activities. People have very close connection with their religious institutions and they remit to promote their religion activities. Migrants have emotional connection with their country, so they also remit for the development of their country.

### **1.1. HISTORICAL BACKGROUND**

Migrant connection with the religion depend on their involvement with religious activities. For developing countries remittances are the most important source of growth. Migrants have different motivations for remitting money, for example they send money for self-interest purposes and for savings. Religious people send more money as compare to non-religious people. They also focus on promoting the level of welfare (Kelly & Solomon, 2009). Migrants involve in religious institutions for many reasons for example they want to promote religious and spiritual activities and they get a



chance to give time to other ethnic groups (Cadge & Ecklund, 2006). Migrants are sending money to support their families in home country and families are using these money in many activities for example purchasing food and nonfood items and other goods. Remittances are also utilized for educational purposes, purchasing of properties and business purposes (Abbas et al., 2014 and Raihan et al., 2009). People are migrated to other countries for different reasons for example they didn't get job in home country so they migrated, they have to support their families and they worked in foreign countries because through this work they were able to send remittances in home country (Harper & Zubida, 2018). Determinants of remittances are changed from one religion to another for the households (Mannan & Fredericks, 2015). Migration and Religion are basically different topics but they are interconnected through globalization. Religion is considered as an important component of cultural belonging and it is important for social tie of society. Study focuses on migration and remittances which involves religion. Religion is the beliefs of society, which involve values, customs and traditions (Roman & Goschin, 2011). Choudhary (2010) explain the connection among the culture and religion through Sufism and explain that culture is main element in people lives; according to the culture people perform their religious activities (Choudhary, 2010). People believe that by visiting to shrines help them to solve their social, cultural and economic issues. Both male and females went to shrines for fulfillment of their wishes (Levin, 2008). Migrants are sending money to help their relatives and promote saving in home country. Remittances are basically promoting migration. Remittances are sent for altruism, insurance and investment purpose (Holst & Schrooten, 2006). Remittances are not just the transfer of money it's about exchange of ideas, information and practices. Through remittances, societies are connected because migrants are sending money form migrated country to home country (Piracha & Randazzo, 2015).

My study is based on Qualitative research and Primary Data will be collected through Surveys in Jhelum. Study use non Probability Purposive Sampling technique and Explanatory research design because it's suitable for my research.

## **1.2. STATEMENT OF THE PROBLEM**

Many scholars explain about the relationship among the remittances and household and economic development but there is very few scholars who focus on the connection between the remittances and religion. Both topics are broad and it is difficult to study both so we narrowed down these topics and centered on use of remittances for religious purposes. Majority of people of the Jhelum are migrated and they are sending money to home country. These migrants belief in religious aspects and they remit to promote the religion. For this purpose they are sending money for Madrassa, shrines and to support the poor families. Remittances are considered as an important element for the developing countries. This study aimed to examine the use of remittances for religious purpose and consumption of remittances on the basis/name of religion. Study also aimed to observe that how religion influence people to send money to home country?

### **1.3.RESEARCH GAP**

There is a lot of work done on remittances and religion in the world. Kelly and Solomon (2009) explain link between remittances and religion that religious people remit more money as compare to non-religious people. Roman and Goschin (2011) explain that remittances and religion are not separate topic both are interlinked trough globalization. So many studies explain relation between remittances and religion. My research topic is **‘Utilization of Remittances for Religious Purposes: A case study of Jhelum city’** and I am trying to investigate the relationship between religion and remittances. There has been very little research conducted in the Jhelum on this topic, that how remittances are utilized for religious purpose in Jhelum city? A lot of remittances are sent by migrants in Jhelum and through this research I will find out that remittances which are sent by migrants are actually being utilized for religious purposes in Jhelum city.

### **1.4. RESEARCH PROBLEM**

My research topic is ‘Utilization of remittances for religious purposes: A case study of Jhelum city’. I have chosen two towns of Jhelum city and noticed the connection among the utilization of remittances for religious activities. My research is based on following questions.

### **1.5. RESEARCH QUESTIONS:**

Following are the research question of this study:

1. What are the factors that influence migrants to remit for religious purpose/s in Jhelum?
2. Are the remittances sent by migrants being utilized for religious purpose in selected locale?
3. What role culture and tradition play in remitting behavior of the people in Jhelum?

### **1.6. OBJECTIVES:**

This study is based on following objectives:

1. To understand impact of remittances on religious activities and the role played by the religion to promote remittances.
2. To find the motives behind remitting in the name of religion and the effect of culture and tradition on people sending behavior.

(Major motives are self-satisfaction, to help needy people, welfare of community and to provide financial help to religious institutions).

3. To understand about the utilization of remittances in religious institutions.

(Mainly financial help is used to provide food in madrasa and shrines, to run day to day routine of mosques and construction of new mosques and renovation of old infrastructure of shrine).

### **1.7.SIGNIFICANCE OF THE STUDY:**

This study provides a detail information about migrants according to social, economic and religious categories, who are sending money and behavior of their families. Study mainly focuses on remittances and religion. This study guides the researcher about remittances that how remittances are used on the name of religion or for religious purposes and how people response to it. Culture and tradition also have an impact on the remitting behavior of the people. Religious people are sending more money as compared to nonreligious people.

### **1.8. KEYS TERM**

These are the key terms which are used in my research.

- **REMITTANCES**

Remittances are the money which immigrants send back to their home country to support families (Stodolska and santos, 2006).

Remittances are the money that enhance the social and economic status of migrant family (sabor, 2008).

Remittances are the largest source of finance for developing countries (Maimbo and Ratha, 2005).

- **RELIGION**

Religion is the beliefs of society, which involve values, customs and traditions (Roman & Goschin, 2011).

Religion is based on set of beliefs and planned activities which are introduced by traditions and performed in a particular place of worship (Zinnbauer et al.1999).

- **SPIRITUALITY**

Includes values and righteous lifestyle which are maintained by spiritual practices involving prayers or meditation (Sheldrake, 2012).

In contrast with the religion, spirituality is considered more functional, focusing on nature and being, and how beliefs, emotions, and practices relate to diverse life events like death, suffering, and injustice (Zinnbauer et al.1999).

- **MADRASA**

Madrassa is an institute that teaches student religious syllabus instead of the one which is approved by the Pakistan education ministry (Andrabi et al., 2006).

Schools in which just Islamic knowledge is circulated in south asia is known as Madrassa (Riaz, 2008).

- **Masjid**

Masjid is an Arabic word, means location/area of worship and for Muslims society it is the most respectful institution and considered as sign of religious building. Masjid is an institute in which we follow all the Islamic law which is explained in Quran and Hades (Aazam, 2007).

- **SHRINES**

In Pakistan, shrines are important part of culture. People belief in Sufi's blessing and they visit to these shrines. People belief that sufis will listen and help them in different ways, for example in fulfilling their social, economic and spiritual requirements (Abbas et all; 2013).

Shrines of sufis are playing very important role in connecting people with God and people go to shrines for achieving and solving their problems and wishes (Charan, wang & Yao, 2018).

People believe that visiting shrines help them to solve their social, cultural and economic issues. Both male and female go to shrines for fulfillment of their wishes (Levin, 2008).

## CHAPTER 2

### 2. LITERATURE

Literature review is an important process of research. It improves knowledge, clarifies concepts, helps in focusing on research problems and guides in selecting research methodology. Through it results are compared with other results. Theoretical background is established with the help of literature review. Study should follow thematic nature literature review, which depends on basic themes; themes follow proper/logical sequence (Kumar, 2011). This study is also based on thematic literature review.

Remittances are the important source of earning for developing countries.

Kelly and Solomon (2009) use the NIS-P, a panel survey of a nationally representative sample of new legal immigrants to the United States. This study focuses on two major questions. Immigrants from changed religion are different in sending money for religious concerns. Religious people send more money for religious concerns as compared to nonreligious people. How much people are religious and send money basically depends on their attendance in religious activities. In remittances determinants, when people send money to home country they have different motivations to remit. Literature on remittances tells us the difference between people remit for charity, family support, self-interest and risk sharing. If people remit for altruism their main focus is on supporting family members and increase the welfare in home country. With evidence migrants are remitting for altruistic and religion is providing a motivation for helping others. In methodology Logistic regressions, regression model and dummy variables are used. There is a positive relationship between remitting behavior and religious service attendance. This correlation is not statistically significant.



Mannan and Frede (2015) explain the determinants of remittances and changes in religious influences and its socioeconomic impact on the households, who are receiving remittances in Bangladesh. Study uses quantitative method approach and regression models. Determinant of remittances and its impact on the same community of the household, change from one religion to another. Due to the religious discrimination, connection between demographic and socioeconomic impact of remittances also differ in the origin country.

Roman and Goschin (2011) explain in this research that migration and religion are separate topics but in globalization both are interconnected. The study of Migration is of utter importance in Romania religion. This Study aims to explain about connection between religion, migration and economic performance related to migration in Romania. In migration process religion is playing an important role along with culture and work interest. Remittances are considered important in economic sense for home country. In Romania economic outcome is related to religion. Economic outcome of Non-religious people is higher as compared to religious people. Study uses survey data and logistic regression.

Garbin (2018) explains that remittances play an important role in the process of migration and development. It connects religion, migration and remittances. Ethnographic study is used for African church. This Study explains that how religious contributions are transformed in to “sacred remittances” and social meaning in which individuals connect to religious contribution sent to home country and how this is compared with sending money/ remittances to family members. Study is based on semi structural interviews.

Kurien (2014) explains about the sociology of religion. Religion influences all aspects of life through the political and social involvement of society. Study explain that religion have important influence

on sociology. Religion is considered important in social, economic and political aspects and also focuses on migration and immigration of the certain group of India. Study explain how religion influence migration, use of remittances, social societies, who receive remittances and political aspects. Data is collected through surveys.

Ellison (1991) explains about the relationship of religious involvement and well-being. Study explain that religion has a positive effect on the well-being of people. Religious people have high level of satisfaction with life, they are more contended and have less psychosocial consequences. Data for this study is taken from General Social Survey.

Norms, values, behavior, family relationships and other aspects of life that promote wellbeing are promoted by religious communities.

Religion is based on beliefs, values and spirituality.

Abbas et.al (2013) explain that, In Pakistan, shrines are important part of culture. People belief in Sufi's blessing and they visit to these shrines. People belief that Sufi's will listen and help them in different ways for example in fulfilling their social, economic and spiritual requirements.

Sabra (2013) Connection among the Sufi culture and shrines is very close (Bashir, 2011) and their connection is seen into history.

Sufi shrines are considered as very important element of Pakistani culture. People have firm believe in shrines and Sufi blessing. Shrines are the place which connect Muslims and non-Muslims to share happy event together. Sufi shrines is playing very important role in connecting people with God and people went to shrines for achieving and solving their all problems and wishes. People also believe

that by eating lungar, mud, salt from the Darbar, help them to solve/recover their diseases (Charan, wang & Yao, 2018).

Levin (2008), people believe that by visiting to shrines help them to solve their social, cultural and economic issues. Both male and females went to shrines for fulfillment of their wishes.

(Ewing, 1983) said that, In Pakistan Gadinasheens /Pirs have managed all the activities of shrines and they have larger number of followers (Murid).

People who believe in Sufis have very close emotional connection with the shrines (Manzo, 2003).

Migration is movement of people from one place to another place. Migration and remittances are closely linked. Migrants send money back in home country and it is an important source of income for developing countries. Migrant send money for many reasons.

Kumar et.al, (2018) explain the important factors and international remittances utilization in Bangladesh by using primary data from migrant. Main focus is on migrants, sending money home for different reasons. They remit to support family, self-interest, to return loan and exchange views. Families of Migrants are using money for food, education, rent payments of house, purchasing lands and for business purposes. The study recommends policies like arranging training and skill enhancing programs to migrants and creating investment opportunities. The study uses multiple linear regression model estimated by OLS method.

Cohen (2011) Study focuses on the role of remittances role for communities and the households (who receive remittances) and movers. Remittances are considered important in economic, cultural

and social values, also it shapes the transnational space as migrant and non-migrant interact. Study explains both positive and negative impact of remittances which they send back to home.

Stodolska and Santos (2006) study focuses on the fact that Migrant send money back to home to support their families and communities they compensate to develop their identities.

Holst and Schrooten (2006) explain about the remittance determinants and they use German SOEP data. This Study focus on two major points. Integration into German society and how much people remit is not based on income. Basic reason behind migration is remittances.

Stark (1995) explain two standard of literature firstly people remit for personal interest, strategic motive and inheritance perspective. Secondly people remit and migrate for the arrangement of family loan. Longitudinal study and dummy variables is used.

Remittances are the important source of earning for developing countries. Remittances which are send by migrants are depending on their capabilities, income, saving and their attachment with their families. Remittances which migrants send is also based on their duration of movement, condition and their social network. Certain motivation for sending money is, Migrants send money in home country because they are concerned about their families and relatives this is altruism motive. Another reason for sending money is self-interest of migrants. Migrants are also sending money for insurance and loan purpose.

Goldrinf (2004) explain the development through remittances is based on migration and the amount of money which is sent back to home. Mexico case study is used which focus on two major points. Remittances economics dimension which basically include social and political meaning of remittances and distribution of remittance in to family, society and investment. Most of specialist agreed that remittances are used as income like on housing, food etc. very small portion of money

is left over which is spent on investment. Basic purpose of remittance is to improve the family living standard, support and improving relative's wellbeing.

Isaakyan and Triandafyllidou (2016) explain the connection of remittances and transnational movement. Remittances depend on the mobility. Mobility is considered important in social remittances and remittance depends on sending and receiving communities nature. People who send money have different motivations and plans.

Levitt and Colleg (1998) explain about social remittances, migration at local which is based on cultural diffusion. Social remittances is basically identities, behaviors, concepts and capital that move from host to home communities. Study focus on how in receiving countries these ideas and practices are remolded, mechanism through which they send money to home communities and their role in home country social and political life transformation.

Arun and Ulku (2011) explain about the behavior of remittances by taking data from south Asian communities like Pakistan, India and Bangladeshi people who live in Manchester. Study explains connection between home and Host County is based on variables like income, employment, education and these are consider important remittances determinants. Remittances are send back to home country for consumption, saving self-interest, altruism, loans payments and contractual arrangements. Study use random sampling technique and by taking interviews and use NDHI data from 700 households live in Manchester.

Erdal (2012) explains about remittances of migrants is based on the assumption that remittances are shared and flowed within households. Study focuses on the question (what is money for?). After examination it is found that money which is sent by a migrant is used for investment in a business

or houses or in religious terms. Study explains about kinship, gender and religious extent/aspect of remittances. Study used survey data and qualitative study of Norway-Pakistan remittances.

Brière et al. (1997) explain about the hypotheses (what motivate a migrant to send money home to support their parents in Sierra). Migrants in Sierra are sending money for investment and insurance. Remittances which are sent by the migrants, improve the level of income, welfare and investment for families in Sierra. Surveys and interviews are taken from the people of Sierra.

Anghel, Piracha and Randazzo (2015) explain that remittances are playing an important role in promoting globalization and improving growth level in developing countries. Migrants are sending money, ideas, information in home countries. Study mainly focuses on the use of remittances sent by migrants and remittances are considered an outcome of migration. Remittances help to reduce poverty, improve the human capital and it may have positive or negative impact on growth and competitiveness of a country.

Mukherjee (2017) explains, at the world level that India is on the top in remittance receiving. Major part of remittances are used in houses, education for coming generation, purchasing of properties and lands. Study focuses on the question 'why do migrants from Barkas adopt social, cultural and religious practices of the Gulf? These practices are understood, when study link the exchange of remittances between the countries and certain social, cultural and religious practices are adopted by the Barkas people. Economic remittances are also considered important in Barkas.

Osili (2007) explains about the flow of International remittances between migrants and home families. Migrants are sending money for supporting families, altruistic and for saving purpose. Remittances which are sent for investment in origin country is positively related with the resources of origin household. Poor families, in the home country, are receiving large amount/transfer.

Levitt and Nieves (2011) explain about the social remittances. Before people move to another country their experiences influence what they are doing in the country where they settle/ migrate. This effects their remittancing behavior in the home country. Study explains the difference between individual and collective remittances. Individuals interact about the ideas and practices with friends, family and organizations which is considered important in management process .this study explain that social remittances are playing an important role in enhancing the effect of national and regional change. Survey data is used by this study. Social remittances have positive and negative impacts on home country.

People who have moved from developing countries bring their skills in the migrated country and they are making efforts to increase the development in their home country through remittances, investment and by introducing new skills, knowledge and by giving charity.

Lucas and Stark (1985) explain certain hypotheses about remitting motivation, like self-interest and pure altruism. Study explain about the model of altruism or self-interest remittances is the main element which is sent by the migrant to home country. Study take the evidence from Botswana. In altruism basic focus is to support left behind. In self-interest migrants are sending home for purchasing asserts, for investment and aspiration to inherit.

Study used survey data of the National Migration Study of Botswana.

Rapoport and Docquier (2005) explain about economics of migrant remittances, its determinants, growth effect and also explains the connection among remittances and inequality. Migrants are

sending money for many reasons and the basic reason are to support the family in home country, self-interest, altruistic and purchasing assets in home country.

Yusupova and Ponarin (2016) explain about the migration by investigating the role of Islam in which Muslim society migrant gets mixed in to multicultural society with Islamic elements. Study focuses on solidarity among many ethnic groups of Central Asian migrants and indigenous Russian Muslims, depend on the same religion and social remittances. Migrants are transferring new ideas to home country which they learn from the host country. The method of interview collection was based on quota sampling.

Harper & Zubida (2017) explain, why people send remittances by discovering remittances meaning. Study explain that various people are not regularly sending money and those who are sending are only doing this to support family. People who send remittances to family create a positive image. When migrant is forming a new family their level of sending money back decreases. Study explains about the migrant incorporation and family relationship. . People send money for a particular motive at one point and then change sending money patterns at some future points. Interviews and questionnaire based methodology is used.

Prakash (1978) explains that a large number/amount of keralites are doing work in foreign country and they are supporting their families by sending money and their families are depending on these remittances. Study is conducted on various villages of kerala, where people migrate for job opportunities and explain remittances impact on kerala. Study mainly focuses on the fact that how much remittances are sent by the migrants in home country to support families, for investment, saving and consumption. Remittances are also used for purchasing lands, assets, marriages and for



repairing old homes. Remittances are not used in productive investment. Interview based methodology is used by study.

Goldring (2003) explains that remittances is important topic in many aspects. Study explains about the economic, social and political aspect of remittances, its uses and types of remittances. The case study of Mexico is used in which different types of remittances is compared. Remittances are sent to support the families and for investments. Data of Mexico migrant remittances is used by this study.

Piteli, Buckley, Kafouros (2019) explain about the FDI by investigating the remittances impact on economic development of emerging market of countries. Study explains changes in cultural influence of remittances.

Remittances is the amount which migrated people send to homes. Economic outcome of remittances are considered important because of migrants and remittances.

Study also explains about that the culture is the beliefs and values (ethics, religion) that does not change from one generation to another.

Abdih, Chami and Dagher (2011) explain about the connection between the migrant remittances and quality of institutions in the country who receive remittances. Study explains when amount of remittances increase, it make worse impact on the quality of institutions. Study also concerns about the remittances and economic growth. Study uses the data from IMF and World Bank.

Borja (2012) explains about that remittances are the important topic for researchers.

Remittances are sent to support the families and for investment motives. Study is concerned about the remittances impact on economic growth in developing countries. The study uses case of Latin America. People send money for two reasons; to support their families in home country and for the investment purposes. Study uses the VAR model.

Carling (2008) explains about difference in the movement of remittance runs. Why huge money is sent to the homeland by some immigrants than others. This study also discuss about remittance and its policy. Immigrants send money for the sake of supporting their families, for their self-interests and pure altruism. Data have been collected through the service and balance of payment statistics.

Clark and Drinkwater (2007) explain that for the developing countries, migrants remittances are the most important source of income. Study explains about the money sending behavior of ethnic minority households in England and wales. Study also explains that chance of remitting is higher for the rich people and for those who are having more people residing in abroad. Survey data is used in this study. Migrants are sending money for different reasons; for altruism, exchange contract, strategic motives, insurance and for paying loans.

The concept of remittances and religion is not new and both have great impact on people's life. Remittances are playing important role in improving the wellbeing of the peoples. On the other hand religion is motivating people to help other. So in this way both are interlinked with each other.

## **2.1. CONCEPTUAL FRAMEWORK:**

This study include certain research questions and also using theoretical concepts from literature. Research questions focus on utilization of remittances for religious purpose and the role of culture and tradition in promoting remittances for religious activities. Religious frame is based on beliefs, spirituality and values and it revolve around shrines, madrassas and poor families because religion is encourages people to help poor.

Remittances and religion are basically interlinked and it is important topic for researchers.

Religion involve moral values which motivates to help other and religious people help others more as compared to non-religious people (Ecklund, 2006).

Religion is not just the beliefs, it is important element of the people's lives because it involves values and morality. It is influencing the lives of people in dynamic and subjective ways (Deneulin and Rakodi, 2010).

On the other hand; Remittances are not just the source of income, it also plays important role in connecting families and immigrants. When families are not facing any financial problem then through remittances their living standards become better. Study mainly focus on the remittances determinants and remitting behaviors of migrants which is depending on connection with the family left behind (Cai, 2003).

Study explains about altruism model of the household. Immigrants are sending money to support their families back in home countries. So remittances help to fulfill the responsibilities and commitments of the family (Becker 1974, 1993).

Connection among the immigrants and families is also based on self-interest (Chami, Fullenkamp and Jahjah, 2005).

Study explains migration and remittances are related to the families because families of migrants are depending on these remittances. So family is playing important role in shaping remittances (Stark and Bloom, 1985).

Money which immigrants send back to home country help the families to solve the financial problems and remittances are promoting development in home country (Kapur, 2004).

Remittances are not only used for supporting families but it is also used for self-interest and investment purpose. Remittances promote connection with friends and families. Migrants are sending money for charity or for religious purpose. (Devoretz, P, Vadean, J., 2007).

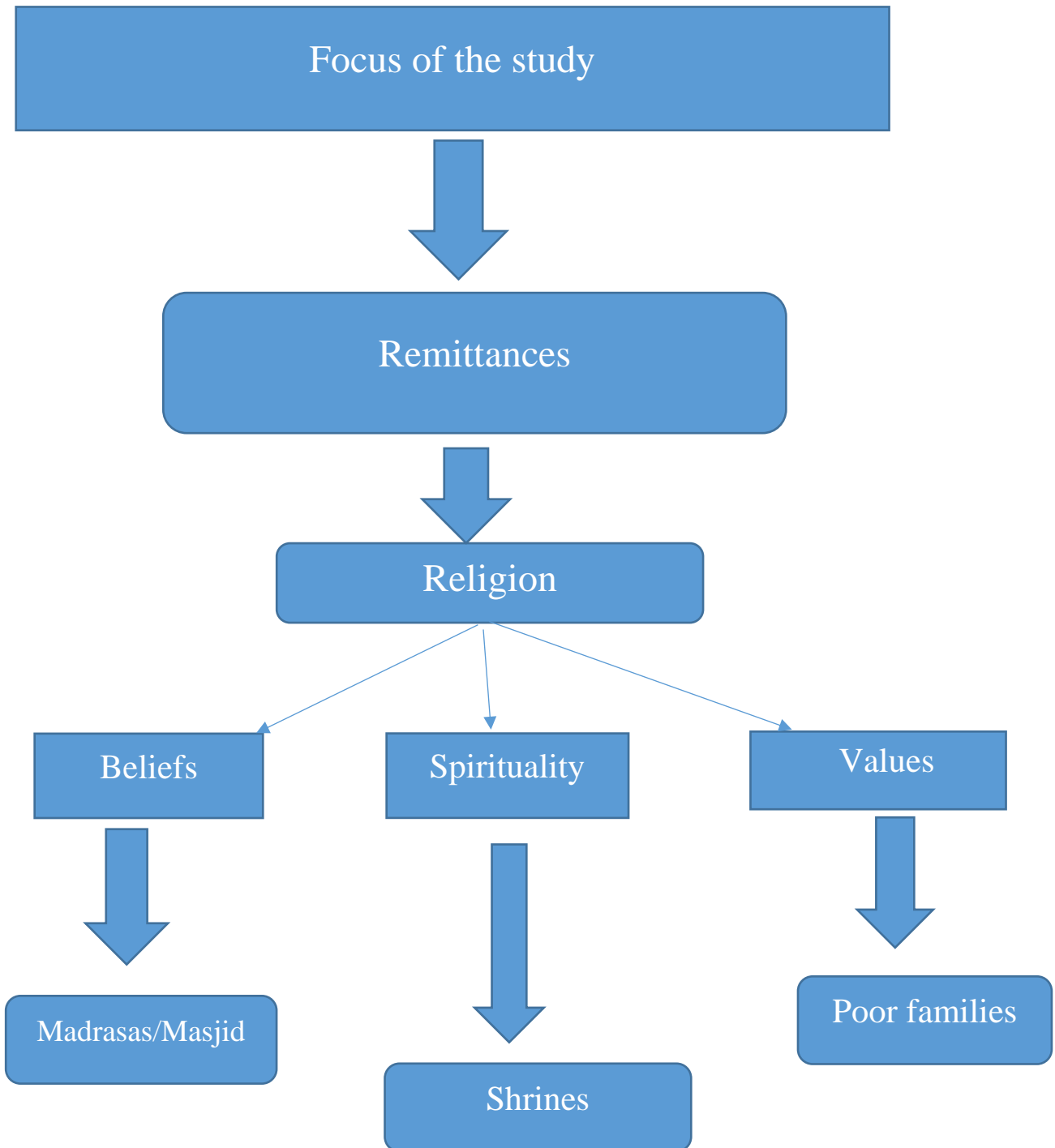
Study explains that self-interest and exchange are two main elements that promote remittances (Cox, 1987).

Remittances are playing important role in connecting the family and promoting wellbeing (Becker, 1974).

Choudhary (2010) explain the connection among the culture and religion through Sufism and explain that culture is main element in people lives; according to the culture people perform their religious activities.

For religious people, another motive to remit for religious projects is they believe that charity on the name of religion will help them after death.

## 2.2. CONCEPTUAL FRAMEWORK:



**EXPLANATION:**

Study mainly focus on remittances and religion. Migration is an important element of this study because through it remittances and religion are interlinked. When people migrate, they send remittances back to their home countries. These remittances are used to support families, for self-interest purposes and for the wellbeing of their society. Religion includes ideas, beliefs, spirituality and values which motivate people to help each other's and spent money for religious activities. Muslims have very strong connection with their religious institutions and religion motivate people to remit for religious aspect. People believe that Masjid and Madrasa are considered as ALLAH'S home and People Perform their religious activities in them and they believe by remitting in these religious institutions will promote their religion. On the other hand people have spiritual connection with shrines, a place in which ALLAH'S *WALIS* are buried and they have firm belief that by visiting to the shrine will help them to solve their problems. Due to their cultural and moral values, migrants also send money to support their Poor family members and for the welfare of the society.

## **CHAPTER 3**

### **3. RESEARCH METHODOLOGY**

Basic meaning of a research is searching again. So research is a systematic attempt to learn newly introduced knowledge. Research is a process of solving current problems, eliminating previous mistakes and introducing new ideas in previous knowledge. Researcher focuses on day to day activities and trying to introduce new knowledge. Basic purpose of a research is to answer the question by using scientific technique (Pandey and Pandey, 2015).

Research method is a technique which is used by researcher for conducting a research (Kothari, 1990).

#### **3.1.RESEARCH STRATEGY:**

According to my research topic ‘utilization of remittances for religious Purposes’ qualitative research strategy is used. Qualitative method is suitable for my research because these concepts are based on behavior, ideas and beliefs of humans and we cannot measure it quantitatively. Through this approach we can check the factors which are influencing remittances and religion. So the concept of remittances and religion can be studied by using qualitative approach.

Qualitative research is based on qualitative phenomena’s. This research have certain motives and it is based on interviews and questionnaires. Through this research we can observe human behavior about a particular topic or concept. Particular guidance should be needed for conduction of this research (Kothari, 1990).

Qualitative research method is an approach which involve words and phenomena instead of numbers or digits (Bryman, 2016).

### **3.2.UNIT OF DATA COLLECTION:**

This study used primary data and data is collected from individuals and groups whom researcher explored to collect the relevant information according to her research questions. For this study data is collected by using purposive or judgmental sampling technique.

1. Migrants families, which receive remittances.
2. Maulana of the Madrasas/ Masjid of the particular locale.
3. Gadinasheen of the shrines.

#### **UDCS EXPLANATION:**

##### **1. MIGRANT FAMILIES:**

In this study first UDC were migrant families. Migrants send money to support their families in home country. I have collected data from these families that how much money is being sent by migrants and from this money how much they spend for religious purpose by using unstructured, semi structured and focus group discussion techniques. I have used these techniques because, by using these I got in-depth information and this were also a useful tools for me to cross-check information.

##### **2. MAULANA OF THE MASJID/ MADRASAS:**

In this study second UDC were Mulana of the masjids/Madrasas. I have collected data from them about people attendance in religious activities and their contribution in religious institutes by using unstructured and semi structured interview techniques. I used these techniques because through these I was able to collect important and detailed information.



### **3. GADINASHIN OF THE SHRINE:**

Third UDC were Gadinashins of the shrines, who used to be the most respectful person at shrine and manages all the activities of Shrines. I have collected data about people beliefs, their attachment with Darbars/shrine and social relation with the shrines by using unstructured and semi structured interview techniques. I have used these methods because through these, I got deep and detail information.

### **3.3.RESEARCH DESIGN:**

My study used qualitative research method and explanatory research design because through this design study can easily built connection among remittances and religion. Choice of a research design depends on question and objective. Explanatory research design is flexible and use non probability sampling method (Kothari; 1990). Explanatory research is also called analytical study.

### **3.4. RESEARCH METHOD:**

#### **INTERVIEWS:**

Interviews are the most relevant technique for collecting primary data in a qualitative study.

Interviews are flexible in nature and the person who is taking interviews allow the respondent to answer the question in a way which he/she wants.

Interview is a technique through which people exchange their ideas, thoughts and information (Pandey and Pandey, 2015).

Taking interview is basically a procedure/method of social communication (W. J. Goode & P.K. Hatt, 1968).

In qualitative research, selecting the type of interview is based on the research question.

There are two main type of interviews in a qualitative research that is unstructured and semi-structured interviews (Bryman, 2016).

### **UNSTRUCTURED INTERVIEWS:**

Bernard (1994) defines that “Unstructured interviews are depending on proper plan which you make in your mind, but are also based on the responses of the candidate”. In unstructured interviews there is no proper set of questions and person who is taking interview have certain questions in his/her mind and they try to cover these questions during interview. Unstructured interviews are basically informal. Through this technique I got information on following:-

(a) Migrants families living pattern and their attachment with religious activities and migrant remitting behavior on the name of religion.

(b) Religious activities people performs at religious institutes through head of Masjid/Madrasas and Gadinaseen of shrines.

## **SEMI STRUCTURED INTERVIEWS:**

In this technique interviewer has just one chance to take the interview from particular people. This technique uses interview guide and it follows proper set of written question and topic which research have to cover (Bernard, H.R; 2017). It is based on proper instructions (Bernard, 2011).

In this technique, through interview guide I have divided questions about a particular topic in to different segments. This technique allow the researcher to collect detail and deep data according to their requirement.

I used this technique because through it, I was able to collect detailed data about people, culture and their attachment and social relation with the religion.

## **FOCUS GROUP DISCUSSION:**

Focus group discussion technique is used for qualitative research. It is a technique which involves more than one person and minimum four participants. In this method, main focus of the researcher is how a respondent react to each other's view and make a view according to the interaction between the people of the group. Focus group involve a moderator who will manage all group sessions. So this method involves focused interviews and this method is more focused as compare to the group interviews (Bryman, 2016).

### 3.5. SAMPLING TECHNIQUE:

Sample is a value which is selected from population and sampling technique is a method which a researcher adopts when they are selecting sample (Kothari, 1990). Study uses non probability purposive or judgmental sampling technique because in this method people who fit in the research criteria and objectives are selected and this method is suitable for my research.

### 3.6. PROCESS OF DATA COLLECTION:

Majority of the people in Jhelum are settled in abroad and sending money back in Home County for different purposes for example they remit to support their families and they also send money for religious activities. I have collected data from two towns of Jhelum city. I have interviewed different people of both town and done my field work in specific time. Firstly I have explained the participants, about my topic and its objective and took their interviews and build a complete report.

**Table:**

<b>UDC'S</b>		<b>Rathian</b>	<b>Jada</b>
<b>1</b>	Migrants families	<b>11</b>	<b>15</b>
<b>2</b>	Mulana of Masjid/Madrassa	<b>2</b>	<b>3</b>
<b>3</b>	Gadinasheen of shrines	<b>1</b>	<b>2</b>

### **3.7. QUALITATIVE DATA ANALYSIS**

According to kumar (2012), Qualitative analysis depends on your planning that how you interconnect your results. We can do this by using three ways. Firstly, by describing about incidents, events and situations. Secondly classifying the main theme that arise through field notes. Thirdly explain about the significance of the themes.

Bernard, H. R. (2017) explained that in qualitative analysis you have to focus on main themes, explain the story as it seems its characteristics and its connection with other themes.

### **3.8.THEMATIC ANALYSIS**

For this study, I have used thematic method for examining data. This method is based on some steps. First one is data collection, second is identification of data according to patterns, thirdly dividing patterns in to sub themes and last one is to make a valid statement for selecting themes (Aronson, 1995). In thematic method we collect data through reading, searching meaning and themes and at the end shaping the themes in a meaningful way (Sundler, Lindberg, Nilsson & Palmér, 2019). Thematic study is used in qualitative method/research for classifying, examining and describing themes of the data (Braun & Clarke, 2006). There are two types of models used in thematic analysis. First one is inductive model and it is used when no earlier/ preceding studies provide data regarding the phenomena so codes are directly obtained from transcript/ texted data (Hsieh & Shannon, 2005). Second is deductive model and it is used when in different conditions the goal is to examine the earlier theory (Hsieh & Shannon, 2005; Elo & Kyngäs, 2008).

### **3.9.FRAMEWORK ANALYSIS**

Framework method is flexible while collecting the data. This method is used when we are collecting primary qualitative data. It allows the researcher to firstly collect data and then manage it or manage data during the data gathering process. In this analysis data is examined, recorded and organized according to themes and subjects (Srivastava & Thomson, 2009). In qualitative research, researcher use different methods for analyzing data for example Ground Theory Method (GTM), Content analysis and Framework analysis. For this/my study, I have chosen Framework methodology because this analysis/ methodology helps me for making themes.

It is based on certain steps, familiarization, identification of themes, coding, memo writing and Verifying Data.

#### **1. FAMILIARIZATION**

Familiarization is basically understanding of the researcher about the adjustment of the data which researcher collect by taking interviews, through recordings, by observing people behaviors, transcript etc. When I have collected all the data I have studied it carefully. According to Braun and Clarke (2006) read all the collected at least one time and then move to the next step (coding). I have carefully studied all the collected data to explain and understand the basic themes. I have studied and listened all the written and recorded interviews and also restudied literature.

#### **2. THEME IDENTIFICATION**

According to (Ritchie & Spencer, 1994) after completing familiarization process next stage is themes identification. In this process researcher explain/ identify about the main themes and concepts and researcher also know about the emerging themes and subjects in data. These emerging

themes and subjects comes from main themes. In this stage researcher gives permission to data to order/ manage the concepts and themes. So by using themes researcher filters and categorize the data.

### **3. CODING**

Coding is playing a very important role in qualitative analysis. According to the researchers coding allows them to interconnect with data and explain the basic themes and concepts to support the theory in the data (Basit, 2003). In coding process, codes are given to data. Codes are tags/labels which is assigned to data (Boyatzis, 1998). Coding is based on themes and there are two methods of doing coding, through software and manually. For my study I use manual method of coding and give codes to all the collected data according to themes.

### **4. MEMO WRITING**

After completing coding next stage is memo writing. This helps the researcher to explain his procedure, assumptions and activities according to codes. Memo writing helps a lot in defining Patterns. This process helps to divide groups in to sections. In this process researcher has to define all the groups and sections, their properties, assumptions and explain when and why these groups are created and changed. Memo writing method is also known as re or free writing technique/ method. In this stage researcher is free to write about their topic without thinking about verb, phrases and tenses (Charmaz & Belgrave, 2007). So in this stage I freely write about my topic and make groups and sub sections without thinking about tenses and phrases etc.

## **5. VERIFYING DATA**

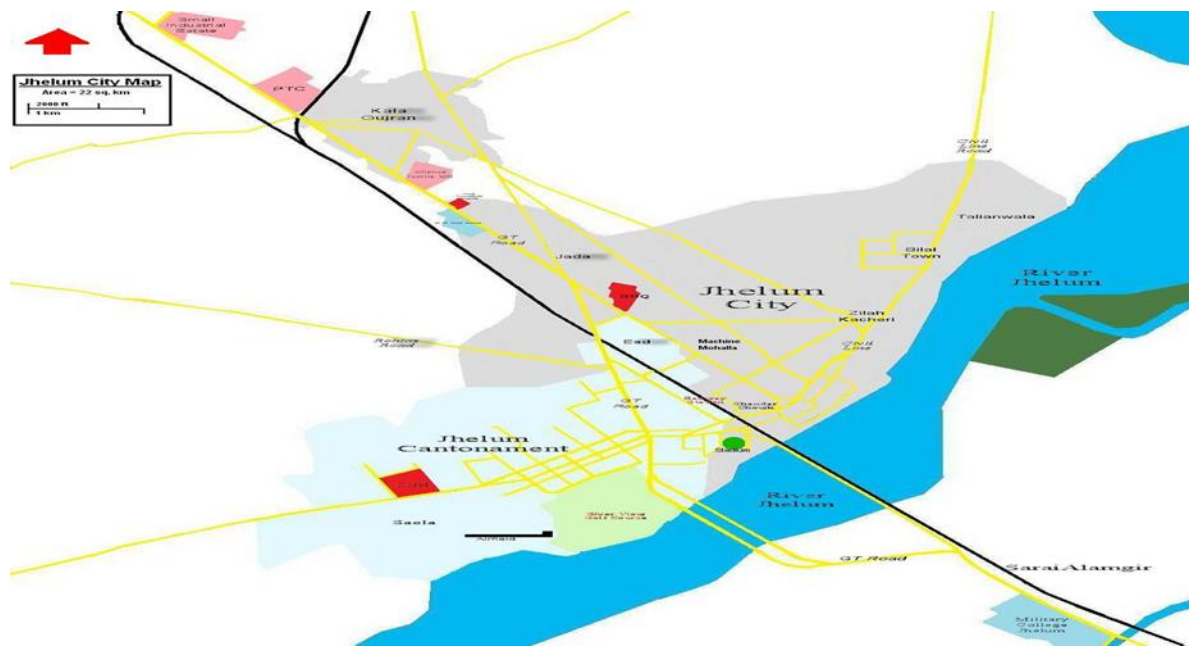
In qualitative study we use indirect method for verifying data. It means we can't measure it but we discuss it with facts. Different techniques are used for data verification and most vital method is Triangulation and in this method we combine all the data which is collected from different people by using different source and time (Flick, 2004). By using this method, I have cross checked my data which I have collected through taking interviews from different people. Information which I have collected by using this method helps me in linking the missing networks/connections. There are four forms of triangulation like Triangulation of data, Investigator triangulation, triangulation of theories and Methodological triangulation (Denzin, 1978). For current study I have used Triangulation method for collecting subjective information.



## CHAPTER 4

### 4. LOCALE:

Jhelum city is located on the right side of the Jhelum River in the province of Punjab Pakistan and it is also known as city of soldiers. Many historical places like Rohtas fort, Khewra mines and Mangla Dam are located in district Jhelum. Research is conducted in two town of the Jhelum district. I chose Jhelum district because majority of the people of Jhelum are settled in abroad and they are sending money to home country. These people send money not only to support their families but also for promoting religion. Remittances sent by immigrants are given to poor people to run their households, to run the day to day activities of shrines and to organize different religious activities at community level.



Source Google Map

## **CHAPTER 5**

### **5. RESULTS & DISCUSSION:**

In this section we are explaining about the results and discussing the results in the light of collected data. In the below pages we will explain the utilization of remittances for religious purposes. Through these concepts we get the idea about people attachment with religion, culture, tradition and spirituality.

Majority of the people of the Jhelum are sending remittances and these remittances are used for religious activities. In the following pages we will explain the connection among the remittances and religion.

#### **5.1.RESULTS**

##### **RELIGION AND REMITTANCES**

Remittances play an important role in the process of migration and development. It connects religion and migration (Garbin, 2018). In remittances determinants, when people send money to home country they have different motivations to remit. People remit for charity, family support, self-interest and risk sharing. If people remit for altruism their main focus is on supporting family members and increase the welfare in home country. Religion is providing a motivation for helping others (Kelly and Solomon, 2009). Religion is based on beliefs, values and spirituality. Ellison (1991) explains about the relationship of religious involvement and well-being. Study explain that religion has a positive effect on the well-being of people. Religious people have high level of satisfaction with life.

I have collected data from the migrant's families, Mulana of Madrasa/Masjid and Gadinashen of shrines who receive remittances and spend these remittances for religious purposes. People who are settled abroad and believe in spirituality, values, culture and traditions are sending money to their families to run household expenditures and they also send some money for religious activities.

## **1. SPIRITUAL CONNECTION**

The concept of spirituality and belief hold great importance in Muslim societies. Spirituality includes values and righteous lifestyle which are maintained by spiritual practices involving prayers or meditation (Sheldrake, 2012). Concept of Sufism is very common in Pakistan. People have belief in Masjid and Shrines and they spend money on these religious institutions. Molvis and Peer are considered as very important people in religious frame. People believe that these religious persons have very close connection with ALLAH so people tell them about their problems and ask them to pray for them. While collecting data, I have interviewed some people who have strong connection with spirituality and spend money on 'Niaz' or 'Langer' for the settlement of their family members. As one old woman said that;

*“My husband is settled in Germany and is sending money for household expenditures on monthly basis and after few months he sends money for Masjid, for the school fee of poor children and he also sends money for Shrines. We are Muslim and we remit for Masjid and Shrines. we give money for the construction of masjid and shrine, in fact when my husband was ill in Germany I made a 'Manat' for his health that when he will be fine, I will distribute 'Langer' among poor”.*

Another old woman became very emotional when she was telling her story;

*“My son went to abroad and he has faced very bad situation and he was not able to come back to Pakistan but still he sent some money for household expenditures. I believe in Masjid and Shrines and every month I go to Darbar and Pray, I made a ‘Manat’ for my son’s settlement. I also gave money to masjid and asked Moulvi sahab to pray for my son settlement. After 14 years my son came back to Pakistan and we went to Darbar and distributed food among the Poor and put ‘Chadar’ on Peer sahab’s grave. My son gave money for the construction of Masjid and also purchased carpets for Masjid”.*

## **2. MENTAL AND PHYSICAL HEALING**

Sufi shrines are considered as very important element of Pakistani culture. People have firm believe in shrines and Sufi blessing. Shrines are the place that connect Muslims and non-Muslims to share happy event together. Sufi shrines are playing very important role in connecting people with God and people go to shrines for achieving and solving their all problems and wishes. People also believe that by eating lunger, mud, salt from the Darbar, help them to recover from their diseases (Charan, wang & Yao, 2018).

People believe that visiting shrines help them to solve their social, cultural and economic issues. Both male and female go to shrines for fulfillment of their wishes (Levin, 2008). So people have belief that visiting/going to shrine will help them in solving their mental and physical Problems too.

During the interview respondent said that;

*“My daughter was ill and we visited many doctors but her illness was not getting better. We were so worried about her disease and someone told us to go to shrine. We went there and told about her disease to Pir sahab and he gave us Tawiz and Dam wala Pani. After some period of time she started to recover”.*

Believes are the most important element in peoples life and it is interlinked with spirituality. Another woman told her story;

*“I have liver problem and doctor suggested an operation for it. I was so upset because I belong to poor family and I don't have enough resources. I have firm belief in shrines and I believe that Pir are the Wali of GOD and they are very close to God. I told my problem to Pir sahab and he gave me Tawiz which I had to drink. I also went for regular checkups and took medicine and after few months I recovered from my disease”.*

So People have different perspective they go to the doctor but also visit to the shrine for the solution of their problems.

### **3. CONNECTION AMONG THE CULTURE, TRADITION AND RELIGION**

Culture and tradition is playing very important role in Islam in fact our culture is revolving around our religion. Religion is the beliefs of society, which involve values, customs and traditions (Roman & Goschin, 2011). Culture is associated with achievement of the physical needs on the other hand religion satisfy our soul (Batoool et al., 2014). People have very strong connection with their culture and they learn a lot from their culture and tradition which is related to religion. We are Muslim and our culture and tradition work according to our religion. During the interview one woman said that;

*“My husband is settled in Australia and sends money for monthly expenditure. We are Muslim and we believe in helping others so he sends money for religious activities. I don't want to mention it because our religion teach us to help others in a way that nobody else can know about it. We are follower of a shrine and we remit for that shrine. Every year when my husband comes to Pakistan*

*we visit to shrine and give money for Langar for poors and also give money for the expenditure of shrine and my husband brings some gifts for Gadinashen. This is in our culture and tradition to help poor's. our religion says we are Muslims and every Muslim is brother and sister to each other so, always help your needy and poor brothers and sisters”.*

Respondent said that;

*“When I was child I saw my father spending most of his time in masjid and he used to visit to shrine on weekly basis and he used to give money for masjid, shrines and poor. He taught me and my brother to help others and spend time on religious activities. From our ancestors we have learned to help others and we believe if we help poor and needy people, ALLAH will help us and it is also part of our culture and tradition”.*

#### **4. SPECIAL PRAYERS (DUA) AND MANAT**

People strongly believe in Dua and manat. Dua plays very important role in a Muslims life. Dua is basically the pure connection among the people and ALLAH Almighty. In Dua we talk to ALLAH Almighty and tell our problem and we request for the things which we need. Dua is very important source through which we become closer to Almighty. Some studies explain that people make manat on shrines for settlement of their work and distribute food after fulfillment of their wish (Batoool et

al., 2014). During collection of data people express their strong connection with these religious concepts and they have many stories to tell me. In interview, one old Man said that;

*“I was very upset because of unemployment and where ever I went for job interview people said that ‘if u want job give us money’. I belong to a very poor family and I do not have enough money. I have firm belief in shrines and Dua and I made a manat and ask Pir sahab to pray for my job and when I got a job I distributed sweet (kheer) on Darbar (shrine)”.*

People believe that by making manat their problems will get fixed.

An old woman in interview said that;

*“My two children are settled in America. They send money after two or three months specifically for religious activities. We divide this money into portions for needy people, masjid/ madrasas, orphanage and for shrines. We believe in shrines in fact when my sons went to America, I made a ‘Manat’ for them and distributed food among poor after their settlement”.*

During the interview process Mulana of the Madrasa said that;

*“People have very strong connection with dua. People ask us for Dua and make manat and after fulfillment of their work they give a large amount of money for Madrasa and distribute Niaz among the poor. Sometimes people also bring some religious books for Madrasa students”.*

Another Mulana of the Madrasa said that;

*“People who are settled in aboard tell us their problems and ask us to pray for them. My student who is living in US rang me and told me that his father is in hospital and asked me to pray for his father’s health. He made a manat that when his father will recover he will give money in madrasa*



*for the sake of ALLAH. After one month when his father was stable he sent us one lac rupees to help in the construction of the Madrasa”.*

## **5. GADINASHEEN AND THEIR FOLLOWER**

Gadinasheen are considered as most important, powerful and respectable person in shrines. In Pakistan Gadinasheen /Pir manage all the activities of shrines and they have large number of followers /Murid (Ewing, 1983). So Gadinasheen are controlling all the activities of the shrine. All the work of shrines are done under their supervision. People have believe that Gadinasheen are the most religious person and have close connection with ALLAH So, people come to shrines and ask Gadenasheen for dua. People who believe in Sufism have very close emotional connection with the shrines (Manzo, 2003). Concept of Bait and become murid is very common in rural area.

People who become murid, follow all the instructions of Gadinasheen/Pir. During my data collection process I noticed that majority of migrants and their family members are bait and follow the instruction of Gadinasheen. One old man whose son is settle in aboard said that;

*“When I was child my father took me to the shrine and I became a bait of Pir sahab and my father guide me to obey all the instructions of Gadinasheen (Pir). The concept of bait is very common in our family. All my children who are here in Pakistan and who are settled in aboard are bait and this concept is passed to our family from our forefathers”.*

One women said that;

*“My two sons are settled in aboard and they are bait. They send money for shrines and whenever they come to Pakistan they bring gifts for Gadinasheen. All of my family members have firm belief in shrines. They also send money for URAS of Shrines and construction of Shrines because we believe that Pirs are the ‘Wali’ of GOD and they are close to GOD”.*

People have huge respect for their Gadinasheen (Pir).

One man in interview said that;

*“Every year we invite Pir sahab at our house. He Pray for us, we have faith/Aqeeda on ALLAH’s WALLI and its honor for us that he comes to our house and we give them gifts as a Nazrana. We distribute food among the Poor’s when he comes to our house”.*

## **DISCUSSION**

### **1. RELIGIOUS INSTUITUTION AND REMITTANCES**

Remittances are playing important role in improving the wellbeing of the people. Remittances are the money which immigrants send back to their home country to support families (Stodolska and santos, 2006). Remittances are considered important in economic, cultural and social values (Cohen, 2011). People remit for personal interest, strategic motive and inheritance perspective. Secondly people migrate and remit for the arrangement of family loan. Remittances are the important source of earning for developing countries. Remittances which are sent by migrants are depending on their capabilities, income, saving and their attachment with their families. Remittances which migrants send is also based on their duration of movement, condition and their social network. Certain motivation for sending money is, Migrants send money to home country

because they are concerned about their families and relatives this is altruism motive (Stark, 1995). Muslims have very strong connection with their religious institutions. Religion guides us to help others and do activities which help to promote religion. Culture and tradition is playing very important role to promote religious activities. Our culture is basically revolving around our religion which motivate us to do good for others and help Poor and give money for the sake of ALLAH. Migrants send money not only to support their families but also for religious institutions (Masjid/Madrassa and shrines) and to help Poor.

During my field work I observed that migrants and their families are remitting due to their values, spiritual believes, culture and tradition.

I took the interview from, Mulanas of Madrasa/Masjid, Gadinasheens of shrine and migrants family members about the remittances and people's connection with this religious institution.

Masjid is an Arabic word, means location/area of worship and for Muslims society it is the most respectful institution and considered as a sign of religious building. Masjid is an institute in which we follow all the Islamic law which is explained in Quran and Hadith (Aazam, 2007). In interview, Mulana of the Masjid said that;

*“Masjid is considered as house of ALLAH and people come here for prayer. Prophet said that: 'Who ever builds a masjid (mosque) in which the Name of Allah is mentioned, Allah will build a house for him in Paradise.’ (Sahih). So Muslims have very strong connection with Masjids and they give money for the work of Masjid. In our area many*

*people who settle in abroad and are sending money for masjid. Some people send money through their family members and some send directly in masjid account and this money is good enough to run the monthly expenditure of masjid like Payment of bills, Pay of Hateeb sahab who comes every Friday for Juma khutba and Pay of mulana of Masjid. we are Muslim and we believe in ALLAH'S House and in QURAN, ALLAH said; 'The mosques of Allah are only to be maintained by those who believe in Allah and the Last Day and establish prayer and give zakah and do not fear except Allah, for it is expected that those will be of the [rightly] guided' (sūrat l-tawbah)''.*

In interview, Migrant's family member who give money for religious institution said that;

*"My four brothers are settled in abroad and they send money for both household expenditure and religious activities. I believe that the monetary benefits that we enjoy are due to certain significant religious entities, hence, spending in their way makes its just but also adds to blessing. In accordance to our faith, money that we earn is fate written. Religion guides us as to how the money should be spent. For me involvement in religious activities replenishes our soul and existence, hence, organizing and contributing to religious activities not only help me in restoring my faith but also gives me a satisfaction of being a part of a purpose bigger than our existence. Culture and tradition is also playing very important role in this respect. Belonging to a sect in minority, I tend to follow traditions and societal norms of the community strongly. The sect I am a part of, believes in being involved and organise religious activities very often.*

*It is considered an obligation and self-need to ensure that some amount of money is spend for religious concerns at least monthly, if not on a daily basis which is rather preferred”.*

In Pakistan, shrines are important part of culture. People believe in Sufi’s blessing and they visit their shrines. People believe that Sufis will listen and help them in different ways for example in fulfilling their social, economic and spiritual requirements (Abbas et all, 2013).

In interview Gadinasheen of the shrine said that:

*“Shrines are the holy place in which Allah’s Wali are buried. Religious People have strong believe in shrines and they consider that Pir are the Wali of GOD and they help them to solve their problems. People come to shrine to fulfill their spiritual, mental, physical and economical needs. Some People come to shrine on regular basis and some come on special events of the shrines. We have large number of follower (Murid) who are bait and their forefathers are also bait from our ancestors. Our followers (Murid) who are settle in aboard are sending remittances for shrines. Whenever they come back to Pakistan they visit shrine and give money for the construction of shrines and they also bring some gifts for us. All the money and other activities of the shrines are managed under our supervision. People ask us for special prayers and make manat and after fulfillment of their manat they distribute langar on shrine. The concept of Pirimuridi is not new it has been there from centuries. People obey all the orders of their Gadinasheen. Money which we collect from migrants is utilized on different activities of the shirines for example payment of bills, langer and other activities”.*

## **2. REMITTANCES AND DEVELOPMENT**

Remittances are playing important role in the process of development. For developing countries remittances are the importance source of income. People settle in abroad send money back to home countries. Migrant families use this money to run their household expenditure and through this money they improve their living standard. Most of specialist agreed that remittances are utilized for the fulfillment of basic needs like payment of Bills, Food, Education etc. very small portion of money is left over which is spent in investment. Basic purpose of remittance is to improve the family living standard, support and improving relative's wellbeing (Goldrinf, 2004). Migrant also send money for investment and self-interest purpose. Migrant families give money for charity. Some people send specific amount to support their Poor relatives. People also send money for the welfare of their area or society. During the interview respondent said that;

*“My son is settled in abroad (England) and he is sending money for household expenditures on monthly basis. He also send money for the development purpose of the society, with this money I have purchased the land for construction of school to provide quality education for underprivileged”.*

Migrants have very close connection with their country and they have emotional connection with their area people, so they remit for the development of their area.

One boy said that;

*“My brother is settled aboard (USA). He send remittances, as my brother is taking care of all my education dues. The amount that my brother sends is mainly for my education expenditure but we try our best to save at least 10 to 20% of it for charity purposes. We distribute this specific portion of money in needy peoples and orphanages”.*

Another respondent said that;

*“In our area there is no hospital for poor people and I feel so bad for them. My son who is very well settled in aboard, when he came back to Pakistan he saw that poor people of our area face a lot of problems so when he went back he sent a large amount of remittances for the construction of hospital in our area”.*

An old man said that;

*“My son is settled in France and sends money for household expenditure. He sends unspecific amount for needy people on monthly basis. We give this amount to support poor family members and we also give money to Ehdi center”.*

From my field work I realized that, Not only migrant are satisfied with the money they send but their family members are also satisfied with these remittances. So overall remittances are contributing for the development process and making a positive impact on welfare of society.

### **3. EARNING SATISFACTION BY REMITTING/ SENDING REMITTANCE**

Stodolska and Santos (2006) study focuses on the fact that Migrants send money back to home to support their families and communities they compensate to develop their identities. Migrants sending behavior is based on their attachment with their family and religion. Migrants who are living in abroad have belief that if they remit for the sake of ALLAH Almighty, ALLAH will give them more and this religious concept give them satisfaction.

In interview process migrant father express his feeling;

*“My son is settled in abroad and he have very strong connection with religion. Every year he send zakat and Sadqat for Poor and needy people. He also remit for shrines, and for the construction of Madrasa in our area”.*

So Muslim become satisfied by remitting in religious activities.



## CHAPTER 6

### CONCLUSION

Migration and Religion are basically different topics but they are interconnected through globalization. Religion is considered as an important component of cultural belonging and it is important for social tie of society. Study focuses on migration and remittances which involves around religion. Religion is the belief of a society, which involve values, customs and traditions (Roman & Goschin, 2011). Migrants involve in religious institutions for many reasons for example they want to promote religious and spiritual activities and they get a chance to give time to other ethnic groups (Cadge & Ecklund, 2006).

Religious people send more money for religious concerns as compare to nonreligious people and how much people are religious and send money basically depends on their attendance in religious activities. In remittances determinants, when people send money to home country they have different motivations to remit. People remit for charity, family support, self-interest and risk sharing (Kelly and Solomon, 2009).

Abbas et.al (2013) explains that, In Pakistan, shrines are an important part of culture. People belief in Sufi's blessing and they visit to these shrines. People belief that Sufis will listen and help them in different ways for example in fulfilling their social, economic and spiritual requirements.

Sabra (2013) Connection among the Sufi culture and shrines is very close (Bashir, 2011) and their connection is also seen in the history.

Sufi shrines are considered as very important element of Pakistani culture. People have firm believe in shrines and Sufi blessing. Shrines are the place that connect Muslims and non-Muslims

to share happy event together. Sufi shrines are playing very important role in connecting people with God and people go to shrines for achieving and solving their all problems and wishes. People also believe that by eating lungar, mud, salt from the Darbar, help them to recover from their diseases (Charan, wang & Yao, 2018).

People believe that by visiting to shrines help them to solve their social, cultural and economic issues. Both male and females went to shrines for fulfillment of their wishes (Levin, 2008).

Gadinashen /Pir manage all the activities of shrines and they have large number of followers /Murid (Ewing, 1983).

People who believe in Sufis have very close emotional connection with the shrines (Manzo, 2003).

People are migrated to other countries for different reasons for example they didn't get a job in home country so they migrated, they have to support their families and they have worked in foreign countries because through this work they were able to send remittances to home country (Harper & Zubida, 2018).

Ellison (1991) explains about the relationship of religious involvement and well-being. Study explains that religion has a positive effect on the well-being of people. Religious people have high level of satisfaction with life, they are more contented and have less psychosocial consequences.

Garbin (2018) explains that remittances play an important role in the process of migration and development. It connects religion, migration and remittances.

Stodolska and santos (2006) study focuses on the fact that Migrant send money back to home to support their families and communities they compensate to develop their identities.

According to the literature of the research, this section contain conclusion and direction for coming research work. Religion is playing very important role in the lives of immigrants and their families. All the connection among the religion and remittances are explained through the literature and certain roadmap is adopted by researcher to explain the responsibilities of different sectors in a better way.

### **1. DATA CONFIRMATION**

It is important to register all the people who are settled in abroad and collect all the data of migrant remittances that how much migrant remit for religious purposes. Remittances are the most important element for improving the economy and this money is also used for improving religious architecture.

### **2. RESPONSIBILITIES OF ULLEMA/ MULANA**

Ullema e Deen (Mulana) are playing a very vital role in Muslims lives. It is the responsibility of ullema to guide people to give money for the sake of Allah and help poor's. Money which is send by the migrant for Masjid should be managed properly and if any disaster hits the city, this money will be utilized for the wellbeing of people.

### **3. RESPONSIBILITIES OF IMMIGRANT'S FAMILY**

Migrant's families who are giving money to masjid and shrines, it's their responsibility to check properly that this money is actually utilized on shrines & Masjid or not.

### **4. RESPONSIBILITIES OF GOVERNMENT**

It is the responsibility of government to keep check and balance that how remittances are transferred and utilized on religious activities. Government should also introduce some easy system that help migrants for transferring money for religious activities.

### **5. RESPONSIBILITIES OF CULTURAL INSTITUTION**

Cultural institutions are playing an important role in promoting religion and moral values. Migrants send money to cultural organizations for the construction of religion institutions. so it's their responsibility to utilize this money on religious activities.

Remittances are playing a very important role in promoting Religion in Pakistan. People have faith in Piri muridi and they remit for shrines and visit to shrines regularly. There is a positive connection between the Remittances and religious activities. Migrants and their families are contributing money for Masjid/Madrassa, shrines and to support Poors for promoting religion. People believe that religious activities replenishes their soul, hence, organizing and contributing to religious activities not only

help them in restoring their faith but also gives them a satisfaction of being a part of a purpose bigger than our existence. People not just remit for religious activities but also send money to support their families and for status uplifting. So remittances are playing their role in connecting both religious and economic department. Muslim have strong connection with their religious institutions and they remit for promoting it.

## **GLOSSARY**

### **Mulana**

Religious scholar

### **Masjid**

Muslim place of worship considered as Allah's home.

### **Madrasa**

School in which Islamic knowledge is taught.

### **Shrine**

Shrines are the holy place in which Allah's Wali are buried.

### **Gadinasheeen**

One who sits on gaddi, manage all the spiritual and other activities of a Shrines.

### **Murid**

Follower of Pir/Gadinaheen.

### **Manat**

To ask for, or beg in exchange for some oaths.

### **Nazrana**

Gifts in form of money, gold, property etc, a murid gives to his pir.

## **Niaz**

Distribution of money, food and property after fulfillment of Dua/Manat.

## **Dua**

Dua is appeal to ALLAH Almighty.

## INTERVIEW GUIDE

- How many family members do you have and how many family members are settled abroad?
- Do they send remittances?
- How much amount the migrants remit for religious activities?
- Do migrants remit for masjid and shrine as well?
- What is the connection of people with masjid/Madrassa and shrines?
- Did people give you money for masjid/Madrassa and shrines after fulfillment of their manta and Dua?
- Does religion encourage you to spend money in religious activities?
- Does culture and tradition motivate you to spent money in religious concerns?
- What is the role of spirituality, values and belief in the remitting behavior of the people?
- How is the amount given to masjid and shrines are utilized?

**Note:** Questions were added and removed up to the respondents' position and their attitude.



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- Thus, although migrants remit and support their sending households and communities, they are also compensated for their amplifying identities efforts: *burnishing their social status and as they negotiate new destinations (Stodolska & Santos 2006)*.
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## APPENDIX

### STATEMENT SHOWING NUMBER OF PAKISTANI WORKERS REGISTERED FOR OVERSEAS EMPLOYMENT THROUGH

#### BUREAU OF EMIGRATION & OVERSEAS EMPLOYMENT

DURING THE PERIOD 1971-2020 (up to June)

#### COUNTRY WISE

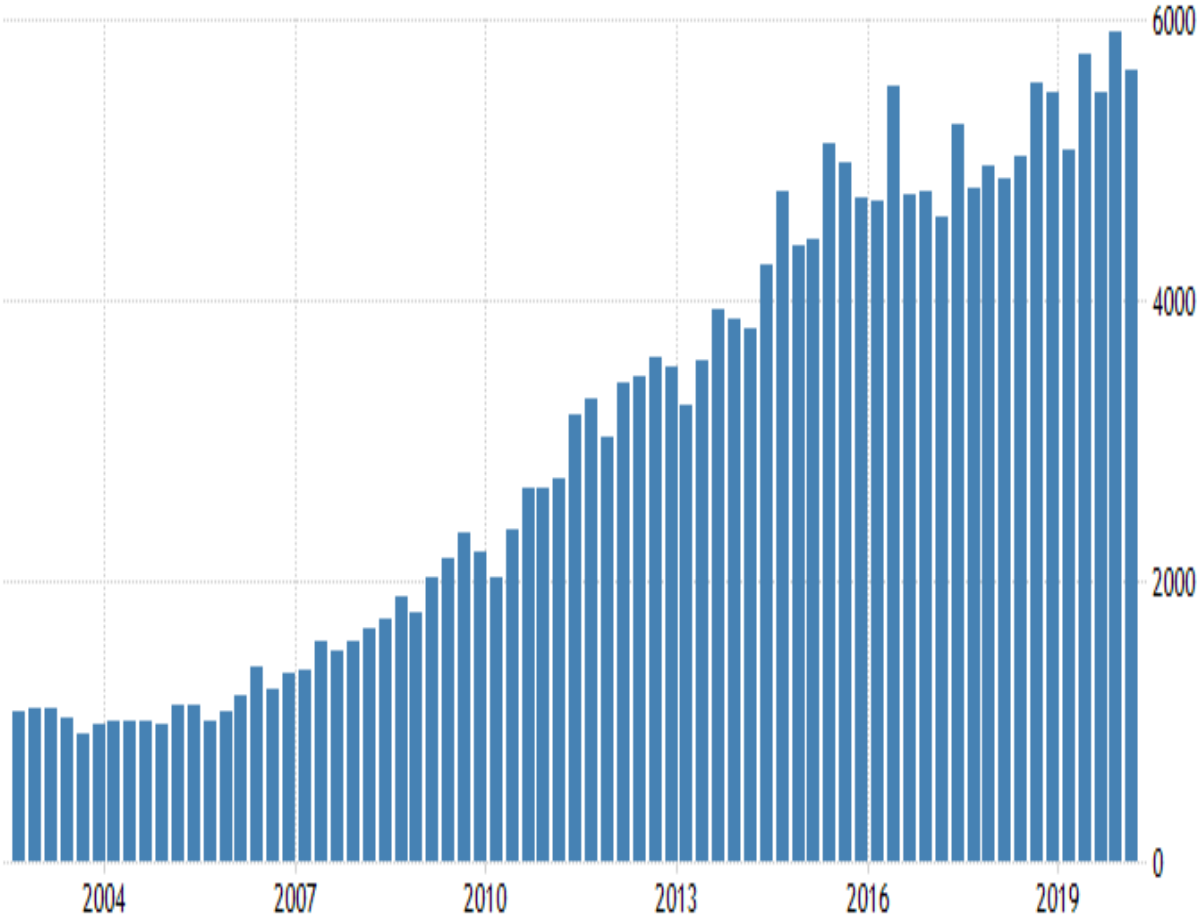
1	Saudi Arabia.	2742 962	2222 47	3585 60	2705 02	3124 89	5227 50	4625 98	1433 63	1009 10	3327 13	1048 58	55 73 95 2
2	U.A.E.	1595 574	1563 53	1826 30	2732 34	3505 22	3269 86	2956 47	2754 36	2086 35	2112 16	4991 5	39 26 14 8
3	Oman.	3944 36	5352 5	6940 7	4779 4	3979 3	4778 8	4508 5	4236 2	2720 2	2839 1	6944	80 27 27
4	Qatar.	8204 3	5121	7320	8119	1004 2	1274 1	9706	1159 2	2099 3	1932 7	5988	19 29 92
5	Bahrain.	9459 9	1064 1	1053 0	9600	9226	9029	8226	7919	5745	8189	3876	17 75 80
6	Kuwait .	1807 55	173	5	229	132	164	770	773	493	126	15	18 36 35
7	South Korea.	1534 3	12	7	12	46	13	17	9	13	25	7	15 50 4
8	Malaysia.	2341 0	2092	1309	2031	2057 7	2021 6	1062 5	7174	9881	1132 3	2272	11 09 10

9	China.	1717	180	220	155	254	355	482	457	854	1252	110	60 36
1 0	Algeria .	878	7	2	7	36	211	259	461	213	118	4	21 96
1 1	Angola .	601	8	6	8	1	22	22	12	11	29	3	72 3
1 2	Azerba ijan	51	0	3	98	22	8	8	8	20	45	12	27 5
1 3	Brunei.	998	79	74	67	48	85	85	212	225	187	30	20 90
1 4	Camer oon.	48	15	0	0	3	2	0	1	4	33	1	10 7
1 5	Croatia .	44	1	0	0	0	0	0	0	0	4	0	49
1 6	Cyprus .	922	71	129	111	278	500	990	1729	1644	970	84	74 28
1 7	Gabon.	299	2	4	1	8	0	0	2	0	0	0	31 6
1 8	Gen- Island.	195	0	0	0	0	2	0	0	0	2	0	19 9
1 9	Germa ny	187	11	23	26	23	43	38	64	103	303	96	91 7
2 0	Greece .	542	0	0	0	0	2	3	2	3	1	1	55 4
2 1	Guinea .	144	15	12	13	6	10	11	6	11	26	3	25 7
2 2	Hong Kong.	252	26	17	20	38	29	38	54	57	60	25	61 6
2 3	Iran.	1258 6	14	3	26	5	65	37	100	20	24	3	12 88 3
2 4	Iraq.	6813 5	0	32	951	1041	709	543	599	756	2306	611	75 68 3
2 5	Italy.	1776 3	2875	3361	2068	1563	431	242	141	86	20	4	28 55 4
2 6	Japan.	380	48	62	44	69	82	102	153	258	391	147	17 36
2 7	Jordan.	5341	178	279	345	328	321	282	285	170	205	49	77 83
2 8	Kenya	67	11	8	6	3	11	15	8	17	25	10	18 1
2 9	Lebano n.	432	30	23	15	57	33	42	24	27	12	1	69 6

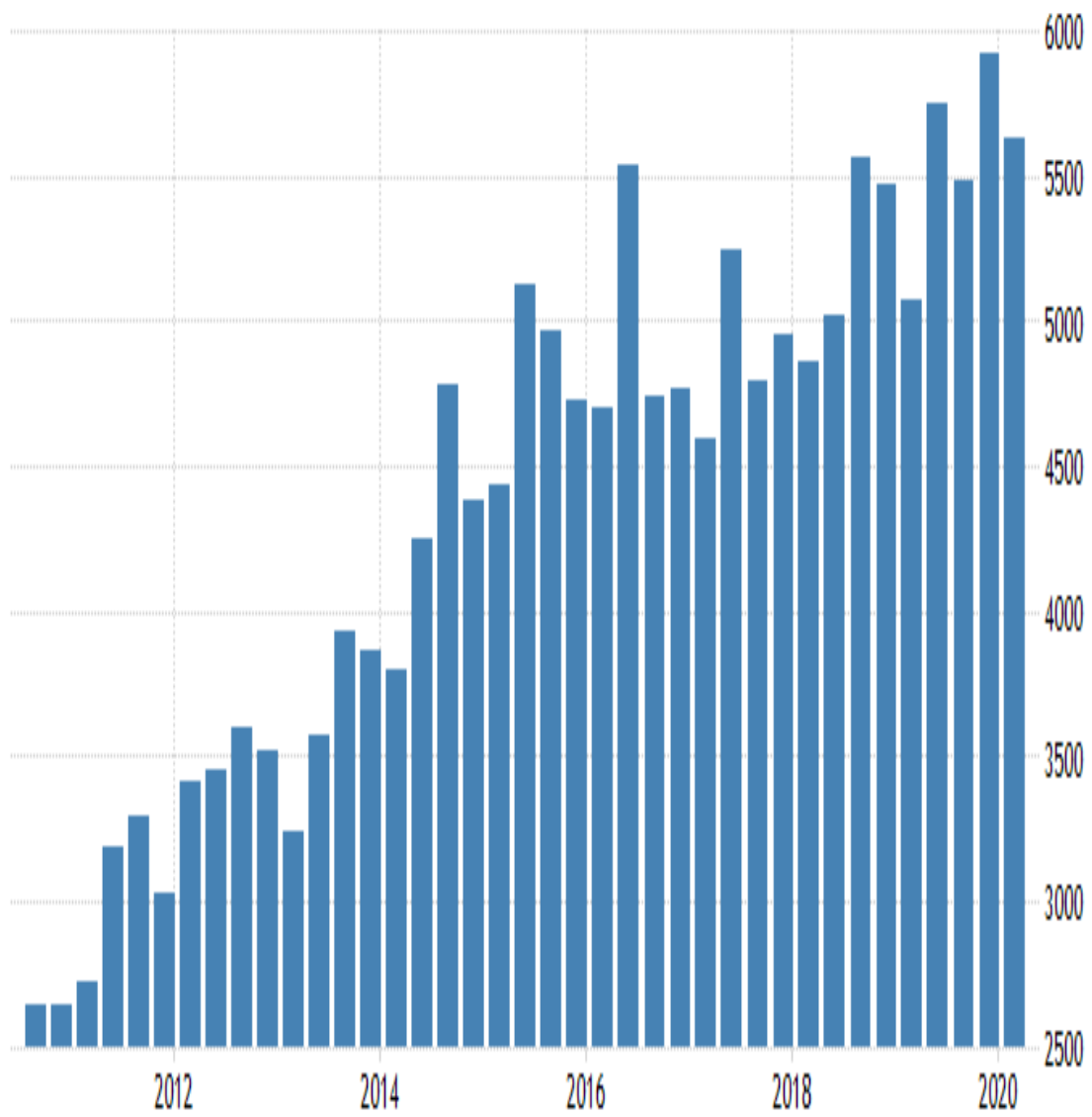
30	Libya.	72112	490	1872	4543	2121	8	0	4	8	17	1	81176
31	Morocco..	44	0	0	0	2	0	0	1	5	3	0	55
32	Nigeria.	2665	166	142	117	113	106	104	75	115	105	32	3740
33	Sierra Leone	138	0	0	0	0	0	2	3	4	7	0	154
34	Singapore.	282	62	47	42	76	68	33	54	65	82	12	823
35	Somalia.	85	5	21	14	47	23	29	49	70	71	26	440
36	South Africa.	840	195	302	211	189	140	95	144	57	104	9	2286
37	Spain.	2122	3	10	3	7	0	5	26	67	208	99	2550
38	Sudan.	2074	227	383	368	559	494	428	535	477	630	84	6259
39	Sweden.	134	84	74	24	16	32	19	47	73	88	8	599
40	Switzerland	100	18	27	12	17	15	17	11	5	24	6	252
41	Syria	346	0	0	0	0	0	0	0	3	1	0	350
42	Tanzania.	812	63	55	56	72	126	50	78	55	36	11	1414
43	Tunisia.	35	0	0	0	1	5	1	0	0	10	6	58
44	Turkey.	203	14	13	21	15	57	95	112	99	66	21	716
45	Turkmenistan.	1212	0	0	0	0	0	2	0	0	11	0	1225
46	U.K.	11044	308	183	158	250	260	346	340	587	903	325	14704
47	U.S.A.	3519	182	164	226	351	350	289	229	339	505	182	6336
48	Uganda.	326	10	0	6	6	37	19	22	35	119	20	600
49	West Africa.	308	3	0	0	0	0	3	2	0	0	0	316
50	Yemen.	5069	57	144	105	137	24	15	17	9	21	7	5605

5 1	Zambia .	908	13	7	38	20	12	20	19	17	32	7	10 93
5 2	Others	9254	1258	1117	1288	1857	2206	1908	1572	1998	4837	1391	28 68 6
11292 152	1129 2153	1129 2154	1129 2155	1129 2156	1129 2157	1129 2158	1129 2159	1129 2160	1129 2161	1129 2162	1129 2163	11292 164	

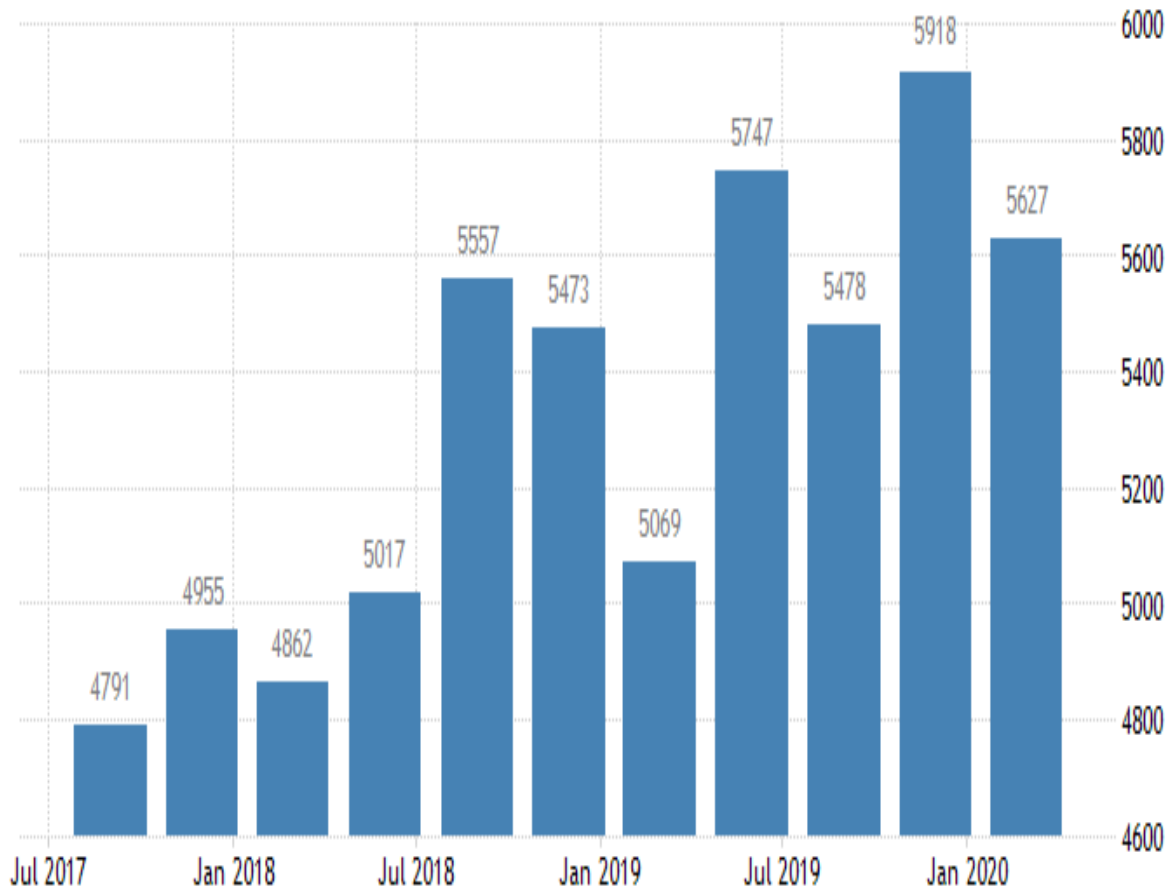
# Pakistan Remittances 2004-2020 Data Graph:



SOURCE: TRADINGECONOMICS.COM | STATE BANK OF PAKISTAN



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SOURCE: TRADINGECONOMICS.COM | STATE BANK OF PAKISTAN

## Country-wise Details

Countries	FY 2014-15	FY 2015-16	Growth
Saudi Arabia	\$5.630 billion	\$5.968 billion	6%
United State of Emirate	\$4.231 billion	\$4.365 billion	3.1%
USA	\$2.702 billion	\$2.522 billion	-6.6%
UK	\$2.367 billion	\$2.579 billion	8.5%

Source; Abdul Rehman, Remittances in Pakistan reached all-time high