# Financial Support for Pilgrimage and its Impact to the Well-Being of the Elderly in Kelantan

Sokongan Sumber Kewangan untuk Mengerjakan Haji dan Kesannya kepada Kesejahteraan Warga Emas di Kelantan

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#### Abstract

The increase in the lifespan of the population has made many Malay Muslims practicing hajj at older age. Furthermore, the high cost of pilgrimage leads to a long period of time needed to provide financial resources. Every year, the departure of the pilgrimage becomes a phenomenon in the Malay community. Most studies in the West show pilgrimage can improve the well-being of senior citizens. In Malaysia, senior citizens find a variety of ways in order to perform hajj, such as saving money from agricultural activities, saving up from their retirement money and receiving money from their children. The objective of this article is to identify the primary source of financial support that the elderly received in order to perform the Hajj and its impact on their well-being. A qualitative approach was used to collect data involving in-depth interviews and participant observations on 10 respondents aged 60 years and above. This respondent was selected through snowball sampling and purposive sampling. The data was analysed using content analysis related to the major sources of money obtained to perform the pilgrimage. The findings show that self-support is a major source for the elderly in rural areas to perform the Hajj. This personal savings come from the formal and informal work of the elderly are kept in various ways. The study found three aspects of well-being of the elderly who went for the Hajj which are happiness, emotional intelligence, and spirituality. This study contributes to the knowledge on the importance of saving money and the role of family as the provider of social support to parents going for Hajj. The government should make it compulsory that every Muslim must create a saving account specifically for Hajj and save their money there for the purpose of performing Hajj.

Keywords elderly, financial assistance, pilgrimage, well-being

#### Abstrak

Peningkatan jangka hayat penduduk telah menggalakkan ramai masyarakat Melayu beragama Islam mengerjakan haji di usia emas. Malahan, kos mengerjakan haji yang tinggi menyebabkan tempoh masa yang lama diperlukan untuk mempercukupkan sumber kewangan. Setiap tahun, perjalanan haji menjadi satu fenomena dalam masyarakat Melayu. Kebanyakan kajian di Barat menunjukkan bahawa perjalanan ibadah dapat meningkatkan kesejahteraan warga emas. Di Malaysia, pelbagai usaha dilakukan oleh warga emas untuk membolehkan mereka mengerjakan haji iaitu menyimpan wang hasil kegiatan pertanian, menggunakan wang persaraan serta menggunakan wang pemberian anak dan menantu. Justeru, objektif artikel ini adalah untuk mengenal pasti sumber utama wang yang diperoleh warga emas bagi mengerjakan haji dan kesan pengerjaan haji ke atas kesejahteraan hidup mereka. Pendekatan kualitatif telah digunakan dalam mengumpul data yang melibatkan temu bual secara mendalam dan pemerhatian ikut serta ke atas 10 orang responden yang berumur 60 tahun dan ke atas. Responden telah dipilih melalui persampelan bola salji dan persampelan bertujuan. Data telah dianalisis menggunakan analisis kandungan berkaitan sumber utama wang yang diperoleh untuk menunaikan ibadah haji. Dapatan kajian ini menunjukkan hasil simpanan sendiri merupakan sumber utama yang digunakan oleh warga emas di luar bandar untuk perbelanjaan mengerjakan haji. Simpanan sendiri ini datangnya daripada hasil pekerjaan formal dan tidak formal warga emas yang disimpan dalam pelbagai cara. Kajian ini menemui tiga aspek kesejahteraan yang dicapai oleh warga emas hasil mengerjakan haji, iaitu kebahagiaan hidup, kecerdasan emosi dan ketenangan rohani. Kajian ini menyumbang kepada pengetahuan tentang kepentingan

menyimpan wang dan peranan keluarga sebagai pemberi sokongan sosial kepada ibu bapa untuk mengerjakan haji. Pihak kerajaan perlu mewajibkan setiap penganut beragama Islam membuka akaun Tabung Haji bagi mereka menyimpan wang untuk tujuan mengerjakan ibadah tersebut.

Kata kunci warga emas, bantuan kewangan, haji, kesejahteraan

# **INTRODUCTION**

As one of the countries that is experiencing an increase in the elderly population, the preparation for healthy, active and prosperous aging has to be planned. All followers of any religions in the world perform religious pilgrimage as a spiritual practice. According to Haq and Jackson (2009), spiritual journey such as Hajj is important to the spiritual well-being of the elderly. Spiritual well-being refers to the inner strength such as tranquility and happiness achieved by one's journey during the religious pilgrimage (Elmi & Zainab, 2013; Maheshwari & Singh, 2009). There is a lack of geographical studies, especially in Malaysia, that looks at the aspects of financial support and well-being of the elderly, in enabling them to perform Hajj. Human behavior during Hajj is not only seen as being holy, but also an act of tourism (Williams, 2004). The objectives of this article are (i) to identify the main source of financial support, and (ii) to explore the impact of performing Hajj on the well-being of the elderly. Therefore this study will fill in this gap.

# LITERATURE REVIEW

Geography researchers such as Collins-Kreiner (2010) defined travel as a traditional religious or modern secular journey that involves migration or movement of a group of people around the world. Williams (2004) found that religious pilgrimage and Hajj is a tourism activity as it is spatial and crossing regions, destinations and areas. There are more than two millions Muslims from 140 countries around the world performing Hajj (Al-Ghamdi et al., 2003). Elmi and Zainab (2013) proved that most Muslims performing Hajj each year belong to the elderly group. Old age is a bonus for the elderly to perform Hajj especially when they have grown up children and no longer having to provide sustenance for them (Shaw, 2004).

Maheshwari and Singh (2009) found that the involvement of the elderly in religious activity is the best way to attain social support. Social support refers to a form of human behaviour that creates interaction and social relationship (Stroebe, Jonas & Hewstone, 2003). Finance is the key support that is required to perform Hajj because of its heavy cost as compared to other pilgrimage. Noriah (2008) found that formal support for the elderly obtained from organizations or social service bodies and informal support granted by family, neighbours, and friends.

Interestingly, the involvement of wife in education and employment can help alleviate the cost of household expenses and the cost of Hajj (Clingingsmith, Khwaja & Kremer, 2009). As proved by Suriati (2002) working women help in buying household needs and they also good at saving money. According to Hickson and Hously (1997), the elderly who received financial support for Hajj will attain three self-empowering elements, which are collection of experiences, the desire to share with others, and pilgrimage as the art of personal healing and problem solving. Self-empowerment for the elderly refers to the ability and personal fulfilment of the actions and capabilities gained to achieve a better quality of life (Tu, Wang & Yeh, 2006).

According to McGuire (1984), elderly who have financial support such as pension fund and contributions from their children usually will end their old days with joy as they are more motivated to travel. In Pakistan, grown up children usually provide financial assistance to their parents and accompany them to travel to Mecca for Hajj (Shaw, 2004). According to Shaw, the number of children which is six and more allows for various forms of social support for the elderly. This is because the children are responsible and appropriate to provide the arrangements for their parents' Hajj.

In Kelantan, social relationships and financial support from family members and neighbours is an important resource for achieving a real level of well-being and most of the elderly's financial source is from traditional agricultural activity (Wan Ibrahim, 1999). Information support on accommodation and travelling details can help achieve the aspiration of the elderly to perform Hajj (Ajrouch, 2005). The elderly who received assistance from family and friends are influenced by social relationship factors and family ties (Azizi et al., 2006).

Wan Ibrahim et al. (2009) found that residential quality, education level, and occupational status have influenced the well-being of the elderly. The elderly's well-being refers to the elderly assessment on their living conditions (Wan Ibrahim & Zainab, 2010). According to Umberson (1992), financial support for pilgrimage will determine positive and negative emotions such as expressing joy, happiness, tranquillity and even sadness, disappointment and misery.

In Southeast Asia, the involvement of the elderly in Hajj can improve the mental and spiritual health and physical well-being such as longevity, less emotional stress and dismiss daily life fatigue (Ellison & George, 1994). Inner peace and mental calmness can bring happiness to the elderly. This is because separating oneself from the worldly life and spending time worshipping God in a special place rather than at home gives different taste, happiness and satisfaction (Maheshwari & Singh, 2009). In Australia, elderly who perform Hajj are able to undergo extraordinary lifestyle as compared to other pilgrimage or journey (Haq & Jackson, 2009).

## **Definition of Concept**

According to Ziad and Qanta (2006), performing Hajj is a practice that involves travelling from one's living place to Mecca city, situated in Saudi Arabia, to perform a worship (*ibadah*) called Hajj, that comprises of specific rituals from *Niat* (intention) and actions as taught by the Prophet Muhammad and stated by the Qur'an (Haq & Jackson, 2009). To perform Hajj, one will travel to Mecca, Saudi Arabia and the travel is based on religious motivation. At the same time individuals who want to perform Hajj should have sufficient financial resources and good health. Other travel and tourism literature such as by Nash and Smith, (1991), and also Patterson (2006), suggested that the motivation to travel is very much related to financial aid and motivation.

There are a number of definitions on the elderly. According to the Ministry of Statistics Malaysia (2010), the elderly are those aged 60 years and above. Meanwhile according to the World Health Organization (WHO) (2018), elderly peoples are those aged 65 and above.

In general, the community has the impression that the elderly are too old or too sick to travel, has time and money constrains, and also face health concerns (Fleischer & Pizam, 2002). Malaysia is now approaching an ageing nation with the increase of 7.3 percent for the population aged 60 years and above by the year 2010 (Ministry of Statistics Malaysia, 2010). The increase in the number of ageing population will have a huge impact on the demographic trend, and also on travel behaviour in both developing and developed countries (Xiaowei, Jian & Lei, 2013).

Religious travelling is of high importance for the well-being of the elderly before reaching the end of their lives (Collins-Kreiner, 2010; McDonell, 1990). Well-being means having satisfaction and a positive perception regarding one's health that is achieved through travelling (Griffin, 1988; Maheshwari & Singh, 2009).

Pilgrimage are sacred acts that have spiritual purpose, eternal significance, and are related to orders from the Creator, which one believes shall lead to successful life before one's live ends (Collins-Kreiner, 2010; McDonell, 1990). The definition of pilgrimage in this study is a religious journey conducted by the Muslim community to fulfill religious demands.

The well-being of the elderly is a feelings of satisfaction and positive perception of themselves, physical ability and mental intelligence, as well as inner (spiritual) abilities that can be achieved through travel (Griffin, 1988; Maheshwari & Singh, 2009). Therefore, well-being, as defined by this study, refers to the abilities of the elderly in searching for the source of money needed to perform hajj, thus, giving them spiritual and personal satisfaction. Pilgrimage and well-being are two different aspects are that interrelated to the last wishes of the elderly before reaching the end of their lives (Gregory et al., 2011).

# **RESEARCH METHODOLOGY**

This study utilizes a qualitative approach aiming at exploring information regarding the aspects being studied. The study was conducted for one year, from March 2015 to May 2016. The authors used the observation method, in-depth interview and questionnaire, conducted on ten respondents aged 60 years and above. Kelantan is one of the states in Malaysia that is unique with a heritage and culture that has strong relations to Islam among its Malay community. Its uniqueness is made apparent with the nickname '*Serambi Makkah*' (The Verandah of Mecca) which is known by the Islamic community worldwide (Lotfi, 1991). A

small area in rural Kelantan known as Mukim Ulu Kusial has been selected as the study site. Mukim Ulu Kusial has been selected based on the socio-economic characteristics of its Malay community.

Snowball and purposive samplings were used in selecting ten elderly respondents. Only those who have performed Hajj were chosen as informants. Descriptive analysis was used to analyze the data and content analysis was adopted to analyze the in-depth interviews. Each respondent has been interviewed at least three times based on the prescribed themes of the kind of support received and its impact to their well-being. Ten respondents were interviewed informally based on their experiences and perceptions, and on how performing hajj has impacted their lives. In this case, the personal experience of the elderly is depicted through mental dialogue such as their feelings of happiness or sadness, and also from facial reaction. All these reactions become valuable data/information that can be interpreted in the meaning of culture, behavior, and knowledge of self-esteem (Aishah & Katiman, 2012).

# **RESULTS AND DISCUSSION**

## The Informant Profile and Main Source of Financial Support to Perform Hajj

Table 1 shows that most respondents are women which are 60.0 percent or six people and only 40.0 percent or four people are male respondents. Majority of them work in agricultural sector, from which they manage to get most of their income for a living, as mentioned by Rosniza Aznie and Tee (2017), and also for saving.

| Respondent (R)               | Number<br>of<br>children | Informants' main source of financial support                    | Year and age when<br>travelled for Hajj |                       |
|------------------------------|--------------------------|---|---|-----------------------|
|                              |                          |   | Year                                    | Age<br>(Years<br>old) |
| R1: Female,70 yrs., Widow    | 3                        | Self-support (Garden produce)                                   | 1988                                    | 51                    |
| R2: Female, 66 yrs., Married | 3                        | Self-support (Agriculture and garden produce)                   | 1993                                    | 44                    |
| R3: Female, 90 yrs., Widow   | 3                        | Self-support and partner (Agriculture and garden produce)       | 1975                                    | 50                    |
| R4: Male, 78 yrs., Married   | 3                        | Self-support (Garden produce)                                   | 1996                                    | 59                    |
| R5: Female, 61 yrs., Married | 4                        | Self-support (Agriculture and garden produce)                   | 2009                                    | 55                    |
| R6: Male, 68 yrs., Married   | 4                        | Self-support (Agriculture, garden produce, and business)        | 1997                                    | 50                    |
| R7: Male, 80 yrs., Widower   | 6                        | Self-support (Agriculture, cattle breeding, and garden produce) | 2000                                    | 65                    |
| R8: Female, 75 yrs., Widow   | 4                        | Children (Financial assistance amounting RM11000.00)            | 2002                                    | 62                    |
| R9: Female, 80 yrs., Widow   | 5                        | Daughter-in-law (Financial assistance amounting RM10000.00)     | 2011                                    | 66                    |
| R10: Male, 65 yrs., Married  | 5                        | Retirement benefit  | 2009                                    | 59                    |

**Table 1** The informants' profile and main sources of financial support to perform Hajj

*Note*\* The authors' review through face-to-face interviews and questionnaires, 2015-2016. There were several respondents who received other financial supports but for this table, only the primary source is taken into account. Yrs. refer to year old (Age).

The oldest respondent in this study is 90 years old. Of all the ten respondents studied, half of them have a spouse. In terms of number of children, 70.0 percent (7 respondents) have a small number of children which is three to four children, while 30.0 percent (3 respondents) have a bigger number of children ranging from five to six children. The main source of financial support indicates that one respondent receives support from their children, daughter-in-law, and retirement benefits respectively in order to perform Hajj. The age composition shows that 70.0 percent (7 respondents) travelled for Hajj during the age of 40 to 59 years old. Only 30.0 percent (3 respondents) travelled at the age of 60 years and over. Financial support helps respondents save in Tabung Haji and register for Hajj.

#### **Self-Support Financial Resource**

Respondents who do not rely on the financial support of others to perform Hajj is 70.0 percent (seven people). By working as farmers, the respondents' income has become the main contribution to perform Hajj. This finding is similar to Wan Ibrahim, (1999), which shows that the majority of rural communities are making a living through agriculture and that is where they earn for their livelihood and secure savings for Hajj. Having many children encouraged respondent R7 to cultivate land and be involved in hill land exploration for paddy and rubber cultivation activities. Additionally, extra work was done to earn more money for financing the education of children and the cost of living. The amount of income earned per month is RM300.00.

"When children were still schooling, I cannot save. Various kinds of work I do like tapping rubber, wood crafting, picking up wages logging and collecting forest products. A day can be RM10.00, sometimes more. When I was 43 years old I started to save a little bit. When I have RM100.00 to RM200.00, I save it at Tabung Haji" (In-depth interview with respondent R7).

A long time is taken to secure enough savings in Tabung Haji. It could take up to 20 to 30 years to collect enough savings for Hajj after all children have grown up. Respondent R3 took 20 years to complete their savings due to financial constraints, having many children and having to manage the expenses of said children while they pursue their studies at tertiary level. Meanwhile, according to respondent R6, relying entirely on others in terms of financial sources has caused difficulty to meet the needs and the wants of one's self. Because of that, respondent R6 prefers to work for himself and save. Nazarina, Nasah and Zakariah (2014) found that the elderly finds it shameful to ask money from their children.

"For as long as I can work, I do not want to depend on anyone else. I am satisfied with going to Mecca from my own quest of livelihood" (In-depth interview with respondent R6).

#### **Generating Financial Resource from Land Ownership**

A majority of the elderly own pieces of land from around three to six acres. The dependency of the elderly in rural areas on agricultural activities encourages them to own a land and this has become the tradition of the Malay family as discovered by Adiwilaga (1974). Ownership of land has helped them to perform Hajj. Only one respondent which is respondent R8 rent a piece of land for tapping rubber instead of owning one. According to respondent R2, the price of land at that time was cheap, for it was only around hundreds of ringgits in comparison to today's prices. All the land owned is the fruit of hard work done by these elderly during their younger days.

"Farming on a land owned by me allows me to save money for Hajj four times which when I was 50, 55, 63, and 80 years old" (In-depth interview with respondent R2).

#### Financial Support from Working Children and Daughter-In-Law

Children and children-in-law are the closest individuals who could channel various forms of support to the elderly. This finding is supported by Amato (1994) who said that grown-up children have a close relationship with their parents and has easier access to channel financial support to the elderly. According to respondent R8, a 75 year-old widow, her youngest child, who work as a teacher, bore the total cost of her pilgrimage in 2002, which amounted up to RM 11,000.00. This support is received after the respondent's husband death seven years ago. The death of her husband had caused her to move and stay at a new place provided by her youngest child. Based on this case, the death of elderly couples, children's educational backgrounds and financial capability have given a new role to grown up children to fulfil their parents' dream of performing Hajj. Nik Norliati Fitri and Suriati (2016) suggest that support from sons is an important indicator in reducing the feeling of loneliness and thus leading to the well-being of elderly people living in rural areas. Every month, respondent R8 receives RM50.00 from her two children who work as teachers. The money is credited through her bank account and can be regarded as her fixed income. The rest of respondent R8's children cannot afford to give financial support due to their low income, and having many children who depend on them. However, logistic support such as taking respondent R8 to register with Tabung Haji, and accompanying her to buy preparations for the travel (buying bags, clothing, personal equipment and groceries) were often provided by the eldest son, who is a farmer. Meanwhile her youngest son who has fixed income from his job as a teacher funded the most of cost for going to Hajj.

"All the expenses and matters of pilgrimage are entirely funded by my youngest son. The money he gave me was RM10,000.00" (In-depth interview with respondent R8).

"I have no savings. When my daughter-in-law expressed the intention to take me to Mecca, that was when I go to a bank for the first time, she opened a Tabung Haji account for me and registered me for Hajj. All the costs and affairs of Hajj were paid by my daughter-in-law" (In-depth interview with respondent R9).

#### **Financial Support from Retirement Benefit**

Retirement benefit is the most important financial contribution for the elderly to perform Hajj. Only one respondent which is respondent R10 received financial support from his retirement fund. Nik Norliati Fitri (2016) shows the same findings, from which not many elderly people in rural area received money from retirement benefit due to education and employment factors. Respondent R8 is a retired army and has used RM5000.00 from his pension fund to perform Hajj. He made his decision to take an early retirement and served only 18 years in the military. The decision for early retirement has been made due to economic pressure, and the inadequate income to make savings and sustain children's education at the same time. With his retirement, respondent R10 gets enough retirement benefit to make savings, to send children to school and to perform pilgrimage.

## **Spirituality Needs**

The findings show that the financial support and performing Hajj affects the well-being of the elderly. There are two main aspects of well-being that have been attained by the elderly which are (i) happiness in life and (ii) spiritual peace due to their ability to fulfill their religious demands. All respondents stated that they performed Hajj because they wanted to escape the worldly life and gain new experiences. Respondent R5 took religious classes in order to gain knowledge as a preparation for Hajj. All the respondents who performed Hajj are fond of religious activities such as performing daily prayers at the mosque, reading the Qur'an, and listening to Islamic lectures. They feel at peace and able to forget their problems and sadness, and at the same time contribute to their brain development. Each day they spend about two hours to read the Koran.

"Early in the morning, around four in the morning, I wake up for tahajjud<sup>1</sup>, then read the Qur'an until dawn" (This respondent showed a calm expression as she smiled) (In-depth interview with respondent R5).

"The journey to Mecca is said to be a healthy journey and it empowered individuals to worship perfectly. "Since I always stay at home, by going out to see the world in Mecca, I feel better than ever. Although the journey for worship is tiring, I think my mind is different from before" (This respondent has a positive aura as he smiled and talked confidently) (In-depth interview with respondent R7).

#### **Elevating Happiness**

All respondents interviewed were happy and thankful that they have performed their Hajj. According to respondent R8, performing Hajj for 45 days is an experience that is hard to describe. Most respondents wants to experience performing Hajj once more, thus they hope to perform Hajj and Umrah again in the future.

"When I received the letter for the time and date of the flight for Hajj, I was happy and did not expect that God would grant my prayer, I cannot forget the joy of walking towards the Kaabah, I could feel the pleasure of worshipping there. God is great" (This respondent smiled happily as she cried, so moved for she was able to perform the fifth pillar of Islam) (In-depth interview with respondent R8).

"In Mecca, I cried constantly as I see the Kaabah before my eyes, it felt like a dream. Until today, I still feel happy, and the memory is still strong within my mind. I shall never forget that wonderful moment" (In-depth interview with respondent R7).

<sup>&</sup>lt;sup>1</sup> Tahajjud is a midnight prayer performs by Muslims.

# CONCLUSION

The quality of life of the elderly increases with financial capabilities and economic support. Some of the elderly needs help from their children or from other parties in order to be able to perform Hajj, while the majority of them use their own means to perform Hajj. However, they will have the power to make most of their decision if they use their own means to perform Hajj. Hajj enhances the empowerment of the elderly's self-esteem. They will get to experience the chance of adapting to new places. The findings also suggest that Hajj activities are most effective in improving the well-being of the elderly.

This article has answered the objectives of the study on the main financial resources gained by the elderly for performing Hajj and its impact to their well-being. It is concluded that the personal savings, and also financial help from the children are equally important. On the other hand, specific institutions introduced by the government authority, such as Lembaga Urusan dan Tabung Haji in Malaysia, helps the people save money and enable them to plan for Hajj. Meanwhile the contribution of children and children-in-laws with higher income are also apparent in helping elderly parents to travel for hajj. This study has highlighted the importance of fulfilling religious demand to the wellbeing of the elderly.

This study has also highlights Hajj as a culture that is close to the life of the rural Muslim-Malay community. Considerable awareness on the importance of fulfilling religious demands allows them to continue doing so. This paper has revealed the everyday life and its meaning among the elderly in rural areas to perform the Hajj, which shows differences in lifestyles, experience, and awareness on human behaviour. In this case, these articles suggest that the well-being of the elderly will continue to revive if their expectation and aspiration to their ability to perform religious demand are fulfilled.

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