For those who cannot make it, the merit of the Tirtha-yatra would be collected in an indirect manner, as specified in Smritis & Puranas.

1. If one can send an effigy of themselves and if it gets dipped in the holy river by a Tirtha-yatri then the non-Tirtha-yatri gets 1/8th of the Punya (merit)
2. If a person takes bath in the water body in view of accompanying people who are incapacitated (from taking bath) then they get 1/12 of the Punya
3. If a person does a Tirtha-yatra for money then the person gets 1/16th of the Punya
4. If the Tirthyatra is not the direct purpose for a Yatri and an incidental, then the person gets 1/2 of the Punya
5. As per Vishnudharmottara, Wealthy people accumulate Punya by building facilities for the Yatris - Dharmasattras, Annasattras, Tanks, Wells etc
6. As per the Prabhas Khanda remarks, “A wealthy person who enables another to perform Tirtha-yatra by providing money or conveyances gets 1/4th of the Punya

**Tirtha-yatra Literature**

As per Brahmanda Purana, one has to give up some acts after reaching Mother Ganga, viz Sauca (bodily purification using cleaning agents), Acamana, Hair dressing, Wearing flowers, shampooing the body, sports, acceptance of gifts, sexual dalliances, devotion and Praising another Tirtha, Giving one’s own clothes as gifts to others, violence, Swimming across the Tirtha

No wonder, the literature on Tirthas across the scriptural spectrum outnumbers any other topic of Dharmasastras. According to one estimate, there are at least 40,000 verses collectively put together in the Vedas, Mahabharatha and Puranas.
In the Vanaparva & Salyaparva, there are about 3,900 verses on TirthaYatra. In Brahmandapurana, there are about 6,700 verses (half of it). In the first 5 khandas of Padmapurana, there are approximately about 4,000 verses. The Varahapurana has 3,182 verses, out of which 1,400 refers to Mathura. The Matsya Purana has 1,200 verses.

Reference – “The History Of DharmaSastra” – by Sri P.V. Kane