

**AMERICAN PAKISTAN FOUNDATION**

# THE TIES THAT BIND

A Study of Pakistani American  
Connectivity & Giving to Pakistan

JANUARY 2021



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# THE RESEARCH QUESTION

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## STATEMENT OF PURPOSE

The mission of the American Pakistan Foundation (APF) is to build bridges between the United States and Pakistan and to empower the Pakistani American community in all aspects of American life. We recognize that successfully implementing our mission demands a better understanding of the Pakistani American community's connectivity with and attitudes towards Pakistan.

To that end, this report provides insights into three areas of focus:

- the Pakistani American community's connectivity with Pakistan;
- the causes and issues to which Pakistani Americans give; and
- concerns and obstacles related to giving.

In focusing on these areas, we intend to enrich the dialogue among Pakistani Americans on the subjects of charity and philanthropy. Our findings present a nuanced portrait of a community whose contributions are often overshadowed by a persistent focus on security issues in their ancestral home. Finally, we hope our research can offer the public and private sectors in the United States and Pakistan better empirical foundations upon which to base policy choices in mobilizing the Pakistani American diaspora for change in Pakistan.

## METHODOLOGY

Our original research included a novel online survey of Pakistani Americans (N=498) and a qualitative examination of individual and organizational engagements with Pakistan through a series of one-on-one interviews.

We conducted the survey from July through September 2020. The survey contained 22 questions regarding demographics, connections to Pakistan, philanthropy, and views on socioeconomic issues in Pakistan (see appendices for list of questions).

The online survey was initially promoted on social media and through personal networks in a snowball sampling model, with participants encouraged to recruit other participants. Because scientific sampling methods were not practically achievable, it is important to note that biases are likely. We began with a contact list which had already expressed interest in the diaspora (those on the APF mailing list), perhaps more so than the average Pakistani American. Additionally, because the survey was in English, we almost certainly undersampled the segment of the diaspora which is not fluent in the language. To bolster survey findings and interviews, we conducted a comprehensive literature review of available data and historical context.

# SUMMARY OF CONCLUSIONS

## 1 HIGH RATES OF CONNECTIVITY

Bolstered by low-cost digital platforms and the accessibility of communication technologies, Pakistani Americans report high rates of connectivity in keeping up with issues in Pakistan and staying in touch with loved ones still living in Pakistan.

## 2 STRONG VALUES OF GIVING

The Pakistani American community's charitability is guided by two primary obligations: zakat and the idea of "paying it forward" to give back and showcase their commitment to their ancestral home.

## 3 CORRUPTION A TOP CONCERN

Corruption in Pakistan emerged as the number one concern for Pakistani Americans, especially among respondents between 51-65 years old.

## 4 MOTIVATED BY PAKISTAN'S MARKET POTENTIAL

Pakistani Americans under the age of 50 are more likely to say they are excited about the prospect of investing in Pakistan, noting a growing market and the need to give back.

## 5 POTENTIAL FOR GREATER IMPACT

A new charitable model is required to have greater impact. Of the organizations seeking Pakistani American donations, many work in overlapping areas, leading some donors to wonder if a more centralized giving model could be more impactful on the ground.

## 6 SUSTAINED SUPPORT OF CREDIBLE ORGANIZATIONS

Pakistani Americans prefer to donate to organizations with strong reputations and fundraising infrastructure based in the United States, and prioritize giving to education, disaster response, and assistance for impoverished Pakistanis.

## 7 DEMOGRAPHIC SHIFTS COULD CHANGE GIVING

The steady increase in number of Pakistani Americans born in the United States introduces new questions of how attitudes of young Pakistani Americans towards Pakistan could evolve and shape giving behaviors.



## INTRODUCTION

Immigration from Pakistan to the United States began as early as the 19th century, when small numbers of tradesmen came from what was then known as northwestern India for work in California, Oregon, and Washington. Today, while the total number of Pakistani-Americans is not precisely known, estimates range from 500,000 to 1 million, with the community's professional, civic, and cultural influence spread across numerous industries and sectors. Of the 500,000, approximately 300,000 Pakistani Americans were born in Pakistan.<sup>1</sup> The rate at which these individuals have become naturalized citizens is much higher than the average American immigrant community. This first generation is followed by an American-born second generation of about 200,000.<sup>2</sup>

Like other diasporas in the United States, the Pakistani American community has experienced multiple waves of migration, endured the impact of politics in their new and old homes, and negotiated assimilation and integration challenges. While navigating these transformations, Pakistani Americans across the United States worked hard to create a financially stable and prosperous future for their families. Similar to millions of other Americans, Pakistani Americans endure economic hardship, unemployment, and systemic discrimination, which prevent many of them from achieving the standard of living typically associated with the idea of the "American dream." As of 2015, approximately 15.8% of Pakistani Americans live in poverty, a figure slightly higher than the American average of 15.1%.<sup>3</sup>

Still, perceptions of the community's success have motivated the American and Pakistani governments through the years to view Pakistani Americans as an effective tool in bridging economic, trade, and cultural gaps between the countries. Across the political spectrum, there is regular urging for the diaspora to "do more" for their country. After the September 11th attacks, President George W. Bush's administration engaged with Pakistani Americans and other Muslim diasporas in an effort to counter violent extremism in the United States and in their home countries.<sup>4</sup> Similarly, President Barack Obama and Secretary of State Hillary Clinton made known that they believed diasporas to be useful in strengthening socio-economic development overseas through philanthropy and remittances.<sup>5</sup> In Pakistan, Prime Minister Imran Khan continued previous government efforts to engage and organize giving among overseas Pakistanis.<sup>6</sup>

While U.S. and Pakistani government expectations of Pakistani Americans giving back are high, more research and outreach must be done to understand the motivations, circumstances, and means of giving back.

Pakistani Americans are underrepresented in surveys and studies of cross-cutting themes in the Asian American community, oftentimes dwarfed by larger Asian diasporas. The U.S. government's counterterrorism focus after the September 11th attacks contributed to the neglect, diverting critical streams of funding available to think tanks and government contractors towards studying how to counter violent extremism in Muslim diasporas. This single objective overwhelmed any existing institutional interests in understanding who these communities were, what motivated them, and how to engage them in anything beyond the risks that radicalization posed to them.

The academic literature on diasporas and their impact on their countries of origin largely lacks analysis of the Pakistani American experience. The seminal tract on the subject remains Boston University Professor Adil Najam's 2006 book *Portrait of a Giving Community: Philanthropy by the Pakistani American Diaspora* and a 2005 report he produced for the Pakistan Centre for Philanthropy, "Philanthropy by Pakistani Diaspora in the USA."<sup>7</sup> Dr. Najam's work provides an important foundation for our research, as it is the first systematic study of giving patterns and philanthropy by Pakistani Americans using a broad-based survey instrument.<sup>8</sup> This report will build upon Dr. Najam's previous finding that the already generous Pakistani American community may have more to give, but "there are serious hurdles that make it difficult to give more to Pakistan."<sup>9</sup>

Today, nearly 14 years after the publication of *Portrait of a Giving Community*, the Pakistani American community continues to give back, albeit under distinctly transformed social, political, and economic circumstances.

While many Pakistani Americans still live in the shadow of the September 11th attacks, other issues also shape their lives, such as isolating political rhetoric about immigrants and people of color, economic hardship, and the coronavirus pandemic.



"I am who I am because of the education and nurturing I received in Pakistan. That's one of the reasons I stay connected and give back."

**FIZA SHAH**

President, Developments in Literacy

In Pakistan, the current government seeks to engage the diaspora, promote international tourism, and support the next generation of Pakistanis. However, Pakistan's persistent governance and economic challenges, as well as challenges around gender inequality, sectarian conflict, and limitations on media freedom, mean that such ambitious plans of reform are not moving as quickly as most would like. Nevertheless, the country's political, economic, and social dynamics continue to provide fresh opportunities for diaspora giving, a reality bolstered by the government's consistent diaspora engagement in the United States.

Also promising are the young people in Pakistan and the United States who have come of age during the past two decades. They have had experiences of identity, nationality, culture, and technology unique from the issues their parents faced. We conduct this research in appreciation of the potential of youth in both countries to build bridges and empower communities.





## DETAILS ON SURVEY PARTICIPANTS

### Total Responses

498 responses to survey

### Ethnicity

Over 80% reported being of Sindhi or Punjabi origin

### Gender

58.3% (N=289) were male

### Age

The age of participants was approximately normally distributed, with modal age range from 36-50.

### Geography

Respondents came from 38 different states;  
most heavily represented states included:

**14.6%**

Texas

**13.3%**

New York

**8.4%**

Virginia

**7.3%**

Oklahoma

**7.1%**

Ohio

**7.1%**

California

### Overall Demographics

The total number of Pakistani-Americans is not precisely known and estimates range from 500,000 to 1 million. The largest numbers of Pakistani Americans live in the states of New York, Texas, and California, with concentrations in New York City, Washington D.C., Chicago, Houston, Dallas-Ft. Worth, Los Angeles, San Francisco, Baltimore, Philadelphia and Atlanta.

# WHAT WE LEARNED

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## CONNECTIVITY TO PAKISTAN

Pakistani Americans report high rates of connectivity in keeping up with Pakistani current affairs and staying in touch with family and friends living in Pakistan.

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Until the creation and ubiquity of the internet, postal mail and telephone remained the sole mode of connection between immigrants and the families and friends they left behind. Air travel also facilitated in-person connections, but the high costs of such travel and the long distance between the United States and Pakistan meant that the average Pakistani-American's visits were infrequent and for special occasions.

43% of survey participants traveled to Pakistan within the past year and another 40% traveled within the past five years.

Our data shows that by 2020, Pakistani Americans were traveling to Pakistan with increasing frequency. It is noteworthy that traveling internationally by air has become significantly more affordable since the 1970s and 1980s, when large numbers of Pakistanis began moving to the United States.

Pakistani Americans utilize a plethora of low-cost communications platforms, social media, and mainstream media to stay connected to family and friends in Pakistan and to remain informed about current affairs in the country.

Because the Pakistani American migration experience is relatively new and almost all Pakistani Americans belong to the first or second generation of their families that have lived in the United States, we must consider whether Pakistani Americans will maintain high rates of connectivity as they become more rooted in the United States.<sup>10</sup> Undoubtedly, technology can help sustain high rates of connection.



Over 75% of survey respondents expressed that they feel able to stay connected to Pakistan.

## MOST UTILIZED PLATFORMS

TO CONNECT WITH  
FAMILY & FRIENDS  
IN PAKISTAN

**38%**

WhatsApp

**27%**

Mobile Phone

**23%**

Facebook

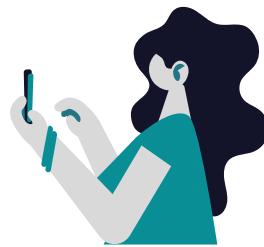
**10%**

Instagram

**2%**

Postal Mail

Other determinative variables may impact connectivity in either direction depending on circumstance. These include the number of family members continuing to live in Pakistan, the ease and cost of international travel, and perceptions of personal safety. It is a truism in migration studies, and a constant in American history, that diasporas tend to assimilate as the generations pass. Only time will tell if continued advances in communication and transportation technology can help offset normal connectivity decay for newer diasporas like the Pakistani American community.



## MOST CONSUMED MEDIA

TO CONNECT TO CURRENT AFFAIRS IN PAKISTAN

**25%**

Pakistani Media

**24%**

Whatsapp

**21%**

Non-Pakistani Media

**18%**

Facebook

**10%**

Instagram

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# PAKISTANI MIGRATION TO THE UNITED STATES

## 1908

In 1908, amendments to the Canadian government's **Immigration Act** imposed new barriers of entry to South Asian immigrations, resulting in many South Asian farmers in Canada migrating to the United States.

### LEARN MORE

["The Immigration Act of 1917: An act to regulate the immigration of aliens to, and the residence of aliens in the United States"](#)

## 1920s - 1940s

In the decades following the Immigration Act of 1917, South Asian communities in the United States endured frequent **discrimination**. Laws were passed to prevent them from becoming naturalized citizens and **restricted their rights** to own farm land.



President Harry Truman signing the Luce-Cellar Act in 1946.

## 1947

The **British empire withdrew from South Asia**, and the nation of **Pakistan was born**. In the early years of Pakistan, immigration to the United States was nearly impossible, as the U.S. immigration system operated on the **National Origins Formula** which restricted new arrivals from countries outside of western Europe. Those who did come from Pakistan were either students or dependents of those already settled in the United States.

## 1899

**Punjabi workers** came from what was then known as northwestern India (present-day Pakistan) for work in **California, Oregon, and Washington**. Migrants included those skilled in irrigation and others who worked on the railroads.

### LEARN MORE

[Pioneering Punjabis Digital Archive: A New Resource Documenting the History of the South Asian Pioneers in California, 1899 - Present](#)

## 1917

The United States passed **The Immigration Act of 1917**, which imposed literacy tests on immigrants, effectively restricting immigration from the Asia-Pacific zone.



A writer and U.S. army veteran who served during World War I, Bhagat Singh Thind was involved in a 1923 Supreme Court case which determined that South Asians were ineligible for naturalized citizenship.

## 1946

The United States passed the **Luce-Cellar Act of 1946**, allowing early immigrants and their descendants to become naturalized American citizens. It also assigned a quota for 2,000 visas a year to all Asian countries.

### LEARN MORE

[Asian Immigrants and Refugees: Demographic Transformations in the United States from World War II to the Present](#)

A BRIEF HISTORY OF

# PAKISTANI MIGRATION TO THE UNITED STATES

## 1980s - 1990

The new U.S. immigration system gave preference to **highly-skilled** and formally educated applicants, which led to an influx in the 1980s of Pakistani **physicians, engineers**, and professionals with advanced degrees.



## 2001

The September 11th attacks led to a **tightening of immigration laws** and numbers of naturalized immigrants from Pakistan dropped significantly. Around 15,000 Pakistanis in the "Little Pakistan" neighborhood in New York City fled the country due to fears of persecution. (Photo credit: Wally Gobetz)



**LEARN MORE**  
[Worlds Apart: How Deporting Immigrants After 9/11 Tore Families Apart & Shattered Communities](#)

## 1965

The **Immigration and Nationality Act of 1965** enabled immigration from Pakistan and other Asian countries to significantly increase.

### LEARN MORE

[After becoming naturalized citizens, Pakistani Americans often sponsored immediate relatives to come to the United States.](#)

## 1990

The **Immigration Act of 1990** established the Diversity Visa program, a green card lottery that enabled more migration from more **socio-economically diverse** communities in Pakistan.

## 2002

The United States government passed **The Enhanced Border Security and Visa Entry Reform Act**, which significantly reduced the number of visitor visas for Pakistanis to travel to the United States.

## 2003 - PRESENT

From 2002 until 2019, the number of Pakistani recipients of diversity visas to the U.S. grew by 98% but has tapered off since then. **Employment-based visas increased steadily** during the earlier part of the decade, peaking in 2016 but then dropped by 75% by 2019. **Pakistani Americans continued to sponsor immediate family members** for visas, an opportunity not restricted by quotas, however family-sponsored preference visas for non-immediate family members faced limitations and slowed between 2010 to 2017.



## VALUES & CONCERNS

The Pakistani American community's charitability is guided by two primary obligations: zakat and the idea of "paying it forward" to give back and showcase their love for their original home.

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### VALUES

Giving patterns and motivations of a particular group are based on individual and community values and concerns. Research on remittances, defined as money or assets immigrants send back to their home country,<sup>11</sup> identifies altruism and self-interested exchange as the main motivators on the part of the remitter.<sup>12</sup>

In the case of Pakistani Americans, we found that altruistic attitudes did motivate giving back to Pakistan. Charity is a deep-seated value among Pakistani Americans. Similarly, Pakistan is ranked as one of the most charitable countries in the world.<sup>13</sup>

Zakat, a Muslim's obligation to provide a portion of their income to charity, can be a major driver in giving back for Pakistani Americans who practice Islam. Additionally, the Pakistani American community's charitable attitudes are often guided by the idea of "paying it forward." For those who immigrated to the United States decades ago, giving charity to Pakistan-focused organizations is a way to show affection for their original home.



Pakistani Americans are aware of the impact their giving can have on the ground in Pakistan in helping lift families out of poverty, increasing access to education for children, improving housing and health conditions, and reducing inequality.

High expectations of giving back also persist among community members. Among the feedback received from interviewees, we learned that many individuals wish their fellow community members would do more for the community and become more involved in giving back. As such, the perception that others are not doing enough, or that one is stepping in to fill a gap, may serve as another motivation to give.

Washington, D.C.-based entrepreneur Shazia Khan, whose energy startup operates in Pakistan, is of the view that "there is a lot of money in the diaspora community and not nearly enough of it gets invested in Pakistan." She views the lack of giving back to Pakistan as a missed opportunity, noting that one's dollar goes further in Pakistan than in the United States.



"I believe in the 'sadaqah' [benevolence] of time and experience, purely for the sake of using a skill you are blessed with for the benefit of others."

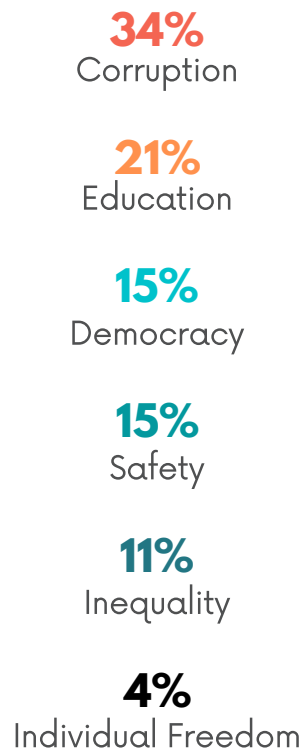
**DR. UZMA IQBAL**  
APF Board of Directors

## CONCERNS

In our survey, participants were provided a pre-generated list of concerns regarding Pakistan and asked to rate them. Corruption emerged as the number one concern, followed by education and democracy. The following issues received significant attention among participants who wrote in their own concerns: the status of women, infrastructure issues, religious freedom, and economic inequality.

### ISSUES MOST CONCERNED ABOUT IN PAKISTAN

IN PRIORITY ORDER





## GENERATIONAL TRENDS

The steady increase in the number of Pakistani Americans who are born in the United States introduces new questions of how attitudes of young Pakistani Americans towards Pakistan could shape their giving behaviors.

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The age of respondents was highly determinative of both demographic factors and attitudes. These differences reflect generational differences in Pakistani Americans that largely follow expected trends. The history of Pakistani immigration to America that we outlined earlier in this paper is useful in interpreting our data.

Given current migration trends, it is nearly certain that the ever-increasing majority of those identifying as Pakistani American going forward will be born in the United States. That puts the community at a fork in the road in 2020, when a large but steadily decreasing majority are first-generation immigrants. How the community coalesces in the coming decades may determine its collective identity and attitudes towards both Pakistan and the United States for generations to come.



## OVERVIEW OF GENERATIONAL TRENDS



### Place of Birth

- A majority of respondents older than 25 were born in Pakistan.
- Of those 51 to 65 years old, 11% were born in the United States.
- The 18-25 demographic had a slight majority (56%) of U.S.-born participants (this was the youngest demographic we surveyed).

### Time in United States

- In our sample, 78% of Pakistani Americans have been in the United States for more than ten years.
- Those arriving within the past decade skew much younger and likely represent those who arrived in the United States as students and/or skilled workers.
- Among those over 50 years old, nearly 90% have lived in the United States for 10 years or more.

### Family in Pakistan

- About 95% of those between age 18 and 35 have family in Pakistan, compared to about 85% of those over 65.

## GENERATIONAL TRENDS ON BUSINESS & CORRUPTION

- Over 60% of Pakistani Americans between 18 and 35 years old expressed interest in investing or starting a business in Pakistan, noting they see a growing market and feel the need to give back.
- The majority of those aged 51 or older indicated a lack of interest in starting a business or investing in Pakistan.
- A plurality of older respondents (43% of those between ages 51 and 65) noted that corruption was their greatest concern.
- Only 27% of respondents between ages 18 and 25 indicated corruption as their biggest concern in Pakistan.

Our research shows that differences on investing or starting a business in Pakistan vary across generations of Pakistani Americans. The difference in perceptions of corruption may be attributable to a combination of perception, distance, and exposure on the ground in Pakistan. Those between ages 18 and 25 are much more likely to have been born in the United States. This fact alone would likely limit their exposure to corruption in Pakistan. Their elders, on the other hand, spent much of their lives in Pakistan and are likely more familiar with the prevalence of corruption among high-profile leaders and institutions, in particular throughout the 1980s and 1990s.

The attitudes of Pakistani American youth may in fact be more reflective of the current reality than those of their elders, most of whom have not lived in Pakistan for at least a decade. Outside of corruption in politics, which remains a big problem, the ease of doing business in Pakistan has actually improved in the past five years. The Pakistani government took modest but noticeable measures using World Bank standards as its guide.<sup>14</sup> In 2020, the World Bank Ease of Doing Business Report ranked Pakistan one of ten countries in the world that improved the most on implementing regulatory reforms related to starting a business, cross-border trade, and construction permits.<sup>15</sup>

The World Bank recognized Pakistan's ambitious reform strategy, which included the establishment of a national secretariat and a reform steering committee in the office of the Prime Minister.

## GENERATIONAL TRENDS IN GIVING

- Over 75% of Pakistani Americans give to charities in Pakistan.
- 59% of 18-25 year-old Pakistani Americans give to Pakistani charities compared to 85% of those over 51 years of age.

A majority of Pakistani Americans across all ages indicated that they donate to charities in Pakistan. However, the percentage of those who donate increases as a linear function with age. This trend is on par with age discrepancies in charitable giving among all communities, as one is more likely to have disposable income to donate as one gets older.

Another factor to consider, as stated by Dr. Uzma Iqbal in an interview with APF, is that the challenges that Pakistani American youth experience related to cultural assimilation often consume much energy and time in their personal lives, which may impact the timeline for growing to their full potential, at which point they can give back to the United States and Pakistan in ways they value.



“Most people give to the poorest people in Pakistan where they can make the largest impact. The diaspora has direct connections to these people so they can give directly to them rather than through organizations or institutions. However, the second generation doesn't have these same networks. They rely more heavily on institutions.”

**DR. ADIL NAJAM**  
Boston University

## GENERATIONAL TRENDS AND CONNECTIVITY

- 83% of the 36-50 demographic and 81% of the 51-65 demographic are happy with their current level of connection to Pakistan
- 49% of the 18-25 group and 30% of the 26-35 group are happy with their current level of connection to Pakistan.

One of our most interesting findings is that older participants were much more likely to agree that they are able to “stay as connected to Pakistan as [they] like.”

There may be several factors at play. First is that the question asks not just whether they feel connected to Pakistan but how much connection they desire. It may be that younger Pakistani Americans desire a higher degree of connection than the older and more settled generation, who were also less likely to indicate that they still had family in Pakistan.

Also relevant is that older respondents were much more likely to have been born in Pakistan, perhaps providing them with more avenues of long-term connection unavailable to American-born Pakistanis. Were we to do the survey again, we would seek to measure their desired degree of connection to better understand the source of this generational disconnect.





## REMITTANCES

The Pakistani diaspora worldwide sends several billion dollars in remittances annually back to Pakistan, making the country one of the largest recipients of remittances in the world.

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According to migration and remittances experts at the World Bank, “when migrants send home part of their earnings in the form of either cash or goods to support their families, these transfers are known as workers' or migrant remittances.”<sup>16</sup> The Pakistani diaspora worldwide sends several billion dollars in remittances annually back to Pakistan, making it one of the largest recipients of remittances in the world. The majority of Pakistan’s remittances come from Gulf Cooperation Council (GCC) countries, where millions of Pakistani migrants reside and work.<sup>17</sup> According to the latest available data, there are nearly 3.5 million Pakistani expatriates and migrant workers residing in GCC nations.<sup>18</sup>

### REMITTANCES FROM PAKISTANI AMERICANS

Precise data on the origin and amount of remittances is only sporadically published, and relies heavily on estimates. One academic source using historical data indicates that approximately 15% of annual remittances to Pakistan come from the United States. Using this figure, the Pakistani American community contributed about \$3.34 billion USD in remittances.<sup>19</sup> The World Bank, on the other hand, estimates that 7.3% of Pakistani remittances between 2010 and 2017 came from the United States.<sup>20</sup>

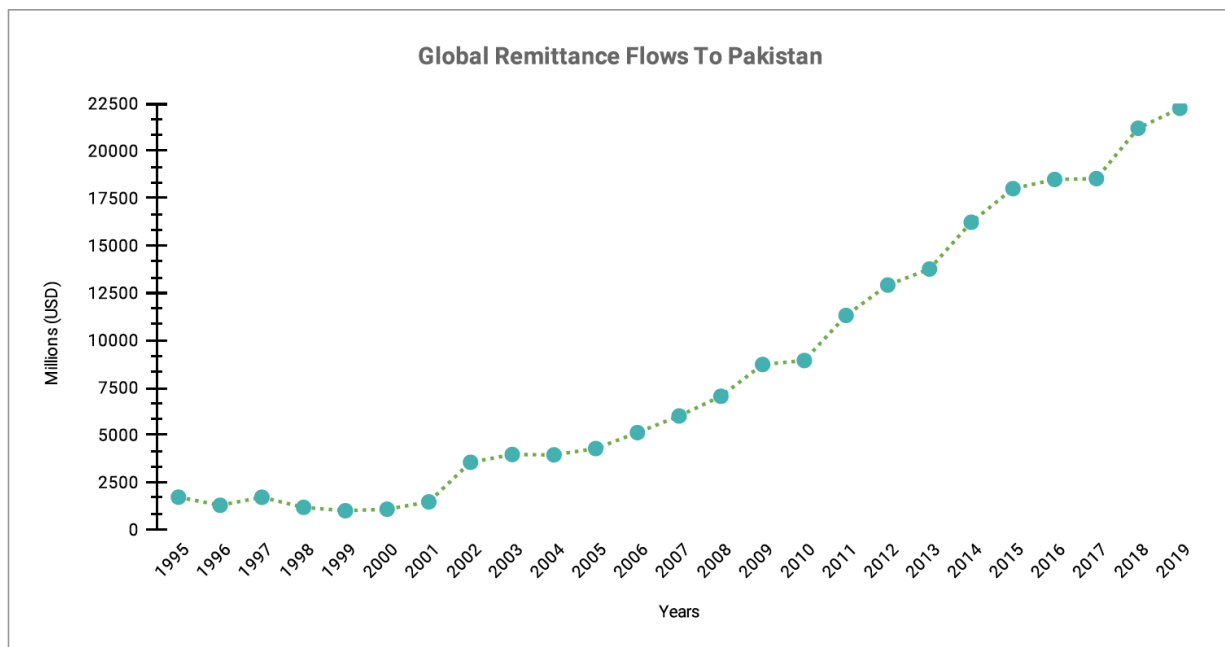


## REMITTANCE BEHAVIOR

Levels of remittances are shaped by personal, political, and economic factors. Many Pakistani Americans who send remittances to Pakistan are motivated by personal connections to family and friends as well as a desire to give back to the country from which they came.

Major geopolitical events can and have shocked the levels of remittances being sent back to Pakistan, as occurred in the wake of the 9/11 terrorist attacks. Anecdotal evidence suggests that many Pakistanis abroad decided to transfer their savings to Pakistan in order to avoid any risk of their funds being frozen. At the same time, the political atmosphere in the United States made some Pakistani Americans wary of donating to Pakistani organizations for fear of being wrongly scrutinized by the U.S. government.

Fears of economic downturns has led GCC governments to force the return of thousands of Pakistani workers in recent years. For remittance-dependent homes and the larger macroeconomic picture in Pakistan, large-scale return of migrant workers may be a very serious problem. Pakistan's economy faces significant challenges in absorbing returning migrant workers into the job market.



Source: [The World Bank](#)

Remittance behavior has also increased during times of crisis. The 2005 earthquake in northern Pakistan that killed over 73,000 people and affected more than three million generated a total of \$430 million in official remittances.<sup>21</sup> Most recently, as the COVID-19 pandemic threatened the world, remittances to Pakistan in July 2020 reached the highest ever recorded during a single month, likely due to individuals spending less money on flights back and forth between Pakistan and their host countries.<sup>22</sup>

## IMPACT OF REMITTANCES

In a variety of countries around the world, remittances provide a positive macroeconomic effect on households and in reducing poverty. Within Pakistan, remittances have been causally linked to an overall positive economic impact both in terms of overall GDP growth and the individual poverty level.<sup>23</sup>

A 2004 Humanitarian Policy Group study showed that nearly 60% of the Pakistani households surveyed relied on remittances to support their livelihoods.<sup>24</sup> The lack of solid data within Pakistan, however, presents difficulties in tracking how remittances are spent by households. Researchers studying the case of Pakistani immigrants in Norway discovered that households often redistribute remittances amongst the community in ways that create ambiguity over where the money ultimately ends up. Additionally, gender dynamics, religious obligations, and family relationships affect remittance distribution and expenditures.<sup>25</sup>



# REMITTANCES FROM UNITED STATES TO PAKISTAN

## FREQUENCY & PROCESSES



**90%**

of survey participants still  
have family in Pakistan



**54%**

send remittances back to  
these family members



**85%**

indicate remittance services  
used are convenient or  
very convenient



**1 to 6**

the majority of participants  
make between 1-6  
payments annually



## GIVING TO ORGANIZATIONS

Pakistani Americans prefer to donate to organizations with strong reputations and fundraising infrastructure based in the United States, and prioritize giving to education, disaster response, and assistance for impoverished Pakistanis.

- 
- 76% of survey participants reported making donations to charitable organizations working in Pakistan or with a strong base of operations inside Pakistan.
  - The organizations typically possess significant fundraising and outreach capacity in the United States and are often led by or involve volunteers from the Pakistani American community.
  - Pakistani Americans prioritize giving to trustworthy organizations on the ground in Pakistan that receive and utilize funds in an effective and transparent manner.

Pakistani Americans tend to give to organizations in Pakistan that provide assistance for low-income communities. Pakistani Americans also stand out for their support of emergency relief efforts during natural disasters in Pakistan. In these cases, the frequency and availability of news regarding the country's political and socioeconomic conditions often serves as a motivating factor to give. These giving habits comport with many respondents' self-reported concern with economic conditions and income inequality in Pakistan and are bolstered by the religious obligations of *zakat*.

## IMPACT OF GIVING

There are thousands of social welfare organizations operating in Pakistan. Pakistani Americans have also started their own foundations operating inside the country. Some community leaders believe these dynamics lead to a disaggregation of giving that, if more centralized, could be more impactful on the ground. A prime example brought up by interviewees is the abundance of education-focused groups in Pakistan, with six large and nationally-focused NGOs, possibly diluting the overall impact of giving via duplicate efforts.

This potential deadweight loss in giving is driving the development of new charitable models. For example, the i-Care Foundation based in Karachi, Pakistan works with a portfolio of smaller nonprofits to amplify the impact of donor funds through coordination. There is no one-size-fits-all solution to maximizing efficiency of philanthropy, but creative solutions like this represent a meaningful step forward.

Our research showcases a preference among Pakistani Americans for giving to organizations with strong reputations and/or a base of fundraising in the United States. These organizations' annual U.S.-based fundraising galas have generated millions of dollars. One such organization is The Citizens Foundation, which runs a network of independent schools in Pakistan and has established a significant U.S. presence for fundraising. In 2018 alone, it brought in over \$10 million in American contributions.<sup>26</sup> This level of organization and outreach reflects an understanding on the part of Pakistan-based organizations of what motivates Pakistani Americans to give.



"The Pakistani American community is seen as a vital component of the fundraising efforts by charitable organizations based in Pakistan."

**DR. NASAR QURESHI**

Chair, APF Board of Directors

While strong, Pakistani American giving to organizations in Pakistan does come with challenges. The sense of obligation and desire to give back to charitable organizations among Pakistani Americans is not likely to persist in significant ways without targeted campaigns, U.S.-based infrastructure, and involvement of diaspora members. As the percentage of Pakistani Americans born in Pakistan will continue to decrease, Pakistan-based institutions must listen to the desires and concerns of the upcoming generation.

Pakistani-Americans also exhibit strong distrust of civil society organizations in Pakistan, and instead prefer to send their donations directly to individuals and smaller scale institutions that they are familiar with and trust. Such concerns about credibility and impact are consistent with attitudes shared by other American donors. A 2017 survey of 3,200 donors conducted by Fidelity Charitable found that “81 percent of respondents had at least one concern about the impact of their giving,” ranging from questions about the credibility of a charity and concerns of gifts not being put to good use to frustration with the charity’s lack of disclosure on how donations were used.<sup>27</sup>

“The second generation is the most important. Many more members of the diaspora are born in the United States now. The issue is not that the second generation doesn't get it. The issue is the first generation doesn't get it. The shift will be to find a way to get the old to listen to the young.”

**DR. ADIL NAJAM**  
Boston University

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## GIVING TO PAKISTAN-FOCUSED ORGANIZATIONS

Popular responses for trusted organizations included:



### **The Association of Physicians of Pakistani Descent in North America**

A U.S. based non-profit organization that supports scientific development and education in medicine and delivers better healthcare; Pakistan projects include mobile health clinics and water wells, among many other initiatives.



### **Developments in Literacy**

Provides low-cost, high-quality education to thousands of children across Pakistan. It currently educates some 27,000 students in over 130 schools.



### **The Edhi Foundation**

Provides shelter for the poor, free hospital and medical care, 24-hour emergency assistance, drug rehabilitation services, and supports national and international relief efforts.



### **The Human Development Foundation**

Strives to eradicate multidimensional poverty by focusing on education and literacy, primary healthcare, and social capital development.



### **Shaukat Khanum Memorial Trust**

Provides cancer treatment in over fifty Pakistani cities with hospitals, diagnostic centers, walk-in-clinics, and collection centers.



### **The Citizens Foundation**

Supports a network of 1,567 schools educating 252,000 underprivileged children in Pakistan.



## INVOLVEMENT IN BUSINESS AND ECONOMIC ACTIVITIES

Pakistani Americans under the age of 50 are more likely to say they are excited about investing in Pakistan, noting a growing market and the need to give back.

- 
- Over 50% of participants indicated that they were willing to do (or had previously done) business in Pakistan (this finding is more significant than it first appears, as our study did not control for professional interests or status).
  - More than half of survey respondents listed corruption as one of the two issues they are most concerned about in Pakistan; of those, 34% said it was the most concerning issue.
  - When asked why they would not do business or invest in Pakistan, 63 out of 89 respondents mentioned corruption.

Our research concluded that while a plurality of Pakistani Americans are willing to do business in Pakistan (or already have), individuals both interested in and opposed to doing business in Pakistan ranked corruption as their most serious concern.

This is consistent with opinions in the broader business world. The World Economic Forum reported that business executives view corruption as the largest challenge when doing business in Pakistan, ahead of crime, insecurity, tax rates, and government instability.<sup>28</sup> The World Bank's Enterprise Survey found that 25% of large businesses, 36% of medium businesses, and 28% of small businesses in Pakistan reported instances of corruption.<sup>29</sup>



We observed a variation in perceived corruption and the actual practice of it on the ground. The same World Bank survey cited above found that in the case of Pakistan, firms were far more likely to expect to encounter incidences of corruption than to actually encounter it. Almost all small firms (96%) expected to give gifts in exchange for a government contract even though the reported rate of corruption for small firms was only 28%. While fewer large firms expected to encounter corruption (74%), it was still a far greater number than the proportion of large firms that actually encountered it (25%).

Interestingly, some of the participants who mentioned corruption as their primary concern were still willing to do business in Pakistan, listing their desire to improve Pakistan as a reason for venturing into its markets. Others viewed it as a profitable opportunity to enter a developing country before larger corporations arrive on the scene.

Among Pakistani Americans already doing business in Pakistan, there is a persistent worry about widespread corruption and ingrained bribery, but regulatory policy and red tape were cited as more serious concerns. Simple tasks like opening a bank account or registering a business can take months. In a 2018 report, the UK Department for International Trade found there was a high level of red tape in Pakistan, and that interacting with government officials can be “costly and time consuming.”<sup>30</sup>



"The regulatory environment in Pakistan is currently very opaque, making it difficult for Pakistani Americans to know how to invest in Pakistani startups. Building more transparency and ease into the process could encourage outside investors who perceive the environment as high-risk to put their money into the country."

**KALSOOM LAKHANI**

invest2innovate

On the other hand, some entrepreneurs like Shazia Khan, who founded an energy startup in Pakistan, believe the regulatory challenges there are no different than in other developing countries. Furthermore, she does not believe that corruption or the need to make good connections are barriers to entry. According to Khan, "A lot of people say you need to have government contacts or need to know a certain wealthy family. We don't have any of that. I just work really, really hard, and so does everyone on my team."

While our survey participants and interviewees vary in their business involvement in Pakistan, and in certain cases do not view corruption as a barrier to entry, overall we recognize a persistent lack of trust between Pakistani Americans and public and private sector institutions inside Pakistan. If growing business ties between Pakistan and Pakistani-Americans is an important goal, serious efforts are required to establish a greater sense of trust. It is incumbent upon the public and private sectors in Pakistan to find ways to convince them otherwise. The apparent gap between perceptions and reality regarding corruption means that this is a potentially achievable task.

## ON BUSINESS OPPORTUNITIES IN PAKISTAN



**SHAZIA KHAN**  
CEO & Co-Founder, EcoEnergy

"It would be a missed opportunity if I didn't use my position and my standing as an American, with all the resources and all the opportunities that I've been blessed with as the first generation, to do something for Pakistan."

Shazia Khan is an environmental lawyer specializing in energy. She received her B.A. in Political Science and Government from Smith College. She earned a J.D. from the University of Vermont Law School.

She was born and raised in the United States, but her parents would take her to visit Pakistan every few years. Through the years, she became closely connected to Pakistan.

While working at the World Bank's Global Environment Facility and Africa Energy Sector, Khan observed that access to basic infrastructure, like electricity, was critical to breaking the cycle of poverty in developing countries.

She became motivated by a desire to leave a global impact and to reduce poverty. With her expertise in the energy sector, she quickly zeroed in on electricity access in Pakistan, which ranks 117 out of 135 countries on having reliable electricity access.

## Pakistan represents a market of 70 million un-electrified people.

In 2008, Khan decided to explore the use of off-grid solar energy to provide commercially viable electricity access in Pakistan. In 2009, she created EcoEnergy, a non-profit dedicated to distributing solar energy to Pakistanis in order to provide them with safer, healthier, and more environmentally friendly alternatives to kerosene and wood, which led to massive deforestation in the country.

Today, Khan lives in Washington, D.C., where she raises capital for her venture and confers with the World Bank. Her co-founder and the rest of her staff work out of Pakistan and she visits several times a year. Since 2012, EcoEnergy has sold over 12,000 solar products across Pakistan.



“Pakistan is a country where there's a great opportunity. I can accomplish so much more there than I can in the United States. For members of the diaspora who want to make an investment, there's plenty of opportunities in Pakistan.”

## ON SOURCING TALENT FROM PAKISTAN



**ALI SYED**

Co-Founder, Emerald Labs

"You need to have stakeholders on the ground that understand the local culture, the local circumstances on how things need to be done."

Ali Syed, 29, is a Texas-based entrepreneur and the co-founder of Emerald Labs. When APF spoke to him, it was past 3 p.m. in Austin, and he was only just about to sit down for a late lunch. "Yeah, that's the business lifestyle," said Syed. "When you're running your own business, you trade an 80-hour job for a 160-hour-a-week job."

Syed certainly has a good excuse for being so busy. After graduating from University of Texas at Arlington, he immersed himself in the startup industry. He worked with several startups through Capital Factory, an accelerator in Austin, Texas. Along the way, he worked in international development, traveling all over the world speaking about entrepreneurship, including in Pakistan, where he made an emotional connection and found his calling.

Syed founded Emerald Labs, a software-development startup based in Texas, which connects Pakistani developers with small and mid-sized companies in the United States.

By introducing Pakistani talent to the U.S. market, Emerald Labs fulfills a critical need for American companies that require full-time talent but have limited options. Syed points out that talent in Pakistan is high quality but less expensive than American talent.

"We build a pipeline for Pakistani talent to access American technology companies."

Emerald Labs finds talented professionals in Pakistan, offering them salaries above local market-rates and connecting them with startups in the United States. The goal is to place them in roles that will allow them to grow with their new employers.

Syed does not think Pakistan's business climate presents insurmountable challenges for his company. "No business anywhere is easy. It requires a lot of time and effort, and most companies fail – that's the reality of the situation." He does acknowledge certain challenges unique to doing business in Pakistan. He points to understanding the local culture as a critical prerequisite for success, as many of the challenges to doing business necessitate a constant physical presence on the ground.

Syed's believes there is no replacement for hard work. He has observed people getting ahead of themselves by investing a great deal of time and money into a project that fails to accomplish the intended results because of lack of business planning.



"Don't make assumptions. You have to do the research. Build a business plan and talk to people locally to see if it's viable."



## THE ROLE OF GOVERNMENTS

Governments must do more than encourage diaspora giving - they must clarify what they can bring to the table and enable the involvement they seek.

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Concerted attempts by the Pakistani government to reach out to the diaspora began in earnest during the years following the 2001 U.S. invasion of Afghanistan. Pakistani leaders began to recognize the immense potential of its large, diverse, and well-educated diaspora. The Ministry of Overseas Pakistanis was established in 2008 during the administration of President Asif Ali Zardari, whose five-year tenure led to a significant expansion of outreach efforts.

The name itself reflects the government's attitude that regardless of one's current residence or citizenship, members of the diaspora are still Pakistani. In 2013 this policy was codified directly in the government's draft "National Policy for Overseas Pakistanis." The document notes that individuals of Pakistani origin across the world should be referred to as "overseas Pakistanis."<sup>31</sup> It directs the government to engage and maintain the goodwill of the diaspora around the world, strengthening their self-image as Pakistanis while encouraging remittances and development-related giving to Pakistan.

"Overseas Pakistanis are a most valuable asset for Pakistan as they have the brains, commitment, and capital to help in [the] country's development."

**IMRAN KHAN**

Prime Minister of Pakistan



This push for inclusion involved offering novel legal and political rights to overseas Pakistanis. The National Identity Card for Overseas Pakistanis is available for Pakistanis living in any of the 16 countries with which Pakistan has established dual nationality agreements, including the United States.<sup>32</sup> The card offers the full benefits of Pakistani citizenship as of 2012, when non-resident Pakistanis were granted the right to vote from abroad. Additionally, members of the diaspora born in other countries can still qualify for the Pakistan Origin Card as long as their parents or grandparents were Pakistani citizens. According to the government, the POC “[ensures] that the motherland remains tightly integrated with expatriates.” POC holders are offered visa-free entry, indefinite duration of visits, and the ability to own property and establish bank accounts.<sup>33</sup>

These incentives are explicitly tied to ensuring a consistent flow of remittances. The Pakistan Remittance Initiative (PRI) was created in 2009 through a joint effort of the State Bank and the Ministry of Overseas Pakistanis. The PRI’s primary goal is to make remittance giving as convenient as possible, encouraging the use of the formal banking system and establishing a 24/7 hotline to assist givers and receivers of remittance gifts.

The current Pakistani government has been even more forthright in its appeals for diaspora giving. Whereas previous administrations focused primarily on family support-centered giving – an indirect but significant boost to the economy – the current government seeks diaspora financing to pay down government debts and fund infrastructure projects. In 2019, Prime Minister Khan announced the “Build Pakistan” bond program, with a goal of raising \$1 billion from the diaspora in much-needed foreign currency to help stabilize Islamabad’s balance sheet.



Khan has also been more willing than his predecessors to confront the biggest obstacle many in the diaspora confront when considering contributions: the dilutionary impact of corruption. He noted that while "overseas Pakistanis are our great asset...they are reluctant to invest in Pakistan because of corruption and bribery." His challenge will be convincing Pakistanis abroad that his tough rhetoric has translated into impact on the ground. Though remittance giving continues to increase year-over-year, it is not yet clear whether Khan's push for direct government financing will win the trust or support of a wary diaspora.<sup>34</sup>

With regards to the U.S. government, it is reassuring that the State Department through its embassy and consulates in Pakistan and through its South and Central Asia Bureau in Washington has consistently reached out to diaspora groups and assigned diaspora engagement to employee portfolios. However, community leaders engaged in government-diaspora conversations have observed a need for greater clarity on the role governments can play in the process when it comes to encouraging more diaspora involvement in Pakistan.

The incentive for the government of Pakistan to encourage diaspora engagement is clear; namely, it relies on remittance giving as a vital revenue stream. Less obvious, but worth stating clearly, is why the American government should promote diaspora engagement. Since foreign aid began flowing in 1951, Washington has contributed nearly \$80 billion USD to Pakistan through official channels.<sup>35</sup> Owing to geopolitics outside the scope of this work, Pakistan has been deemed (with a few periods of exception) a crucial American partner worthy of massive financial investment.

Multiple U.S. administrations have committed to the notion that a well-developed and stable Pakistan is a vital American interest. Encouraging its own large, successful Pakistani diaspora to continue contributing to these goals is therefore cost-effective and mutually beneficial to U.S. interests.

## OPPORTUNITIES FOR MORE GOVERNMENT ENGAGEMENT

Providing specific recommendations to governments on supporting greater Pakistani American engagement in Pakistan is outside of the scope of this paper. However, based on our findings, we conclude that the following measures would be welcome by those looking to be more involved in Pakistan's social and economic development:

- **Engage Across Generations:** develop a customized approach to connect with Pakistani Americans between the ages of 18 - 50 and those who are born in the United States;
  - **Build Trust:** create opportunities for Pakistani Americans to become familiar with the socioeconomic development and business landscape and stakeholders in Pakistan through exchange programs, study trips, and road shows;
  - **Enable Capital Flows:** improve mechanisms that facilitate flows of money from overseas Pakistanis to economic and business opportunities in Pakistan;
  - **Improve Regulatory Environment:** address "red tape" issues and regulatory challenges that deter Pakistani Americans from doing business in Pakistan;
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# NEXT STEPS

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## OUTLOOK ON FUTURE RESEARCH

This paper has hardly scratched the surface of an extremely rich research topic. Throughout the course of our work, we discovered and pondered several themes, questions, and ideas well beyond the scope of what we initially designed for this project. Below are just some of the important questions we view as deserving of further inquiry.

- What are Pakistani governmental and non-governmental perspectives on the role and potential of Pakistani Americans in giving back to Pakistan?
- What are the U.S. government's perspectives on the role and potential of Pakistani Americans in giving back to Pakistan?
- How does misinformation and its role in shaping attitudes foster certain views as the result of the diaspora's use of popular platforms such as Facebook and WhatsApp?
- What are the lessons learned from Pakistan-focused organizations that have strong fundraising bases in the United States, and how do they view their future as the Pakistani American community evolves and grows?
- What role can donor advisory funds in the United States play in facilitating Pakistani American giving for more impact in Pakistan?
- What would it take to consolidate charities and fundraising efforts in order to have a larger impact?
- How can governments and non-governmental organizations facilitate exposure to Pakistan in order to foster greater engagement by Pakistani Americans?
- Does Pakistan's security environment pose a major hurdle to greater engagement of Pakistani Americans in the country?
- Is there variation in Pakistani American attitudes on giving back across geographic regions in the United States, gender, and religious and ethnic background?

## CONCLUSION

We undertook this project primarily to better understand the community's connectivity and charitable attitudes towards Pakistan. It quickly became clear that the Pakistani American community is not often the subject of research. Information on its demographics, habits, attitudes, and values has to be cobbled together from a variety of sources, often many years out of date. We believe this work can serve as a unique compilation of the history, demographics, and lived experiences of a little-understood community. It is that very history that makes such a compilation important. The community is growing both overall and in the number of those born and raised in America. How Pakistani Americans manage this growing shift will have repercussions both in the United States and in Pakistan.

The Pakistani American community is undergoing a critical period of change. Historically dominated by first-generation immigrants, it will soon be led by its majority American-born youth for the first time. The Pakistani American community is also resilient to strong negative feelings held by older community members regarding corruption, bureaucracy, and red tape in Pakistan. Disheartened by a perceived lack of integrity within the government and formal business sectors, they focus their support on charities they trust with their dollar.

Younger Pakistani Americans in particular are eager to invest in business opportunities in Pakistan and generally less concerned by perceived corruption, feeling strongly that Pakistan represents both a profit opportunity and a duty to give back. If governments and the private sector are able to engage with and properly incentivize this demographic, they could contribute to meaningful improvements in both the socioeconomic condition of Pakistan and improved people-to-people relations between the two countries.

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# APPENDICES

## APPENDIX A: SURVEY QUESTIONS

- Q1. What is your gender?
- Q2. How old are you?
- Q3. What state do you live in?
- Q4. Were you born in Pakistan?
- Q5. How long have you lived in the United States?
- Q6. Do you still have family in Pakistan?
- Q7. What part of Pakistan are you most connected to through family?
- Q8. When was the last time you traveled to Pakistan?
- Q9. What platforms do you use to stay connected to people in Pakistan?
- Q10. Do you send money to your family in Pakistan?
- Q11. How often do you send money?
- Q12. How convenient are the remittance services you utilize to send money to Pakistan?
- Q13. What issues are you most concerned about in Pakistan?
- Q14. Are there any other issues you are concerned about? If so, please list up to three concerns.
- Q15. Do you give charity to organizations in Pakistan?
- Q16. If so, which organizations do you donate to?
- Q17. Have you or would you ever pursue a business opportunity or investment venture in Pakistan?
- Q18. Why or why not? What are the challenges and opportunities you see in these areas?
- Q19. Are you involved in a community organization; cultural/religious organization; professional association; or affinity group based in the United States?
- Q20. Which issues in the United States are you most concerned about?
- Q21. Do you donate to charities based in the United States?
- Q22. Are you able to stay as connected to Pakistan as you would like?
- Q23. What platforms do you use to stay informed on Pakistani affairs?

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