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***The role of diaspora remittances in  
the 2022 Pakistan flood recovery :  
Norwegian Pakistani located in  
Oslo***

Master's thesis in Globalisation and Sustainable Development

Supervisor: Hilde Refstie

August 2023



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Department of Geography





## **Topic**

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recovery: Norwegian Pakistani located in Oslo**

## **Abstract**

This study addresses the active participation of the Pakistani Norwegian Diaspora in the provision of remittances during the 2022 flood disaster in Pakistan, including both individual and organisational contributions. This study examined the impact of remittances provided by diaspora members on the recipients at an individual level in Pakistan. This study is also intended to investigate the methods by which diaspora organisations helped and supported each other, focusing on their contributions. This research explores the interconnection between remittances and aid, specifically examining the role of diaspora members as contributors. The individual from the diaspora independently sends remittances and contributes to financial fundraising programmes facilitated by diaspora organisations. For a deep analysis, this study utilises qualitative interviews as a means of determining the kind of remittances transmitted and the assistance facilitated by the diaspora organizations. This study examines the frequency, temporal features, and expectations associated with the provision of assistance, considering the viewpoints of both the diaspora donor and the recipient. The present research highlights the significance of appreciating the role played by remittances and the patterns associated with their transfer in the context of disaster response, particularly in relation to the help provided by diaspora organisations. The data indicates that diaspora individual remittances have provided more benefits to impacted people compared to organisational help. Moreover, it has also been revealed that there are certain challenges associated with the implementation of remittances and contributions for diaspora members, whether they donate individually or through organisational platforms. This study also revealed that in periods of crisis, a significant proportion of beneficiaries are people with familial connections, particularly those who get assistance from the diaspora. The findings of this study are aligned with existing knowledge, as they draw upon several theoretical frameworks and authentic data obtained through the analysis of responses pertaining to the influence of diaspora humanitarianism on disaster response regarding the nature of response, nature of types of remittance, and aid being granted, along with challenges. Furthermore, the research offers suggestions that might be used to improve the efficacy of humanitarian assistance in the future, including targeting relief operations facilitated by diaspora networks.

## Preface

The present master's thesis, presented by Maryam Butt, has been produced with the purpose of fulfilling the graduation demands of the MSc programme in Globalisation and Sustainable Development at the Norwegian University of Science and Technology (NTNU). The development of this study proceeded within the context of an investigation titled *The role of diaspora remittances in the 2022 Pakistan flood recovery: Norwegian Pakistani located in Oslo*, which had been started due to the ongoing crisis of the Pakistan floods and a discussion with Hilde Refstie. Through this study, I had many possibilities to get insights into the initiatives pertaining to micro-level needs as well as the individuals actively engaged in such efforts.

I wish to convey my sincere appreciation to my supervisor, Hilde Refstie, for her outstanding support and supervision throughout the project. The investigation method consisted of an ongoing discussion of thoughts, simulating a conversation, that involved direct feedback on respondent behaviour and expectations for contribution. I would like to convey my sincere thanks to the participants of the study for their valuable input and their willingness to provide valuable insights throughout the process of numerous interviews. The study wouldn't have been conducted without active participation.

The progress of this thesis was significantly strengthened by the helpful input provided by my bachelor's supervisor from Pakistan and friends within and outside the Geography Department.

In the end, I express my sincere thanks to my family based in Oslo and Pakistan for their constant encouragement throughout the duration of the programme.

Maryam Butt

30<sup>st</sup> of August, 2023, Oslo

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## **1. Introduction**

Pakistan is one of the top 10 nations in the world most impacted by climate change (Eckstein et al., 2021). Tropical storms, coastal rains, and seawater intrusion may increase in frequency and intensity because of rising temperatures along the coastal belts of Baluchistan and Sindh. (Rabbani et al., 2008). Natural disasters refer to catastrophic events that cause significant damage to the environment, human life, and infrastructure. While they are termed "natural" (Cutters, 2018), they are often political and ecological, with human-made factors influencing how some hazards become disasters and others do not. Natural disasters can have a significant impact on the economy of a country, both in the short term and the long term (Banholzer et al., 2014). In contrast, the previous investigation was limited to investigating the particulars of how floods affect individuals on a microscale. So, in the case of this study, the focus will be on micro-level individuals impacted by floods. Later, which also uncovered the role of diaspora individual remittances and diaspora organisation contributions to prepare for and respond to this disaster effectively to mitigate its impact on the affected population. In the past two decades, Pakistan has experienced a series of devastating floods (Shahid & Adnan, 2021). The worst floods were experienced in 2007–8, 2010, and 2021 (Shahid & Adnan, 2021), and a more recent investigation, carried out in the case of the Pakistan floods in 2022, found that over 30,000,000 individuals were affected and over 2500 lives were lost. There were also substantial societal and financial repercussions (Nanditha, 2023).

So, this study takes the form of research by visiting several seminars offered by the Embassy of Pakistan in Oslo, focusing on Pakistan affected by the floods in 2022. During their debate, it became evident that the formal discourse often overlooks the inclusion of a very detailed perspective, specifically in regard to thoroughly analysing the extent to which an individual at the microlevel is experiencing hardship. Also, how are they seeking help in terms of remittances and any other organisational aid? To provide empirical support for the present study, the Norwegian-Pakistani diaspora was included as a focal subject for investigation, with the aim of examining their contributions towards assisting those impacted by the floods. Their motivation for the effort originated from their personal affiliations with those who reside in regions that are prone to flooding. The inclusion of these diaspora individuals in this study is determined by their efforts as displayed on social media platforms as well as their close proximity to the study region (Farah et

al., 2023). Figure 0.1 was also uploaded on various social media websites to raise funds for flood response by the Pakistan Embassy in Norway. This research utilises a qualitative approach, especially interview techniques, to further investigate the impacts of flooding on individuals and identify factors in the diaspora that influence their responses, features, and limitations. All pictures used in this study are taken by Embassy of Pakistan, Oslo during interviews and the from official page of embassy(Pakistan,Oslo,2022).



***Figure 0-1: Pakistan's 2022 flood-affected situations drafted by (Embassy of Pakistan, Oslo,2022)***

Compared to governmental aid, diaspora remittances can help restore individuals and households faster (Sultana et al., 2020). Remittances, which come from outside the affected region, are unaffected by the crisis and may be the easiest to restore (Anjum, 2012). The natural disaster would likely have affected livelihoods with increasing diversity and reliance on remittances (Cannon, 1994). This study is based on three objectives, which are emphasised: First, the response of Norwegian-Pakistani diaspora individuals and organisations to the August floods of 2022 is examined. This objective look into the process of reconstructing these individuals is expected to be lengthy. The tendency of remittances to allocate funds among their domestic relatives and nearby individuals, particularly during the phases of recovery and reconstruction, leads to a more extensive impact of money transfers on the entire community (Quisumbing & McNiven, 2020). Other than this, enhancing the inflow of remittances through diaspora kinship networks could potentially enhance individuals' ability to endure recovering from catastrophes, consequently

serving as a possible aspect of initiatives aimed at reducing hazards from disasters in the future (Bernai, 2013). The second objective based on what was the nature of remittances transmitted by the Norwegian-Pakistani diaspora throughout the specified time and subsequently? To support this objective, including others, the theoretical part and analyses on diaspora and remittances of this study have a significant impact on mitigating the impact of calamities by diversifying the income of households, offering a modest protection provision for covering damages, and facilitating investments in measures to mitigate risks through remittances (Savage & Harvey, 2007). In times of calamity, the capacity to prompt and effectively mobilise funds necessary for sustaining a living plays a crucial role in individuals' ability to cope with and recover from the circumstances at hand (Allen, 2006). Lifestyle solutions for individuals affected by specific circumstances (Artur & Hilhorst, 2014) necessitate the utilisation of readily accessible assets, including remittances (Ratha, 2003). The recognition of the remittances helped in following the primary desired outcomes for livelihoods, which may have been observed as one of the challenges in true implementation for development's sake (Weldegebriel & Amphune, 2017). But these objectives resulted mainly in the attainment of food sufficiency, reducing the impact of danger, a feeling of satisfaction, which entails confidence, as well as a feeling of acceptance through their kinship bonds, which in the modern era dominated the diaspora (Fothergill et al., 2021). The diaspora might promote financial long-term viability and sustainable remittance practises (Kapur, 2003). Affected people revealed their first reaction was to take advantage of remittances and the dependable support they could receive from relatives abroad (Bakuri & Amoabeng, 2023). Additionally, it was emphasised that the offer of other organisational support was sometimes insufficient in terms of volume or wasn't consistent adequately with the requirements of the affected people because of their rigid standards of giving (Rocha et al., 2011). As well, when there is a limited supply of organisational assistance, remittances act as a means for individuals to alleviate the impact of this shortage (Siddiqui, 2005). Then the remittances contribute a lot to minimising the frequency of disasters and their impact on the rebuilding of livelihoods and are privately operated as a reinsurance mechanism that aids in mitigating the deficit of crises (Shahid et al., 2023). During phases of crisis, there is an apparent reinforcement of the connections connecting the diaspora community and their place of origin. Whenever discussing remittances, the extensive scope and diversity of diaspora involvement might not seem readily apparent. Despite the diaspora being found throughout numerous parts of the world, a significant number of

individuals maintain strong connections with their relatives residing in Asian countries and Africa. The idea of diaspora, which is often characterized by kinship-based engagement from a distance, can be understood through the concept of "affective networks, which work through remittances (Geschiere, 2020). These networks are emotional and family linkages that allow people to retain contacts across borders, especially in times of crisis, but their use for constructive purposes is difficult. (Norman,2022). However, their considerable participation presented various issues regarding remittances, assistance granting, use, and improvement. Furthermore, all the objectives and findings produced from the carefully chosen theoretical standard in Chapter 2, designed methodology that supports this case are described in Chapter 3 and the outcomes are offered in Chapters 4 and 5.

## **1.2 Research Objective and Questions**

Disasters, particularly floods, have caused significant human and economic losses in Pakistan over the last two decades. The floods have affected millions of people, displaced them, and caused damage to infrastructure, crops, and homes. The economic cost of the floods has been substantial, running into billions of dollars (Pakistan floods, 2022). Remittances and diaspora aid play a vital role in supporting crisis-affected people before, during, and after disasters (Newland, 2010). It provides resilience and financial assistance to affected households to rebuild their homes, restore their businesses, and regain their livelihoods. Additionally, remittances can provide immediate relief to the affected people to meet their basic needs, such as food, water, and shelter, when crises hit. Therefore, governments and organisations should explore ways to facilitate and promote the flow of remittances and diaspora aid to affected communities during disasters. To do so, the function and nature of such remittances need to be better understood. This asks the following research questions:

## **1.3 Research questions consist of the following**

1. How did Norwegian-Pakistani diaspora individuals and organizations respond to the 2022 August floods?
2. What was the nature of remittances sent from the Norwegian-Pakistani diaspora during this period and since?
3. What are some of the challenges with remittances and diaspora humanitarianism as disaster response?

These research questions aim to shed light on the role of diaspora communities in disaster preparedness, relief, and reconstruction. The answers to these questions can provide valuable insights into the effectiveness of community-based aid efforts, the impact of remittances on disaster-hit areas, and the experiences of diaspora support (International Organisation for Migration, 2012). This information can inform policy decisions aimed at strengthening diaspora engagement in disaster response and promoting sustainable development in affected areas. Additionally, understanding the perspectives of both the senders and receivers of remittances can contribute to a more nuanced understanding of the social, economic, and cultural dynamics of transnational migration (Hussain et al., 2020).

#### **1.4 Background to the Case**

The phenomenon of worldwide climate change is exerting its influence on numerous nations across the world, with the extent of its impact dependent on factors such as geography, environmental conditions, and the level of economic development within the affected nations (Brewer, 2008). Pakistan, as a developing nation, is especially susceptible to the potential adverse impacts of changing climates, which significantly impact microlevels (NDMA Pakistan, 2016). This vulnerability is evidenced by the heightened unpredictability of seasonal patterns, escalating temperatures, the retreat of the Himalayan icebergs, and the severity of severe weather events, including administrative problems. The National Disaster Management Authority (NDMA) has declared the floods of 2022 a national emergency due to the devastating impact of monsoon rains on over 33 million individuals (NDMA Pakistan, 2019). Since August 2022, 1700 –2500 people have died, including 416 minors; 6098 have been injured; and countless have been displaced (Shehzad, 2023). Inadequate construction in Pakistan has resulted in the flooding of approximately one-third of the country. Sindh and Baluchistan have been notably impacted, with Sindh suffering extensive damage in 23 districts and over 700 injuries (Iqbal et al., 2022). Figure 0.2 depicts the flood-affected region in Pakistan during the August 2022 floods.



Figure 0-2: Aerial view of flooding.

District-wise, the details of the deaths, injuries, houses damaged, and population affected were shown with the geographical view shown in figure 0.3. These floods were caused by the rainfall in the rainy session in those particular areas; the rainfall district-wise map is shown in figure 0.4 are all drafted by Embassy of Pakistan, Oslo (Embassy of Pakistan, Oslo,2022).

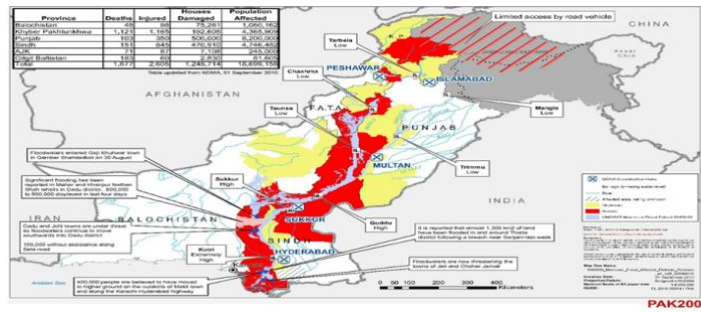


Figure 0-3: Flood affected geographical map.

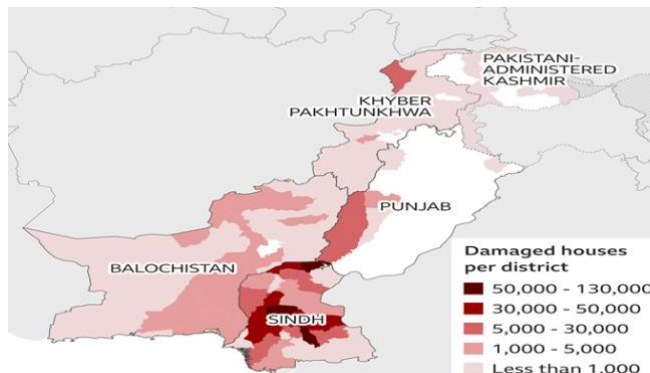


Figure 0-4: Areas hit by the monsoon in July 2022.

Pakistan has experienced significant flood disasters since the year 1973, resulting in people being displaced and impacting about 40 million individuals (Tariq & Giesen, 2012) in total before the



2022 floods, which approximated 33 million people in each year. It is important to recognize that due to floods, the most vulnerable individuals, and their households, specifically those with limited economic resources, suffer the greatest burden from such catastrophes, including floods. As a result of these catastrophes, remittances and diaspora networks have increased their investments in disaster control, such as institutional strengthening, policy programming, income, and farmland expansion. The government raised pre-disaster funding by 24.9% in 2018–19 compared to 15.8% in 2014–15, and formal organizations' funding has increased by 45.1% in 2019–20 compared to 6.6% in 2013–14, and remittances are also increasing with the same ratios (Embassy of Pakistan, Oslo, 2022). The consequences of floods encompass several detrimental outcomes, such as the loss of human lives and residential structures, personal belongings, domesticated animals, and especially sources of income, as well as an increased susceptibility to illnesses caused by water, as shown in Table 01.

**Table 0-1: Damage and recovery amount of post-flood and similar events in the year 2020–2023. (Springer, 2023) (Slavíková & Hartmann,2023) (Pakistan floods,2022)**

<b>S. No</b>	<b>Filed</b>	<b>Damage in PKR</b>	<b>Loss in PKR</b>	<b>Recovery and reconstruction in PKR</b>
1	Housing	1200 billion	137 billion	592 billion
2	Education	120 billion	47 billion	197 billion
3	Health	23 billion	7 billion	40 billion
4	Culture and heritage	1.3 billion	1.4 billion	1.8 billion
5	Transport and communications	701 billion	60 billion	1073 billion
6	Energy	19 billion	0.5 billion	25 billion
7	WASH, municipal services,	123 billion	24 billion	70 billion
8	Agriculture, Food, Livestock, and Fisheries	800 billion	1986 billion	854 billion
9	Water-Resources irrigation	153 billion	-	168 billion

10	Commerce, Industries	40 billion	758 billion	-
11	Finance markets	0.6 billion	90 billion	-
12	Tourism	2 billion	20 billion	0.4 billion
13	Social Protection, Livihoods, and Jobs	130 billion	-	361 billion
14	Governance	13 billion	5 billion	19 billion
15	Social Sustainability inclusion and gender	4.4 million	-	21 billion
16	Environment and climate change	4 billion	6 billion	35 billion
17	Disaster risk reduction and resilience	1.0 billion	-	35 billion
<b>Total</b>		<b>3335.3 billion</b>	<b>3141.9 billion</b>	<b>3492.2 billion</b>

Floods have an adverse effect on affected population farming operations as they result in the contamination of water bodies, destruction of canals and related infrastructure, damage to crops as well as cattle, and heightened vulnerability to human and livestock illnesses. Additionally, Table 0.2 presents the Pakistan flood situation report for August 2022, as released by the Pakistan government (Akbar, 2022).

*Table 0-2: Pakistan flood situation reports, year-wise impact of floods, and economic loss (Shahid et al., 2023)*

<b>Year</b>	<b>Flood-affected people in a number</b>	<b>Human life loss</b>	<b>Economical loss (In dollars)</b>
2007	5000000	2000	10000000000
2010	20000000	1500	10000000000
2011	5000000	400	5000000000
2012	5400000	450	4000000000
2014	2500000	400	1600000000

2020	15000000	100	2400000000
2022	3300000	1700-2500 recorded (7 million displaced)	15200000000

Other than that, both global and microeconomic studies indicate that remittances have a significant role in assisting individuals in preparing for catastrophic events and then recovering from any resulting losses (Mohapatra et al., 2012). It appears that Ethiopian households that receive remittances from outside exhibit a heightened inclination towards relying on remittances as a strategy for coping with periods of flooding, hence reducing their reliance on the disposition of household assets or livestock for livelihood.

(Banarjee,2011) indicates a favourable association between the incidence of natural catastrophes and an ensuing increase in remittances in nations with higher emigrant populations. This study investigates the impact of the 2022 floods in Pakistan on individuals living in the affected regions, with a particular emphasis on the receipt of remittances at the microlevel. Based on a sample of respondents representing flood-affected areas in Pakistan in 2022 and the number of respondents from the diaspora, The findings indicated a significant relationship between the likelihood of receiving remittances and the inflow of diaspora remittances. The finding will support the substantial difference between individual-level and organisational-level perceptions of the direct impact of remittances on flood effectiveness.

So for this study case of Pakistan floods, 2022 studied the number of respondents from flood-affected areas that received remittances by the Norwegian Pakistani Diaspora as sender respondents, and two organisations were added to derive detailed insights on how the response to floods, the type of aid granted, and the notable challenges meanwhile for the sending side are the main themes of this study.

Chapter 2 of this thesis presents a theoretical framework that guided this study throughout. The composition is comprised of four distinct sections. In the previous chapter, this paper aimed to provide a deeper understanding of the background of the case. Now, this chapter provides the theoretical foundations for post-disaster processing and recovery response by providing additional background. Secondly, it explores the mobilisation of diaspora humanitarianism, focusing on its representation and legitimacy. Finally, to conduct an analysis of the project, the literature on the performance of diaspora humanitarianism during periods of crisis is examined through a critical

lens. In this regard, diversity is introduced as a method of analysis to investigate the micro-level dynamics of remittances.

## **2 Theoretical frameworks**

### **2.1 Remittances and Diaspora**

This part will show that the how the inflow of remittances from the diaspora has a significant role in stabilising consumption patterns and can facilitate the funding of affected individuals and their household issues. This, in turn, enhances preparedness and mitigates the impact of disasters in disaster-prone areas (Morduch, 1995). The expanding social, demographic, and democratic disparities, along with the worldwide ongoing crises, particularly affecting poor countries more than those that faced natural disasters, create huge pressures. (World Bank report, 2021). It is no accident that, due to many devastation calamities, people migrate to protect themselves and then play a crucial role through their representation as diaspora to their families. To get rid of the consequences of similar events in the future and control the other dangers of similar events and calamities (Hage, 2017). When the state is unable to shield citizens from the effects of conflict and climatic disasters (Twigger-Ross & Uzzell, 1996), diasporas from around the world contribute to the devastation of internally displaced people (UNDRP, 2019). In the worst situations, the states themselves are accountable for violations too (Alcamo et al., 2007) because of the diaspora's consistent and effective remittances grants (Baser & Féron, 2022). The presence of migrants as representatives of the diaspora or kinship leads to the formation of transnational diaspora networks. These networks connect potential migrants and facilitate the development of grants focused on specific objectives, such as the improvement and advancement of the populations in their countries of origin. Consequently, there is a notable increase in remittance flows (Koser, 2009). The concept of remittances is seen as a steady-developing notion with connections to emerging issues within devastated communities characterised by diaspora hybridity or the construction of transnational nature within migrant diaspora populations. It focuses on the establishment of spatial networks and arrangements at a specific level in crisis situations (Aslam et al., 2020). In this discourse, the development of hybrid diaspora identities is profoundly influenced, engraved, and demonstrated by the same experiences and the establishment of unique metropolitan social and cultural socioeconomic environments. These environments, while localised, offer concrete bases for the formation of fragmented identities resulting from various crises (Swyngedouw & Swyngedouw,

2009). In any developing crisis, countries promote growth by smoothing the investment constraint through remittances, which act as a substitute for inefficient or non-existent credit markets (Giuliano & Ruiz-Arranz, 2009).

Remittance money, on the other hand, is steady and enables the household, while other sources of income may fluctuate and be unexpected, to withstand shocks and unforeseen costs (Fullenkamp et al., 2008). This suggests that remittances sent home by the diaspora may serve as a kind of insurance that may be used in an emergency (Yang & Choi, 2007). Remittance flows may increase in reaction to crises, according to data (Yang, 2011). As In Nepal, the diaspora plays a crucial role in the common people's growth plan by focusing on formalising money transfers and fostering economic inclusion and financial infrastructure (Agrawala et al., 2003). Nepal employs a strategy of anxiety and optimism to regulate the financial actions of international households, turning them into self-governing microfinance enterprises (Paudel & Kunz, 2022). Additionally, a poverty profile comparison reveals that diaspora households receiving payments exhibit a greater reduction in poverty rates, as measured by headcount, as opposed to a reduction in poverty intensity (Imran et al., 2018). There may be a positive impact of remittances on economic growth if they are used for educational purposes and welfare expenses such as health care because, in the long run, there may be a positive impact on future labour productivity and hence the output of the home country. Even if remittances are spent on consumption or real estate, there will be a positive multiplier effect on GDP (Chimhowu et al., 2005). Also, the diaspora of Anglo-Indian blood residing in London and Toronto has

formulated the concept of "diaspora cities" to gain insight into the significance of urban centres as places of belonging instead of perceiving the nation as a traditional "homeland". For individuals residing in diasporic communities. But the result highlights the significance of migration and diaspora in both the cities of origin and newly settled areas to get insight about which community is benefited. Most recently, it was revealed that the population of origin gets more benefit through remittances in times of global crises (Blunt & Bonnerjee, 2013). Other than this, in 2005, 200 families in Riyale, a village in Muzaffarabad, Pakistan, received remittances before the earthquake. The frequency of remittances varies but generally follows a consistent pattern. Prior to the earthquake, 69% of recipients and 44.7% of non-recipients did not have bank accounts. The government provided cash transfers to households affected by the earthquake, but the use of banks as a means of remittance has not experienced a corresponding growth (Erdal, 2012). The rise in

hand-carried remittances signifies the reintegration of migrants into their home countries. However, hand-carried transfers have limited long-term impact in residential settings. But at that time, the remittances were used in the following structure, as presented in Table 3 below, in Pakistan before or after an event in Riyadh (Suleri & Savage, 2006).

*Table 0-3: Remittances utilized in a following Structure.*

<b>Before earthquake 2005</b>	<b>Post disaster utilization</b>
Basic (shelter, food, schooling)	Personal emergence, injury, medicalization
Debt backs	Finding a shelter
House contractions or buying a property	Start a job
Wedding, gatherings	Recovery

## **2.2 Post Disaster; recovery through remittances**

This section examined the approaches employed in achieving post-disaster recovery by diaspora remittances and how they could be helpful. After the occurrence of the flood disaster in Pakistan in 2022, a particular section of the impacted population has expressed their specific concerns, which entail different challenges, complexities, and hopes for recovery (Rasool et al., 2022). Particularly, there is an expectation for significant involvement from international migrants and diaspora, primarily through the provision of remittances, to address these issues (Pinger, 2010). Diaspora remittances serve a significant distribution purpose for getting access to resources, preferences, and difficult decision-making processes faced by affected individuals and their households (Su, 2022). However, it can be asserted with confidence that people who regularly send remittances make significant contributions to the improvement of affected populations through their financial support while also creating strong social connections. Remittances originating from the diaspora possess the capacity to have a profound and transforming effect on the individuals and households that receive them. The previously mentioned factor also plays a crucial role in influencing the advantages and disadvantages associated with them. However, the

underlying incentives that drive individuals to engage in the practice of sending these remittances seem to be mostly overlooked (Carling,2008).

In addition, the concerns of remittance receivers varied from normal daily life alterations to adjustment to new adaptations to maintain socio-psychosocial stress (Tseng & Newton, 2002) and varied from person to person because of dexterous events. The foregoing findings showed many vulnerabilities and obstacles associated with staying in the same place during and after the event. But any optimistic values met in their period are valued because of the remittances. The weakness or susceptibility encountered in a new environment is considered more normal than expected (Sherry et al., 2010). Whatever the circumstances, the effective population must have to develop a kind of new people-place assemblage (Anderson, 2021) either in the same place with the same pattern of livelihoods or through upgrading. So, the focus of this study is to identify or explore the development of a very micro-level individual after the Pakistani floods, which were supported by remittances that were effectively and deeply analyzed in possible ways. According to Giuliani (2003), the concept of identity for groups afflicted by crises can be seen as the extent to which their financial capacities are able to provide the essential survival needs of life. Then also how these possibilities are established in a way of identity, traces (Twigger & Uzzell, 1996) as culturally, economically, and socio-psychologically, and how these processes create patterns for d-construction and re-construction (Fried, 2000) (Scopelliti & Tiberio, 2010). Then all these associations develop a special attachment with the surroundings based on the ratio of visiting a location to intimacy, which is transmitted in the construction of meanings, values, and performing ways for a situation (Ujang & Zakariya 2015). As well, these consequences of practices are produced through association and accumulation in a place through remittances (Cheshmehzangi & Heath, 2012). This paper will construct the idea mainly around how diaspora individuals and diaspora organizations react, respond, and figure out the practicality and challenges of remittances in effective lives through a combination of international migratory diaspora and the ratio of remittances they deliver to each country. The rate of remittances grew as much in the years 2000–2015. The frequency of remittances per year grew to 456 USD billion from 127 USD billion to 583 USD billion except for the year of the financial crisis (Brag et al., 2018 p.1).

### **2.3Pakistan needs recovery**

In this point, I will relate the situations that I discussed in the last point in the case of Pakistan. Compared to power surges and hurricanes, floods have been the leading cause of damage in the

2021 century due to weather-related disastrous events, specifically in the years from 2005 to 2022. In the last six months of 2022, Pakistan lost nearly \$16 billion pkr, which is more than the cumulative amount of the previous catastrophes. Frequent studies used to support this case in this study have investigated past trends in annual peak flows in the core establishments, like how the United States also absorbed the effect of flooding in the U.S. and the concern that common individuals received in the years 1960–2016 (Hodgkins et al., 2019).

This section goes into how important remittances are for Pakistan. It has been identified as the second-largest recipient of international remittances in the South Asian region. Based on investigations completed from 2019 to 2020, there has been a significant rise of 16.9% in the quantity of transfers by the migrant diaspora (Khan et al., 2022). The increase in remittances is having a significant influence on the income of families, resulting in a proportional decrease in the rate of poverty at the microlevel. Families possess the capacity to spend financial resources towards remittances, which can subsequently be utilized for the acquisition of luxury commodities such as automobiles and other mobility equipment, but it is widely missed how the poor and affected population accumulate the remittances (Ahmad et al., 2022).

The remittances received considering all the fields are nearly equal to 8553 billion PKR in the years 2020–2022, as highly reported after the health crises of the 2020s (Upadhaya et al., 2020). The micro consumption of remittances has been correlated with a 12.7% decrease in the probability of households falling into direct poverty (Ahmed et al., 2010). Recovery, reconstruction, and other basic needs can be fulfilled with this amount. The post-recovery process will take time, not only helping them financially but also making a lot of emotional contributions through the diaspora as direct or indirect kinship networks. Because both types of support, either financially or morally, need to be balanced, some people lost their houses and their parents' children (Katigbak, 2015). All these things need time to normalize. There should be some formal networks to provide for and fulfil needs to construct new houses and provide moral support for those who do not have access to any kind of remittance. For them, the government needs to provide jobs and opportunities for employment. In Table 1.1 are the figures for various field damage and recovery requirements. (Hegyí et al., 2023)

To bring back the normal life of the people in Pakistan, so many fields need to be constructed, and we need to spend money. As per the report from the Pakistan government (Pakistan floods, 2022). In 2022, there was 1200 billion PKR of damage and 137 billion PKR of loss only on housing; a



total of 7,80,000 houses were destroyed and more than 1.27 million houses were partially damaged. As per the government's estimation, around 592 billion PKR are required. With education damage of 120 billion PKR and a loss of 47 billion PKR, 197 billion PKR are required for reconstruction. The health section is an important field for recovering from normal situations. The floods caused damage in the health sector of 23 billion PKR and a loss of 7 billion PKR; the recovery and reconstruction of the health sector required nearly 40 billion PKR. The Pakistani cultural sector was badly affected by the floods of 2022. According to preliminary estimates, the examined regions contain at least 149 sites, including two World Heritage Sites in Sindh, that have sustained partial but significant damage. The floods of 2022 caused damage of 1.3 billion PKR and losses of 1.4 billion PKR; recovery and reconstruction needed 1.8 billion PKR. Infrastructure related to highways, railroads, bridges, and telephones has been most affected in this sector. According to preliminary estimates, the floods have damaged 8,330 km of roads (or about 3.2% of all in-service roads) and 3,127 km of railway tracks (or nearly 40% of all in-service railroads). Transportation and communications damage is worth 701 billion PKR, with a loss of 60 billion PKR. Resilient transportation and communication required 1073 billion PKR, but the common man's needs, and personal expectations were widely ignored under the stance of macro remittance utilization (Baron et al., 2022) (Liu,2022) (Pakistan floods,2022)

## **2.4 Mobilizing Diaspora Humanitarians**

In this section, the focus will be on how the diaspora, individually and on an organisational level, mobilised and in what ways it contributed to it. According to Eurostat demographics for 2020, the number of valid residence permits held by individuals from Pakistan in the European Union (EU) amounted to 1.7 million as of January 1, 2020. This encompasses both temporary and permanent situations and does not always pertain to those of European Pakistanis. Italy had the highest number of Pakistani individuals possessing resident permits throughout the European Union, totaling 394,000. Germany ranked second with 313,000, followed by Spain with 290,000, Greece with 153,000, and France with 138,000 (Khan et al., 2023). According to the Ministry (2022), the Norwegian Directorate of Immigration (UDI) documented a total of 6,647 individuals from Pakistan residing in Norway as of January 2021. So, correspondingly, there are also big networks of diaspora members who contributed mainly through financial remittances. The phenomenon of Pakistani immigrants locating to countries such as the United States, United Kingdom, Australia, and Norway has been linked to notable societal advancements, encompassing economic expansion,

nation-building endeavours, political transformations, and noteworthy contributions to humanitarian endeavours by the diasporic community. (Ege,2023) Through the mobilisation of participation in relief efforts, social media platforms have the potential to engage a networked public in relief operations. (Way, 2021) As observed in the context of emergencies in the United States, an online community was established with the stated objective of actively engaging in emergency management response through social media (Hughes, 2010) during the 2020 health crises. The same thing could be observed in the transnational Ukrainian diaspora on the social media platform Facebook. The Ukrainian example offers a substantial and comprehensive framework for analysing diaspora, as established by the presence of substantial Ukrainian populations residing outside their home country. Diaspora advocates for commitment, encompassing not just its categorization based on political activism but majorly for humanitarian assistance, including its scope at the more local level and additionally considering the societal contexts in which dedication is embedded (Nikolko, 2020). The recognition of the crises and the distinctive reasoning of tying to the nation contribute to a better understanding of the context for diaspora operations.

Furthermore, mobilisation takes place in diverse social settings, including the extended family, the local organisation embodying the commonly acknowledged sense of unity, and the broader conceptual group encompassing diasporas through their social ties. (Boichak, 2019) So, these ties that shape identities and the responsibilities they uphold are always shifting and merging with one another. The individuals 'abroad' are connected to those 'at home' through these networks, which might be anything from clans, families, faith communities, hometown associations, or kin networks, all of which are represented under the umbrella of diaspora relations (Martin, 2023).

Increased cross-border diaspora might result in greater global welfare gains, especially for microlevel developments. Families and friends of migrants often benefit the most from income gains and improved access to basic improvements such as healthcare and educational opportunities (Firman, 1994). In addition, the diaspora not only contributes and offers assistance to their homelands during moments of crisis but also possesses significant socio-cultural connections to their places of origin via social platforms, with and without any specific crisis period (Peters et al., 2023). Like in the case of the Ukrainian famine of 1932–1933, these were written by those in exile using emotional causal mechanisms that recorded horrific experiences on paper by the Ukrainian diaspora (Kozachenko, 2021). During periods of disaster, individuals can experience intensified

emotions. These higher kinship feelings are expressed in the immediate and tangible actions of the diaspora. But the next of kin of the diaspora are a diverse population who have different communication and knowledge needs. More and more contributions of digitalization in aid are also needed for digital monitoring equipment in this context of future generations (Noviyanti & Sukmono, 2023). Therefore, it is necessary to establish standards for sharing information effectively. Some organisations can and do play a significant role in providing after-evaluation reports, whereas others either lack the means to do so or are reluctant to do so. But this tendency is particularly apparent during lengthy crises, where previous attempts to help might seem useless (Mavroudi, 2018). But still, the international diaspora faces the difficulty of identifying significant channels for assistance during times of emergencies, prompting many to wonder about the effectiveness of their initiatives in the absence of apparent long-term good results (Khan, 2023).

## **2.5 Representation and legitimacy**

In this study, section 2.5 focuses on how mobilised diaspora represent remittances or themselves and any connected issues during this process, which will be helpful for my case study in the analysis section.

Remittances and their importance in promoting a broader public's concern Individuals, as a representation of the diaspora, who possess the ability to make decisions on behalf of others They faced challenges from proponents of others migration to determine the exact whereabouts of these individuals' identities as well as the organisations or communities they purport to represent (Newland, 2010). The developmental impact of remittances in Asian countries such as India, Pakistan, and China is hindered by multiple variables. These include political unrest, a lack of efficacy in financial services and the business environment, administrative challenges, fraud, a high reliance on petroleum and coal, as well as insufficient planning and execution of remittance initiatives. There is growing agreement in the literature that remittances are a component of a larger livelihood strategy used by crisis-affected households in disaster-prone areas to attempt to prepare for shocks like the calamities that occurred in Jamaica following Hurricane Gilbert in 1989 and in Central America following Hurricane Mitch in 1998. This fits into the situation of diaspora contributions because two-thirds of remittances were collected in that year of 1989–1990 (Comfort et al., 2003). According to Arouri et al. (2006), an agricultural shock in El Salvador increases the likelihood that a household member will immigrate to the US by 24.3% (Bayar, 2015). After catastrophes, increased migration resulted in increased remittance transfers to households, but this

might take time, so it is not inevitable that there would be a clear rise in remittances across the board over a longer period of time (Alefaio, 2020). But from the opposite perspective, when emigrants and their descendants seek to get involved in activism and diplomatic efforts, they encounter difficulties relative to their credibility in the diaspora. Furthermore, the absence of an initial day-to-day planning approach demonstrated a notable inadequacy in strategic and contingency planning for the accumulation of funds inside organisational formal networks of Asian and African origins.

But still, developing nations currently rely heavily on remittances sent home by diaspora kinship networks, and the ratio of these transfers has been rapidly increasing. However, the World Bank estimates that officially acknowledged remittances to developing nations reached \$414 billion in the year 2013, a 6.3% rise from the year 2012 (World Bank, 2015), whereas the highest rise was 15% recorded in 2007 and 2008, according to (Rahtha et al., 2009). According to official channels of remittance transfers, an estimated sum of \$300 billion was made in 2007, in addition to unidentified transfers through unofficial channels that are estimated to account for 40% of flows through official channels (Hassan & Holmes, 2016). However, the diverse variety of concerns towards transmittals of remittances assessed in the literature by Yang (2011), which embraces the interest behind the reason of transmitters, But generally, when remittances are addressed, the very first thing that is typically mentioned is the percentage of their earnings that diaspora individuals transmit to their relatives through the country they came from. In addition, the true essence is that of a diaspora supporting their family members, friends, or other people who are truly deserving. However, transfer measurements are a separate, rapidly expanding discourse that addresses the complete spectrum of concerns regarding payments for transactions in particular circumstances (Carling, 2014).

## **2.6 How diaspora remittances and organizational aid preformed, in disaster?**

As with the clear understanding of how the diaspora is mobilised in the previous section, this section 2.6 clarifies how the diaspora's remittances and diaspora organisations performed specifically in disasters. Remittances encompass several forms of monetary transfers, including payments made in response to a bill, an invoice, or even a gift. Nevertheless, the term "remittance" is commonly employed in a broader sense to denote the financial transfers made by diaspora kinship networks to support their families and the communities residing in their place of origin. This phenomenon is alternatively referred to as diaspora-specific transfer, which applies to the

consumption by recipients during crisis conditions resulting from disasters (Brinkerhoff, 2012). Remittances can be a significant source of revenue for disaster-affected individuals, their households, and groups residing in disaster-stricken states. They can also boost economic growth and personal shortfalls at the micro level (De Haas & Millar, 2019) and add a development stance by adding to the available resources for consumption and investment (World Bank Migration and Remittances Data, 2021). But in a crisis or disastrous case, remittances play a crucial role in determining how quickly the affected community recovers, exposing its degree of susceptibility, and determining the possibilities for control (Alefaio, 2020). Additionally, there is no theoretical foundation to support the assumption that the macroeconomic impacts of remittances will be similar across countries over time. But the nature of these effects is believed to be influenced by several elements of the destination economy and the remittance flows themselves when seen at the microlevel because of the consecutive support that was needed as the disaster hit. Further, giving a stance on diaspora remittances for the specific categories of persons impacted by a specific disaster based on an initial fast evaluation of requirements and intended to successfully aid in recovery According to selection criteria that identify requirements and target people who are least able to care for themselves, it entails the supply of a certain amount and quality of commodities to a group of beneficiaries, but this criterion is not always met (Drabo & Mbaye, 2011). Remittances are discussed enough now, putting focus on organisational formal aid as a representation of diaspora.

Humanitarian organisations and the diaspora must pay great attention to the unique requirements of the people impacted by an emergency and make sure that their activities are coordinated to provide the most effective and beneficial humanitarian response possible (Fadiya et al., 2014). The diaspora's potential to increase humanitarian needs is always anticipated. The increasing economic needs as well as social difficulties resulting from natural disasters create an urgent need for the international humanitarian network to determine its capacity to effectively address upcoming problems. Plenty of formal and informal data suggests that investing money in efforts to address the underlying causes of vulnerability can lead to a significant decrease in the effects caused by environmental catastrophes, but formal networks or organisations fail to do this because of a number of issues like mis consumption and a lack of trust in the affected community (Garshnek, 1999). Other than that, there are different types of remittances, which all worked somehow as a representation of diaspora, remittances, in crises for benefiting the affected population or specific

group of individuals. But personal financial remittances attracted more (Mills, 2023). Transactions include the movement of funds or other forms of assets from a particular person to another, typically within the same circle of relatives or clan. The receipt of personal transfers plays a crucial role in mitigating poverty in emerging situations caused by disasters (Page & Mercer, 2018).

Apart from temporal considerations, remittances directed towards individuals residing outside of their households might be conceptualised as financial transfers done with the purpose of maintaining social ties with friends and family members. Additionally, these diaspora organisational funds and diaspora remittances can be viewed as expenses that contribute to the growth and sustainability of community ties, especially in times of crisis (Chavez, 2011). As a component of a comprehensive spending framework, the calculation of transfers and subsequent determination of remittances allocated to individuals and into diaspora organisations can be viewed as a form of consumption that seeks to foster relationships with family and friends without kinship bonds. These expenditures are classified as diasporic kin bonds within the framework of the Asian diaspora. (Migration Policy Institute, 2022). Moreover, in relation to crises and upheaval, diaspora remittances and diaspora humanitarian organisations are valued a lot because of their nature to respond and their implementation in specific periods of need and crises.

The opportunity to explore and promote collective endeavours to position diaspora humanitarianism as a contributor to systemic change in the humanitarian-development nexus is to transform the reactive entry point of diaspora humanitarianism to create proactive, more effective, inclusive, and sustainable systems of diaspora engagement that can take this momentum forward in a coherent framework (Luqman et al., 2021). Other than this general remittance, the financial aid raised during the emergency response is fluctuating based on the situation. But the study of diasporic remittances very much helps analyse the response of the humanitarian diaspora during disaster situations (Siddikoglu & Sagiroglu, 2023). Over the last 20 years, diaspora personal remittances have had a significant and remarkable impact on the direct beneficiary. At the same time, the rapid increase noticed in remittance movements has a direct impact on affected populations and their households (David, 2010, p.14). As well, through a combination of international migratory diaspora and the ratio of remittances they delivered to each country growing as much in the years 2000 to 2015, The frequency of remittances per year grew to 456 USD billion from 127 USD billion to 583 USD billion (Brag et al., 2018). Many flood-hit countries

currently rely heavily on remittances sent home by diasporas and kinship networks. The ratio of these transfers has been rapidly increasing. The occurrence of calamities changed the diversification of affected livelihoods, referring to the strategic approach employed by households to establish a social support system to fulfil their everyday needs and enhance their overall quality of life, which was mainly achieved by remittances (Suleri and Savage, 2006). Particularly, one catastrophic hurricane case from 1988–89 in California revealed that international personal remittances covered and sustained (Errichiello, 2023) 26 percent of the complete loss (Xi et al., 2008). Also, as a result of this single incident, grounded investigations revealed that the single disastrous event produced higher invasions of personal remittances specifically for the peri-peri countries, which were estimated at around 25–26 percent of the global support allowance in 1990 (Clarke & Wallsten, 2004).

From the opposite horizon of macro-financial and economic disruptions, the theme of post-event social and material effects on the micro level is largely dismissed in the streamlining of remittances for the diaspora and receivers. Between 2007 and 2010, a situational study through the collaboration of the Overseas Development Institute and remittances senders originated from eight peri-peri countries, in which Pakistan (Suleri & Savage, 2006) and Somalia (Deshingker and Aheeyar, 2006) were significantly emphasised regarding the personal remittances household takers, who somehow benefited more as compared to those who don't receive remittances and were also extremely exposed through environmental and additional catastrophe (Savage and Harvey, 2007). The additional catastrophe demonstrated the additional disruptions that happened because of the post-effects of the incident, which mostly revolved around extra economic burdens and the collapse of emotionally attached spaces (Chu & Jordan, 2013). Stimulatingly, the concept of remittances is characterised by its resilience and adaptability, allowing it to be effective in various circumstances, regardless of whether they occur before or after a specific event. Moreover, the remittances are generally defined in two forms: not always directed through the diaspora but consistently contributed by state-based remittances directed by metropolitan areas to pastoral areas. But a considerable effective number of remittances come from diaspora personal remittances (Galstyan & Ambrosini, 2023). The commitments, priorities, and tough choices that affected and needed to be constructed are reflected in diaspora remittances. Remittances have the power to change recipient communities, and they play a significant role in determining the advantages and risks that migration brings (Carling, 2014).

Remittances can play a significant role in providing relief and support to individuals and communities affected by floods in Pakistan. This also typically involved funds sent by individuals working abroad to their families or communities back home by different organisations because these amounts provide access to a source of income that could be gained by utilising the remittances and providing support in times of crisis (Kanwal et al., 2021).

During and after a flood, many families and communities may struggle to meet basic needs like food, shelter, and medical care. Remittances can help bridge this gap by providing an additional source of income that can be used to purchase essential supplies or pay for necessary expenses. (International Fund for Agricultural Development, 2017).

## **2.7 Sustainability of Remittances for Pakistan**

In Section 2.7, the focus will be on the frequency of remittances and whether they are sustainable for Pakistan. Remittances can help support longer-term recovery efforts by providing funds for rebuilding homes, businesses, and infrastructure that may have been damaged or destroyed by the flood, both at the macro and micro levels. In Pakistan, where a large proportion of the population relies on remittances from family members and acquaintances working abroad, the role of these funds in assisting flood-affected communities is especially important. (Ali et al., 2022).

However, it is worth noting that remittances alone are unlikely to be sufficient to address the full scope of the challenges posed by floods in Pakistan, as you can see in Table 1. However, this resulted in significant improvements at the microlevel without waiting for state assistance. However, additional support from government agencies, non-governmental organizations (NGOs), and other sources may be required to address the issue on a broader scale by providing assistance to those who are not remittance dependent. (International Organization for Migration, 2012)

Remittances have been a significant source of external inflows and strong diaspora representation for Pakistan's economy over the past few decades. In Pakistan, remittances play a crucial role in supporting household consumption (Malik & Mustafa, 2010), financing imports, and stabilizing the external balance of payments. (Otto et al., 2022)

Historically, diaspora relations with Pakistan have been growing steadily since the 1970s, when the first major wave of Pakistani migration began. According to the State Bank of Pakistan (SBP),



remittances have grown from \$1.6 billion in 2001 to \$31.9 billion in 2020, representing an average annual growth rate of 13.6% over the last two decades (Migration and Remittances, 2021). The primary sources of remittances to Pakistan are Middle Eastern countries, such as Saudi Arabia, the United Arab Emirates (UAE), and Qatar, which host many Pakistani workers. Other significant sources of remittances include the United States, the United Kingdom, and Canada. (Jackman, 2013) revealed that altruistic factors (such as the age dependency ratio and the standard of living), insurance motives by kinship networks (captured by economic shocks at home and natural disasters), and economic volatility in the sending country all have significant effects on remittance fluctuations, according to a panel of 93 countries, in which Asian countries were most highlighted (Ebeke, 2014).

Remittances have also become more important for Pakistan's economy over time and figured in Table 04. In 2020, remittances accounted for around 10% of Pakistan's gross domestic product (GDP), up from around 3-6% in the early 2000s. This demonstrates the growing significance of remittances as a source of external funding for the country. (Remittance Inflows and Outflows, 2021)

**Table 0-4: Yearly total remittances to Pakistan from abroad (Migration and Remittances, 2021)**

<b>S. No</b>	<b>Year</b>	<b>Remittance and funding</b>
1	2013	\$15.9 billion
2	2014	\$18.4 billion
3	2015	\$19.4 billion
4	2016	\$19.9 billion
5	2017	\$19.6 billion
6	2018	\$21.8 billion
7	2019	\$21.8 billion
8	2020	\$26.9 billion
9	2021	\$29.4 billion
10	2022	\$31.9 billion
11	2023	\$27-\$28 billion (Predicted)

Bayar (2015) examined the causal relationship among the real GDP per capita growth, personal remittances received, and net foreign direct inflows in the transition economies of the European Union, including Bulgaria, Croatia, the Czech Republic, Estonia, Hungary, Poland, Romania, the Slovak Republic, and Slovenia, during the period 1996–2013 and revealed that remittances and FDI net inflows had a significant impact on individual economic growth. Overall, remittances have played a crucial role at the macro level and a significant upgrading role at the micro level too, providing a stable source of external inflows that helped support household consumption and stabilise the external balance of payments. Over the years, remittances have become a significant source of independent income for a large number of populations. Remittances are a crucial source of income for Pakistan, contributing significantly and indirectly to the country's economy (Migration and Remittances, 2021). Pakistan has seen a steady increase in remittance inflows over the years. According to the State Bank of Pakistan, remittances increased by 25.1% to a record high of \$31.2 billion in 2020–21, up from \$24.9 billion in the previous year. Moreover, there is an increase in the digital remittance contribution of diaspora organisations, which are becoming increasingly popular in Pakistan. Many banks and financial institutions have introduced digital platforms to facilitate remittance transfers, making it easier for Pakistanis living abroad to send money home. This increase in digital remittances makes it easier to access direct remittances or formal ones. The Pakistani diaspora has implemented several policies to encourage remittance inflow, like introducing tax incentives and eliminating taxes on remittance transactions, to encourage overseas Pakistanis. Remittances have a significant impact on Pakistan's economy, contributing to the country's foreign exchange reserves and helping to stabilise the Pakistani rupee. But the specific orientation of this study is that remittances play a crucial role in poverty reduction as they provide a vital source of income for many devastated individuals and households. The history of remittances in Pakistan dates back several decades (Chishti, 2023). In the 1960s and 1970s, remittance flows to Pakistan were relatively small, with most of the money coming from workers in the Middle East, which mainly contributed to household needs. (Migration Policy Institute, 2000) Remittance inflows to Pakistan started to increase in the 1980s due to the oil boom in the Gulf countries, which led to an increase in demand for labour from Pakistan. By the end of the decade, remittance inflows had reached \$1 billion. (Migration Policy Institute, 2000) The 1990s saw a significant increase in remittance inflows to Pakistan, with remittances reaching \$2.7 billion by the end of the decade. This growth was due to a combination of factors, including an increase

in the number of Pakistani diasporas abroad, but the improvement in the receiver's life did not reveal any productive results other than the utilisation of food and luxury items through remittances. (Migration Policy Institute, 2000). The steady growth in remittance inflows to Pakistan, with remittances reaching \$9.4 billion by the end of the decade. This growth was due to several factors, including an increase in the number of Pakistanis working abroad, an improvement in the financial infrastructure for remittances and a rise in oil prices, which led to an increase in demand for labour from Pakistan. Also, the main attraction was the natural calamities that happened in the years 2005–2010, which extremely motivated diasporas to make contributions. (Khan,2011) In recent years, remittance inflows to Pakistan have continued to grow, reaching a record high of \$31.2 billion in 2020–21. This growth has been driven by a combination of factors like health crises in the years 2020–2021, and floods in 2022–2023, which attract more remittances and are aimed at encouraging remittance inflows in the upcoming years due to these regular crises from the last few years (Remittances by Country, 2021).

In the recent floods in Pakistan in August 2022, the post-disaster needs assessment report says there is a need for the immediate requirements of facilities and financial needs for the affected people. The assessment estimates total damages to exceed USD 14.9 billion and total economic losses to reach about USD 15.2 billion. Estimated needs for rehabilitation and reconstruction in a resilient way are at least USD 16.3 billion, not including much-needed new investments beyond the affected assets, to support Pakistan’s adaptation to climate change and the overall resilience of the country to future climate shocks. (Pakistan floods report, 2022). A combination of factors, including an increase in the number of Pakistanis working abroad, an improvement in the financial infrastructure for remittances, and government policies designed to encourage remittance inflows, have contributed to the steady growth of remittances in Pakistan over the years. For many households in Pakistan, remittances have become a vital source of income, providing a lifeline for families and communities. Therefore, the return of normality will not be marked by life returning to its pre-flood state, but literature has figured that things have returned to normal (Kuo, 2021). Pakistanis are still coping with all the floods that destroyed fields, crops, homes, schools, and hospitals. Shelter remains a top priority for aid organisations that distributed tents to families after 2.1 million homes were damaged. Most of the remittances will be for shelter. The state as well as diaspora organisations are providing immediate relief to the impacted communities and supporting the early recovery while aiming to ensure macroeconomic stability and fiscal sustainability.

Significant international support will be needed for Pakistan's commitment to increase domestic revenue mobilisation, save scarce public resources, and reduce the risk of exacerbating macroeconomic imbalances. (World Report, 2022)

According to the Pakistan Social and Living Standards Measurement Survey (PSLM) 2019–20 data, 37.8 percent of the population (12.3 million households) were living in multidimensional poverty before the floods in Baluchistan, Punjab, KP, and Sindh provinces showed an incidence of poverty above the national average at 70.2 percent, 47.6 percent, and 44.7 percent, respectively (Khan et al., 2023). The gendered analysis of multidimensional poverty suggests that female-headed households are poorer than male-headed households after the flood crisis. Deprivations in education were the largest contributors to multidimensional poverty, followed by living standards and health. While mini-development aid responds to persistent structural problems, particularly systematic poverty, that may impede economic, institutional, and social development in any given society and helps in building capacity to ensure resilient communities and sustainable livelihoods, humanitarian aid is intended to save lives and relieve suffering during and immediately after emergencies. The second generations that have spent most of their lives or their entire lives outside of the origin areas could have a different sense of responsibility and kinship than their more senior relatives. It is hotly contested whether they will participate and send remittances to the same extent as prior generations (Shahlin, 2013). Other than these, aid organisations are aware of the significance of remittances, but they have little understanding of this process, making it challenging for them to understand the consequences of disaster response and risk reduction strategies (Zhao et al., 2023). Some claim that because disaster management organisations frequently undervalue the power of this coping strategy, little has been done to comprehend remittances in the face of environmental risks (Le De et al., 2013).

## **2.8 Crises, remittances and diaspora humanitarianism**

This section emphasized the diverse crises experienced by various nations and the diaspora's role in addressing them. Remittances play a critical role in the process of disaster recovery due to their function as a reliable source of income, their tendency to increase during times of crisis, and their direct impact on household financial resources (Burman, 2002). Remittances tend to play a significant role in post-catastrophe events as they constitute a predictable means of revenue, typically boost during times of disaster, and directly support the financial stability of households.

Remittances and aid are steady because the people who send them are likely to be affected by the same problems as the people who receive them, even though they are in different parts of the country or the world. The 2004 tsunami did a lot of damage to Sri Lanka's economy, but it had no effect on the Persian Gulf states, where many Sri Lankans work and send money back home. In the weeks and months after the accident, Sri Lanka's monetary authority saw a big rise in money sent home by people. Growing financial exchanges throughout Bangladesh have become a key part of the economy's ability to handle seasonal flooding (Savage & Harvey, 2007).

In the same year, in 2004, another following catastrophe, Ivan, was recorded in Grenada. The World Bank reported that remittances, in the form of electronic payments, helped sustain numerous families straight after the catastrophe hit. The remittance transfers were anticipated to be approximately 15% higher in 2004–2005 than at the start of 2000 (Savage and Harvey, 2007). In the following years, the predicted proportion of Guyanese migrants residing in their native country was 55.6%. Over the years, approximately 40% of migrants engage in an annual return to their country of origin. Approximately 75% of the total population resides in areas of low elevation. The coastline refers to the region where land and sea meet, encompassing the area where the land is influenced by the proximity to the floods that occurred in Guyana during January 2005 had an extensive effect on a specific section of the drainage and irrigation system. This impact resulted in damage to many components, including dam gates, inflow structures, and the drinking water supply and wastewater infrastructures (Whitaker, 2023). In response to the diaspora's role, discourse aims to provide specific media advertising strategies to effectively boost contributions for various relief efforts. Contributions of material resources and financial assets to diverse local entities, including organisations and individuals, for inadequate relief mechanisms, exorbitant financial transaction charges, and unwarranted transportation of resources (Collins, 2023) The involvement of the Guyanese diaspora has the ability to assist in the formation of an additional resilient coastal region. This was possible through the diaspora's participation in making participatory linkages through the establishment of information networks, the strengthening of community organisations, and the improvement of participation methods (Trotz, 2008). Additionally, the same situation could figure in the USA, where the number of diaspora foundations now exceeds 700, while globally, there are over one thousand foundations belonging to this kind. The diasporic networks that worked for the origin community may establish links to local foundations in those nations from which their supporters have immigrated (Johnson, 2007).

The Nepali migrant and expat community in the United States was also prominent in transferring actions, both personally and financially, after a succession of catastrophes, including the earthquake in Nepal in 2015. The participants enthusiastically contributed by transferring cash to their home families and assisting with relief efforts following the catastrophe, yet it also stands out that there has been a significant lack of assurance between members of the diaspora in the U.S. and agencies affiliated with the Nepali government for fund distribution (Shivakoti, 2019).

Floods are one of the worst natural catastrophes in the history of mankind. They are extremely prevalent and generate more significant social, economic, and ecological harm compared to any other geographical incident. Since 1928, when monsoon rainfall runs from the beginning of July to October, water damage has impacted the nation as a whole incoherently. Relevant flooding events were experienced within the nation and others, like in Pakistan and Bangladesh, in the years following 1928, 1929, 1955, 1973, 1976, 1980, 1988, 1992, 2008, and 2010. Over 7,000 individuals have died as a result of floods in Pakistan's Indus River between 1947 and 2010, particularly floods. The impacted region spanned a total of 7.6 million acres, including significant construction and cultivation damages (Sardar et al., 2008). In the year 2010, a flood that began in the latter part of July inundated practically 60,000 km<sup>2</sup> across Pakistan (Haq et al., 2012). With regional inquiries, meteorological departments establish the baseline criteria for assistance during early disaster recovery in Pakistan, considering the specific type of tragedy, its extent or duration, and additionally, its present liabilities and their potential (Akhtar et al., 2023). The links among national and cross-border individuals contributed to disaster control planning, but the practicality was relatively fragile, and there was insufficient supply for greater effectiveness. Future disasters of comparable magnitude would benefit from the spatial area-based solutions provided by the global humanitarian network diaspora. It makes more sense to employ area-based initiatives, which will be appropriate for calamities of this magnitude, and absorb sector-based concepts to implement, which will propagate rapidly. Map-oriented strategies enhance safety and have additional adaptiveness for similar situations (Somroo et al., 2021).

Similarly, the Indian American diaspora's response to the COVID-19 pandemic crisis was documented, along with the role that diaspora members will play in responding to future pandemics and humanitarian disasters (Chattoraj, 2023).

India encountered significant challenges because of the surge in COVID-19 cases, leading to limits on financial resources and budget allocation. The healthcare system has been overwhelmed, primarily due to excessive burden. Insufficient medical infrastructure has led to a scarcity of medical supplies, including oxygen concentrators, medications, and circuits. Additionally, there is a lack of vaccinations due to inadequate on-the-job training for medical professionals and challenges in maintaining the cold chain transit system for vaccines. But the diaspora community of American Indians, including many influential and prominent members, advocated through social media for the US government to take immediate action with regard to vaccine and medical supply monetary contributions, distributing patents in general, supplies, and expertise for standard vaccine production. Immigrants organised financial contributions for healthcare items, including oxygen canisters, drugs, and fast viral evaluation kits. They sent funds to relatives, and organisations in India provide platforms and social media to call for US assistance. Indian American specialists continued practicing in India and also provided digital consultations and examinations (Kelly & Niraula, 2023).

The growing prevalence of the diaspora notion has resulted in a decrease in its clarity as it grows far enough disconnected from its original implication of dispersal resulting from devastating fragmentation. However, it remains equally intriguing for modern criticism. The attractiveness of the diaspora phenomenon is expected, as it evokes profound emotions towards a location beyond one's immediate environment. These sentiments have a major influence on daily urban social interactions and shape the fundamental structure of the city. One can prevent the fetishization of the ongoing link to the previous place of residence by anchoring it within the diasporic city, as opposed to the immigrant city, which is frequently portrayed as a fixed location and conditions where new populations are assimilated and plan themselves for new expectations and needs (Burman, 2002).

The flood event in Kerala resulted in substantial destruction, affecting a total of 1,180 residences and up to 19000 houses (Mishra & Shah 2018), consequently impacting the operation of transportation and energy infrastructure. Remittances have been of considerable importance for the financial circumstances of Kerala, a state with an overall population of approximately 3.38 million individuals. In the year 2014–2015, a total of up to 71,000 crores of transactions were received, including an average remittance per capita of 21,000 and an average remittance per

household of \$86,844 (Mishra et al., 2018). Nevertheless, individuals employed in manual labour positions in the state of Kerala in India are currently opting for relocation to countries within the Gulf Cooperation Council (GCC) as well as different international destinations to rebuild and improve their financial resources. Following a catastrophic event, individuals have a strong inclination to promptly seek humanitarian aid (Migration Policy Institute, 2022), irrespective of their prior engagement in receiving remittances. The flooding situation in Kerala has the potential to result in a greater number of individuals desiring to relocate, which could lead to an extended term of their stay there. The utilisation of remittances may potentially experience changes as households in Kerala employ them for the procurement of necessary domestic necessities (Daivadanam et al., 2014). A considerable proportion of these remittances could potentially be dedicated to the affected population's basic needs and the reconstruction of households that have been ruined because of recent floodwaters (Ranjan et al., 2018).

Through summing up the theoretical framework on how diaspora and remittances are connected, which practices mobilised both individual diaspora remittances and diaspora humanitarianism, how diaspora represent their responses in times of crises, how the remittances care is steady and sustainable for Pakistan, and how the diaspora individually and organizationally respond in crises, we give a more capturable theoretical framework to understand the real nature of this study.

In the coming chapter 3, which provides a comprehensive examination of the methodology used in this study, the objectives for the case of the Pakistan Floods will be supported. It clarifies the reasons for using a case study approach to investigate diaspora involvement and receiver utilisation and outlines the use of qualitative methods, specifically semi-structured interviews, as the primary means of data collection. Organised interviews are a kind of methodology frequently used in studies for gathering information. The section additionally clarifies the methodologies employed for gathering and analysing information, the ethical deliberations undertaken, as well as the subsequent examination of the research's validity and reliability.

### **3. Methodology**

#### **3.1. Research Methods and Design**

In this chapter and for this study, the qualitative methodology used is presented with justifications for taking a case study approach through interviews to derive results from individual and



organisational responses. In the following sections, an account is provided of how the case was selected. This study used qualitative methods and a case-study approach. Firstly, the senders from the Norwegian Pakistan diaspora and receivers of remittances in the 2022 floods in Pakistan and the two organisational networks interviewed as respondents. Following this, analysis concerning the Norwegian Pakistani Diaspora is needed for a better understanding of the remittances and the beneficiaries. This study goes for three contributions: how diaspora individuals and organisations respond, the nature of remittances in which remittances are performed, and the challenges that diaspora face while making remittance contributions. The responses in the interviews need to be analysed by grouping the key issues to get the proper conclusions. The key points were "humanitarian response to the crisis situation", "strong feeling of Pakistan diaspora and "challenges in remittance granting". In this study, the selection of various respondents was based on the Norwegian Pakistani Diaspora based in Oslo. In the analysis, the senders and receivers were taken care of to reflect the diversity in all corners of the issue. In this study, the sender's interview showed age diversity; the youngest person interviewed was 35 and the oldest was 50. Similar gender diversity was also taken care of in 1 interview with females and 4 with males. Similarly, the receiver interviews revealed, also from the context, age and gender, which are two of the key points for the interviews. For this study, the snowball sampling method provides the best sampling for the qualitative method, and the sampling is based on referencing in both cases of senders and receivers. The first interviewee will give the details of the second interviewee, which means the sampling is accurate and the target person knows the concept of this information. So, for our problem, snowball sampling was the most suitable sample method for collecting responses. The process of snowball sampling begins with identifying one or a few initial participants who meet the research criteria. These participants are then asked to refer other individuals they know who also meet the criteria, and so on, forming a "snowball" effect. Then this study continues to collect data and recruit new participants until a sufficient sample size is achieved (Biernacki & Waldorf, 1981). This approach can also help to build trust and rapport with participants, as they may be more likely to participate in a study if they are referred by someone they know and trust. However, for this study, the sample size is limited to 10 individual participants and 2 organisational interviews. But for this study, the interview methods contributed very well to getting deep insights and better responses and results for these micro-level insights and analyses. With a larger sample size in the hundreds, there could be even greater limitations in terms of control and biased

responses. Therefore, given the limited sample size, purposive and snowball sampling provided optimal responses and significant results for this study.

### **3.2 Interview Guide**

The above paragraph reflected the overall theme of this study, which focuses on the Norwegian Pakistani Diaspora based in Oslo and their remittance practices to their home country. This study aimed to examine the perspectives of both the senders and receivers of remittances, considering the importance of remittances from the sender's point of view, the simplicity of the remittance process, and the anticipated challenges for the senders. Additionally, this study intends to explore how these diaspora individuals and diaspora organisations responded, what the nature of shared remittances was, and what the challenges were in the meantime. To accomplish these research objectives, this study employed interview questionnaires, which were designed to gather in-depth insights at both the individual and organisational levels.

The focus of this study lies on the sender's point of view regarding remittances and providing aid in the crisis period. This study also sought to understand why remittances hold significance for the senders and the underlying motivations that drive them to send money back to their home country. Factors such as financial support as remittances for their families and friends contributed to the welfare of the affected population and showed the diaspora's humanitarian participation.

### **3.3. Data Collection**

For this study, interviews were conducted to explore the true insights of the project. A total of 10 interviews were conducted: 5 from the senders, 5 from the receiver, and 2 from the organisations that worked for the representation of the diaspora, but one organisation would not mention their name. So, on request of a specific organisation, I used a descriptive code, O2, to elaborate on the collected response. To have a diversified field of responses, different age groups and gender responses were collected. The collected information about the Pakistani diaspora living in Oslo is done using the techniques of purposive sampling and snowballing. The process of data collection involved the systematic and organised gathering and measurement of information pertaining to variables of interest. The data that has been gathered is derived from a series of structured interview questions at the first stage, with the resulting responses systematically organised and analysed in the latter stages. The study entails the acquisition of data from primary and secondary sources and the subsequent transcription of that data for analysis in the latter stage. The subsequent explanation from interviews outlined the standard procedure for the acquisition of data.

As I identified the target population first through purposive sampling and then through the snow bowling method, I designed the most appropriate data collection method. For my case study, I used interview methodology. Designed a questionnaire that involves asking the appropriate questions and determining the true nature, format, and structural results from the respondents. Before administering the questionnaire, I conducted a pilot test to identify any problems or issues with the data collection tool. Then, with results, I repeat and make changes to two questions that suited, grasped, and reflected the true nature of respondent attention. Once the pilot testing phase has been completed and the questionnaire has been refined accordingly, the next step is to commence actual data collection. This may encompass the administration of the questionnaire, the conduct of interviews, or the undertaking of observations. After the collection of data, it goes for transcription with code words and is then utilised for analysis. Doing the analysis including different theories, the data showed the actual results of this study in the discussion and conclusion.

### 3.4. Semi-Structured Interviews

To collect pure data, five semi-structured interviews with the receiver and sender were conducted from March to June 2023 including with organizational response. After the interviews were conducted, the audio recordings were manually transcribed by typing into separate files as per each interview. I used special descriptive words for each interview, which were helpful in making their profiles anonymous for the analysis part of this study and others access.

*Table 0-5 Respondents of Study*

<b>Individual Respondents</b>	<b>Gender</b>	<b>Age</b>	<b>Background</b>	<b>Remittances</b>
Sender 1 represented as Xeshan	Male	39	Norwegian Pakistani, Oslo diaspora	Diaspora sender
Sender 2 as Yasmin	Male	40	Norwegian Pakistani, Oslo diaspora	Diaspora sender
Sender 3 as Zahid	Male	45	Norwegian Pakistani, Oslo diaspora	Diaspora sender

Sender as Usman	4	Male	48	Norwegian Pakistani, Oslo diaspora	Diaspora sender
Sender as Veena	5	Female	28	Norwegian Pakistani, Oslo diaspora	Diaspora sender
Receiver as Ayesha	1	Female	35	Ranjan purr, Pakistan	Receiver
Receiver as Busrah	2	Female	40	Sindh Pakistan	Receiver
Receiver as Chavez	3	Male	45	Sindh Pakistan	Receiver
Receiver as Dilawer	4	Male	28	Sindh Pakistan	Receiver
Receiver as Ehsan	5	Male	39	Chak buzdar, Dera gazi khan	Receiver

<b>Organizational Response</b>	<b>Background</b>
The Embassy of Pakistan, Oslo as O1	Diaspora representation
One organization as anonyms as O2	Diaspora representation

Furthermore, the development of analytic descriptive codes was grounded in similar studies that are underlying the theoretical framework and guided by the keywords outlined in the interview guide. Throughout the data analysis process, careful consideration was given to the following aspects: The importance of remittances to lead a normal life after hitting the disaster by the diaspora humanitarian The questions to the sender and receiver are framed based on those points. Then, for the analysis chapter, a deliberate decision was made to incorporate the oral accounts provided by research participants, when appropriate, instead of substituting them entirely or partially with the researcher's own words. The decision was made to capture the delicate choice of wording expressed by the participants, which effectively conveys their unique perceptions. However, it is important to note that when presenting transcript materials to readers, it is necessary

to provide an introduction that offers context and interpretation, as suggested by Dunn (2016). Interview transcripts were consistently referenced in the citations where they were used.

### **3.5 Response Validation**

During the process of response validation, the accuracy and dependability of a response or piece of information are carefully assessed. The process involves evaluating whether the response meets established standards of quality and aligns with the expected result. The interviews were conducted using a snowball sampling approach, where each participant's response guided the selection of the next participant. Various methods can be employed to accomplish this, including human review, rule-based validation, confidence assessment, and incorporating input from users, but the interview method gives significant results and more proper insights to this study.

### **3.6 Response Finalization**

Response finalisation aimed to ensure that the generated response is of high quality, coherent, appropriate for the given context of literature, and reflects the true nature of the objectives in this study. It involves reviewing grammar and language conventions, maintaining coherence, adhering to the desired tone and style, conducting quality assurance checks, and handling errors effectively. After careful investigation of the responses based on the keywords, the comments were finalised and taken for analysis.

### **3.7 Deliberation**

Deliberation refers to the process of carefully considering, reflecting upon, and evaluating different options or perspectives before planning or acting regarding interviews and derived focal discussions. It involves weighing various factors, analysing pros and cons, considering implications, and engaging in thoughtful reasoning. Deliberation is often employed in decision-making processes that require careful consideration and evaluation of complex situations or issues.

### **3.8 Outcomes**

The outcomes of this study try to provide valid conclusions so that, at the end of the project, the readers of this study can understand the role of diaspora involvement and remittances in the flood period of Pakistan. How this diaspora reacts, responds, performs, and challenges itself by providing all these What are the various difficulties faced by the senders in sending the money.

### **3.9 Ethical considerations**

(Dowling et al., 2016) note that qualitative research, as a social process, influences society and its people regardless of method. Using interviews for study brought ethical difficulties, as noted below. The priority is research participants' privacy and confidentiality. My information notes emphasised study participants' rights and how their personal information would be secured when I requested interviews. I obtained written consent from research participants before interviewing them. Before starting each interview, I explained my research's purpose, reasons for interviewing, and participants' rights. I did not correlate study participants' positions with thesis quotes to safeguard anonymity. I tried to accurately convey what research participants expressed in my writing. This meant I provided enough dialogue context for selectively cited quotes. I also bracketed compliments in quotations to clarify respondents' statements in context. Critical reflexivity is difficult, as (Rose,1997) warns. Having regular talks with my supervisor about each step of my research—from planning to data collection and analysis to writing—was especially beneficial. As (Dowling,2016) advised, I kept a research diary of my observations, thoughts, and comments to discuss with my supervisor. This increased my ability to reflect on my work and its ethics.

After interviews, a comprehensive overview of the remittance-based information collected from diaspora members was provided, but that information is anonymous for this study. Several literary pieces centred around remittances delve into the importance of remittances and diaspora members. By investigating these works and collecting data, the analysis emphasised the key aspects of this study. It is evident that remittances play a crucial role in initiating the recovery process, yet it is important to note that they are unable to fully meet all the needs of the individuals involved. The individuals impacted by the flood are faced with the daunting challenge of rebuilding their lives from the very beginning. The infusion of these remittances proved to be an important component of relief for numerous individuals affected by the floods. During the interviews, both the receivers and senders were overcome with emotion, shedding tears as they openly expressed their profound sentiments to me. The floods not only result in monetary setbacks but also have a detrimental impact on the morale and trust of the affected individuals. The individuals who have been impacted by this experience demonstrate a deep emotional connection to the pain and suffering of the situation. As a result, they are more likely to exhibit a high sense of empathy and compassion when encountering similar circumstances in the future, particularly when it involves assisting those same figures who are in need again.

### **3.10 Reliability and validity of the study**

The research for this study centred around exploring the experiences of individuals from Pakistan residing in Oslo who send remittances back to their hometown in time for the floods of 2022 and welcoming the two organisational setups that performed well as representations of Pakistani Diaspora organizations. The study aimed to understand the significance of these remittances at a very micro level and get deep insights into the lives of those affected by floods and the receivers of remittances. The initial test sample interviews involved over 12 participants to gain insights into their responses. Subsequently, the original responses were collected through using snowball sampling. This remittance serves as a reflection of people's choices in utilising their resources to upgrade themselves. To present an in-depth and reliable narrative of the project, I conducted interviews with individuals who played a central role in its planning and execution. If there had been an opportunity to conduct interviews with additional members, it would have enhanced the account by capturing a diverse range of experiences. This would have allowed for a comprehensive understanding from the viewpoint of both common citizens and individuals involved in designing and implementing the diasporic grants as remittances. However, it can be argued that the challenges encountered in attempting to engage with individuals offer valuable insights into the project's exclusiveness and the complexities associated with recognising the decision-making processes and key actors involved in such endeavours. The experience emerged as a crucial component of the research analysis.

Through getting a full understanding of Chapter 3, that methodology performed using the purposive and snow bowling techniques for data collection will show up in the analysis of collected data from different interviews in Chapter 4.

In the coming chapter 4, which provides a comprehensive examination of the analysis, it clarifies through thematic analysis how the diaspora organisation and diaspora individuals react and respond to the Pakistan floods of 2022, what type of involvement and nature of remittances are granted, and also figured out the challenges for the diaspora in the utilisation of remittances by using the collected interviews and discussions through qualitative methods and semi-structured interviews. This selection additionally clarifies results by making comparisons or contrasts with other theories used in the theoretical frame of this study and showing new contributions to this study

## **4. Analysis**

The following chapter presents a comprehensive analysis of the data gathered through the interviews and focal discussions conducted as part of this research study to reflect the results about the diaspora's response, the nature of delivered aid, and the challenges they face. The collected quotes underwent a careful examination, considering the unique situations and circumstances in which they were shared. The primary emphasis centred on demonstrating valuable quotes that made a substantial contribution to the analysis, all the while protecting the authenticity and viewpoints of the participants. To guarantee the effectiveness and meaningfulness of the analysis, responses that were unclear or provided limited information were removed.

### **4.1 Organizational diaspora respond to floods**

This section 4.1 uncovered the efforts taken by the organisational diaspora network in Oslo for the floods in Pakistan. The interviews and analyses revealed that the Pakistani diaspora in Norway is actively represented by the Pakistani embassy in Oslo. After the substantial loss in Pakistan in August 2022, the embassy requested donations as quickly as possible to compensate for the national interest. The mission of the embassy in Pakistan was to aid the victims. Simultaneously with the floods, epidemics of skin diseases and other waterborne diseases appeared, and the lack of shelter, food, and water was recorded. An estimated 21.6 million individuals, including 9.7 million children, will require humanitarian assistance at the onset of the crisis.

After these serious crises, Pakistan was confronted with the following problems: widespread hunger, inadequate accommodation, climate change, and unplanned urbanisation. As an initial response, the Pakistani diaspora in Norway provided various bank accounts for the embassy's fundraising efforts. Later, they provided a second account for fundraising titled the prime minister's fund relief fund account; Figure 0.5 provides the account details that were created at that time, and Figure 0.6 depicts a Norwegian poster for fundraising. All the used pictures in this section are derived from Embassy of Pakistan, Oslo website and face book (Pakistan, Oslo, 2022).

As a response to the initial request, there was an immediate response from the diaspora in the form of financial support and the number of organisations that contributed, as well as the Norwegian government. The embassy began mobilizing the Pakistani community in Oslo in order to raise sufficient funds for flood relief in Pakistan. So, these ongoing analyses fit into similar expectations of remittances and diaspora aid from different papers (Savage and Harvey, 2007). It came up through their analysis that following the tsunami accident, Sri Lanka's monetary authority



observed a substantial increase in remittances sent by individuals to their home country throughout the subsequent weeks and months.

Subsequently, the embassy convened a subsequent meeting in response, whereby it invited representatives from Pakistani community organizations, social welfare entities, religious organisations, and prominent members of the diaspora. Similar findings have also been observed in the research conducted by (Collins, 2023), which highlights the various strategies employed in reaction to disasters. This study specifically focuses on the instance of the Pakistan Embassy and how they organised meetings to secure sufficient funds, as (Collins,2023) explored in response to the diester. Then the embassy made an invitation to the Pakistan diaspora in Norway for the flood relief fundraising programme; the invitation letter is shown in Figure 0.6 and all of pictures attached here drafted form the Embassy of Pakistan, Oslo. The collected funds were handed over to the Pakistan state at a later stage by the embassy for the utilisation of relief activities, which is shown in Figure 0.8. The government of Norway also announced an overall budget of 8 million NOK for the flood relief operation in Pakistan, apart from the diaspora. The process of implementing a fundraising programme shares similarities with the findings of (Johnson,2007), who asserted that a proactive approach to mitigating the effects of disasters involves engaging networks and organisations that may make meaningful contributions.

S#	Bank	Account Title	IBAN
1	ABL	Prime Minister's Flood Relief Fund Account, 2022	PK58BAP001000849790015
2	Alfaraqa	Prime Minister's Flood Relief Fund Account, 2022	PK11A1N0000150583517016
3	Aakari Bank	Prime Minister's Flood Relief Fund 2022	PK82ASCM00002010079916
4	Bank Afghani	Prime Minister's Flood Relief Fund Account-2022	PK60ALH400000100799087
5	Bank AlHabab	Prime Minister's Flood Relief Fund 2022	PK31BAHL3001188480500301
6	Bank Islami	PRIME MINISTER'S FLOOD RELIEF FUND ACCOUNT, 2022	PK07BAFP100319720620001
7	Bank of China	Prime Minister's Flood Relief Fund 2022	PK37BKC10100002000005375
8	Bank of Khyber	Prime Minister's Flood Relief Fund 2022	PK68AVH0001001008277365
9	Bank of Punjab	Prime Minister's Flood Relief Fund 2022	PK52BPLN60100000181500176
10	Citi Bank	PRIME MINISTER'S FLOOD RELIEF FUND	PK28CT11000000103660009
11	Dubai Islamic Bank	PRIME MINISTER FLOOD RELIEF FUND 2022	PK27D0H800000000907647001
12	Fayal Bank	Prime Minister's Flood Relief Fund 2022	PK27FAH3354237000001062
13	FINCA Microfinance Bank	PRIME MINISTERS FLOODRELIEF FUND, 2022	PK25FNC0223183643011000
14	Habib Metro	PRIME MINISTERS FLOODRELIEF FUND, 2022	PK58MFPB10101027140660909
15	HBL	PM's Flood Relief Fund Account, 2022	PK43HABH000042792244003
16	Hib Microfinance Bank	PRIME MINISTERS FLOODRELIEF FUND, 2022	PK63PMPB0021012862646015
17	ICBC	Prime Minister's Flood Relief Fund 2022	PK76C8K001000000239638
18	IS Bank	PRIME MINISTER'S FLOOD ACCOUNT 2022	PK56J5BL9001000002029796
19	Ikhuthab Microfinance Bank	Prime Minister's Flood Relief Fund 2022	PK83AH0000012075443288
20	MCB	Prime Minister's Flood Relief Fund Account, 2022	PK13MJC80729483245037873
21	MCB Islamic Bank	Prime Minister's Flood Relief Fund Account, 2022	PK58MCI0351004196150001
22	Meezan Bank	Prime Minister's Flood Relief Fund Account	PK39MEL290001540107020124
23	MFP	Prime Minister's Flood Relief Fund 2022	PK31NBPAD002004181048978
24	MIRSP Microfinance Bank	Prime Minister's Flood Relief Fund Account, 2022	PK60NRSF0000020010002760
25	Samba Bank	PRIME MINISTER'S FLOOD RELIEF FUND, 2022	PK83SAM0000002000117199
26	Sila Bank	Prime Minister's Flood Relief Fund Account, 2022	PK68SAJDD00012010847048
27	Sindh Bank	PRIME MINISTER'S FLOOD RELIEF FUND ACCOUNT, 2022	PK21S0H00001001641313300
28	SME Bank	PRIME MINISTER'S RELIEF FUND, 2022	PK16SMAS100100066400001
29	Sonari Bank	Prime Minister's Flood Relief Fund Account, 2022	PK81SONE0000220030110875
30	Standard Chartered Bank	Prime Minister's Flood Relief Fund 2022	PK73SCBL000001701259101
31	Suzemi Bank	PRIME MINISTERS FLOOD RELIEF FUND ACCOUNT -2022	PK37UAM00200027140181164
32	U Microfinance Bank	Prime Minister's Flood Relief Fund Account, 2022	PK37UAM00107000093500096
33	UBL	Prime Minister's Flood Relief Fund 2022	PK86JNHL01090002086613095

Figure 0-5: Prime Minister's Flood Relief Fund 2022 Accounts

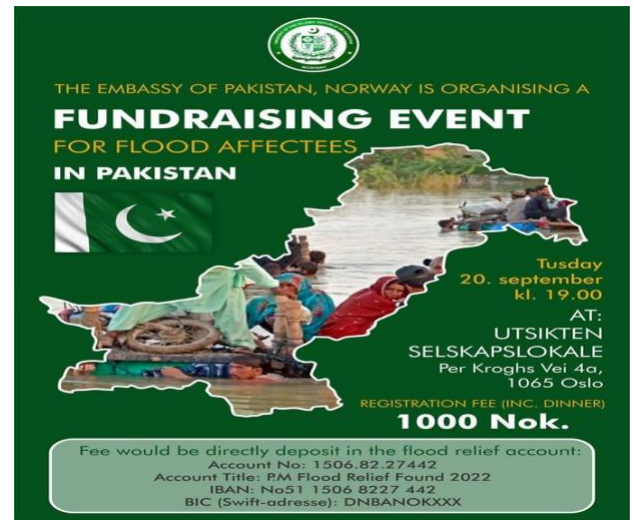


Figure 0-6: The poster for the fundraising during the floods by the embassy



**INVITATION FOR  
FUNDRAISING FOR FLOOD AFFECTEES IN PAKISTAN**

The Embassy is organizing a fundraising event for flood affectees in Pakistan on Tuesday, 20 September 2022 at 1900-2100 hours at Utsikten Selskapslokale (Per Krohgs vei 4 A, 1065 Oslo). The Ambassador of Pakistan, H.E. Mr. Babar Amin will brief the guests on the flood situation and the requirements of rescue, relief and rehabilitation. Further programme details can be obtained from Mr. Saqib Nisar (mobile number 94725404).

Registration fee (including dinner) for the event would be directly deposited in the Flood Relief Account. Tickets can be obtained from the Embassy after providing deposit receipt of NOK 1000/- in following Flood Relief Account

Account No : 1506.82.27442  
Account Title : P.M Flood Relief Fund 2022  
IBAN : NO51 1506 8227 442  
BIC (Swift-adresse) : DNBANOKKXXX

Entrance of children under 13 (accompanying parents) is free.

All Pakistani community members and friends of Pakistan are cordially invited to attend the fundraising event.

Figure 0-7: Fundraising Invitation to the Diaspora of Pakistan



Figure 0-8: Funds Handed Over to The Pakistani Government by the Embassy

On a third stage, to have good relations with the community, the embassy, with the contribution of other organisations, plans to organise workshops, seminars, and activities mainly focused on the integration of the diaspora of Pakistan in Oslo for funding. The organisation O2 motivated the diaspora to donate as much as possible to help the crisis, but the organisation will not put any pressure on the diaspora to make donations by sacrificing their personal needs. On the other hand, Pakistan's financial situation was worse than before. The organisation motivated the diaspora to

donate the funds, as treating the affected people is close and relative to all of us. In every situation, the Pakistani diaspora lends helping hands to the maximum extent. The organisations O1 and O2 conducted various reunion events to inculcate Pakistani cultural values and motivate the diaspora to have a Pakistani feeling and maintain emotional bonding with the home country by using different platforms of social media. This reunion not only provides emotional bonding, but apart from that, they are hopeful to make some significant changes through their contributions to control similar crises in the future. As the (Shahlin,2013) get into that, second-generation individuals who have resided predominantly or entirely outside of their ancestral regions might show different perceptions of duty and kinship in comparison to their older family members. The extent to which they will engage in participation and send remittances, similar to previous generations, is a subject of intense debate. But in this study, also the diaspora organisation revealed that the upcoming generation is losing the emotional bonding with the original country because of various factors. The second generation was born in Norway, and the cultural values may not be habituated. Due to all the issues so far in the reports on the implementation of collected aid and the design of programmes and projects to improve the well-being, low participation by the kinship networks of second generations The expansion of opportunities for collaboration between the diaspora organisation and receivers, with a focus on the transfer of remittances to be used for basic and emergency needs The immediate focus of the organisation revolves around enhancing and making the humanitarian aid and rescue efforts to transfer the affected communities with basic needs, secure places, and supply them with fundamental needs such as food, water, shelter, and critical medical attention. But other than many other needs declared crucial and not fulfilled by this organisational contribution, they are only met by personal access to income as a form of remittances. So, this study revealed that individual grants have more impotence as (Zhao et al., 2023) declared the importance of remittance in their research then the formal aids. It has been asserted that formal networks of help possess a comprehensive understanding of the utilisation of remittances, in contrast to aid, which remains consistent across every setting and rigid.

*“You know, the nation continues to aid in the form of free grain to flood victims after a month of floods, but there is no standard for giving long queues, which made me harsh to rush. My friend told me she was in line for 5 hours and then received a typical bag full of grain, but other than grain, you have nothing—the sauces, the shelter, and stress in all. Due to the limited accessibility of needs through floods and the allocation of remittances towards investments in land, seeds,*

*animals, and equipment, individuals are able to enhance their overall well-being and economic prospects " (Receiver 4 Dilawer, Male 28)*

However, a notable obstacle emerged due to the Embassy's inability to provide any of its flood evaluation reports. These reports are crucial for doing in-depth research on the implications of the funding. However, as a result of this perspective, the individual response of the diaspora in providing future aid through formal networks, however, has diminished in relevance as a result of this viewpoint. Although they hope to send money home individually, remittances.

*"Organizations or formal structure don't offer feedback after receiving a steady stream of funding. Furthermore, the sender has not noticed any significant modifications in the impacted region. Whatever took place with the money, then? " (Sender 2 Veena, Female, 28)*

*"We respond to the embassy, make contributions, and encourage friends to do the same in addition to sending remittances, but the situation in Pakistan remains unchanged. We are unable to identify a specific group that has enriched itself through funding or grants." (Sender 3 Zahid, Male, 45)*

## **4.2 Nature of Diaspora individual remittances**

In this section, an examination will be conducted of the sender's remittances and the way the recipients utilised them. The primary focus of the sender while providing individual aid in the form of remittances during times of crisis should be to directly assist the intended recipient. The act of remitting funds to one's country of origin has persisted in a modified manner within subsequent generations. The movement of funds can occur among several nodes within the diaspora. In the context of sociological frameworks, the examination of remittances in Pakistan and among diaspora communities can be a valuable avenue of study, particularly in relation to their role as a means of expressing care without familial obligations, which is a very true and developing theme of this study. In this section, the term "diaspora" is employed to encompass individuals who perceive themselves as being linked to Pakistan. The present quote below highlights the fact that remittances serve to uphold the affected aspect of domestic cash flow while performing additional functions.

*"I belong to Pakistan, and I am not wrong if I say Pakistan is drowning. My house was flooded with water, due to which I lost my five animals. All the chickens and cows died after an electric shock. I have a small piece of earth too where I planted vegetables and fruits, wheat was farmed in my earth, and all crops were damaged because of the flood. Then I starved for two consecutive*

*days. But as I got remittance from one my family member it cost me a lot"*(Receiver 1 Ayesha, Female, 35)

The analysis revealed that due to the limited accessibility of needs through floods and the allocation of remittances towards investments in land, seeds, animals, and equipment, individuals are able to enhance their overall well-being and economic prospects. The affected individuals and their families got help with essential items such as shelter, emergency housing, food, and water through the direct remittances, and the theoretical framework (Morduch, 1995) suggests the same insights that remittances can play a role in funding various household needs, such as housing and getting important equipment, for those affected by the situation.

However, it is anticipated that many issues will be resolved with the assistance of remittances, which enable them to purchase personal care products, preferred food items, and necessary medication in the quickest possible way without waiting for any organisational aid. This is similar to investigations by (Fullenkamp et al., 2008) declared that remittance funds provide a consistent and reliable source of income that empowers affected people to overcome unexpected financial challenges and unexpected expenditures, unlike other sources of income that may vary and be inconsistent.

*" The affected individuals and their families got help with essential items such as shelter, emergency housing, food, and water through the direct remittances. However, it is anticipated that many issues will be resolved with the assistance of remittances, which enabled them to purchase personal care products, preferred food items, and necessary medication in the quickest possible way without waiting for any organisational aid. "* (Receiver 2, Busrah, female 40 )

This analysis revealed that following the occurrence of floods, individuals affected by the calamity are endeavouring to restore their daily routines using remittances. Due to its assistance in facilitating their reconstruction efforts and enabling the setting up of a start-up for earning. The remittances were employed to establish a mini-start-up with the objective of generating enough income. In the present study, every beneficiary encountered a catastrophic flood of equal magnitude, leading to loss and damage to their respective places of business, such as small restaurants and land, and resulting in substantial harm. This ongoing scenario is also supported by other literature studies, as (Yang & Choi,2007) revealed that it may be inferred that remittances transmitted to the home country by the diaspora population may function as a form of insurance

that can be utilised during times of unpredictable events. Based on the statistics presented by Yang (2011), it is seen that remittance flows have the potential to increase in response to crises.

*" Additionally, the funds as remittances I received also facilitated the process of work restoration and the reconstruction of essential infrastructure for start-up. Lastly, it facilitated the procurement of necessary resources. All these factors pushed me to switch back to my usual routine "* **(Receiver 3 Chavez, male, 28)**

The current study's inquiry also revealed that individuals who encountered the catastrophic loss of their summer harvests, leading to a financial loss and making their cultivable land inaccessible for a period of six months, The individuals encountered a comprehensive depletion of their financial reserves and liquid assets. The individuals in question received support from their acquaintances, which was shown to be sufficient both financially and morally . On receiving these remittances, they allocated them in accordance with their individual preferences. This is in contrast to the limited assistance offered by the government in the form of food and water, which was supplied just one month after the onset of the floods. In this particular circumstance, remittances have proven to be of significant importance in offering substantial aid to the recipients, allowing them to implement significant transformations and adequately prepare for timely help during periods of crisis. Additionally, (Katigbak, 2015) comes up with similar results in the theoretical framework that the quantity of remittances is sufficient to meet the requirements for recovery, reconstruction, and other fundamental necessities. The process following recovery required a significant amount of time, as it involved not only providing financial assistance but also facilitating emotional support through the division of individuals across direct or indirect kinship or diaspora networks. Both types of support, either financially or morally, need to be balanced.

*" As the crisis is resolved and impacts are fading at a fast pace, I am not in need of any assistance if my work from the restaurant gets back to normal, because the received remittances during the floods proved a lot to get back to work and plan, and I believe I will get access to remittances for a longer term. "* **(Receiver 4, Dilawer, male 28")**

The analysis of receivers and utilisation of remittances will make significant changes in the receivers' lives. The receiver's families may get financial freedom in their utilisation, and they may invest in buying lands, houses, equipment, and urgent needs, such as tents, blankets, and medicines. Through remittances, they enabled them to mitigate the significant consequences of floods. Additionally, the funds as remittances also facilitated the process of work restoration and

the reconstruction of essential infrastructure for start-ups. Finally, it facilitated the purchase of necessary needs, including food, furniture, and housing, which were also made possible by remittances. In addition, two respondents who received assistance as remittances reported that they did not get any kind of support from the state aside from direct remittances during the period of floods.

*" I think I will get the supplies for the long term from my family and they doing their responsibilities, The receiver, received a monthly allowance of fixed amount remittance of Rs. 25000 by a supportive family in Oslo. I also received some money by the local organization but faced pressure and uncertainty, but it's just for single time" (Receiver 5 Ehsan, male 39)*

### **4.3 kinship obligations representing in Norwegian Pakistani diaspora**

The ongoing analysis has also found that diaspora and kinship ties offer support and aid in both advantageous and adverse circumstances. The significance of familial bonds and interpersonal connections resides in their capacity to provide consistent empathy and assistance through kinship networks, which are also represented as diaspora networks in the context of globalisation. As (Boichak, 2019) shared the same stance about when disasters have a disruptive impact on various social contexts, such as the extended family, the local organisation representing a shared feeling of togetherness, and the broader conceptual group that includes the diaspora. Without recognising which part of the world, they are living in, it simultaneously encourages personal growth for the receivers. As (Peters et al., 2023) and (Firman, 1994) point out that the mobility of diaspora populations has the potential to generate increased societal profits and networks recognised as kinship. These populations not only provide assistance to their homelands during times of crisis but also maintain strong socio-cultural connections to their places of origin through multiple social networks, regardless of the presence of a specific crisis. This is obvious in the diaspora's displays of their contribution, which they intensified with kinship sentiments, which are expressed through real and immediate responses. Furthermore, this ongoing study, which revealed itself in the analysis and literature of this study, also resembles the works of (Shain,2007) who declared that most kin networks from different countries, with populations of 'stranded minority' operating across their borders, have generally embraced the expression that refers to diaspora. This type of assistance holds greater significance compared to formal international and domestic aid due to the fact that relief materials sent by states via different means are only based on granting food, water, and fulfilling emergency shelter needs. The selection process outlined previously implies that the

diaspora customises its connections with the origin population based on the potential advantages of engaging with more diaspora groups. Because homeland state authorities are not passively influenced, they work for the proper development of the affected population. So, growing diaspora engagement is largely influenced by the opinions and priorities of political leaders in their native state. These motives can be grouped. Diaspora in response of these groups as how they response and react? And this study, extracting results, shows that diaspora are working on the same orientations that kinship has, mainly to provide financial assets for economic benefit in times of crises while maintaining domestic problems due to floods. According to the similar expectations revealed by (Waterbuy,2010), diaspora communities provide vital resources to their home countries through remittances, investment, and temporary labour resources, and this goes for similar expectations as from kinship networks.

In the present study, a portion of the recipients also received aids by some of local organizations. Upon becoming aware of the challenges and the occurrence of a flood, their reactions were observed. The kinfolk diaspora network provided them with greater cash assistance than moral support. Another significant observation is that the impact of globalisation has also influenced the digitization of aids or remittances. These networks have facilitated the collection of remittances and also contributed to formal networks. This can be exemplified by the case of the Embassy in Oslo, which has received substantial funding from the Pakistani diaspora. In order to enhance emergency response efforts, genuine social media accounts were established to facilitate virtual community engagement. These accounts were created with the same objectives as those highlighted in previous research (Hughes, 2010), as a virtual community was established with the objective of embracing social media platforms to enhance emergency response capabilities. The comparability of the outcomes of this study is similarly situated within the contextual framework of (Hughes ,2010) study of disaster management response efforts through the use of social media platforms.

The pattern of remittance is dependent upon multiple variables and might vary from one scenario to another; some received more from friends than family. Occasionally, familial support can exceed the assistance of friends because, in most cases, remittances are challenged by families, while at other times, friends may provide greater support than family, and these are similar expectations to the literature used for this study. In the upcoming case, the assistance provided by



the family was far more substantial than the support received from the friend. Overall, both categories represented themselves as diasporas who provided bias less to familial relations.

*“My Norwegian and American relatives gave me money twice. I got continuous help until the disaster ended, and I hope I'll have support until I'm back home and in routine. But I also fear new generations will lose emotional attachment to their country because of the way they are adopting and getting changed (Receiver 5, Ehsan, male 39). I think I will get the supplies for the long term from my friends until they are bachelor's and do not have many responsibilities ” (Receiver 3, Chavez, male 45)*

Diaspora typically do not underestimate the significance of their kinship connections, regardless of whether they reside in a foreign country for a longer period of time. The trend is especially evident due to the reality that a substantial number of diasporas are enabled to provide financial help within their networks of kin. In certain cases, these journeys serve as the initial phases of chain migrations, aiming at ensuring the well-being, safeguarding, and stability of family members, especially in times of crisis. The comprehension of the utilisation and acquisition of remittances from Pakistanis depends heavily on the significance and centrality of familial connections and endowments and in connection to new methods of aid developed by organizations.

*“I have few friends abroad who used to send me some amount for my ensuring my survival. This proved to be greatly beneficial for my short-term needs as it made me able to spend on necessities. Without waiting state grant.” (Receiver 4, Dilawer, male 28)*

But in this study, through interview observation, the observation of diaspora members maintaining their connection to kinship as a means of social stability is of great significance. This phenomenon becomes notably apparent when migrants consider the possibility of ultimately granting remittances to their nation of origin. Despite the prevailing ambiguity regarding their intentions to repatriate, migrants frequently preserve strong affiliations with their familial and communal networks in their country of origin, steadfastly recognising the significance of their kinship ties.

*“But I don't think that the next generation of children and grandchildren of our relatives will act similarly because the family values and norms are getting less effective day by day and everyone is concerned with his own personal life and problems. Due to Pakistan's weak economic condition, the young generation is leaving Pakistan, therefore connections with the country and people back are getting affected. Also they are mobilized new ways of fundraising and granting aids” (Receiver 4 Dilawer, male 28)*

*but on the other hand*

*“As parents, we strive to maximise opportunities for our children to connect with their home country and expectations. However, youth are experiencing changes in their brains, bodies, and social relationships, making risky behaviour appealing through digital means. Media fundraising can influence youth, and donations may be possible, but it is crucial to ensure the aid meets the need. Now, they seem to be worried about money in general. Or, if I may express it in terms of emotional and familial connections, it appears that I no longer place value on such attachments. However, as the one sending it, I understand the importance of valuing the feelings of my loved ones. Because they expect only money from me. I feel a sense of responsibility to provide support and help them achieve their specific goals.” (Sender 4 Usman, male 48)*

As (Hughes, 2010) and (Nikolko, 2020) comes with a similar expectation from this study that remittances and diaspora are contingent upon the mandates and conventions of kinship networks. Diasporas are conventionally anticipated to continually act as effective representatives for their kinship connections across different settings. But on the other side, this study, which explored diaspora orientation, also revealed that with the passage of time, expectations and kinship bonds are developed indirectly influenced by multimedia, and emotional attachment is minimized.

*“But after granting by any means, I am interested in checking the outcomes, but at a personal level, it may be possible tough to gain insights. Additionally, I mentioned that I also contribute to a digital platform that seeks aid for similar purposes. Unfortunately, I am unable to track the expected changes and developments resulting from the amount of aid given.” (Sender 2 Yasmeen, male, 48)*

This research also found that the enrolment of digitization in aid has an impact on the methods of donation, which in turn affects the direct recipients who come from earlier generations. Members of the second generation are eager to make contributions, but in order to make such contributions, they require certain orientation and a framework, such as that provided by an organisation or embassy in the case of this study. However, the concern that comes true in that situation is that the direct kinship links of the first generations become unstable as a result of the second generation of the Norwegian Pakistan Diaspora, who are attracted by digital fundraising above direct grants. This is because the previous generation prioritised direct assistance. This caused them to lose their connections with the country, which would result in a future pattern of remittances that would no

longer be possible in the same way as the earlier generations did for the people in the countries of origin or those who were affected.

#### **4.4 Diaspora individual aid is perceived more effective than organizational aid**

This section aims to reflect the contributions made by members of the diaspora towards the development of their home countries' populations. These contributions primarily take the form of remittances and charitable initiatives, fundraising activities by the embassy of Pakistan, and another organisation represented as O2. But this analysis revealed that the provided response and practical remittance are more significant in the case of individual diaspora remittances. However, diasporans are seeking ways to expand their contribution and effect outside governance and fundraising directly through remittances, which are more valuable (Riddle, 2008) in crises. This study revealed that receivers' main intention revolves around the expectation of receiving critical aid in times of crisis. But the role of organisational aid is much more eminent and clearer in general. In times of crisis, aid by diaspora organisations becomes much more effective in general and the same for all, but remittances are more valuable for utilisation by personal will. Other than the challenge of receiving aid from organisations, the recipients were unaware of the source of these resources, and the victims were relying on their hearts for support. As (Garshnek, 1999) also highlighted the similarity, as several problems, including a lack of confidence from the impacted community and the possibility of miscreation, prevent formal networks from accomplishing this. Because this study comes up, the manual procedure for granting is rigid, fails to aid all people, and the effected family proves that they need to get access again, whereas remittances are delivered without any conspiracy. From the receiver's point of view, remittances will make significant changes in the receiver's life. The receiver's families may get more financial freedom than before, and they may invest in buying land, houses, and equipment.

#### **4.5 Challenges with remittances and diaspora humanitarianism as disaster response**

Here this study, present the challenges found in this research by analysing the different scenarios given by the respondents. The challenge of effectively categorising the involvement of diaspora groups in the realm of humanitarian efforts stems from the complex and diverse connections they maintain with their countries of origin, as well as their frequent engagement in various stages of emergency situations. The scope of their authority is not determined by legally enforceable and

formally approved agreements. Therefore, these groups typically serve to bridge the divide between prompt and intense alleviation. The challenge of sorting out the involvement of the diaspora in humanitarian work is a result of the complex and diverse connections to their countries of origin, in addition to the frequent and ongoing engagement before, during, and following disasters. The responsibility that they possess will not be subject to legal responsibilities imposed by enforceable or ratified conventions. Kinship connections and a sense of belonging significantly influence their decision-making processes. Therefore, these entities typically serve to bridge the divide between short-term, immediate assistance and more sustained, long-term development efforts. Indeed, it is evident that the differentiation between alleviation and progress mostly stems from the practices associated with institutional advertising. Remittances serve as an ideal instance that may be distributed in the context of emergencies involving humanity but are not limited to such situations and outweigh the amount of humanitarian assistance by the number of challenges.

#### **4.5.1 Digitalization in fundraising making fragile kinship bonds**

This section uncovered how digital funding got attention and making the fragile kinship bonds. This study revealed that the Pakistani diaspora perceives themselves as possessing a strong sense of affinity and emotional connection to their place of origin. Based on the interviews conducted, it can be observed that the second generation of this diaspora has experienced a significant degree of detachment from their nation of origin. They have not identified themselves as members of the Pakistani diaspora. If a sender needs to send the extra amount during the flood situation, they must inform the person to whom they are sending how they are utilising the amount, and then only they are willing to send the amount. because they are mobilised by new ways of media fundraising or influenced by the digitalization of aid, which impacts and loosens the value of direct kinship bonds. So, previous kinship bonds have now shaped themselves into a more formal network known as the diaspora. Other than that, the children and grandchildren of the present generation, who migrated 30 years before, influenced much of the digitalization of aid, which had negative consequences for kinship bonds. The younger generations are willing to pay specific amounts of money through the embassy, even though they can spend the money on charity. The present generation of youth requires motivation from parents to make aid for needy people, and the organisations and the embassy people need to organise the thank-you for the donation programme to show how these aids or donations help the affected people recover to normal life. This kind of feedback system

motivates the senders and produces satisfactory results for future aid, but due to the analysis of this study, new ways of getting into fundraising have caused fragility in old kinship bonds. Additionally, (Nikolko, 2020) represents that political bonds are much more evident while supporting fundraising scheme instead of kinship alone. But Shivakoti, 2019) explored in their finding that's whatever the circumstances are kinship bonds are benefited most in all types of aids either granted in form remittances or diaspora individual grants. But due to intervention of new methods of fundraising the typical standards loosen their identity.

#### **4.5.2 Limited productiveness of remittances and zero productiveness of aid**

In the context of Pakistan and through the analysis of interviews, it has been observed that remittances have played a significant role in mitigating sudden income deficits caused by rainfall-induced calamities. Furthermore, from the analysis of this study, it is worth noting that following a tragedy, there was a notable surge in remittances, which was notably experienced in other research with a significant increase of 53%. Over the course of the previous decade, various diaspora organisations have undertaken initiatives with the objective of evaluating the significance of this happening. The interviews revealed that remittances are primarily used for meeting basic needs, and affected households revealed the same insight to clear debts. Debts in villages are primarily caused by borrowing for agricultural purposes, health, boring wells, marriages, and festivals. Private moneylenders are used as last resorts due to high interest rates. According to the collected interviews, they have noticed several reasons for their limited engagement in productive or non-farm activities, which include their insufficient knowledge regarding different non-farm investment prospects, restricted or unattainable access to necessary marketplace connections, and a lack of organisational support from state and non-governmental organisations within the nation. So, this analysis came to an end with the conclusion that remittances are sent over and over, but there are no productive results that could be seen that could control future similar events or even get rid of them. Moreover, when conducting an investigation with the assistance of an organisation, it is observed that they fail to grant access to the direct beneficiaries of the assistance.

#### **4.5.3 Assistances is reached to specific areas**

One additional obstacle particularly emphasised the limitedness of diaspora and diasporic organisations that focus on a specific community or areas that get effected by floods and the difficulty of getting assistance for less popular locations within the country. Sometimes donors

have preferences for areas. According to one of the senders interviewed, although his organisation does not specifically focus on geographic targeting, the implementation of initiatives is constrained by the location preferences of certain supporters. It has received significant recognition among donors because of its widespread press coverage. Most financial resources are typically directed towards the central metropolis and the institutions functioning within its vicinity, resulting in the marginalisation of settlements situated in more geographically isolated areas.

*“How big the network of diaspora is, as in the case of diaspora organisations, they get attracted and primarily prioritise their attention on funding notable organisations, places, and individuals who were hit by floods. Whenever we express our emphasis on collecting aid, it is not perceived as essential to figure out the exact population that got affected; instead, they want to prioritise only with the name of the Pakistan Floods” (Sender 3 Zahid, Male, 45)*

Whereas (Somroo et al., 2021), uncovered the special spatial mapping technique which could use to minimize the difficulties for the future donations for crises area. But this study, figured out zero of technique which organizations used to make productiveness of donations.

#### **4.5.4 Remittances are not reported after being granted**

*“The remittances sum is sufficient to purchase nutritious food, essential comforts and clothing, as well as rent a room. Most of the money I send goes to my family and friends, last year I made a private donation to my parents to provide for those flood effectives who in need. I send money to my parents, who then donated it to flood victims in need” (Sender 1 Xeshan, male,39)*

According to the interviews, senders get to know the status after the remittances are delivered, but they are surprised that the personal remittances are not reported after they deliver diasporas (Friesen et al., 2013). Because of this, the fundraising for the other companion may have been successful. According to this study, sending remittances to the home nation will not benefit them other than temporarily fulfilling needs that are somehow directly or indirectly fulfilled by other granted means or granted aid. Even though the place was flood-damaged and has all the properties and other resources, the affected people will not use the aid for beneficial results and will stay there unless the basic residential facility is lost. People with a strong desire to move will only do so with these ongoing rewards. Without properties, people are eager to move for a better life and

living conditions. The continued research showed that new places bring new challenges and expectations, yet remittances are not adequate.

Additionally, by analysing embassy organisations as diaspora organisations, we expressed the belief that they possess greater trust and legitimacy in their attempts to collaborate with the affected community. But they periodically encounter a perception among potential donors that undermines their credibility for future aid because there are no evaluation reports shared by the diaspora organisation about how and where they utilised the collected funds. The overlooked organisations also experience a sense of outrage regarding the gap in funding. This is particularly because they collect in a more efficient and effective manner compared to several other non-diaspora charities in terms of practical results, which are seen to have larger operational costs.

#### **4.5.5 A growing competition of dependency? Consistency should need to upgrade**

Organizations links with new partnerships or diaspora networks can serve as a further approach for mobilising new funds to improve overall efficiency. Many intermediates already focus on a diverse set of donors. However, certain organisations might come across new categories of funding and aid programmes for populations that have the potential to turn into important sources of getting enough or more collaborations. Potential partners that show special potential could consist of the diaspora associations mentioned earlier as well as other institutional actors within the humanitarian sector who could mutually work to meet challenges and upgrade themselves. Examples of such factors include local foundations, social circles, and professional consultants from origin places who really know the true nature of needs and challenges through crises like floods or similar events and this analysis supports findings of (Burman, 2002) that the appealing nature of the diaspora phenomenon is anticipated, since its contributors have strong feelings towards a geographical area that extend over an individual's local surroundings.

There is no doubt that remittances made a significant contribution, apart from the funds that were disbursed during the crisis period. However, this situation also presents the difficulty of dependency since the quantity of funds gathered may not be adequate to purchase essential items for their daily activities. The funds are mostly allocated towards meeting basic requirements such as food and housing. Following the period of crisis, it is unlikely that assistance will be obtained through channels other than remittances. Some people effectively utilised this remittance to

reconstruct their agricultural land, bring animals for milk and meat, and manage the basic requirements in the same place. They utilised the amount in three different ways: one part was utilised for basic needs like food and shelter; the second part was used to clean the farmland; and finally, the third part was utilised to buy the seeds and fertilisers for the agriculture land. The sum they received proved to be adequate for restoring their previous circumstances rather than enhancing their standard of living. However, in the context of this relationship, the quantity was inadequate. It required substantial financial resources. The sender believes that making an upgrade would be a beneficial route to take to enhance the overall well-being of people in general. Specifically, it is suggested that individuals residing in flood-prone areas consider relocating.

Chapter 4 concludes the analysis by providing particular insights derived from the obtained data, with the aim of addressing the research objectives of this study. Now continuing with the next chapter, Chapter 5 which delves further into the analysis and findings presented inside this section.

## **5. Discussions**

### **5.1 Individual and organizational diaspora responses and the nature of aid**

This section corresponds to the findings of the present study. Following the substantial flooding incident that happened in Pakistan in August 2022, significant initiatives took place by two organisations. The results of the study suggest that the organisation O1 has promptly raised donations in order to swiftly mitigate the consequences of the floods and protect the national interests of Pakistan. The initial appeal received a rapid and large response from the diaspora, as seen through their monetary donations. Importantly, the Norwegian-Pakistani diaspora and several organisations, including the O2 organisation, played a key role in addition to the Norwegian government. Subsequently, NGOs O1 and O2 established themselves as significant diaspora networks for Pakistan. The donor's contributions continue through the organisation's efforts to organise a sequence of seminars and reaction meetings with the objective of collecting a substantial amount of donations for flood relief. This study disclosed that the main objective of the organisational diaspora pertains to the appeal of participation from the diaspora community in several fundraising gatherings and initiatives. As (Boichak,2019) points out, every fundraising campaign takes form through the utilisation of many social relationships, particularly institutional standards. In this study, the Organisation O1 has successfully mobilised substantial funds for flood



relief initiatives through the Norwegian Pakistani diaspora as well as through various formal and informal connections. The contributions made by the organisation have been widely recognised. However, the central point of the discourse was the potential ramifications associated with the accumulation of all of these financial donations. In relation to the initial plan of action, immediate actions are undertaken through the allocation of resources to get necessary supplies, aiming to alleviate the possible problems connected with flooding. The variety of products comprises flood-resistant clothing, pillows, potable water, personal hygiene items, and basic medical supplies. While the contributions of organisations are highly regarded, it is noteworthy that individual members of the diaspora who contribute separately through remittances also contribute to the development of funds, resulting in a lack of familiarity with diaspora organisational funds. While (Peters et al., 2023) claimed that money sent home was guaranteed to keep coming in regardless of circumstances, this is clearly not the case.

However, this study additionally indicates that diaspora contributors had an important concern over a lack of familiarity regarding the distribution process for the gathered donations. The problem at issue relates to the absence of transparency regarding the allocation of funds obtained by Organisation O1. However, (Kazachenko, 2021) asserted that whenever a specific country is at risk, people of the diaspora throughout the world pay emotional attention, whether they contribute financially or not. But in various cases, it comes into play in the collection and contribution of funds.

Diaspora individuals claim that despite the organisation of multiple official meetings with the goal of requesting contributions, including the carrying out of a social media campaign, there is a visible failure to provide documented data regarding the allocation and expenditure of the funds obtained, and these findings are similar to the theoretical framework of (Way, 2021), which states that platforms offered by social media companies have the ability to engage a networked public in relief operations, which can help mobilise involvement in relief efforts. In addition, in this study, a notable limitation was also detected in the endeavours of O1, who was responsible for the execution of these financial resources. The organisation fails to provide any assessment reports pertaining to the utilisation of funds, encompassing information on the precise domain to which the funds are distributed and the local entities that are responsible for the distribution of the programme. However, the result with respect to the after-inquiry report is different from the works

of (Hughes,2010) because his investigation concludes that every platform that uses the formal method of fundraising additionally provides the true implication of contributions. This finding is distinct from the works of (Hughes,2010) because every platform that uses the formal way of fundraising simultaneously provides the true implication of donations but fails to provide insights into the works of Asian countries (Garshnek, 1999).

When considering this matter, in comparison to organisational diaspora support, diaspora individual remittances offer a distinct advantage as they are more likely to directly reach their intended receivers. In support of this finding, (Comfort et al., 2003) declared that remittances over time are recorded as equal to 30 percent of the country's GDP. Also, this study revealed that the active involvement of family members and close friends in the distribution of remittances to the affected individual is facilitated by their personal awareness of the financial conditions of the impacted individual, and these results are also supported (Migration Policy Institute, 2022), which revealed that kinship bonds benefited more, especially in times of crises. The participants in this research, who are members of the diaspora, exhibited a shared array of experiences within the domain of humanitarianism. Undoubtedly, there have been instances in which remittances designated for family or other beneficiaries have been subject to certain limitations in certain circumstances; however, their fundamental worth remains consistently recognised. However, the matter of inefficiencies among diaspora members is recognised as a serious obstacle when examining diasporic organisations involved in providing relief efforts. because complaints of financial misappropriation have been raised against both governmental and non-governmental organisations in relation to the allocation of funds intended for Pakistan flood development assistance and other categories of international assistance.

Moreover, it is noteworthy that the diaspora organisation has amassed significant financial resources. However, they acted in a way that could have a negative impact on the transmission of funds from the Pakistani diaspora to deserving individuals and communities in Pakistan who are experiencing significant difficulties due to flooding. To address the unfavourable response from the diaspora to the contribution and growing inflow of diaspora remittances, which is viewed as unjustified, it is necessary to respond to claims that these funds may be used to support similar activities. This occurrence had a significant impact on future diaspora contributions, particularly from the second generation.

The emergence of choices to contribute is a result of the significant understanding and knowledge that second generations acquire because of the expression of individual and cumulative parental decisions over time, as well as the cumulative influence of the immediate cultural and social media environment. It is believed that the individual has predominantly been exposed to the consequences of a single ideology. Therefore, the true reflection of the Norwegian Pakistani Diaspora is that they follow the global humanitarian agenda when providing aid.

## **5.2 Individual diaspora and their remittances**

This study strongly and undoubtedly pertains to individuals who possess a pressing and substantial need for monetary aid. Nevertheless, it is prudent to recognise and prioritise supplementary factors, such as individuals belonging to economically challenged households, those with dependents, and those who are part of historically deprived populations. Furthermore, it is vital to contemplate the allocation of financial resources as remittances for flood-affected individuals that often do not qualify for any other financial assistance because of the fact that there is a sizable flow of remittances, as noted when crises hit (David, 2010). This finding of the study includes deliberating the appropriate proportion of funds that should be earmarked for their benefit from each fundraising initiative. To facilitate real flood victims' access to financial aid, it is advisable to develop eligibility criteria that are simple, all-inclusive, and provide the same level of assistance to the entire affected population. This study found similar results to the theoretical position that emergency aid programmes implemented in various contexts frequently underutilize their resources due to low participation in evaluations and stringent eligibility criteria. The influence of transmissions is limited to the recipient's home as opposed to the wider neighbourhood, even to the involvement of diaspora, kinship diaspora, due to the fact that most preferences are recorded for family grants or for very close relatives. This is especially evident during the restoration and recovery phases. By contributing remittances, the flow of remittances has a positive impact on people's ability to endure or recover from calamities, to fulfil their very basic emergency need as shown in the table below. Remittances are thus an essential component of efforts to reduce disaster-related risks. Therefore, Table 0.6 below illustrates the nature and contribution of remittances to addressing the problems caused by floods. According to (Carling,2014), it has been revealed that remittances have the potential to bring about transformative changes shown in Table 06, within communities, particularly when they are directed towards the home country.

*Table 0-6: How Remittances Are Contributed and Valued In Flooding*

Nature	Remittances contribution
<b>Meeting-emergencies need in floods</b>	Different strategies to overcome difficulties by floods  Food, medication, shelter
<b>Kinship support</b>	Direct receivers, families are more benefited
<b>Tensions for recovery.</b>	Able to invest back in land, work, foods, medication  Shelter rebuilding.  Immediate help through remittances

### **5.3 Challenges with remittances and diaspora humanitarianism as disaster response**

This part of the study unveiled remittance and diaspora humanitarianism's difficulties in disaster response and these experiences are derived from the collected data. It is believed that the hardships that the flood victims had to endure are similar to the experiences faced by one of the sender respondents, and that is the primary motivation for those to send the money, as they understand the suffering and struggles of those living there. Some members of the Pakistani diaspora consider themselves Pakistanis because they have a passionate connection to the country. This also reported that some members of this diaspora were utterly disconnected from their home country, specifically the second generation. They have not regarded themselves as Pakistan's diaspora. If a sender from the second generation needs to send money via remittances or through funding due to an emergency in Pakistan, they will only do so if they know the recipient and how they intend to use the funds. Otherwise, they will not respond to the request to pay the substantial amount to Pakistan. Another thing that was dominantly figured out was that second and third generations are inspired by the multimedia fundraising platforms where they are willing to participate, but they always know the impact afterwards, which is missing in the case of Pakistan multimedia

fundraising programmes run by the organisation O1. The fundraising efforts of the first generation became even weaker with the emergence of the digital age. This is why the next generation is willing to help, but only to the platforms that provide back after they've collected funds and let people know about all the implications of those funds.

It is of notable significance that the descendants of the current generation, who emigrated three decades ago, in the event of flooding, the embassy tends to distribute a solid amount of funds for limited purposes, notwithstanding the possibility for these resources to be directed towards fundraising efforts. The current generation of young people needs parental encouragement in order to engage in humanitarian activities for the benefit of those in need in their origin countries. Additionally, it is imperative for organisations and embassy officials to effectively collaborate on initiatives aimed at expressing appreciation for donations, therefore highlighting the significant impact that these offers have on the beneficiaries towards social harmony. The purpose of this feedback technique is to provide motivation to the individuals submitting donations and to obtain an assessment of their level of satisfaction.

Funding beneficiaries have an obligation to report on the status of their spending and the implications of any strategies they employ. Physical aid, in addition to financial aid, is necessary for rapid recovery. The fundraising partner may have been effective, but funding in Pakistan proved challenging. However, inflation in Pakistan has increased prices for necessities and capped charitable contributions. It has been suggested that taxation and other incentives in Pakistan would increase remittances over the long term, while another sender argued that sending remittances to the home nation is our duty as Pakistanis and will not benefit them other than food and shelter. Because when the diaspora members get back to the beneficiaries to look into how the given amounts were utilised, in addition to covering basic requirements, affected households also reported using remittances to pay off debt at times of crises, but this resulted in the main challenge for this study being that remittances are not truly reported after being granted.

The difficult situations make the person want to move, but they have fewer resources to do so. If someone aided, the family could better help with special situations. According to one interviewee, long-term residents of a given area tend to settle in and build up assets like homes and farmland that prevent them from uprooting their families in search of a new living place, while others who are less well-off have more freedom to seek out better opportunities elsewhere. The government

may be unable to identify some of these nomadic populations because they lack identification documents. That doesn't show up in the source material. Generally, the giving practices are not found to produce productive results other than the utilisation of direct food items, clothing, water, and temporary shelter.

The diaspora remittances and formal organisations would distribute the crisis-accumulated funds, but it was not enough to relocate or buy necessary items for their daily lives, and the main obstacle to the accumulation of either remittances or organisational funding revealed that it always benefits the specific locations in the huge impacted area. They will only use it for food and shelter. The government and NGOs will not provide relief after the catastrophe. By managing basic needs, several individuals used the remittance money to rebuild their agricultural land and bring animals for milk and meat. One recipient exposed that they used the remittance money for food and housing, farmland cleaning, and seeds and fertilizers. He received enough to return to normal. Due to the relationship and the move, the amount was insufficient. There were tremendous financial requirements.

*"The floods appear like natural disasters, but the other explanations are man-made mistakes, especially political administration operations. Due of politician corruption and dishonesty. The government sometimes supplied rice and wheat during crises. Poor material quality will damage infrastructure in any crisis or tragedy. The floodwaters wrecked electric poles and wires on the water, killing people and animals from electric shock. The authorities' honesty was crucial."*  
**(Interview 4, Receiver 4, Chavez, male 28)**

But the diaspora individual stated that remittances are not always reported as being granted. The feedback mechanism employed in this manner serves to motivate the senders and provide favourable outcomes for future assistance. Upon closer examination of this study, it becomes apparent that the use of innovative fundraising strategies has led to a decrease in traditional familial connections, including kinship bonds and even among diasporic groups. In addition, it reveals that remittances demonstrate a high degree of sensitivity with regard to transmission, with certain regions being more impacted by floods than others. In this particular scenario, the utilisation of remittances has mostly manifested itself in the acquisition of essential goods such as food, water, and basic necessities. However, it is worth noting that these funds may not always be allocated towards significant purposes, such as relocation, and may not necessarily be directed towards

individuals who are most deserving of them. The amount of money that they received was sufficient to put them back in the same position that they were in before, but it did not raise their standard of living. Having said that, the quantity was insufficient, considering the nature of the relationship in question. It demanded a significant number of financial resources. The sender is of the opinion that implementing any kind of improvement would be a step in the right direction to improve the standard of living of people in general.

#### **5.4 Recommendations**

In response to analysis and discussion, I suggest these challenges could be overcome by using special spatial techniques that will uncover the possibilities to get rid of similar events and risks in future. Firstly, there should be proper administration or group of diasporas who will be responsible to derive the maximum and significant results of remittances and specifically to investigate how the organization are utilized the aids. Furthermore, there should be upgrade in relation to chosen population of affected population while granting the remittances or aid to investigate if they really deserve are not. To all done, there is need to design a group of people from diaspora who will available in future events to look into things more deeply and there should be some representatives in Pakistan too, to report the diaspora members about the actual circumstances of country.

The analysis has reached its conclusion, providing a full understanding of the findings. The present study will now move into its conclusion in Chapter 6 which give the true insights of this study and results.

#### **6. Conclusion**

Pakistan is highly susceptible to floods, ranking as one of the most affected countries worldwide. Due to the flood crisis in Pakistan, the devastating impact has left people in a worse state than before. The recent floods have brought about dire situations, causing extensive loss and damage. Due to disturbed and insufficient access, many people continue to live in flood-prone areas. While the organisations that performed as a representation of the diaspora offered temporary relief in the form of necessities provided in the form of food, grains, and emergency short-term shelter, it remained temporary, with zero evaluation reports afterward. This effectiveness influenced the diaspora's future donations of the first generation despite the lack of statistical significance at this stage because of the true kinship diaspora bond. But the second generation gets affected by this and makes their contribution as a diaspora of Pakistan. Because the results revealed that flood-

affected individuals respond in three distinct ways to overcome their assets in the affected area, such as houses, agricultural land, and their workplace, by utilising remittances. Those who possess assets tend to stay, and those who used remittances utilised them to their basic needs, allocating any remaining funds towards restoring their property. Somehow, they showed their interest in moving from this affected place, but remittances are not enough to overcome.

After conducting a thorough investigation and conducting a handful of interviews, the senders, receivers, and organisations participated and shared their thoughts about the emotional bond between many Pakistanis and their home country, which is evidently equal by gender and age, as they have shown remarkably and equally in their humanitarian response during times of crisis represented as Norwegian-Pakistani diaspora and by the Embassy of Pakistan, and one of another organisations is anonymously represented in this research as O2 has also generously raised discussions and donated significant amounts of money during the floods in 2022 through the contribution of the Norwegian Pakistan Diaspora. Although individual contributions from the diaspora have a large impact in form of remittances, the collective impact is substantial and highly appreciated for crisis recovery. But this study also revealed that either it's the crises or not the main recipient of remittances is always from the family connection or very closed but recorded with zero productivity and its limited use for temporary purposes, of food, water needs. Due to this will weaken future remittances and financial grants. The study also revealed that diaspora have the right to receive feedback on how their contributions were utilised, but this is seen as a major drawback in both remittances and organisational aids because of no reporting as being granted as this nature impacts future donations. It is essential to establish a feedback mechanism to provide information on how the donations are utilised, which could be incorporated into this study. The direct shared remittance is more committed to their families and close relatives for sending money monthly, and this remittance will continue in all situations, including delivery to the crisis-affected population. Apart from this regular remittance, during this special situation, like a flood in 2022, the remittance will flow through the embassy in the form of collected funds. This study revealed that some people would send the extra amount to their parents and relatives to help the needy people near them. But in the end, all are utilised to bring the situation back to normal, but on the same level as before; no upgrades count. Further, about the challenges, the finding revealed that the granted remittances and other funding amount collected during the crisis time was not sufficient to relocate or buy useful things for their day-to-day activities; the amount they will utilise



is only for basic needs like food and shelter. Also, as the crisis fades, aid will not be received from the organisations, but remittances will continue. Some people effectively utilised this remittance to reconstruct their agricultural land and bring animals for milk and meat by managing the basic requirements, but it all covers and reflects the limitedness of remittances and providing aid in the very critical time of Pakistan due to floods in 2022. This stage also reflects that limitedness in the utilisation of remittances also revealed that remittances and grants may not reach the real needs because of the specific geographical selection for providing remittances or aid. Moreover, this study also revealed that at the remittances level, it's hard to derive the actual status of how the receiving amount is utilised due to both sender and receiver distance. In some cases, the sender did not intend to investigate how the receiving amounts were utilised, and, in some cases, receivers showed up as they got financial help in the form of remittances. Lastly, in context with diaspora organisations, they fail to provide on-time assessment reports after the funds have been generated and sent. Overall, remittances create a scenario of dependency for the affected respondents over the long term because they and their households get back to normal only due to remittances, and this creates a solid justification for using monetary transfers as remittances or by humanitarian programmes all equal to them for the same category of utilization.

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## Appendices

### Interview guide for both diaspora organization

- *Embassy of Pakistan, Oslo represented as O1*
  - *Another diaspora organization from Oslo represented as O2*
1. How long has your organization or platform operated in Norway?
  2. How have you reacted to Pakistan floods,2022?
  3. How will you be able to collect any funds received during a crisis, particularly the current flood crisis, to the flood victims and people in need in your home country??
  4. What is your motivation for sending funds to your home nation, especially in consideration of the recent crisis?
  5. Have you donated to the recent floods in Pakistan? If so, which local NGOs assisted you in distributing this grant?
  6. Do you consider yourself as organizational representation of Pakistani Diaspora?
  7. How can you encourage desire among Norwegian-Pakistani children and grandchildren to engage in future acts of fundraising or charity in a similar manner?
  8. Do you think really this support is important to recover from the present flood situation?
  9. How the remittances were different from aid?
  10. In your opinion, how these remittances could enhance or maximize the effect of diaspora aid when disasters hit?
  11. Are there any conceivable obstacles you'd like to mention regarding the implementation of aids?
- Interview guide for individual senders
  - **Name .....**                      **Gender.....**                      **Age.....**                      **Background.....**
1. How long have you been staying in Norway?
  2. Are you familiar with the occurrence of floods in Pakistan?
  3. Have you contributed towards the recent flood impacts in Pakistan?



4. How will you be able to transmit the money as remittance to your friends and family back home? Through online transactions or in-person pick-ups, friends, relatives, or any NGO or Embassy that is also actively seeking out funds in the meantime could get approached.
5. What factors drive your decision to migrate and remit funds to your country of origin, particularly in light of the current crisis and tragedy?
6. What was your actual motivation to send these donations?
7. What are your feelings on the Pakistani diaspora?
8. Are you interested to know the means through which remittances are being utilised more effectively by receiver?
9. How do you plan to efficiently divide the money when you desire to remit an additional sum, in case of crises?
10. Do you identify as a member of the Pakistani Diaspora?
11. How do you motivate your children and grandchildren will act do the funding or charity in similar ways in the future?
12. Do you think is this help considered crucial for the recovery process in the current flood situation?
13. In what ways did these remittances differ from diaspora organisational aid?
14. In your perspective, how might these remittances be utilised to improve or maximise the impact of diaspora remittances and aid in time of calamities?

● **Interview guide for Receivers**

● **Name .....**      **Gender.....**      **Age.....**      **Background.....**

1. Could you tell me the extent to which the floods have impacted your circumstances?
2. Do you have relatives or friends abroad? Did they provide any assistance or support to you?
3. From whom did you receive the financial aid and at what frequency was it disbursed?
4. To what extent did these remittances play a significant role during this particular period?
5. What were the expenses allocated by the received remittances or aid you got by organization ?
6. Have you consistently received ongoing support? For how long do you think you will get it?

7. How do you get back to normal life? what is the role of the remittance in getting normal life?
8. Do you anticipate that the future behaviour of the grandchildren of your friends and relatives residing overseas will mirror as their ancestors in the event of floods or other calamities occurring in Pakistan?
9. What is your perspective on the Pakistani diaspora, specifically norwegian diaspora aid?
10. In your perspective, how significant is the role of support such as this in relation to diaspora organisational and formal aid?
11. Have you received any grants directly from an organisation?
12. Are there any challenges and potential measures that can be implemented to enhance the efficiency of these aid flows inside the systems?



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