# SOCIO-DEMOGRAPHIC AND CULTURAL FACTORS DESCRIBING THE PRACTICE OF SENDING MONEY UPCOUNTRY AS PRACTICED BY KENYANS AGED BETWEEN 18 AND 50 YEARS, AND EMPLOYED IN NAIROBI'S FORMAL SECTOR

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## Student's declaration

I declare that this project is my original work and has been submitted to any other University or College for any academic credit.

MS. JACQUELINE MAKANDA MUGAH

Signed ..........................................................................................

Date ....12/8/2010.........................................................................

This project has been submitted with my approval as the University Supervisor.

DR. A. ZANI

Signed ..........................................................................................

Date ......16/8/10.........................................................................

## Dedication

I would like to dedicate my dissertation first and foremost to my Heavenly Father, then to my parents Dr. and Mrs. Mugah, my four brothers Godfrey, Robert, Michael and Emmanuel, and George for their support through out my academic experience.

To Stephanie, sleep in peace my friend, till we meet again.

## Acknowledgements

My sincere gratitude to my Supervisor, Dr. A. Zani for the selfless guidance and mentoring offered to me throughout my dissertation. I would also like to appreciate Mr. Jonh Ng'eno for the assistance given to me during my field work

May God bless you.

**Abstract**

The study sought to determine what socio-demographic and cultural factors describe the practice of sending money to kin in rural areas, with regards to people aged between 18 and 50 years, working in Nairobi city's formal sector. The socio-demographic factors looked into associated factors such as gender and education background and leisure activities, which included what activities were engaged in, how often, with or without company, and how much was spent during the entire affair(s) to the practice of sending money to rural kin. Cultural factors looked into were associated with traditions, which included what traditions the research sample was familiar with, whether they believed in them, and whether their beliefs had any impact the quantities of money sent, as well as the frequency with which it was sent to kin in rural areas.

Addressing these aspects enabled the study to adequately tackle the area of research as defined by the research topic. Research findings will shed light on the socio-demographic and cultural factors that describe hindrances to the intent to send money to rural kin, and may help explain why rural areas aren't receiving any remittances from the sons and daughters that left to find a better life.

Interviews were carried out, and literature from various sources including the Government of Kenya's Integrated Household Budget Survey was reviewed. Three theories, Maslow's Theory of Motivation, Sherif's Social Influence theory and Hofstede's Model on Culture were key in tying the research findings to the available literature.

Data was presented and analyzed using the Statistical Package for Social Scientists. The findings from data analysis enabled the study to determine what proportion of Kenyans between the ages of 18 and 50 years employed in Nairobi's formal sector were sending money to their kin in the rural areas, how much they were sending, as well as what social and cultural factors affected the practice of sending money to their rural kin.

The study found out that social factors had greater reach in describing the practice of sending money to kin upcountry than did their cultural counterparts, mainly because 86.5% of the sample cited not knowing any traditions, and further perhaps because 83% of the sample earned Kenya Shillings 45,000 and below, despite the fact that the cost of living was the same for this proportion of the sample as it was for those that earned more money.

Recommendations to improve the practice of sending money upcountry including tax incentives for those who send money to their rural kin for investment in development activities, as well as encouraging sharing of traditions were made were in relation to the research findings.

## TABLE OF CONTENTS

## LIST OF ACRONYMS

| | |
|---|---|
| GDP | Gross Domestic Product |
| IDRC | International Development Research Centre |
| IHBS | Integrated Household Budget Survey. |
| PASW | Predictive Analytics Software |
| SPSS | Statistical Package for Social Scientists |
| SSA | Sub Saharan Africa |
| UNCTAD | United Nations Conference on Trade and Development |
| USD | United States Dollars |
| WHO | World Health Organization |

## LIST OF FIGURES AND TABLES

### List of Figures



### List of Tables

# CHAPTER ONE: INTRODUCTION

The role that monetary remittances could play in the development of emergent economies such as Kenya, Uganda Tanzania, Zambia, Zimbabwe, among others is yet to be fully explored. These countries, which face numerous constraints in mobilizing financial resources for investment in economic and social development, heavily depend on donor funding or foreign aid to meet the national monetary requirements as outlined in their budgets. This is despite the multitude of constraints faced by developing countries in securing funding.

Heavy dependence on foreign aid is an unstable option because of problems such as the inconsistent nature of donor funding, high and volatile interest rates, and the fact that developing countries haven't much say over the amount of foreign income coming into the countries. Makombe (2009) states that, "...the conditions set for receiving aid are difficult for poor countries and that the process of transacting aid is expensive." Usually, less donor funding results in a decline in money allocated to key ministries involved in development and in sectors such as public health that directly impact the wellbeing of the common man This inevitably wreaks havoc on development efforts within these countries.

The extensive degree to which developing countries depend on donor funding could be reduced by taking advantage of internal options in financing development needs, so that locally available funds are employed in development activities within the countries. According to Kabwegyere and Migot-Adolla (1978), development should in fact be a local initiative involving *growth*, *that is* "...an increase in certain capacities depending on what is to be developed", *participation*, that is "...a human collectivity in which the development process takes place...It may be a continent or a group of countries", and lastly, *distribution of the consequences of growth*, that is, "...the benefit that accrues to the individual participant as personal gain."

Monetary remittances sent from urban to rural areas could be a feasible option in fostering development at the homestead and community levels. According to a paper by the Ministry of Planning and National Development presented at the 41st Session of the United Nations Commission on Population and Development in 2008, the 2007 spatial population distribution in Kenya indicated that 41% of the population lived in urban areas and 59% in rural areas, and that by 2015, it is expected that mainly due to rural-urban migration, 50% of the country's population will live in urban areas. Further, rural migrants constitute about 70% of the urban labour force, with 64% of those migrating to urban areas choosing to leave their families behind (Agesa and Kim, 2001). As a result, one can tentatively infer that at least 64% of those migrating to urban areas are breadwinners, and therefore likely send part of their earning back home to cater for their families needs.

Research done by the International Development Research Centre (IDRC), between 1981 and 1984 found that "...an overwhelming majority of migrant workers expected to retire in their rural place of origin and made specific investments to facilitate re-entry; that urban households sent an average of 27% of their earnings to rural households; that poor households were heavily dependent on transfers; and that inter-household transfers were used, among other things, to purchase and improve land, to purchase farm equipment, to establishment small businesses, and to improve residential dwellings."

According to IDRC, remittances therefore play a significant part in the development of rural households and as a result, of communities, and can potentially contribute to the development of a region. Dovi (2008) brings this out clearly when he asks "What if wealthy Africans decided to invest their earnings in Africa instead of overseas?" The response to this question, according to Samuel Gayi, a senior economist on Africa at the Geneva-based United Nations Conference on Trade and Development (UNCTAD), is that "Rates of savings would go up significantly and Africa could perhaps be in a position to meet more than its resource needs." There is the undeniable chance that the a significant number of local initiatives carried out in rural homes would help to reduce the need to rely on development assistance to alleviate poverty at the grassroot level, and perhaps in a greater sense, at a regional level. Development would come as it should according to Kabwegyere and Migot-Adolla (1978),that is, initiated at the grassroot levels.

Economically speaking, individuals hold onto money for a variety of reasons. According to Ngha (1997), Keynes argues that ordinary people keep money for three main reasons, namely, for carrying out *transactions* such as spending on goods and services in the future, to meet *contingencies* or provide for unplanned expenditures, and for *speculative* reasons, where one holds onto cash to take advantage of financial opportunities that may arise in financial markets such as real estate. Keynes' explanations are based on economic reasons, and do not include or consider social-demographic and cultural factors describing saving. This is despite the fact that these factors can give significant insight about amounts saved or held, which in turn affects how much is sent upcountry.

For purposes of this project, savings will be synonymous to earnings not spent, with the intention of sending the money to kin in rural areas. Unless explicitly stated, it does not define the difference between the amounts spent and that earned.

The study targeted people aged between 18 and 50 years, because 63% of the people aged between 15 and 50 years in Nairobi are economically active, a decline from 1992, when 376,200 persons (73 per cent of those working) in Nairobi were employed in the formal sector (Rakodi, 1997). However, the lower age limit for the study is 18 years, as the government recognizes an 18 year old as an adult who is legally allowed to work.

Nairobi is selected as the area of study because, according to the Government of Kenya's 1999 census statistics, it is Kenya's largest town with a population of about 2.14 million people, which is about 3 times the size of Mombasa, the second most populous city within the country, with a population of about 0.7 million people.

## 1.1 Problem Statement

Rural remittances would be a viable alternative in funding development objectives especially important in sustainability of livelihoods in rural areas, where poverty is rampant and self-sustainability wanting.

Despite the fact that 70% of the urban labor force consists of rural –urban migrants (Agesa and Kim, 2001), and that according to a study carried out by the International Development Research Centre-IDRC, between 1981 and 1984, poor households in rural areas were heavily dependent on monetary transfers from urban areas to purchase and improve land, buy farm implements, establish small enterprises and to improve their residential houses, an average of only 27% of earnings made were sent from urban to rural households. This meant that an astounding 73% of earnings were either spent or retained by urban dwellers.

Given that in 2008, the United Nations Development Programme ranked Kenya 144th out of 177 countries in its Poverty Ranking exercise, it seems reasonable to suppose that a larger proportion of money earned by urban dwellers is probably spent on basic necessities such as food, shelter, clothing and education. However, there are startling statistics that support the contrary.

According to a presentation made in 2000 during the World Health Organization Tobacco meeting in Sub-Saharan Africa, smokers working in the private sector spent 2.8% of their annual incomes on cigarettes, while those working in the public sector spent 3.1% of their incomes on the same. In Kenya, 7 billion cigarette sticks (valued at about twenty one billion shillings) were sold in 1999, and the figure was still rising. With regards to legal alcoholic substances, a World Health Organization (WHO) report released in July of 2005, ranked Kenya 125$^{th}$ ... out 185 in the world league of alcohol consumers, translating to ten billion Kenyan shillings spent on alcohol according to the 2004 Lotto Global Status report. This was without taking into account the amounts spent on traditional brews, which according to Papas *et al.* (2008), "...represents the highest proportion of alcohol use in Sub-Saharan Africa."

These statistics prove that Kenyans are spending large amounts of money on recreation. Poverty may be one of the extremely high prices paid in a country where poverty is rampant and the struggle to make ends meet is real.

Given that it is expected that by 2015, 50% of the country's population will live in urban areas, and that according to the International Development Research Centre, one of the reasons for sending money to rural areas was that "...an overwhelming majority of migrant workers expected to retire in their rural place of origin," a trend where more money is sent upcountry for development of rural households or communities needs to be urgently and strongly encouraged.

The problem of what factors affect the saving habit has been looked at from the economic perspective, especially through the works of Keynes (Hardwick, Khan and Langmead, 1999). Resources on socio-demographic and cultural factors describing the saving habit in Nairobi are not as easily available. This is despite the fact that these factors associated with the cosmopolitan way of life emerging in both rural and urban areas can give insight on the spending and saving habits among the city's inhabitants. In doing so, they shed light on the amounts of money sent to rural areas by urban dwellers, who wind up saving little and sending significantly less than they potentially could to their rural homes.

The project seeks to provide insight into socio-demographic and cultural factors that describe the practice of sending money upcountry, with regards to Kenyans between 18 and 50 years of age, working in formal employment within Nairobi. Socio-demographic factors of interest include the levels of education, gender, age, region of origin, and the nature of their leisure pursuits. Cultural factors of interest such as traditions governing the practice of sending money upcountry which may include the gender of the recipient, or whether sending money upcountry is to be done in secret..

**1.2 Objectives of the Study**

i) To find out what proportion of Kenyans between the ages of 18 and 50 years employed in Nairobi's formal sector are sending money to their kin in the rural areas, and how much they are sending.

ii) To find out the socio-demographic factors describing the practice of sending money to rural kin, among Kenyans between the ages of 18 and 50 years, and employed in the formal sector in Nairobi.

iii) To find out the cultural factors describing the practice of sending money to rural kin, among Kenyans between the ages of 18 and 50 years, and employed in the formal sector in Nairobi.

**1.3 Research Questions**

The project aimed to provide information under the guidance of the following research questions.

**1.3.1 How much are Kenyans aged between 18 and 50, and employed in the formal sector within Nairobi sending to kin in the rural areas?**

Research findings on this question sought to inform the amounts sent to kin in rural areas vis-à-vis their expenses composed of such costs as rent, transport, food and utility bills. This would also provide useful insight as to why those not sending money upcountry aren't doing so.

**1.3.2 What socio-demographic factors describe the practice of sending money to rural kin among Kenyans between the ages of 18 and 50 and employed in the formal sector in Nairobi?**

Research findings on this question sought to provide insight into socio-demographic factors such as age, occupation, gender, and ethnicity, which describe the practice of sending money to respondents' kin located upcountry. The frequency of engagement in leisure activities, respondents' company of choice during the leisure activity, and the amounts spent helped to explain the respondents' spending habits in a social setting.

### 1.3.3 What cultural factors describe the practice of sending money to rural kin, among Kenyans between the ages of 18 and 50 and employed in the formal sector in Nairobi?

Research findings on this question provided insight into cultural factors describing the practice of sending money to kin in rural areas. Important cultural factors included familiarity with existing traditions such as the tradition that one should send money to men rather than women in one's family, the degree of belief in traditions, and the extent to which the frequency of sending money and the quantity sent are affected by these beliefs.

## 1.4 Justification of the Study

As established earlier through a study carried out by IDRC, only 27% of earnings made by rural-urban migrants are sent back to rural kin, despite the fact that these people constitute 70% of the urban labour force (Agesa and Kim, 2001). This implies one of two things, that is, that the cost of living in urban areas hinders efforts to save money and send it upcountry, or that there is a decline in adherence to rural values which tend to be based on helping the elderly and those in need.

A report released by the WHO in 2005 revealing that Kenya ranked 125th out of 185 in the consumption of legally produced alcohol, and that cigarettes worth Ksh. 21 billion were consumed in Kenya in 1999 gives an idea of amounts spent on recreation activities. In light of such statistics, the study seeks to find out the extent to which social and cultural factors affect the practice of sending money to kin rural areas.

Nairobi is the suitable area of study first because Kenyan cities provide the largest number of jobs in formal employment, and secondly because Nairobi, with a population of about 2.77 million people is the most populous city within the country. Mombasa, the second most populous city has a population of about 0.8 million people (Government of Kenya). Of the country's cities, Nairobi is likely to provide the largest number of jobs in the formal sector.

The targeted respondents are within the ages of 18 to 50 years. This age bracket is suitable for the study because whereas the Rakodi (1997) states that 63% of 15 to 50 year olds in living in Nairobi are economically active, the Kenyan government recognizes an adult as a person aged 18 and over. For this reasons, the lower limit for respondents' age has been set at 18, while the upper limit remains at 50 years.

Personal savings tend to find their way into investments at individual or community levels, and thus remittances to rural kin can significantly finance development initiatives at grassroot levels in rural areas within the country. The study is relevant in that it seeks to provide insight into socio-demographic and cultural factors describing the practice of sending money to kin in rural areas within the country. The study will help identify and provide recommendations through which barriers to this practice within the country could be tackled. Monies amerced for purposes of sending them upcountry may be a viable alternative to over-reliance on donor funding to support development initiatives at the grassroot level. This is in light of the current economic crisis, when developed countries are cutting back on foreign aid, and focusing on injecting their money into their own economies.

### 1.5 Scope of the Study

The study sought to find out what proportion of Kenyans between the ages of 18 and 50 years employed in Nairobi's formal sector are sending money to their kin in the rural areas, as well as the socio-demographic and cultural factors describing the practice.

### 1.6 Limitations of the Study

The project can only provide information about employees working in Nairobi's formal sector, aged between the ages of 18 and 50 year age bracket. As a result and with regards to people outside this age bracket, or outside Nairobi city, the project does not give insight into the socio-demographic and cultural factors describing the practice of sending money to rural kin.

The accuracy of outcome of the study was limited to the degree to which respondents were willing to divulge information, for instance about the amounts earned, as well as the precision of responses for instance about the duration of employment in Nairobi, the amount sent and the frequency of sending money to rural kin.

# CHAPTER TWO: LITERATURE REVIEW

To fully understand why it is important for developing countries to assume responsibility for their own development, the literature review starts by taking a critical look at donor aid in terms of what purposes it serves for the donor countries as well as what effects, if any, it has on recipient countries. According to the Scottish Catholic International Aid Fund, "The world's richest countries are responsible for creating many of the problems facing developing countries. This also means they have the collective power to play a leading role in providing the solutions." Whereas this may be true, the widespread view that development initiatives in developing countries should be funded by donors rather than initiated by the countries themselves is a risky one, especially since reliance on aid may have more harmful effects than positive ones. This section therefore seeks to shed light on why assistance from without may not be a viable option for fostering development at the grassroot levels within poor countries, and to place emphasis on the importance of locally grown development solutions. The literature supports the view that monies sent from urban to rural kin should be considered as a feasible option in financing development at the grassroot levels within the rural areas.

## 2.1 Foreign Aid: Friend or Foe to Development?

A limited amount of attention is given to locally available funds as a means through which development can substantially be funded. This is especially so because developing countries have with time, come to heavily rely on donor support be it loans or grants, to meet national needs to the extent that it is openly quoted as a source of financing, and actively sought after for development ventures. News that more loans have been approved is often met with sighs of relief, with little thought given to future implications and to the strings attached to the aid.

According to the Organization for Economic Co-operation and Development, governments, Non-Governmental Organizations and other development charities in the developed countries have over the last 20 years, provided official development assistance of between US dollars (USD) 50billion and USD 60billion, reaching a high of over USD 100billion in 2005. Most of this is given in loans rather than in grants, meaning the developing countries will have to pay the money back, interest earned inclusive. Waterson (2009) argues that "Donor countries generally give aid because it is in their own interest to do so. Undoubtedly some aid is given with humanitarian motives in mind; however, most foreign aid is given for a variety of political, strategic and economic reasons that benefit the donor countries in the longer term."

Despite the fact the developing countries largely depend on foreign assistance/ aid, it is debatable whether this is a viable option in sustaining development. According to Ruane (2008), "... as aid to Africa has grown, the continent has actually become poorer rather than better off." This can be attributed to a number of negative causes and effects.

Aid can bring about the impression that donor countries are wealthy, and indeed, free from economic responsibility in terms of loans. Developing countries may also develop a sense of entitlement to foreign assistance, distorting values of hard work and self-sustainability. There are numerous strings attached to most aid and it is often unreliable, either due to political reasons such as manipulation, or genuine reasons such as the current economic crisis that has seen reduced spending in the developed countries. Tied aid, where conditions attached to the aid, for instance mandatory purchase of exports from donor countries (irrespective of the likelihood that better rates may exist in the market) is also increasing (Waterson, 2009).

Aid seldom has the desired developmental effects. Most aid falls in the hands of corrupt officials, who misuse it by spending it on personal matters or in a biased manner such that only parts of their countries gain in social amenities, while others remain neglected. Conditions or 'solutions' that are imposed on recipient countries from without mean that even when handled honestly, the money is misspent, for example, it may be dictated that the aid be used for construction projects that generate a large number of jobs in the short term while providing few long term benefits, as would be the case were it spent on the developing local entrepreneurial base (Waterson, 2009). The global economic crisis has seen a shrink in the economies in developed countries, meaning that funds allocated to philanthropic activities will decrease. As external options of funding for developing countries dwindle, these countries are impelled to seek internal alternatives to foreign aid.

**2.2 Promises Unkept**

Economic powers are not as concerned as they may seem to be about development of poor economies. For decades, the developed world has pledged to help the third world emerge from abject poverty that manifests itself in extreme cases such as preventable diseases, droughts and famine, and that continues to wipe out large numbers of the population each day. Isbister (2001) points out that the third world covers most of the globe. This brings to mind the magnitude of the crisis and the urgency with which solutions to poverty eradication through development must be found.

The developing world's pledged to assist the developing countries, is evident in former US president Kennedy's words in his inaugural speech given in January 1961. President Kennedy spoke to the people of the third world, saying, "To those people in the huts and villages of half the globe struggling to break the bonds of mass misery, we pledge our best efforts to help them help themselves, for whatever period is required...not because we seek their votes, but because it is right. If a free society can not help the many who are poor, it cannot save the few who are rich" (Isbister, 2001). Despite these strong words, commitment by the wealthy countries of the northern hemisphere to see the development of the southern countries is waning. The US for example, with its per capita GDP of 40,000 US dollars, that is each individual's worth, after dividing the total market values of goods and services produced in a country by the number of its citizens, spends the lowest percentage of its national budget on development aid, sends the lowest portion of its aid budget to Africa, and has the least to do with funding actual sustainable city planning..." (Myers, 2005). Myers (2005) points out that other developed countries such as Canada, Norway, Japan, Britain, Finland and France could also play a more significant role in funding the development of sustainable cities in developing countries.

The ideology that foreign aid is a vital key to development in developing countries is thus disputable, and as a result, these countries ought to look within rather than without for funding options that will finance development.

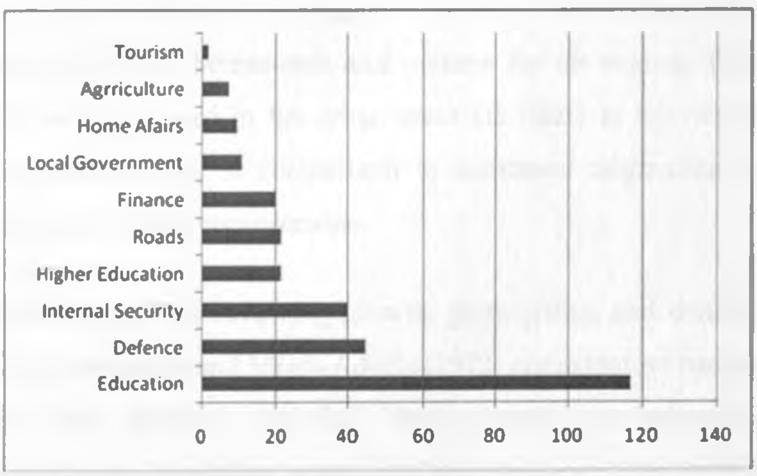
### 2.3 Local Budgets and Development

Development aid tends to meet only some of the development needs in developing countries. The trend is such that developing countries tend to need increasing quantities of aid so as to cater for their needs which increase as years go by. Uganda's Finance Minister Sydda Bbumba anticipated a budget deficit of 2.53 trillion shillings in the 2009/10 fiscal year, which showed an increase of 0.27 trillion from the previous year. Tanzania's government will seek donor support for 33% of the budget. Kenya is expected to increase borrowing to meet domestic needs, as the 2009/10 fiscal year's budget stands at Sh867 billion, Ksh117 billion more than the 2008/2009 budget (Reuters, 2009). The three countries' budgets are constrained by declining foreign inflows from key sectors in agriculture and tourism as developed countries spend less.

Kenya's 2009 budgetary reading allocated substantial amounts to the ministries of defense (Ksh 44.8 billion), Internal Security (Ksh 40.4 billion), Local Government (Ksh 11.34 billion), among others, with the country's two greatest income earners, agriculture set to receive Ksh 7.7 billion and tourism, Ksh 1.8 billion, which is about 0.8% and 0.2% of the total budgetary amount respectively (See Figure 1). Despite the fact the budget seeks to increase spending by 23.7% in the 2009/10 fiscal year so as "... to boost development and stimulate the economy..." (Reuters, 2009), only 25% of the entire budget was allocated to development. Further the meager amounts allocated to agriculture and tourism is a stark contrast to the government's back-up plan to borrow over Ksh 109 billion from the domestic market, should the economy fail to grow at the rate of 3%.

Initiatives such as the Youth Enterprise Fund, Constituency Development Fund and the Women's Fund that seek to support development from the grassroots level depend on the availability of funding from the government, meaning that their effectiveness is subject to how well funding for the country's budget is met. With dwindling amounts in donor support, and poor budgetary allocations, Kenyans have to turn to themselves to see to it that development occurs at grassroots level, which would in turn reflect development at regional levels.

**Figure1: Top Ten Recurrent Spending by Ministries**




Generated from the 2009/10 National Budget Estimates

### 2.4 Development from the Inside Out

Development will more likely take root and bear fruit if it is from within. Birdsall, Rodrik and Subramanian (2005) give the example Nicaragua and Vietnam, primarily agricultural economies that have benefited from substantial foreign aid, and yet Vietnam, through internal efforts, has seen a reduction in poverty and steady economic growth while Nicaragua has not done too well. The authors rightfully point out that "Development is something largely determined by poor countries themselves, and outsiders can play only a limited role."

The concept that development should ideally come from within was expressed by Kabwegyere and Migot-Adolla (1978), when they stated first and foremost that development is not a value-free phenomenon, as it depends on the type of improvement people are seeking for their lives. Kabwegyere and Migot-Adolla (1978) point out that "People are not homogeneous... some are poor-some are rich, some illiterate some are literate.... When development is looked at by an economist, or by a sociologist, or by a political scientist... we are dealing with very differing, sometimes contradictory views." This helps to bring out the stance that perhaps developmental goals that are set according to specific needs are likely to be more relevant than those set as a bloc.

From the views of Birdsall, Rodrik and Subramanian (2005), as well as Kabwegyere and Migot-Adolla (1978), it is possible to infer that monies sent upcountry to rural migrants' homesteads are likely to bear fruit for individual homesteads and perhaps for the region. This is because these funds, coming from one's kin based in the urban areas are likely to be viewed as development assistance from one of their own, in comparison to assistance originating from grander, less personalized sources such as donor organizations.

Besides describing development as involving growth, participation and distribution with special regards to rural areas, Kabwegyere and Migot-Adolla (1978) argue that no rural area in East Africa is isolated from the word economy, and that "Better houses are being built and no doubt improvement in living standards is taking place. But how are these changes taking place in rural East Africa?" They explain that development cannot simply occur, rather, "it is a result of conscious planning...", and that it must be clear "...what dimensions should experience growth not in isolation from the people but in full cooperation with them. City migrants sending money for development activities in rural areas should keep in mind that plans about development should be made in cooperation with one's kin that were left upcountry. A deeper meaning can be derived from this simple phrase. Development needs decided together imply a side-by-side partnership in meeting these needs and realizing any initiatives that may have been set up as a result. Migrants to the cities should be more sensitive to the needs within their individual upcountry homes. These developmental needs should be met as a united front, perhaps with the financially endowed partner seeking to understand the magnitude of these needs and with certain direction, purpose to do their part to meet the needs which may include installing gutters for trapping water, buying high yielding breeds of livestock, or high quality seed for farming, among others.

### 2.5 Rural-Urban Migration for Income Earning Reasons

According to Agesa (2004), "Many households in Sub-Saharan Africa allocate their labor resources between rural and urban areas to diversify risks and maximize income. One such strategy would be for a husband in a rural area to migrate to an urban area while his wife and family remain in the rural area without any chance of joining the migrant husband..." Agesa (2004) further points out that the decision to migrate to urban areas from rural ones isn't made by just one person, rather is agreed upon as a household decision. Migration may be in form of moves by entire families, by a single person (usually the head of the household) then followed by the rest of the family, or may be where a single individual leaves the countryside for the urban area. This person retains ties with rural folk, and returns to their rural home after staying in the urban area for a while (Agesa and Kim, 2001).

As mentioned, migration to urban areas is done so as to diversify risks and maximize income. An asymmetrical development policy has seen most development occur in urban rather than in rural areas. This has meant that "...the rural economy has few industrial, commercial and financial enterprises..." (Agesa and Kim, 2001), which are preferably located in urban areas, where there is a well developed infrastructural network of roads, telephones healthcare facilities among others. As a result, rural areas have few employment alternatives save for agriculture, while the urban centres often offer high-paying employment opportunities especially in the formal sector. It is not a deterrent that these opportunities tend to be difficult to find.

Agesa and Kim (2001) also acknowledge that "... pecuniary and nonpecuniary factors may both influence the optimal allocation of household labor resources between rural and urban areas." They give examples of nonpecuniary or non-economic factors considered in deciding whether to migrate as a family or as an individual as age of the migrant, number of children at the time of migration, number of other dependents in the household, human capital skills, job security, and the origin of the migrant household, and level of education of the husband. Split migration where dependants are left in rural areas is often the preferred option (Agesa and Kim, 2001).

Seeing as economic incentive to migrate is important, and that split migration is preferred, such that the migrant sends money to their kin (both nuclear and extended families), it is important to find out why according to an International Development Research Centre study carried out between 1981 and 1984 an average of only 27% of earnings made were sent to rural households, with 73% of the earnings were either spent or retained by urban dwellers. This was despite the fact that the poor rural households depended heavily on money transfers to them so as to purchase and improve land, buy farm implements, establish small enterprises and to improve their residential houses. The study therefore seeks to establish what social and cultural reasons influence the amounts sent upcountry by family members based in urban centres.

### 2.6 Personal Savings and Development

The reading of the 2009/ 2010 national budget by Finance Minister Mr. Uhuru Kenyatta in June 2009 revealed that the government intended to spend 75% of the Ksh 866 billion in the new budget on recurrent expenditure, allocating only 25% (about Ksh 217 billion) to spending that will impact development (Kaberia, 2009).

Given that the Government as allocated only 25% of funds for the period's annual budget to development, money required to meet development targets especially outlined in the Millennium Development Goals will have to be raised through other means. Personal savings could provide a viable option to funding development activities more so in rural areas, especially since developing countries consist largely of rural areas than they do of urban centres. Savings is therefore the sum of money that is not spent on consumption, but is preserved for future use in long-term or short term goals, in emergencies or in investments.

IDRC's study has revealed that only 27% of earnings are sent upcountry for development activities and sustainability of rural- based families; with significant amounts being spend on leisure activities such as on the consumption of alcohol and cigarettes. A decline in lavish spending, coupled with an increase in saving and in sending of money to rural homesteads could increase development activities within rural areas, where majority of city dwellers intend to retire to.

Before this resource can be harnessed however, a saving culture has to be developed, especially in Sub-Saharan Africa (SSA) which, "... has the lowest savings rate in the developing world ... domestic savings in the region averaged about 18 per cent of gross domestic product (GDP) in 2005, compared with 26 per cent in South Asia and nearly 43 per cent in East Asia and Pacific countries ... Yet in 2006 the country's gross domestic savings rate declined to 13 per cent, from 26.7 per cent in the early 1980s" (Dovi, 2008). This downward trend which as been persistent for over 20 years means that these rates are still declining in some countries.

Substantial reasons given for this trend include the inadequate financial services where the average in SSA is one bank per 100,000 people, high minimum balances, considerable amount of documentation required to open accounts, and little incentive to save (Dovi, 2008). Socio-demographic factors such as gender, occupation, social status, ethnicity, the nature of their leisure activities or pursuits, as well as cultural factors such as traditions, beliefs and moral values may have a great impact on the amounts of money that urban dwellers do not spend, and therefore the amounts that they can send to their rural homes for sustainability and for development purposes. Following the urgency with which Kenya must seek internal options for financing development especially at the grassroot levels, the research seeks to concretely ascertain which socio-demographic and cultural factors describe the saving habit, and as a result the practice of sending money upcountry, among people aged between 18 and 50, and employed in the formal sector within Nairobi.

### 2.7 Theoretical Framework

The theoretical framework will look into theories that are relevant to spending or saving habits of people, both as social and cultural beings.

#### 2.7.1 Social Influence Theory by Mustafer Sherif

Wren (1999) talks about social influence, stating that "Throughout our lives we conform.... When in a group we often 'go with the flow' while at the same time having reservations about what we are doing. In such face-to-face contact with a group we are under pressure to conform to the beliefs, actions and attitudes of the 'greater group'. In this respect, our life can be governed by a number of social influences of which obedience and conformity to the group influences are examples."

Unlike obedience where behaviour results from explicit instructions from a person in authority, conformity entails behaviour change as a result of group pressure without explicit requirement to subscribe to the group's attitudes or ways (Wren, 1999).

The theory of social influence dates as far back as 1935, following the works of Mustafer Sherif, where he asked individuals to observe a stationary light in a darkened room and state to what degree it 'moved'. He repeated the test, using the same individuals assembled into twos or threes. Although the light never actually moved, individual observers gave wider estimates in the range of the light's 'movement' than they did when paired up into groups, in which case they converged about a mean (Wren, 1999). This showed that individuals in a group tended to influence each other's opinions.

Asch (1951) conducted a famous study in which individual subjects came into a laboratory to give answers to a simple task where they were required to match the length of a line to the most similar of three other lines. By themselves, most individuals gave the correct answer. However, when placed in a group with confederates who all gave the wrong answer at some point during the matching exercise (as they had been earlier instructed to), the real subject(s) of the study agreed with the confederates and gave the wrong answer 30% of the time. It was found that 76% of the subjects conformed at least once. This is especially significant when it is put into consideration that the confederates were strangers to all the study's subjects (Asch, 1951).

Social influence is therefore powerful even among strangers, so it is conceivable that simple acquaintances could wind up spending their money in a social setting, perhaps out of repaid courtesy, or in a bid to fit in with the group. This theory may help to explain why, according to IDRC, only 27% of earnings are sent upcountry, despite the fact that 64% of those migrating to urban areas leave their families upcountry (Agesa and Kim, 2001), and travel to urban areas in search for money to support their families. It may also explain why social factors that may have to do with peer influence may come into play in as far as the respondents' saving habits could be concerned, or how they view the practice of sending money to their kin in rural areas.

### 2.7.2 Maslow's Theory of Motivation

Abraham Maslow studied a number of healthy college students as well as people such as Albert Einstein and Eleanor Roosevelt and in 1943 and proposed a Theory of Motivation in his paper, *A Theory of Human Motivation* (Maslow, 1943). His theory was based on the view that humans are motivated by unsatisfied needs which have to be met before moving on to the satisfaction of higher needs. These needs are often illustrated as a pyramid consisting of five levels. The most basic needs- which are important to human survival are located at the base of the pyramid. These are *physiological needs* such as food, shelter, water and clothing. The apex of the pyramid contains the uppermost level of need, which is self-actualization, which entails self purpose and identity (Kumar, 2007).

After physiological needs are met, safety and security needs become priority, as one seeks to be removed from physical threats and harm. As a result, one seeks aspects such as job security, financial reserves, medical insurance and living in a safe area, after which one seeks to cater for social needs in the form of seeking friendship, intimacy and a sense of acceptance and belonging to a social group such as professional organization or a club, or a smaller group such as one's family. The need to belong can oft overcome physiological and security needs, depending on the strength of the peer pressure (Maslow, 1943).

*Esteem needs* then become a priority, as the person seeks internal motivators such as accomplishment and self respect, or external motivators which include recognition, a reputation, and social status. This need entails the desire to be valued and accepted by others, and it comes from people engaging themselves with others (Maslow, 1943). Last but not least is *self actualization* which unlike lower needs in never satisfied, but continuously sought after (See figure 2). Maslow argues that only a small percentage of the overall population reach self actualization.

**Figure 2: Abraham Maslow's Hierarchy of Needs**


Source: Ryan W.J (2009)
www.psyctherapy.com/Enrolled/L3IndividualsMotivation.htm

Of importance to the saving habit therefore are needs one through to four. Physiological needs are basic and tend to be given priority in any household budget. Needs related to safety and security are also important, and tend to be catered to according to financial resources. Perhaps most earning slip through the cracks at the social needs phase where a person may spend too much money trying to form social bonds, and at esteem needs where external motivators such as recognition and status may require one to part with a pretty penny. These two needs and the need to meet them may explain the extremely large amounts of money spent on cigarettes (about 21 billion shillings in the year 2000, according to the World Health Organization) and on alcohol consumed (worth Ksh 10 billion in 2004, according to Papas *et al.*, 2008).

### 2.7.3 Gerard Hendrik Hofstede's Model on Culture

Schwartz (1999) defines cultural values as representing "...the implicitly or explicitly shared abstract ideas about what is good, right, and desirable in a society... These cultural values (e.g. freedom, prosperity, security) are the bases for the specific norms that tell people what is appropriate in various situations." Social institutions such as schools serve to enforce culture, and so culture provides a means through which socialization can be done.

Paterson (2003) quotes Hofstede stating that "Every person carries within him or herself patterns of thinking; feeling; and potential acting which were learned throughout their lifetime. Much of it has been acquired in early childhood, because at that time a person is most susceptible to learning and assimilating. As soon as certain patterns of thinking; feeling and acting have established themselves within a person's mind; (s)he must unlearn these before being able to learn something different; and unlearning is more difficult than learning for the first time." According to Hofstede, culture exists along national and regional groupings, and as a result, affects behaviour of societies and organizations. Through his studies, Hofstede found that there are five dimensions affecting culture, namely low versus high power distance; individualism versus collectivism; masculinity versus femininity; long versus short term orientation and strong or low uncertainty avoidance (Hofstede and Hofstede, 2005).

In low power distance, people relate to each other more as equals, regardless of the formal power either party may have, while in high power distance, power relations are dictatorial rather than democratic. In individualistic societies, people are expected to stand up for themselves, while in those that are collective in nature, people are expected to show concern for others and stand as a united front. In masculinity of femininity, Hofstede argues that "...men's goals were significantly different from women's goals and could therefore be expressed on a masculine and a feminine pole" Paterson (2003). In masculine societies, people tend to be more ambitious, competitive and assertive, while in feminine cultures, qualities such as togetherness and quality of life are valued (Hofstede and Hofstede, 2005). Societies with a long-term orientation are characterized by persistence, perseverance, a respect for a hierarchy of a status of relationships, while those with a short-term orientation are characterized by stability, security, protection of one's reputation, a respect for tradition and reciprocation of greetings, favours and gifts. In societies with strong uncertainty avoidance, uncertain situations are viewed as threats, while in societies with low uncertainty avoidance, people are more open to innovation and risk, and do not view uncertainty as a significant threat Paterson (2003).

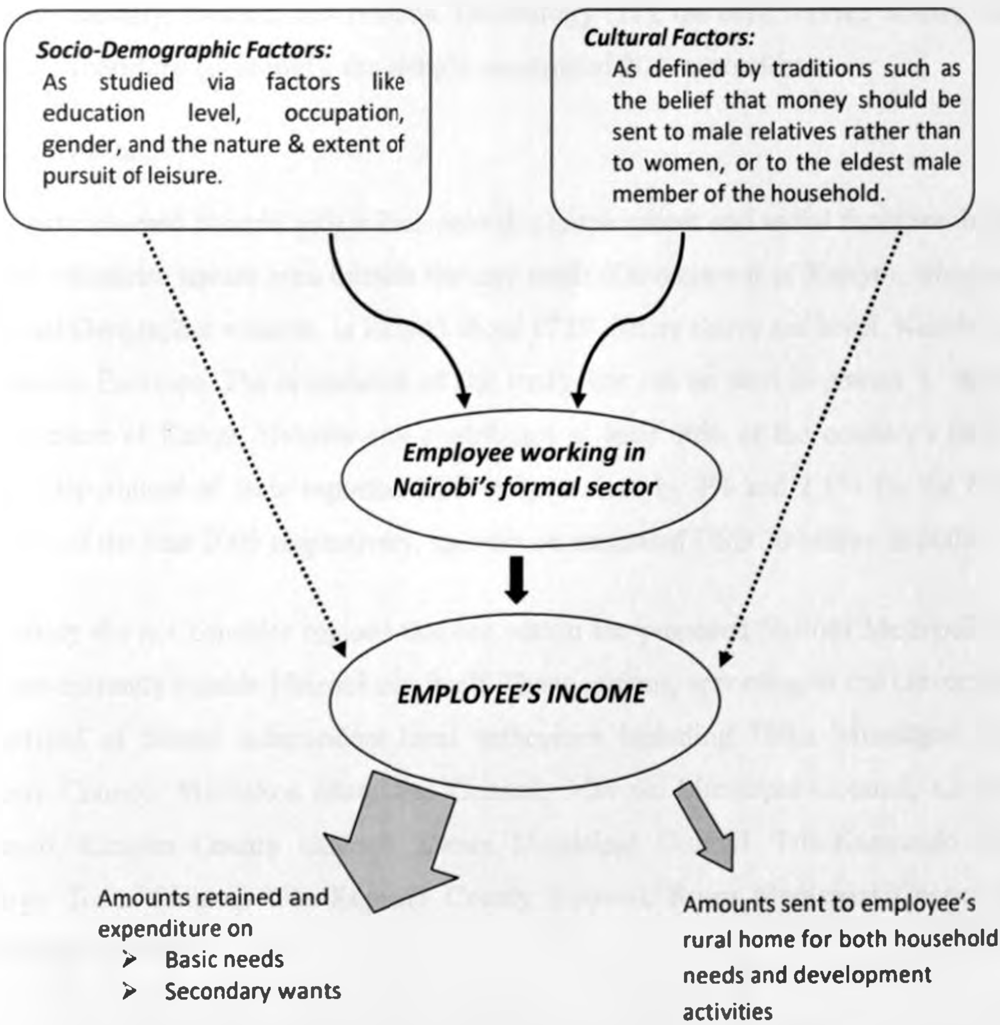
It is possible that culture as defined by Hofstede's five dimensions may have an impact on spending and saving habits, for a person from a society with a collective outlook is likely to send money upcountry, and perhaps to both immediate and extended family, whereas one with an individualistic outlook may not, or may send money only to his or her nuclear family. Societies that are masculine in nature may emphasize competition and a sort of survival for the fittest, and may not take kindly to requests for assistance, financial or otherwise, while those that have a feminine orientation may extend help, financial or otherwise, even when it is not explicitly requested. Cultural dimension is therefore important in explaining saving and spending habits, even within urban areas which not only tend to have their own values, but tend to have sub-cultural value systems according to influences from without.

## 2.8 Conceptual Framework

As is indicated by the unbroken arrows in Figure 3 below, socio-demographic and cultural factors describe the employee working in Nairobi's formal sector. As a result, and as indicated by the broken arrow, they therefore impact how the employee spend his or her income. According to IDRC, 27% is sent to rural homesteads for domestic use and development needs. This means that 73% is retained for use on basic needs, as well as wants such as leisure activities.

The independent variables of the study are the socio-demographic and cultural factors such as age, level of education, occupation, gender and traditions, whereas the dependent variable of the study is the actual practice of sending money to kin upcountry.

**Figure 3: Conceptual Framework illustrating Socio-Demographic and Cultural factors Describing Respondents' Saving & Spending Habits**



# CHAPTER THREE: RESEARCH DESIGN AND METHODOLOGY

This chapter describes the research design, the study site, unit of analysis, sampling procedure, data collection tools and analysis techniques and challenges encountered in the field during the research.

## 3.1 Research Design

Collection of data was done within Nairobi via two hundred structured questionnaires and by twenty unstructured interviews. Secondary data was sourced from the Government of Kenya's 2005/ 2006 Integrated Household Budget Survey or IHBS. Respondents were selected through purposive sampling, since it was important to the study that they fit the desired criteria, that is, be between the ages of 18 and 50, and employed in Nairobi's formal sector, constituted by the aviation industry, finance, Information Technology (IT), the civil service among others. Due to time and monetary constraints, the sample constituted 200 respondents.

## 3.2 Study Site

The study covered Nairobi city, which provides employment and social facilities for inhabitants of a 3000 kilometre square area outside the city itself (Government of Kenya), which according the National Geographic website, is located about 1729 meters above sea level. Nairobi city is located in Nairobi Province. The boundaries of our study site can be seen in Annex 1. According to the Government of Kenya, Nairobi city contributes at least 60% of the country's GDP. The Unites States Department of State reported GDP to have risen by 4% and 2.1% for the first and second quarters of the year 2009 respectively, up from an estimated USD 30 billion in 2008.

The study did not consider regions that are within the proposed Nairobi Metropolitan region, but that are currently outside Nairobi city itself. These regions, according to the Government of Kenya comprised of fifteen independent local authorities including Thika Municipal Council, Thika County Council, Machakos Municipal Council, Mavoko Municipal Council, Kiambu Municipal Council, Kiambu County Council, Karuri Municipal Council, Tala/Kangundo Town Council, Kikuyu Town Council, Ole Kejuado County Council, Ruiru Municipal Council, and Limuru Municipal Council.

### 3.3 Unit of Observation

For purposes of this study, the unit of observation was the *individual*, aged between 18 and 50 years of age and employed in Nairobi's formal sector. This was because information derived from studying individuals' traits informed findings about the sample, which was the unit of analysis.

### 3.4 Unit of Analysis

Singleton and Straits (1999) describe the unit of analysis as the object or event under study, or simply, as what or who is to be described or analyzed. Aggregate data derived from the combination of information about the various individuals was used to describe the makeup of individuals within the sample. For this purpose, our sample is the unit of analysis.

### 3.5 Sampling Procedure

A sample of 200 respondents was arrived at through non-proportional quota sampling, which entailed specifying the number or respondents required, which in this case was 200 respondents, then dividing the study site into five quotas as illustrated in Annex 2. Non-proportional quota sampling then entailed dividing the desired sample size of 200 by the five quotas, giving the number of respondents required per quota, which was forty. Eight research assistants were used to help in the data collection in each of these quotas so as to acquire data from 200 respondents. The study was interested in finding out the social and cultural factors affecting the practice of sending money to kin, with specific regard for people aged between 18 and 50, and employed in Nairobi's formal sector. So as to cater for our research topic, it was verified therefore that respondents fit into these criteria.

The sampling technique used was non-random, and thus non-probability. It was feasible to use non-proportional quota sampling because data from which a random sample could be generated was not readily available. Further, a sample that would be representative of the people working within Nairobi city would be extremely large. The Government of Kenya's 2005/ 2006 IHBS indicates that about 1.83 of the 2.81 million people residing in Nairobi are between the ages of 15 and 64 years. Without considering that Nairobi provides jobs to residents within a 3,000 Km radius of the city (Government of Kenya), to be 95% sure that the sample represents at 1.9 million people, the study would require a sample of over nine thousand respondents (Creative Research Systems). Despite the accuracy and rigor associated with probability sampling, it would be impractical in this case, as the sample required would be too large.

### 3.6 Data collection

Primary data was collected through the use of questionnaires containing both open and closed questions, which captured information on the age, gender, education level and province of origin of the respondents, as well as other social and cultural aspects required by the study. A copy of the questionnaire used in the collection of data is attached in Annex 3.

Unstructured personal interviews were also carried out. By the twentieth (and last) interview, saturation point had been reached as no new information was acquired from the interviews. Secondary data was acquired from the Government of Kenya's 2005/2006 Integrated Household Budget Survey.

### 3.7 Data analysis

The data collected was edited, coded and used to create a data set using the Statistical Package for Social Scientists (S.P.S.S.), also known as the Predictive Analytics Software (PASW). Descriptive statistics such as tables and graphs were used to present frequencies and percentages resulting form the data analysis, while inferential statistics in form of cross tabulations helped to explain relationships between the dependent and independent variables within the data set.

Secondary data from the Government of Kenya's 2005/2006 IHBS, as well as information collected from interviewees was complementary to the primary data, and assisted in analyzing the same.

### 3.8 Problems Encountered in the Field

The problems encountered during the study were as follows;

#### 3.8.1 Reluctance on the Part of Respondents

Some respondents were reluctant to give information such as on what sector they worked in or in what range of income they fell. With regards to such instances, the outcomes of data analysis pertained to respondents who had given the required information, rather than to a total of two hundred respondents.

### 3.8.2 Inaccuracy Aspect

Some respondents could not give exact information especially concerning their duration of employment in Nairobi, or the amounts spent on leisure and to some degree, the study relied on the estimates that they could furnish. With regards to such instances, accuracy of the data collected was dependent upon the extent to which respondents could only provide precise data.

# CHAPTER FOUR: DATA PRESENTATION AND ANALYSIS

## 4.1 Introduction

This chapter presents the findings from research done to determine what socio-demographic and cultural factors describe the practice of sending money to kin upcountry by Kenyans aged between 18 and 50 years, and working in Nairobi's formal sector.

Primary data was collected from a sample of two hundred respondents and twenty interviewees. Secondary data was obtained from the Government of Kenya's 2005/ 2006 IHBS. Information from the interviews and secondary data was used to support, and in some cases explain findings in the primary data. The findings in this section will, as best as possible, provide answers to the research questions, and thus achieve the objectives of the entire study. Unless otherwise stated, percentages used within this and subsequent chapters refer to the entire sample.

## 4.2 Background Characteristics of Respondents

Background characteristics helped to introduce basic traits about the respondents and interviewees. At a later stage, these characteristics as well as leisure activities shall be used to shed light on the social perspective of respondents, when compared against their practice of sending money to kin upcountry.

### 4.2.1 Respondents' Ages

The largest proportion of respondents (25.5%) fell between the ages of 26 and 30 years. The second and third largest proportions were those of respondents aged between 21 and 25 years and 31 to 35 years of age, constituting 18.5% and 15% of the sample respectively. This is shown in Table 1 below.

The interviewees ages also reflected this age distribution, with one respondent out of twenty (5%) falling within the 18 to 20 years age bracket and another within the 41 to 45 years age bracket, six respondents (30%) falling within the 21 to 25 years age bracket, a further six respondents (30%) falling within the 26 to 30 age bracket, three respondents (15%) falling within the 31 to 35 years age bracket and a further three within the 46 to 50 years age bracket.

**Table 1: Respondents' Ages**

| Age | Frequency | Percentage |
|---|---|---|
| 18 to 20 | 22 | 11.0 |
| 21 to 25 | 37 | 18.5 |
| 26 to 30 | 51 | 25.5 |
| 31 to 35 | 30 | 15.0 |
| 36 to 40 | 25 | 12.5 |
| 41 to 45 | 12 | 6.0 |
| 46 to 50 | 23 | 11.5 |
| **Total** | **200** | **100** |

This may be explained by rural-urban migration, where the younger members of society, leave their areas of origin in search of employment in urban centres (Agesa and Kim, 2001). It may also be explained by the upsurge in residential areas along the outskirts of Nairobi city, providing the city with the labour it requires, as well as the concentration of educational institutions within the city, such that recent graduates (who are likely to fall within the twenty one and thirty year age bracket) may seek and take up employment opportunities that conveniently arise within Nairobi itself, pursuing opportunities outside Nairobi as a secondary alternative should they fail to secure jobs within the city.

Nairobi city is also expanding rapidly, with The Ministry of Nairobi Metropolitan Development proposing inclusion into the city, areas within a 40 kilometre radius of Nairobi (Government of Kenya). Such developments would likely lead to an increase in commercial enterprises and educational institutions, not to mention, increase the area outlining the city itself, and as a result, the population that would be settled along the city's outskirts. These factors in themselves, along with increased influx of jobseekers into Nairobi are likely to increase the city's labor force, especially those within the twenty six to thirty year age bracket.

### 4.2.2 Respondents' Gender

The sample was made up of a hundred and sixteen male respondents, constituting 58% of the entire sample. Female respondents who were eighty four in total made up 42% of the sample, as demonstrated in Table 2 below.

**Table 2: Respondents' Gender**

| Gender | Frequency | Percentage |
|---|---|---|
| Male | 116 | 58.0 |
| Female | 84 | 42.0 |
| **Total** | **200** | **100** |

The Government of Kenya's 2005/2006 IHBS revealed that Nairobi's population consists about 1.40 million males (accounting for 49.8%) and about 1.41 million females (accounting for 50.2%).Of Nairobi's 2.81 million people, 1.81 million (64.5%) were aged between 15 and 64 years old, retaining the bias towards the number of women than of men. However, the sample size's constitution of a hundred and sixteen men versus eighty four women may be attributable to the gender of the household heads, considered as the main breadwinners of the families. According to the Government of Kenya's 2005/2006 IHBS, 588,661 household heads (80.8%) in Nairobi were male, while 139,832 (19.2%) were female. Further, the survey reports that of the country's eight provinces, Nairobi recorded the lowest percentage of female-headed households. The research captured mostly male respondents, who constitute a larger proportion of household heads within Nairobi province.

### 4.2.3 Respondents' Marital Status

Of those who filled the questionnaires, a hundred and thirteen respondents (56.5%) were married, whereas eighty seven (43.5%) were single. Eighty percent of the interviewees were married, while twenty percent were single.

The Government of Kenya's 2005/2006 IHBS brought to light that of Nairobi's population aged 18 and over (about 534,000 people, consisting 73.8%) were in some form of marital union, be it a monogamous marriage, a polygamous marriage, or cohabitation, as opposed to about 189,000 people (27.2%) who were single through separation, divorce, widowhood or through remaining a spinster.

The project sample also captured a greater proportion of married people (56.5%) as opposed to single people (43.5%). The issue of marital status is important because it may bring to light existing differences, if any, in the spending patterns between single and married people.

### 4.2.4 Number of Children

Of the responses derived from the questionnaires forty-eight percent of respondents did not have any children. This was followed thirty nine respondents (19.5%) who had two children each, and then by thirty four respondents (17%) who each had a single child. This is shown in Table 3 below. Eight of the interviewees (40%) had at least one child, while twelve (60%) did not have any children.

**Table 3: Number of Children**

| No. of Children | Frequency | Percentage |
|---|---|---|
| 1 | 34 | 17.0 |
| 2 | 39 | 19.5 |
| 3 | 18 | 9.0 |
| 4 | 6 | 3.0 |
| 5 and above | 7 | 3.5 |
| None | 96 | 48.0 |
| **Total** | **200** | **100** |

This section may help to explain the extent of the parenting load on the sample, where parents allocate money towards paying fees and catering for other costs related to children. The more children the respondent has to care for, the less the possibility that he or she may be able to juggle costs well enough to allocate money to his or her to their rural kin.

### 4.2.5 Number of Additional Dependants

This category looks at other dependants besides the respondents' spouses and children. Fifty-two respondents (26%) had other dependants including their parents, siblings, deceased siblings' children among others. Of these, twenty five respondents (12.5%) had a single dependant to o

support, sixteen (8%) had two dependants, six (3%) had three dependants, while five (2.5%) of respondents supported 4 dependants, as shown in Table 4.

**Table 4: Number of Additional Dependants**

| Additional Dependants | Frequency | Percentage |
|---|---|---|
| 1 | 25 | 12.5 |
| 2 | 16 | 8.0 |
| 3 | 6 | 3.0 |
| 4 | 5 | 2.5 |
| Sub-total | 52 | 26.0 |
| No additional dependants | 148 | 74.0 |
| **Total** | **200** | **100** |

Nineteen out of the twenty interviews (95%) also cared for at least one additional dependant

These are significant to the study because they may explain respondents' the likelihood to send money upcountry, should the dependants be upcountry, or not, if the respondents share a home with their additional dependants.

### 4.2.6 Highest Level of Education

A hundred and forty nine questionnaire respondents (74.5%) had attained a tertiary level of education, whether university or college based. Forty-four (22.2%) had attained a high school level of education while four (20%) had received primary education. This is shown in Table 5. Thirteen out of the twenty interviewees (65%) also received some form of tertiary level education.

**Table 5: Highest Level of Education**

| Education Level | Frequency | Percentage |
|---|---|---|
| Primary Education | 4 | 2.0 |
| High Sch. Education | 44 | 22.0 |
| Tertiary Education | 149 | 74.5 |
| None | 3 | 1.5 |
| **Total** | **200** | **100** |

The Government of Kenya's 2005/2006 IHBS placed national literacy levels at an average of 79.0% of the country's population ages 15 and over, with over 90% of both males and females in Nairobi able to read and write.

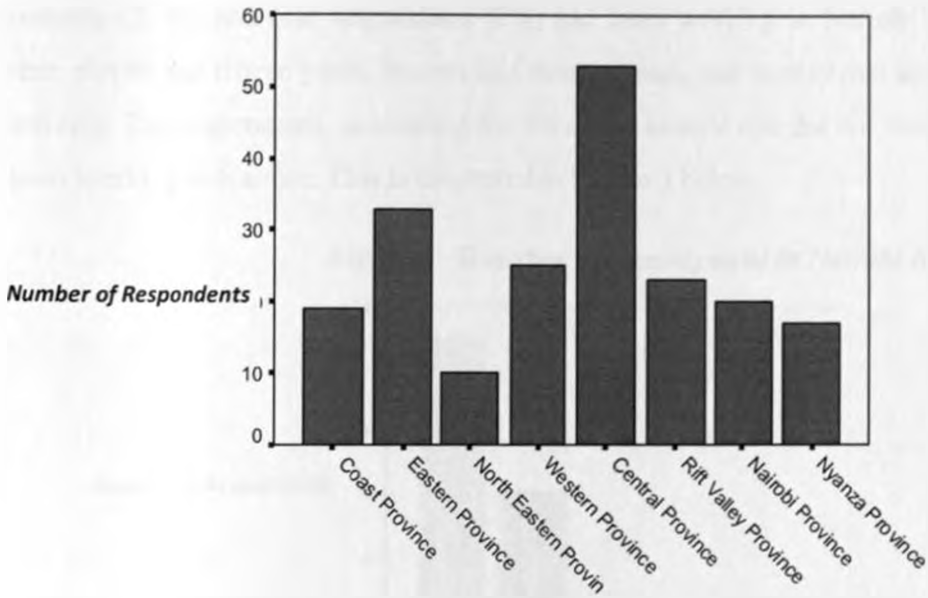
This is reflected in the study sample, as 98.5% of the respondents have some form of formal education be it at the primary, secondary or tertiary level. The tertiary level of education accounted for 74.5% of the sample size and 65% of the interviewees. This may be attributed to the location of tertiary education institutions in Nairobi, since according to the Commission for Higher Education, at least 50% of tertiary education institutions in 2008 were located, or had a campus within Nairobi, with the rest located variously within the country.

**4.2.7 Respondents' Provinces of Origin**

Respondents gave the provinces that they referred to as their rural home, and as a result, as their provinces of origin. Fifty three respondents (26.5%) considered central province their rural home. These were followed by thirty three respondents (16.5%), twenty five respondents (12.5%), twenty three respondents (11.5%) and 20 respondents (10%) who considered Eastern province, Western province, Rift Valley and Nairobi provinces as their rural homes respectively. Nineteen respondents (9.5% of the sample size) considered Coast province their rural home, while seventeen respondents (8.5% of the sample size) and ten respondents (5% of the sample size) considered Nyanza and North Eastern provinces their rural homes respectively. This data is illustrated in Figure 4 below.

The interview captured six interviewees (30%) who considered Central Province their rural home, five (20%) who considered Eastern Province their rural home, a further five (20%) who considered Western Province their rural home and four (20%) who considered Nyanza Province their rural home.

**Figure 4: Respondents' Provinces of Origin**




Central and Eastern provinces catered for a large proportion (26.5%) of respondents, followed by Eastern province at 16.5%. This may be explained by their close proximity to Nairobi, and thus the increased likelihood that most rural-urban migrants are likely to move towards the nearest city which is Nairobi. This may also explain why the two provinces cater for 50% of the interviewees. Nairobi province is considered the province of origin by only 10% of the respondents.

### 4.3. Research Question One: How much are Kenyans aged between 18 and 50 employed in the formal sector within Nairobi sending to kin in the rural areas?

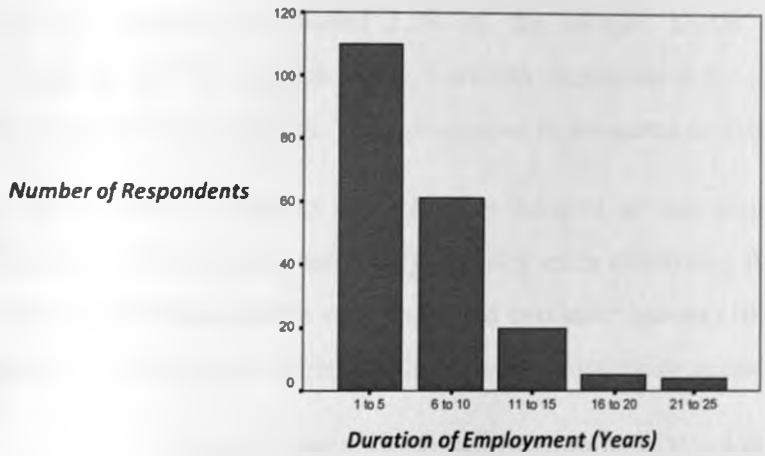
Research findings under this section provided insight into the duration for which respondents had been working in Nairobi, what sectors they had been working in, the amounts they earned, their largest expenses, whether they send money upcountry, how often, how much, and for what purposes they send the money. These factors would be useful in providing insight into the research question posed above.

#### 4.3.1 Employment Information

##### 4.3.1.1 Duration of Employment in Nairobi in Years

A hundred and four respondents (51.7%) had been working in Nairobi's formal sector for between one and five years. This was followed by fifty seven respondents (28.4%) who had been working in Nairobi's formal sector for between six and ten years. Twenty respondents (10%), five respondents (2.5%) and four respondents (2%) had been working in Nairobi's formal sector for between eleven and fifteen years, sixteen and twenty years, and twenty one and twenty five years respectively. Ten respondents, accounting for 5% of the sample size did not indicate how long they had been working in Nairobi. This is illustrated in Figure 5 below.

***Figure 5: Duration of Employment in Nairobi in Years***




This is an important aspect because one may infer that the longer one works within Nairobi (and lives within its outskirts), the better able they are to estimate the cost of living within Nairobi, and thus to manage their income. Better income management may translate to increased likelihood to save and transfer a portion of his or her earnings to rural kin. From the study, 48.3% of the respondents had worked in Nairobi for over five years, and may have been better placed in amercing and sending a portion of their earnings to their rural kin.

It may be expected that those who have worked for over five years within Nairobi are financially better off, for instance through income increases from likely job advancements such as promotions, from income raises or from job changes, among others, especially in comparison to the 51.7% that have worked within Nairobi for between one and five years. Rural kin may expect greater assistance from them, creating some form of pressure or obligation on those who to help them, especially in comparison to those that have worked in Nairobi for five years and below. As a result, it may be expected that those who had worked in Nairobi for over five years constituted a large proportion of those who sent money upcountry.

#### 4.3.1.2 Sectors in which Respondents Worked

Non-governmental organizations were the largest employer, employing sixty five respondents (32.5%). The civil service provided employment for forty three respondents (21.5%). Thirty two respondents (16%) worked in the financial sector which includes commercial and investment banks, the IT industry provided employment for twenty nine respondents (14.5%), the aviation industry which included airlines provided employment for thirteen respondents (6.5%), while those employed in the commerce consisted 2.5% of the sample. Minor employers included the hospitality industry and the tourism sector provided employment for a single respondent each (0.5% of the sample for each sector). This information is illustrated in Table 6.

Among the interviewees, the largest employer was the civil service, employing four interviewees (20%), followed by the aviation and beauty industry each employing three interviewees (15%). The IT industry and financial sector each employed two interviewees (10%), while sectors such as media, hospitality, security and courier employed a single interviewee each (5%).

**Table 6: Sectors in which Respondents Worked**

| Employment Sector | Frequency | Percentage |
|---|---|---|
| Finance Sector | 32 | 16.0 |
| Civil Service | 43 | 21.5 |
| Aviation Industry | 13 | 6.5 |
| Non Governmental | 65 | 32.5 |
| IT Industry | 29 | 14.5 |
| Commercial sector | 5 | 2.5 |
| Courier | 3 | 1.5 |
| Hospitality Industry | 1 | 0.5 |
| Tourism sector | 1 | 0.5 |
| Beauty industry | 1 | 0.5 |
| Missing | 7 | 3.5 |
| **Total** | **200** | **100** |

Eighty one respondents indicated that they sent money upcountry. This consisted of 40.5% of respondents, while a hundred and nineteen respondents (59.5% of sample size) indicated that they did not. From Table 7 below, most of those that sent money upcountry worked in the Non-Governmental Sector, constituting 38.8% of the sample, followed by the Civil Service (25%), then the Finance sector (18.8%), Aviation industry (8.8%) and the IT industry (3.8%).

**Table 7: Practice of Sending Money Upcountry According to Sector**

| Sector | Respondent Sent Money Upcountry | | | |
|---|---|---|---|---|
| | *Yes* | *%* | *No* | *%* |
| Non Governmental | 31 | 38.8 | 34 | 30.2 |
| Civil Service | 20 | 25.0 | 23 | 20.7 |
| Finance Sector | 15 | 18.8 | 17 | 14.7 |
| Aviation Industry | 7 | 8.8 | 6 | 6.0 |
| IT Industry | 3 | 3.8 | 26 | 22.4 |
| **Total** | **76** | **95.2** | **106** | **94** |

### 4.3.1.3 Practice of Sending Money Upcountry According to Income Range

As illustrated in Table 8, sixteen respondents (20.3%) of those that earned up to fifteen thousand Kenyan Shillings sent money to rural kin, as did twenty six respondents (32.9%) that earned between fifteen thousand and one and thirty thousand Kenyan shillings, twenty five respondents (31.6%) that earned between thirty thousand and one and forty five thousand Kenyan shillings, six respondents (7.6%) that earned between forty five thousand and one and sixty thousand Kenyan shillings, and two respondents (2.5%) that earned between sixty thousand and one and seventy five thousand Kenyan shillings. Twelve respondents accounting for 6% of the sample size preferred to withhold information concerning their income range.

A large proportion (32.9%) of those sending money to rural kin came from people earning between fifteen thousand and one and thirty thousand Kenyan shillings, followed by 31.6% that earned between thirty thousand and one and forty five thousand Kenyan shillings, and 20.3.% that earned up to fifteen thousand Kenyan Shillings.

**Table 8: Practice of Sending Money Upcountry According to Income Range**

| Income Range | Respondent Sent Money Upcountry | | | |
|---|---|---|---|---|
| | *Yes* | % | *No* | % |
| Up to Ksh. 15,000 | 16 | 20.3 | 27 | 24.8 |
| Ksh. 15,001 to 30,000 | 26 | 32.9 | 47 | 43.1 |
| Ksh. 30,001 to 45,000 | 25 | 31.6 | 25 | 22.9 |
| Ksh. 45,001 to 60,000 | 6 | 7.6 | 3 | 2.8 |
| Ksh. 60,001 to 75,000 | 2 | 2.5 | 4 | 3.7 |
| Ksh. 75,001 and above | 4 | 5.1 | 3 | 2.8 |
| **Total** | **79** | **100** | **109** | **100** |

### 4.3.2 Information on Income Use

#### 4.3.2.1 Largest Expenses Incurred

The largest expense according to ninety eight respondents (48.8% of the sample size) was rent. The next two largest expenses were food (as indicated by 60 respondents consisting 29.9% of the sample size), and utility bills consisting of water and electricity costs, as indicated by 20 respondents (10% of the sample). The fourth most significant expense was school fees (as indicated by sixteen respondents, accounting for 8% of the sample size), and the fifth transport and clothing (each as indicated by ten respondents, accounting for 5% of the sample size per expense). Other expenses included alcohol consumption and medical expenses, each indicated by a single respondent (0.5%) of sample size.

The three largest expenses help to explain where income earned was likely being spent, especially for those who did not send money to their rural kin. According to the study, 48.8% of respondents gave rent as their highest expense, followed by 29.9% of respondents supporting food as the second largest expense, and then by 10% who gave utility bills as the third largest expense.

Thirty percent of the interviewees gave rent as their largest expense, a further 30% gave food and 20% gave utility bills as their largest incurred expense. It may therefore be deduced that most money spent on expenses was likely spent on catering for these three.

As Maslow's Theory of Motivation, stipulated people first cater for physiological needs, such as is food, shelter, clothing, sleep and water. The respondents are no different, as the degree of apportionment of their income as expressed by their expenses indicated that they sought to cater for catering mainly for shelter and food which are physiological needs, then for safety and security needs such as utilities, education, transport and clothing.

Using the data available, the following characteristics on those not sending could be derived.

a) This proportion of the sample was made up of 66 males (55.5%) and 52 females (44.5%), perhaps attributable to the fact that the sample consisted 16% more men than women working in Nairobi, and that there was the Government of Kenya's 2005/2006 IHBS revealed a 61.6% difference between the number of male and female household heads.

b) As indicated in Table 9 below, the largest proportions per age bracket of those not sending money to rural kin came from the 26 to 30 year old bracket (26.9%), then from the to 21 to 25 year old bracket (17.6%), followed by those from the 18 to 20 year old bracket(14.3%). Those aged 18 to 25 were likely recent graduates, newly employed and thus did not earning so much. Those aged 46 to 50 constituting 12.6% of those that did not send money upcountry probably had somewhat stable rural kin, or no kin, or may have been committed to a large part of their earnings to expenses such as school fees for their children or constructing a home.

**Table 9: Respondents' Ages vis-à-vis the Proportion of Respondents that did not send Money Upcountry**

| Age | Respondents that did not Send Money Upcountry | |
|---|---|---|
| | *Frequency* | % |
| 18 to 20 | 17 | 14.3 |
| 21 to 25 | 21 | 17.6 |
| 26 to 30 | 32 | 26.9 |
| 31 to 35 | 16 | 13.4 |
| 36 to 40 | 12 | 10.1 |
| 41 to 45 | 6 | 5.0 |
| 46 to 50 | 15 | 12.6 |
| **Total** | **119** | **100** |

As per Maslow's Theory of Motivation theory, respondents chose to cater for their basic/ physiological needs such as rent and food (at the bottom of the pyramid representing Maslow's hierarchy) before they could consider sending some upcountry. Sending money to kin would cater for the social needs as the respondent may in this manner build strong ties between them and their kin, as well as esteem needs as he or she seeks respect and recognition from others, both of which are further up the pyramid than basic ones.

c) Fifty two point one percent (52.1%) of those not sending money upcountry were married, while 47.9% were single.

d) According to Table 10 below, majority of those not sending money to rural kin paradoxically come from respondents without children (65.6%). Further, according to Table 11, 70.3% of respondents without additional dependants did not send money to rural kin, in comparison to 28.8% who had additional dependants who did.

**Table 10: Composition of Respondents with Children, not Sending Money Upcountry**

| No of Children had by Respondent | Respondents not Sending Money Upcountry | Percentage of Respondents |
|---|---|---|
| 0 | 63 | 65.6 |
| 1 | 19 | 55.9 |
| 2 | 19 | 63.3 |
| 3 | 11 | 61.1 |
| 4 | 3 | 50 |
| 5 and above | 4 | 57.1 |
| **Total** | **119** | **59.5** |

**Table 11: Composition of Respondents with Additional Dependants, not Sending Money Upcountry**

| | Respondents not Sending Money Upcountry | Percentage of Respondents |
|---|---|---|
| Respondent had additional dependants | 15 | 28.8 |
| Respondent did not have additional dependants | 104 | 70.3 |
| **Total** | **119** | **59.5** |

These respondents behaviour may be explained by Mustafer Sherif's Social Influence Theory, where he states that people in a group are under pressure to conform to the groups beliefs, actions and attitudes, and although people tend to have reservations about complying, they often 'go with the flow'. He clarifies that only group pressure without explicit instructions result in conformity. Those without children or additional dependant may be conforming to beliefs, actions and attitudes demanding that one spends their earnings with abandon, without any explicit order from a person in authority to do so. In such cases, fads such as spending money so as to be perceived as wealthy may be a driver of conformity. As a result, there may be no money left over to send to kin in rural areas.

e) It is noteworthy that at least half of each category as per duration of employment (as illustrated in Table 12 below) was not sending money to their rural kin, perhaps implying some degree of conformity to spend one's earnings, or even not to send to those within the countryside, as is explained by the Theory of Social Influence.

**Table 12: Duration of Employment of Respondents not Sending Money to Rural Kin**

| Duration of Employment in Nairobi | Frequency of Respondents | Percentage |
|---|---|---|
| 1 to 5 | 69 | 66.3 |
| 6 to 10 | 33 | 49.2 |
| 11 to 15 | 11 | 55 |
| 16 to 20 | 4 | 80 |
| 21 to 25 | 2 | 50 |
| **Total** | **119** | |

f) That at least half of the respondents in the three lowest income categories did not sending money upcountry is no surprise (See Table 13). However, coming as a surprise is that 66.6% of those in the sixty thousand and one to seventy five thousand shilling category do not send money upcountry, as well almost 42.9% on the seventy five thousand Kenyan shillings and above category. These high income earners would be expected to be at the forefront of sending money to rural kin, and may be succumbing to social influence resulting in misuse of their earnings. Alternatively, they may be putting money away for purposes achieving financial security, which according to Maslow's hierarchy, falls under safety and security needs.

**Table 13: Comparison per Income Bracket of Respondents that did not send Money Upcountry**

| Income Range | Frequency of Respondents | Percentage |
|---|---|---|
| Up to Ksh 15,000 | 27 | 62.8 |
| Ksh 15,001 to 30,000 | 47 | 64.4 |
| Ksh 30,001 to 45,000 | 25 | 50 |
| Ksh 45,001 to 60,000 | 3 | 33.3 |
| Ksh 60,001 to 75,000 | 4 | 66.6 |
| Ksh 75,001 & above | 3 | 42.9 |
| Not indicated | 10 | 83.3 |
| **Total** | **119** | |

#### 4.3.2.2 Frequency with which Respondents Sent Money to Rural Kin

Forty six respondent (23%) of the those that sent money did so at least once each month, while seven (3.5%) sent every two months, three respondents (1.5%) indicated that they sent every six months, two (1%) sent money every three months, while an additional two (1%) respondents sent annually. Further, as illustrated in Table 14, fourteen respondents (7%) indicated that they sent money kin often, while five (2.5%) indicated that they did not send often.

**Table 14: Frequency at which Respondents Sent Money to Rural Kin**

| Frequency with which Respondents Sent Money to Rural Kin | Frequency | Percent |
|---|---|---|
| Twice a month | 2 | 1.0 |
| Once a month | 46 | 23.0 |
| Once every 2 months | 7 | 3.5 |
| Once every three months | 2 | 1.0 |
| Once every six months | 3 | 1.5 |
| Once every 12 months | 2 | 1.0 |
| Often | 14 | 7.0 |
| Not often | 5 | 2.5 |
| Not applicable | 119 | 59.5 |
| **Total** | **200** | **100** |

Eighty five percent of interviewees that sent money upcountry cited that they sent each month, irrespective of how little the amounts sent, explaining that there were monthly needs to be catered for.

As earlier stated, 83% of the respondents earned up to an upper limit of Ksh. 45,000. Carrying out a cross tabulation of frequency of sending money upcountry and income range revealed that those earning up to an upper limit of Ksh. 45,000 also constituted a significant proportion (84.8%) of those that sent money upcountry.

Those sending less frequently may not necessarily earn less than their counterparts, yet again promoting the likelihood that social influence determines how much they send or alternatively, how much they send upcountry. Those spending especially in the company of friends may be to seeking recognition, a reputation or social status from those witnessing the rampant expenditure, characteristic with esteem needs according to Maslow's Hierarchy of needs.

#### 4.3.2.3 Amounts Sent To Rural Kin

Of the eighty one respondents that sent money upcountry, forty eight (59.3%) sent between a thousand and five thousand shillings, twenty four (29.6%) sent between five thousand and one and ten thousand shilling), six respondents (7.4%) sent between ten thousand and one and fifteen thousand shillings, two respondents (2.5 %) sent twenty thousand shillings and above, and a single respondents (1.2 %) sent between fifteen thousand and one and twenty thousand shillings. This information is illustrated in Table 15.

**Table 15: Amounts Sent to Rural Kin at a single go**

| Amounts Sent | Frequency | Percentage |
|---|---|---|
| Ksh 1,000 to Ksh 5,000 | 48 | 59.3 |
| Ksh 5,001 to 10,000 | 24 | 29.6 |
| Ksh 10,001 to 15,000 | 6 | 7.4 |
| Ksh 15,001 to 20,000 | 1 | 1.2 |
| Ksh 20,001 and above | 2 | 2.5 |
| **Total** | **81** | **100** |

These amounts can be pegged on the fact that, as earlier stated, 83% of the sample size earns up to an upper limit of Ksh. 45,000, limiting the amounts at their disposal, especially in catering for the major expenses namely rent, food and utilities, and before properly learning how to manage their income.

Social influences may be at work; evident from the fact that majority of those sending (59.3%) are sending between one and five thousand Kenyan Shillings. On the contrary, they may be saving so as to attain financial stability associated with safety and security needs.

#### 4.3.2.4 Factors Determining Amounts Sent

Of the eighty one respondents that sent money to rural kin, forty (49.4%) stated that the amounts they sent were determined by the nature of emergent needs, twenty seven (33.3%) stated that the amounts they sent were determined by how much they could spare after catering for their needs, six respondents (7.4%) stated that they sent according to needs during planting seasons, and a further six respondents (7.4%) stated that the amounts they sent depended on whether they were prevailed upon to send. One respondent (1.2%) gave amounts coming from additional income sources as influencing the amount sent, and another respondent (1.2%) gave drought and famine as the reasons determining how much they sent. This information is illustrated in Table 16 below.

**Table 16: Factors Determining Amounts Sent**

| **Determinants** | **Frequency** | **Valid Percent** |
|---|---|---|
| Nature of emergent need | 40 | 49.4 |
| Planting season | 6 | 7.4 |
| When prevailed upon to send money | 6 | 7.4 |
| How much my I can spare after catering for my needs | 27 | 33.3 |
| Amounts coming in from auxiliary sources | 1 | 1.2 |
| Drought and famine | 1 | 1.2 |
| **Total** | **81** | **100** |

Eighty two point seven percent of the respondents that sent money upcountry stated that the nature of emerging needs (as indicated by 49.4% of these respondents), and how much some respondents could spare depending on their needs (comprising 33.3% of the sent money to rural kin) determined how much they sent to their rural kin.

Interviewees tended to give more than one reason as to why they sent money to their kin upcountry, and so the figures given overlap. Fifteen out of the seventeen interviewees (88.2%) felt obliged to send money to their kin, citing that it was their duty to take care of those living upcountry. Further, 88.2% also cited that God blesses them when they help their kin, while eleven interviewees (64.7%) stated that they sent money upcountry because of the needs to be catered for. One (5.9%) stated that she took care of her parents because they were blessings to her, while another interviewee (5.9%) stated that she was responsible for paying fees for her deceased brother's children through her parents, and so had to send money every month.

#### 4.3.2.5 Use to Which Money Sent Upcountry is put

Seventy one(87.7%) out of the eighty one respondents that send money upcountry stated that the money they sent was used for domestic purposes, catering for a manner of household bills and expenses. Fifteen (18.5%) stated that the money was also used to pay fees for dependants, while ten (12.3%) indicated that the money was put into income earning investments such as fruit and vegetable kiosks shops (as indicated by 6 respondents), general stores (as indicated by three respondents) and purchasing shares (as indicated by one respondent).

This indicates that most of the monies sent upcountry are used to cater for basic needs (which constitute physiological needs according to Maslow's Hierarchy) associated with catering for domestic requirements and paying fees for dependants. Tertiary needs that fell under setting up investments were not a popular option for use of the money. This further strengthens the view that employees in urban areas tend to send money to their rural homes to cater for basic needs, implying that they likely play the role of breadwinner to their rural kin.

#### 4.3.2.6 Reasons for not Sending Money to Rural Kin

Respondents were asked to select all the options that applied from a list in a bid to explain why they did not send money to their kin in rural areas. Fifty two (43.7%) of the one hundred and nineteen respondents indicated that their earnings did not meet their needs, and so they hadn't any money to spare. Twenty nine respondents (24.4%) of these said the money there were no needs to cater for upcountry. Twenty five respondents (21%) indicated that they could not explain why they did not send money upcountry. Twenty two (18.5%) stated that they had never been asked to send money up country, and so never did.

As indicated in Table 17 below, forty two respondents (35.3%) indicated that it was not expected of them to send money upcountry. Of these 61.9%, stated that they made too little and so weren't expected to send any money, 19% stated that they had financially stable rural kin, 16.7% stated that they had no relative upcountry, and 2.4% stated that they still lived with their parents.

**Table 17: Explanation for not being expected to send Money to Rural Kin**

| Explanation | Frequency | Percent |
|---|---|---|
| Make too little to send some upcountry | 26 | 61.9 |
| No relatives upcountry | 7 | 16.7 |
| Financially stable rural kin | 8 | 19.0 |
| Still live with parents | 1 | 2.4 |
| **Total** | **42** | **100** |

Of the three interviewees that did not send, one interviewee (5%) explained that he was saving up for his house under construction back at his rural home, and would resume sending money once the house was complete. Another cited that she did not have rural kin, while a third that he did not earn enough to send some money upcountry.

Of the a hundred and nineteen respondents that did not send money to rural kin, the greatest proportion (43.7%) stated that they did made too little, and were unable to do so. Of those that indicated that they weren't expected to send money to rural kin, the largest proportion (61.9%) also indicated that they made too little to send some upcountry. It is likely therefore that respondents constituting either of these two categories fell among the 83% that earned up to an upper limit of Ksh 45,000, or between those under the age of twenty five (29.5% of the sample), likely to have graduated recently, and further, likely having worked in Nairobi for up to a maximum of five years (51.7%), as was the case with the sample.

None the less there could have been social influence driving expenditure such that less than the 43.7% that gave not earning enough as a reason may in the real sense be spending a considerable amount in social settings. There may also be those saving money with the hopes of attaining financial freedom.

***With regards to objective one***, which was to find out what proportion of Kenyans between the ages of 18 and 50 years employed in Nairobi's formal sector are sending money to their kin in the rural areas, and how much they are sending, it may be deduced that of the eighty one respondents (40.5%) that sent money to their kin upcountry, forty eight (59.3%) sent between Ksh 1000 and 5000 each time they sent, while twenty four (29.6%) sent between Ksh 5001 an Ksh 10,000 each time they sent. Further, forty eight (59.3%) sent money to their rural kin within a month's time from the previous time they sent.

### 4.4 Research Question Two: What socio-demographic factors describe the practice of sending money to rural kin among Kenyans between the ages of 18 and 50 and employed in the formal sector in Nairobi?

Research findings in this section provided insight into socio-demographic factors describing the practice of sending money to kin located upcountry. These factors were studied by looking at factors such as the respondents' age, gender, educational background and region of origin and the nature of engagement in leisure activities vis-à-vis the practice of sending money to kin upcountry. Leisure activities provided a setting under which the activity engaged in, the frequency, preferred company during involvement in these activities, and how much is spent could be studied. These were relevant to spending habits and could help explain why those not sending money upcountry are not doing so.

### 4.4.1 Age of Respondents and Practice of Sending Money to Rural Kin

As earlier stated, the largest proportion of respondents (25.5%) fell between the ages of 26 and 30 years. The second and third largest proportions fell between 21 and 25 years and 31 to 35 years of age, constituting 18.5% and 15% of the sample respectively.

According to Table 18 below, nineteen respondents (23.5%) of those sending were aged between 26 and 30 years, followed by sixteen respondents (19.8% of those sending) aged between 21 and 25 years, and fourteen respondents (17.3% of those sending) between 31 to 35 years of age. This shows that the largest age groups did indeed constitute the largest proportions sending money to kin upcountry.

**Table 18: Age of Respondents and Practice of Sending Money to Rural Kin**

| Age | Respondents Sent Money Upcountry | |
|---|---|---|
| | *Yes* | % |
| 18 to 20 | 5 | 6.2 |
| 21 to 25 | 16 | 19.8 |
| 26 to 30 | 19 | 23.5 |
| 31 to 35 | 14 | 17.3 |
| 36 to 40 | 13 | 16 |
| 41 to 45 | 6 | 7.4 |
| 46 to 50 | 8 | 9.9 |
| **Total** | **81** | **100** |

### 4.4.2 Gender of Respondents and Practice of Sending Money to Kin Upcountry

The sample constituted a hundred and sixteen male respondents (58%) and eighty four female respondents (42%). Of these, as per Table 19 fifty men (61.7%) sent money upcountry, while sixty-six (55.5%) did not. This was in comparison to thirty one women (38.3%) that sent money against fifty three (44.5%) that did not. There were 23.4% more men than women respondents sending money to rural kin, implying that more men send money to rural kin than their female counterparts.

**Table 19: Gender of Respondents and Practice of Sending Money to Kin Upcountry**

| Gender | Respondent Sent Money Upcountry | | | |
|---|---|---|---|---|
| | *Yes* | *%* | *No* | *%* |
| Male | 50 | 61.7 | 66 | 55.5 |
| Female | 31 | 38.3 | 53 | 44.5 |
| **Total** | **81** | **100** | **119** | **100** |

### 4.4.3 Marital Status and Practice of Sending Money to Kin Upcountry

A hundred and thirteen respondents (56.5%) were married, while eighty seven (43.5%) were single. Of these, according to Table 20 below, though it would be expected that more single people sent money upcountry, fifty one (63%) of respondents that sent money upcountry were married, while thirty (37%) were not, implying that 26% more single people than married people were either spending money or retaining it, rather than sending money to kin upcountry.

**Table 20: Marital Status and Practice of Sending Money to Kin Upcountry**

| Marital Status | Respondent Sent Money Upcountry | | | |
|---|---|---|---|---|
| | *Yes* | *%* | *No* | *%* |
| Married | 51 | 63.0 | 62 | 51.2 |
| Single | 30 | 37.0 | 57 | 47.9 |
| **Total** | **81** | **100** | **119** | **100** |

### 4.4.4 Number of Children and Additional Dependants and Practice of Sending Money to Kin Upcountry

According to Table 21, Thirty three (40.7%) respondents without children sent money to kin in rural areas, followed by twenty (24.7%) respondents falling under the category of those with two children. Those with a single child each came in third, as fifteen respondents consisting 18.5% of those sending money upcountry sent money to their kin in rural areas. This is a bit of a contrast, as it would be expected that those with one child would be more likely to send money to their kin in rural areas, as compared to those with two children.

**Table 21: Number of Children and Practice of Sending Money to Kin Upcountry**

| No of Children | Respondent Sent Money Upcountry | | | |
|---|---|---|---|---|
| | *Yes* | *%* | *No* | *%* |
| 0 | 33 | 40.7 | 63 | 62.9 |
| 1 | 15 | 18.5 | 19 | 16.0 |
| 2 | 20 | 24.7 | 19 | 16.0 |
| 3 | 7 | 8.6 | 11 | 9.2 |
| 4 | 3 | 3.7 | 3 | 2.5 |
| 5plus | 3 | 3.7 | 4 | 3.4 |
| **Total** | **81** | **100** | **119** | **100** |

Carrying out a cross tabulation of number of additional respondents viv-a-vis the amounts sent to rural kin reveled that twenty-nine of the fifty two respondents that had additional dependants sent between Ksh 1,000 and 5,000 at a go, followed by seventeen out of fifty two that sent between Ksh 5001 and 10,000.

### 4.4.5 Highest Level of Education and Practice of Sending Money to Kin Upcountry

Carrying out a cross tabulation of respondents' level of education and the practice of sending money to rural kin revealed the following. Those with tertiary level education constituted 75.3% of those that sent money to kin in rural areas, followed by those with secondary education (23.5%). No respondent at the primary level of education sent money to kin in rural areas. This can be seen in Table 22 below.

**Table 22: Highest Level of Education and Practice of Sending Money to Kin Upcountry**

| Highest Level of Education | Respondent Sent Money Upcountry | | | |
|---|---|---|---|---|
| | *Yes* | *%* | *No* | *%* |
| Primary Education | 0 | 0 | 4 | 3.4 |
| Secondary Education | 19 | 23.5 | 25 | 21.0 |
| Tertiary Education | 61 | 75.3 | 88 | 73.9 |
| None | 1 | 1.2 | 2 | 1.7 |
| **Total** | **81** | **100** | **119** | **100** |

### 4.4.6 Province of Origin and Practice of Sending Money to Kin Upcountry

From Table 23 below, it can be deduced that Eastern and Central province receive the largest amounts of cash transferred from employees between the ages of 18 and 50 years, employed in

Nairobi's formal sector. Respondents from Eastern province constituted 28.4% of those sending money to kin upcountry, while Central province constituted 21%.

**Table 23: Province of Origin and Practice of Sending Money to Kin Upcountry**

| Province of Origin | Respondent Sent Money Upcountry | | | |
|---|---|---|---|---|
| | *Yes* | *%* | *No* | *%* |
| Coast Province | 10 | 12.3 | 9 | 9.5 |
| Eastern Province | 23 | 28.4 | 10 | 8.4 |
| North Eastern Province | 5 | 6.2 | 5 | 4.2 |
| Western Province | 9 | 11.1 | 16 | 13.4 |
| Central Province | 17 | 21.0 | 36 | 30.3 |
| Rift Valley Province | 5 | 6.2 | 18 | 15.1 |
| Nairobi Province | 7 | 8.6 | 13 | 10.9 |
| Nyanza Province | 5 | 6.2 | 12 | 10.1 |
| **Total** | **81** | **100** | **119** | **100** |

### 4.4.7 Types of Leisure Activities Engaged in

Forty four respondents (22% of the sample size) stated that they did not engage in any leisure activities, whereas a hundred and fifty six respondents (78% of the sample size) did. Of the a hundred and nineteen that did not send money to kin in the rural areas, eighty seven (73.2%) took part in leisure activities, while 26.9% didn't.

Of the a hundred and fifty six respondents from the entire sample that engaged in leisure activities as illustrated in Table 24 below, sixty one respondents (39.1%) gave going out to clubs and restaurants as their leisure activity of choice. Of these, 68.9% did not send money to their kin in rural areas, making it the second most popular activity among those that did not send money to their rural kin, after shopping (100%) and smoking (100%), which were popular wholly with those that did not send money to their rural kin.

Twenty one out of a hundred and fifty six (13.5%) gave swimming as their activity of choice. Of these 52.4% did not send money to their rural kin, making it the fourth most popular activity among those that did not send money to their rural kin, Swimming placed fourth behind a tie between smoking and watching movies, which each accounted for the activity of choice for 66.6% of those that did not send money upcountry. Twelve respondents (6%) gave socializing as their activity of choice, which was carried out by 41.7% of those not sending money upcountry, making it the sixth most popular activity among those that did not send money to their rural kin after sleeping (at 50%).

**Table 24: Types of Leisure Activities engaged in**

| Leisure activity engaged in | Respondents Engaging in Leisure Activities | Respondents per Leisure Activity not sending Money to Rural Kin | Percentage |
|---|---|---|---|
| Going out | 61 | 42 | 68.9 |
| Socializing | 12 | 5 | 41.7 |
| Family outings | 5 | 2 | 40 |
| Consuming alcohol | 9 | 6 | 66.6 |
| Swimming | 21 | 11 | 52.4 |
| Taking nature trips | 12 | 5 | 41.7 |
| Reading | 11 | 4 | 36.4 |
| Sporting activities | 12 | 4 | 33.3 |
| Watching movies | 3 | 2 | 66.6 |
| Sleeping | 6 | 3 | 50 |
| Chores | 1 | 0 | 0 |
| Smoking | 2 | 2 | 100 |
| Shopping | 1 | 1 | 100 |
| **Total** | **156** | **87** | |

Among interviews, the most popular leisure activity was listening to music, (as indicated by 85%), followed by visiting friends as indicated by 65% of the interviewees.

The five most popular leisure activities within the entire sample namely going out to clubs and restaurants (30.5%), swimming (10.5%) taking nature trips (6%), sports related activities (6%) and sleeping (6%) accounted for 59% of how respondents preferred to spend their leisure time, with the first four activities (consisting 53%) more often then not requiring that one parts with some sum of money. The most popular, which was going out to clubs and restaurants is also likely the most expensive activity to cater for, as it usually carries with it a number of expenses, from the actual cost of food and drinks had (which tends to be steeper at high end food and drink venues), to entry fees and costs of entertainment, making it costly to spend one's leisure time at a club or restaurant.

### 4.4.8 Nature of Engagement in Leisure Activities

Of those that engaged in leisure activities, a hundred and four respondents (52%) indicated that they engaged in their activity of choice at least once a week. Of these over half respondents (54.8 %) did not send any money to their rural kin.

Thirty six respondents (18%) indicated that they engaged in their activity of choice two to three times each week, of which twenty (55.5%) did not send any money to their rural kin.

Eleven respondents (5.5%) indicated that they engaged in their activity of choice three to four times a week, of which nine (81.8%) did not send money to their kin upcountry, while five respondents (2.5%) indicated that they engaged in their activity of choice more than four times each week, of which a single respondent (20%) indicated that he or she did not send money to rural kin.

Save for the exception of the single respondent that accounts for 20% of those that engaging in leisure activities over four times a week despite the fact that he or she does not send money upcountry, there was a trend where those that do not send money to rural kin accounted, in increasing proportions, for those that engaged in leisure activities between once and four times a week. This may help to explain in part how they likely spent a substantial part of their money, and why they stated that they were not able to send money to their rural kin.

Further, 80% those that take part in leisure activities, spend at least some part of five out of seven days (71.4% the week) on leisure activities, an extravagant feat by any measure, and likely to drain one's finances at a faster rate.

Mustafer Sherif's Social Influence theory may have played a major role here, since group norms among friends may have dictated that one not only spends a certain minimum, but keeps spending during their leisure activity of choice, resulting in faster depletion of one's income, and leaving next to none for one's needs, let alone for sending to one's kin upcountry.

### 4.4.9 Amounts Spent on Leisure Activities

As shown in Table 25, a hundred and eight out of a hundred and fifty six respondents that engaged in leisure activities (69.2%) indicated that they kept tabs on the money they spent during engagement in leisure activities. With reference to the entire sample, there were two modes for the amounts that were spent per day out, with twenty four respondents (22.2%) indicating that they spent Ksh 1000 per day out on leisure activities, and a further twenty four respondents (22.2%) indicating that they spend Ksh 2000 on leisure activities per day out. Ksh. 1000 was also spent by 58.3%, representative of the mode of fourteen respondents among those that kept tabs on leisure expenditure, but that did not send money upcountry.

The two highest amounts spent per day during such occasions as given in Table 25 below, are eight thousand and seven thousand Kenyan shillings, each spent by a single respondent, neither of whom sent money to their rural kin.

The lowest amounts spent per day out were two hundred Kenyan shillings, as indicated by three respondents (2.8% of those the 108 that kept tabs on their leisure expenditure) and three hundred Kenyan shillings, as indicated by four respondents (3.7%) of those that kept tabs on their leisure expenditure.

Table 25 shows that save for those that spent Ksh 3,000, 5,000 and 6000 per day out, respondents that did not send money to their rural kin consciously spent amounts between Ksh. 2800 and 8000 per day of engagement in leisure. Respondents that did not send money to their rural kin accounted for at least 30% of those that consciously spent Ksh. 2000 and above on leisure.

Of the a hundred and eight respondents, it may be deduced that those spending 1000 shillings once each week spend about Ksh 4,000 on leisure activities in 30 days, while those that spend 2000 shillings once each week spent about 8,000 shillings in 30 days. This would be a significant amount of earnings given that according to Table 8, over 80% of the respondents earned Ksh. 45,000 and below.

Table 25: Amounts Spent per Day out in Kenya Shillings

| Amount Spent per Day out | Respondents that kept tabs on Leisure Expenditure | Respondents that kept tabs on l Leisure Expenditure, but that did not Send Money to Rural Kin | Percentage |
|---|---|---|---|
| 200 | 3 | 1 | 33.3% |
| 300 | 4 | 3 | 75% |
| 500 | 10 | 6 | 60% |
| 600 | 1 | 0 | 0 |
| 1000 | 24 | 14 | 58.3% |
| 1200 | 1 | 0 | 0 |
| 1400 | 1 | 0 | 0% |
| 1500 | 12 | 6 | 50% |
| 2000 | 24 | 8 | 30% |
| 2500 | 3 | 2 | 66.6% |
| 2800 | 1 | 1 | 100% |
| 3000 | 10 | 3 | 30% |
| 4000 | 3 | 2 | 66.6% |
| 4500 | 1 | 1 | 100% |
| 4800 | 1 | 1 | 100% |
| 5000 | 6 | 3 | 50% |
| 6000 | 1 | 0 | 0 |
| 7000 | 1 | 1 | 100% |
| 8000 | 1 | 1 | 100% |
| **Total** | **108** | **53** | |

Further, for respondents earning Ksh. 30,000 and below, Ksh. 8,000 constitutes at least 26.6% of their monthly pay. Indeed this brings to light the idea that rent may not be the largest expense for each of the 48.8% of respondents that indicated thus, more so if they fall within the 53.2% that earn up to an upper limit of Ksh 30,000 per month as indicated in Table 8, neither might food nor utility costs constitute the second and third most significant expense as indicated by the 29.9% and 20% of the sample size that did.

A hundred and two respondents (65.4% of those engaging in leisure activities) indicated that they engaged in leisure activities in the company of friends rather than alone. Of these, fifty five (53.9%) did not send money to their rural kin.

Further, seventy six respondents (48.7% of those engaging in leisure activities) stated that they tended to spend money on themselves rather than on their friends, sixty one (39.1%) indicated that their friends often spent money on them, while thirty seven (23.7%) indicated that they reciprocated the gesture and spent money on their friends as well.

Of the seventy six, those that did not send money to their rural kin included forty one (53.9%) that cited spending money on themselves rather than on their friends, thirty two (42.1%) that indicated that their friends often spent money on them, and thirteen (17.1%)that indicated that they reciprocated the gesture and spent money on their friends as well.

That respondents preferred to take part in leisure activities in the company of their friends implies the possibility of social influence, where expenditure is determined by the group norms. Amounts spent, especially among the seventy six that did not send any money to their rural kin may have especially conformed to social influence.

***With regards to objective two***, which was to find out the socio-demographic factors affecting the practice of sending money to rural kin, among Kenyans between the ages of 18 and 50 years, and employed in the formal sector in Nairobi, it is noteworthy that over half of those that did not send money to their rural kin preferred to go out with friends, and that respondents preferred to spend money on themselves than on their friends. It my therefore be deduced that the guaranteed company of others as long as on took part in the leisure activity may have been a strong influence to continue spending, albeit on oneself. The company of friends, as well as continued expenditure on oneself may have contributed to 'tightening the budget' and to influencing, the decision on whether to send money to one's kin in rural areas.

## 4.5 Research Question Three: What cultural factors describe the practice of sending money to rural kin, among Kenyans between the ages of 18 and 50 and employed in the formal sector in Nairobi?

### 4.5.0 Cultural Factors

Research findings in this section provided insight into cultural factors describing the practice of sending money to kin in rural areas. Important cultural factors in relation to this question included cultural traditions that guide the practice of sending money, the degree to which research subjects believed in these traditions and the effects of these beliefs on the frequency and quantity of money sent.

### 4.5.1 Familiarity with Traditions Regarding the Practice of Sending Money

As reflected in Table 26 below, a majority of the respondents (a hundred and seventy three, constituting 86.5% of the sample) were not familiar with any traditions from their communities that dictated upon the practice of sending money. Of these a hundred and twelve (64.7%) did not send money to their kin upcountry. Further, of the twenty seven respondents (13.5% of the sample) that were conversant in at least one tradition from their respective communities, seven (3.5%) consisted the part of the sample that did not send money to kin upcountry.

**Table 26: Respondents' Knowledge of Traditions regarding the Practice of Sending Money**

| Traditions | Respondent Sent Money Upcountry | | | |
|---|---|---|---|---|
| | *Yes* | *%* | *No* | *%* |
| One is socially obliged to help | 17 | 21.0 | 5 | 5.0 |
| It is important to help parents in old age | 1 | 1.2 | 1 | 0.5 |
| Money should be sent in secret | 1 | 1.2 | 1 | 0.5 |
| Money should be sent to the oldest male in the family | 1 | 1.2 | 0 | 0 |
| No traditions known by the respondent | 61 | 75.3 | 112 | 94.0 |
| **Total** | **81** | **100** | **119** | **100** |

This may be explained in part by the likelihood that a substantial part of the active population, especially within the ages of 18 and 40 years (comprising 82.5% of the entire sample) may have been born and raised in somewhat urban settings, receiving minimum education on their communities' values, cultures and traditions, and by the chance that some respondents may have forgotten any traditions taught to them, especially if they were quite young at the time.

Twenty two respondents (11% of the sample) stated that one was socially obliged to help in times of need. Of these five (5%) were part of those that did not send money to their rural kin. One respondent (0.5% of the sample) who sent money to rural kin stated that traditionally, money was to be sent to the male parent and in his absence, to the eldest son. Two respondents stated that it was obligatory to help your parents in old age, while another two stated that money was to be sent in secret.

Respondents constituting the 13.5% that were familiar with traditions were likely raised in the rural areas, and thus may have been taught these traditions. They also likely came from households not necessarily in rural areas, but with high regard for traditions and traditional values, meaning elders were more likely to pass them on to the younger ones.

One of the interviewees (5%) was familiar with one tradition. She stated that in her community, it was widely believed that through magic, money could be used by malicious people to harm the sender, and senders were advised to exercise caution regarding who they sent money to or through. The interviewee explained that this was so strongly held as true, that it was virtually unheard of that a sender, whether based in urban or rural areas, sent money to a person they considered capable of harming them through such magic, irrespective of whether the person was relative or not.

Nineteen interviewees (95%) were not familiar with any traditions, with one interviewee explaining that according to her, the concept of money was a recent one, and thus she had not heard of any traditions from her community that governed money transfer. Lack of familiarity with any traditions especially those encouraging money transfer may explain, in part, why they did not send money to their rural kin.

### 4.5.2 Belief in Traditions Guiding the Practice of Sending Money

Of the twenty seven respondents that were familiar with traditions, thirteen respondents (48.1%) did not believe in them at all, nine (33.3%) moderately believed in them, while five (18.5%) strongly believed in them. Of those that did not believe in them at all, two respondents (15.4%) were part of those that did not send money to rural kin. The same is true for five (55.6 %) of those that moderately believed in these traditions.

That 48.1% of respondents that were familiar with traditions did not believe in them may be explained by a loss of traditions and the adoption of western based values, or by a choice not to do so, perhaps after the changes that occur within the individual, following some degree of formal education. This figure is therefore likely to comprise respondents between the ages of 18 and 40 years (comprising 82.5% of the sample). Those that moderately or strongly believed in traditions were likely raised to regard tradition in high esteem, may have received little or no influence from formal education, and were likely to be between the ages of 40 and 50 years (comprising 17.5% of the sample).

**Table 27: Belief in Traditions Guiding the Practice of Sending Money**

| Belief in Traditions | Respondent Sent Money Upcountry | | | |
|---|---|---|---|---|
| | *Yes* | *%* | *No* | *%* |
| Not at all | 4 | 20.0 | 2 | 28.6 |
| Moderately believe | 9 | 45.0 | 5 | 71.4 |
| Strongly believe | 7 | 35.0 | 0 | 0 |
| **Total** | **20** | **100** | 7 | **100** |

According to Table 27 above, not a single respondent among those that did not send money upcountry strongly believed in these traditions, meaning none of them held strong convictions about adhering to any of the traditions they knew, with those that moderately believed in tradition constituting 45% of those that sent money upcountry.

Beliefs in traditions may be governed by social influence, such that it may be the norm within a group not to regard tradition highly. Also, according to Gerard Hofstede's Model on Culture, such a group would likely exhibit traits of a low power distance society where people relate to each other more as equals, rather than in a hierarchical setting associated with high power distance societies. The group may exhibit traits of a society that is more collective than individualistic, with low uncertainty avoidance since the main focus becomes immediate gratification with little regard for the future, as would be the case in those societies with high uncertainty avoidance that tend towards long term gains over immediate gratification.

### 4.5.3 Effects of Beliefs on the Frequency of Sending Money

Five out of twenty seven respondents (18.5%) stated that traditions strongly influenced how often they sent money to their rural kin, sixteen (59.3%) stated that traditions moderately affected how often they sent money to rural kin, while six respondents' (22.2%) stated that their sending habits were not at all affected by traditions.

This may have been determined by beliefs held as captured in section 4.5.2 above, and thus likely influenced by the age bracket within which the respondents fell, knowledge of and adherence to traditions.

**Table 28: Effects of Beliefs on the Frequency of Sending Money**

| Effect on how much Money was Sent Upcountry | Respondent Sent Money Upcountry | | | |
|---|---|---|---|---|
| | *Yes* | % | *No* | % |
| They lead to sending money more often | 4 | 20.0 | 4 | 14.8 |
| They lead to sending money less often | 8 | 40.0 | 4 | 57.1 |
| They do not lead to any change | 8 | 40.0 | 3 | 42.9 |
| **Total** | **20** | **100** | **7** | **100** |

According to Table 28 above, four out of twenty (20%) stated that these traditions led to sending money more often, eight respondents out of twenty (40.0%) stated that they led to sending money less often, while eight, (40%) reported no influence in their money sending practices.

Part of the 40% that sent money less often were perhaps not influenced by or did not agree with the traditions encouraging the sending of money to rural kin, and may likely fall within the category of respondents within the 18 to 40 year age bracket (82.5% of the sample). This age bracket may also comprise part of the 22.3% of those whose frequency of sending money was not affected. This may be because of influence by and adoption of values learnt especially though formal education, or by one's upbringing, where belief in traditions was not necessarily encouraged.

On the contrary, those that sent money more often (20%) likely agreed with traditions encouraging the practice of sending money to rural kin, and may therefore adhere to them especially if they were brought up in an environment where traditions were held in high regard.

Gerard Hofstede's Model on Culture may be used to explain this in that those exhibiting traits of societies with a long-term orientation did not hold traditions in high regard, and instead valued a hierarchy and of a status of relationships. Those with a short-term orientation exhibiting traits of societies displayed respect for traditions, and were characterized by stability, security, protection of one's reputation. This also implies a degree of social influence, as those seeking to make a name among peers or seeking to cater for esteem needs associated with social company are likely to spend time with a group exhibiting traits of a society with long term orientation, while those more interested in financial stability (or seeking safety and security) are likely to keep the company of groups that respect tradition, that are characterized with stability and protection of one's reputation, that is those with a short-term orientation.

### 4.5.4 Effects of Beliefs on the Quantity of Money Sent

Three respondents out of twenty seven (11.1%) stated that the quantity of money they sent was strongly affected by traditions, while thirteen (48.1%) respondents' beliefs moderately affected the quantity of money sent. The quantity of money sent by six respondents (22.2%) was unaffected by these traditions, while one respondent (accounting for 3.7%) was unsure whether the tradition affected the quantity of money that they sent. Four respondents (accounting for 14.8%) did not respond to this question. It may be important to mention at this point that the actual amounts sent are discussed under section 4.3.2.4 of this project.

The effect of traditions on the quantity of money sent may have determined at least in part by the respondents' beliefs in traditions, which partly reflects the degree to which they would have adhered to these traditions. Part of the 59.2% of respondents whose quantity of money sent was affected by the traditions likely fell within the 51.8 % of respondents that either strongly or moderately believed in traditions, while part of the 22.2% of respondents whose sums sent to rural kin were unaffected by traditions may have constituted part of the 41.8% that did not at all believe in these traditions.

***With regards to objective three***, which was to find out what cultural factors affected the practice of sending money to rural kin, among Kenyans between the ages of 18 and 50 years, and employed in the formal sector in Nairobi, 77.8% of the sample stated that traditions either strongly or moderately influenced how often they sent money to their rural kin, with 59.2% of the twenty seven that were familiar with at least one tradition stated that the quantity of money they sent was either strongly or moderately affected by traditions.

A paltry seven out of a hundred and nineteen (5.9%) that did not send money to their kin in rural areas were familiar with any traditions guiding the practice of sending money. Further, of these, neither strongly believed in the tradition they knew. This may in part explain why they did not send money to their kin in the rural areas.

### 4.6. Overall View on whether Money should be sent to Kin Upcountry

Forty seven respondents consisting 23.4% of the sample size strongly believed that money should be sent to kin upcountry, among them, seventeen (36.2%) that did not send money to their kin in rural areas.

Fifty seven respondents (consisting of 28.4% of the sample size) moderately believed that money should be sent to kin upcountry, while forty one (20.4%) were unsure of their stand on the matter. Of these, twenty eight respondents (49.1%), and thirty three respondents (80.5%) respectively were part of the sample that did not send money to their kin in rural areas.

Sixty respondents constituting 30% of the sample did not believe that this should be the case. 58.3% of this proportion was made up of respondents who did not send money to their kin upcountry. One respondent (0.5%) did not comment on the matter.

Reasons for the points of view given above are elaborated in Table 29 below. The most prominent explanation, paradoxically, was that thirty eight respondents (19% of the sample size) did not have a reason as to why they believed money should be sent to kin in rural areas. The next most prominent explanations were that one should send money to rural kin if they are financially capable of doing so, and that we should always lend a helping hand. These answers each accounted for thirty one responses (15.5% of sample size) on the matter.

Eighteen respondents (9%) believed that it served as a token of appreciation to their parents for raising them, seven respondents (3.5%) believed that one's kin would appreciate the gesture, and six respondents (3%) that it was their obligation to send money upcountry. An additional six respondents (3%) stated that money should be sent upcountry to cater for any needs that may arise. Three respondents (1.5%) were for the view that one should send money upcountry if they are the sole breadwinner.

**Table 29: Reasons for Respondents' Points of View on Sending Money Upcountry**

| Reason | Frequency of Respondents | Frequency out of 119 that did not Send Money Upcountry | Percentage |
|---|---|---|---|
| One should if they are financially capable | 31 | 17 | 54.8 |
| One should if they are the sole breadwinner | 3 | 1 | 33.3 |
| Money should be sent upcountry to cater for a any needs | 6 | 3 | 50 |
| We should always lend a helping hand | 31 | 12 | 38.7 |
| I feel that its my obligation to send money upcountry | 6 | 2 | 33.3 |
| Encourages overdependence | 2 | 2 | 100 |
| As a token of appreciation to my parents | 18 | 7 | 38.9 |
| I can cater for bills rather than send money | 1 | 1 | 100 |
| Agriculture caters for most needs | 3 | 1 | 33.3 |
| Your kin will appreciate the gesture | 7 | 1 | 14.3 |
| No comment | 54 | 31 | 57.4 |
| No reason for belief in sending money upcountry | 38 | n/a | |
| **Total** | **200** | **78** | |

In summary, those in favour of the practice of sending money upcountry constituted 73% of the sample, (although 19% could not explain why they believed the practice to be a positive aspect).They likely held such views because of strong social bonds with their kin, strong religious beliefs favoring the practice, or perhaps an adherence to one's traditional values, among others. According to Hofstede, these would be people from societies with short-term orientation, since they preferred stability, security, protection of one's reputation as well as respect for tradition, as opposed to those from a long-term orientation that were about a respect for hierarchy and pursuit of status.

Only 3% of the respondents gave reasons as to why they did not support the practice, arguing that that there was no need to send money because agriculture catered for most needs in the rural areas (1.5%), that the practice encouraged overdependence from rural kin (1%), and that bills could be catered for from Nairobi, and so it was not necessary to send money to kin upcountry (0.5%). According to Hofstede, these would be people from masculine societies, where people were driven by ambition, competitiveness and assertiveness, in contrast to those from feminine cultures, where qualities such as togetherness and are valued.

## 4.7 Conclusion

With regards to objective one of the study which was to find out what proportion of Kenyans aged between 18 and 50 years and employed in Nairobi's formal sector sent money to their rural kin, and how much they sent, it was deducible that only 40.5% sent money upcountry, with at least 24% of those who did so sending consistently within a maximum of one month's time. 59.5% of the sample cited not sending money at all, with 61.9% of these indicating that they did not send because they made too little to spare any money to send to rural kin. Regarding how much was sent at a single go, there were two modes with twenty four respondents indicating that they sent Ksh. 1000 each time they sent, and a further twenty four stating that they sent Ksh. 2000 each time they sent. Both factions constituted 44.4% of the one hundred and eight respondents that sent money to their rural kin.

Regarding objective two of the study, which was to find out what socio-demographic factors describe the practice of sending money to rural kin among Kenyans between the ages of 18 and 50 years and employed in the formal sector in Nairobi, the study revealed that 78% of the respondents constituting the sample engage in leisure activities and were therefore susceptible to social factors such as norms of behaviour governing conduct during these leisure activities. With reference to the study, 65.4% went out with friends, 27.3% spent on friends and 23.7% felt obliged to reciprocate the gesture and thus spent money on their friends in return.

Objective three of the study which sought to find out what cultural factors describe the practice of sending money to rural kin among Kenyans between the ages of 18 and 50 years and employed in the formal sector in Nairobi, the study revealed that only 13.5% of respondents constituting the sample were familiar with traditions governing the practice of sending money, with only fourteen respondents (accounting for 51.8% of this proportion) either strongly or moderately believing in these traditions. Of the twenty seven respondents, twenty one (accounting for 77.8%) indicated that traditions did influence their frequency of sending money to rural kin, while sixteen (59.3%) stating that they affected the quantity of money sent to rural kin.

The effect of social factors on amounts set aside for the purpose of sending them to kin upcountry is especially significant in comparison to that of their cultural counterparts as studied through knowledge, belief in and effect of traditions on the practice of sending money to rural kin. This is because only 13.5% of the sample was familiar with traditions governing the practice of sending money as opposed to a hundred and fifty six (78% of the sample) engaging in leisure activities.

# CHAPTER FIVE: SUMMARY, CONCLUSION AND RECOMMENDATIONS

## 5.0 Introduction

This chapter presents a summary and conclusion of the entire study, as well as recommendation that will be useful in tackling problems identified through the research questions.

## 5.1 Summary

The challenges faced by developing countries in mobilizing funding for development are numerous, especially since these countries tend to depend on donor funding, whose acquisition and use presents constraints such as high interest rates and strings regarding how the money is to be used.

In Kenya, this overdependence on donor aid could be reduced and perhaps eventually eliminated by harnessing internal options in financing development initiatives, particularly at the grassroot levels in the rural areas, which, according to the Government of Kenya, are home to an estimated 59% of Kenya's population. Part of the income earned by those employed in the urban areas could be used to foster development in rural homesteads, especially since about 70% of the urban labor force consists of rural-urban migrants (Agesa and Kim, 2001), and further because a study carried out by the International Development Research Centre (IDRC), between 1981 and 1984, revealed that poor households in rural areas depended heavily on monetary transfers from urban areas to establish small enterprises, purchase and improve land, buy farm implements, and to improve their homes.

Despite the fact the 64% of those who migrate to urban areas serve the role of breadwinner to families based back in their rural homes (Agesa and Kim, 2001), the study carried out by IDRC revealed that only 27% of earnings made by urban households were sent to rural areas, with 73% being retained by urban dwellers, who contrary to popular belief, may be spending substantial amounts of these monies on non-essentials.

A presentation made during the World Health Organization Tobacco meeting in Sub-Saharan Africa held in the year 2000 revealed that about 21 billion Kenyan shillings was spent on cigarettes in 1999, with consumption of the commodity still increasing. About ten billion Kenyan shillings was spent on alcohol, without considering that the amounts spent on traditional brews, as per Papas *et al.* (2008), representing "... the highest proportion of alcohol use in Sub-Saharan Africa."

In light of the fact that expenditure on incomes is largely explained in economic terms, the study sought to find out what proportion of Kenyans aged between 18 and 50 years employed in Nairobi's formal sector are sending money to their rural kin, how much they are sending, and just as significant, what socio-demographic and cultural factors describe this practice of sending money to kin in rural areas.

Research was carried out within Nairobi city via non-random, non-quota sampling, using structured questionnaires, and by carrying out unstructured interviews. Secondary data was obtained from the Government of Kenya's 2005/2006 IHBS, data analysis was carried out using S.P.S.S.

The sample consisted of 200 respondents selected through purposive sampling so as to fit the criteria that all respondents were between the age of 18 and 50, and working in the formal sector within Nairobi city. 59% of these were aged between 21 and 35 years old. 58% of respondents were male, while 42% of were female. 56.5% were married, while 43.5% were single. 48% of the sample had no children, 45.5% had between 1 and three children, while 6.5% had at least 4 children. Further, 26% of the sample had at lest a single dependant.

The highest level of education attained by a large proportion of the sample (74.5%) was the tertiary level. Fifty five percent of the sample consisted respondents who considered Central, Eastern and Western provinces their rural homes.

Fifty one point seven percent (51.7%) of the sample had been working in Nairobi for a duration of five years and below, with the Non-governmental organizations and the Civil service providing employment for 54% of the sample. 61.5% of the sample earned between Ksh 15,001 and 45, 000.

The three largest expenses were given as rent (indicated by 48.8% of the sample), food (indicated by 29.9% of the sample) and utility bills (as indicated by 10% of the sample). As a result, these may have been considered the largest factors affecting the ability to send money to rural kin, especially reflected by the 59.9% of respondents that did not send money upcountry, and further by the 21.8% of this proportion that indicated that they earned too little to send any upcountry.

The extensive use of income on leisure activities also emerged as an avenue through which a significant amount of income was spent. Since almost a third (30.8%) of respondents that engaged in leisure activities did not keep tabs on the amounts they spent, it was likely that these respondents, along with those that admittedly spent large amounts of money constituted a significant proportion of respondents that likely spent a substantial amount of their earnings on leisure activities. Maslow's Hierachy of needs theory was prominent in explaining probable behaviour, as those not sending money may be seeking safety and security by putting some money away so as to achieve financial freedom, or may be pursuing esteem needs, where they spend to get recognition and status.

Over a half (65.4%) of those engaging in some form of leisure activity (the most popular of which was going out to clubs and restaurants, as indicated by 30.5% of them) did so in the company of friends, with over a quarter (27.3%) spending money on their friends. This implied that socio-demographic factors as studied through the nature of engagement in leisure activities played a great role in monetary allocation with regards to saving for the purposes of sending money upcountry. Their implication is further heightened by the indication that about a third of those taking part in leisure activities (30.8%) did not monitoring how much they spent during their engagement in these activities. None the less, leisure activities were not explicitly accounted for any of the major expenses, given instead as rent, food, and utility bills. Sherif's theory on social influence was mainly used to explain social factors, which according to him are likely determined by group norms which people tend to adhere to, whether they are with them or not. Spending in the company of friends may be governed by an unspoken norm to spend frivolously, leaving little or nothing to spend on necessities, let alone to send to one's kin upcountry.

Cultural factors did not have much influence on a large proportion of the sample, as 86.5% indicated not knowing any traditions regarding sending money. Of the twenty seven respondents (13.5%) that were familiar with traditions concerning the practice of sending money to kin in rural areas, 51.9% percent either strongly or moderately believed in these traditions. As a result of this belief, 77.8% of the sample stated that the traditions strongly or moderately affected how often they sent money, with 59.2% stating that the quantity of money they sent was either strongly or moderately affected by these traditions. This section was mainly complemented by Hofstede's Model on Culture, where respondents either sent money upcountry depending on whether they valued traditions and stability as is the case societies with a short-term orientation, or were more about respect and recognition as is the case societies with a long-term orientation, and thus that may encourage one to spend.

## 5.2. Conclusion

It was evident therefore that socio-demographic factors played a more significant role in describing the practice of sending money upcountry, than did their cultural counterparts among people working in Nairobi city, and aged between 18 to 50 years.

It may be worthwhile to explore avenues that address these factors, with greater emphasis on socio-demographic factors, which, as implied in the study, are likely to influence those between the ages of 21 and 35 (constituting 59% of the sample), as well as those earning Ksh. 45,000 and below (constituting 84.8% of the sample), as these constituted the larger proportions of the sample.

It may be important to try and positively influence the practice of sending money to kin in the rural areas by those located in the country's urban centres, as this will likely influence the amounts that rural kin can put into subsistence and income earning activities, improving the living standards of rural homes, and by extension, of the smaller villages and greater regions constituted by these smaller villages.

## 5.3. Recommendations

Suggestions that may help to achieve an increase in the amounts sent to rural kin include;

i) Provision of free courses by the Government especially targeted at recent graduates and new employees, teaching them to manage their finances. These courses could be availed over a duration of time, with a tax deduction offered as for the month in which the course is taken by new employees, or as soon as recent graduates enter the job market. This deduction would serve as incentive to attend the course. The courses should be available in at least five major cities around the country.

ii) Encouraging the maintenance of positive aspects of local culture such as the need to help the elderly. This may be done through teaching of cultural values at the family level, or at school, especially to children and young adults in urban centres. The government could also set up cultural centres to promote local cultures and values within the country.

iii) Tax incentives may be offered to those who send money upcountry, especially for investment in visible development activities such as the purchase of farm inputs and implements, livestock, the construction of better housing, better nutrition and maintenance of health, or investment in income earning ventures.

iv) Fostering and encouraging close ties with rural kin especially for those born and raised in urban centres, so that the need to keep in touch with one's kin does not diminish. One's culture is also likely to be better appreciated. Fostering ties with rural kin among those born and raised in or around urban centres means that they will be appreciative of and comfortable visiting and relating to their rural kin, and perhaps one day retiring to their rural homes. They are therefore likely to assist in the development of a home they feel endeared to than that they feel alienated from.

v) Subsidies especially for rent, food and utility bills should be encouraged, especially for those who have just entered the job market. These subsidies could be provided for a fixed period, for instance for the first three years upon entry into the job market, which should give the new employees ample time to learn how to manage their finances.

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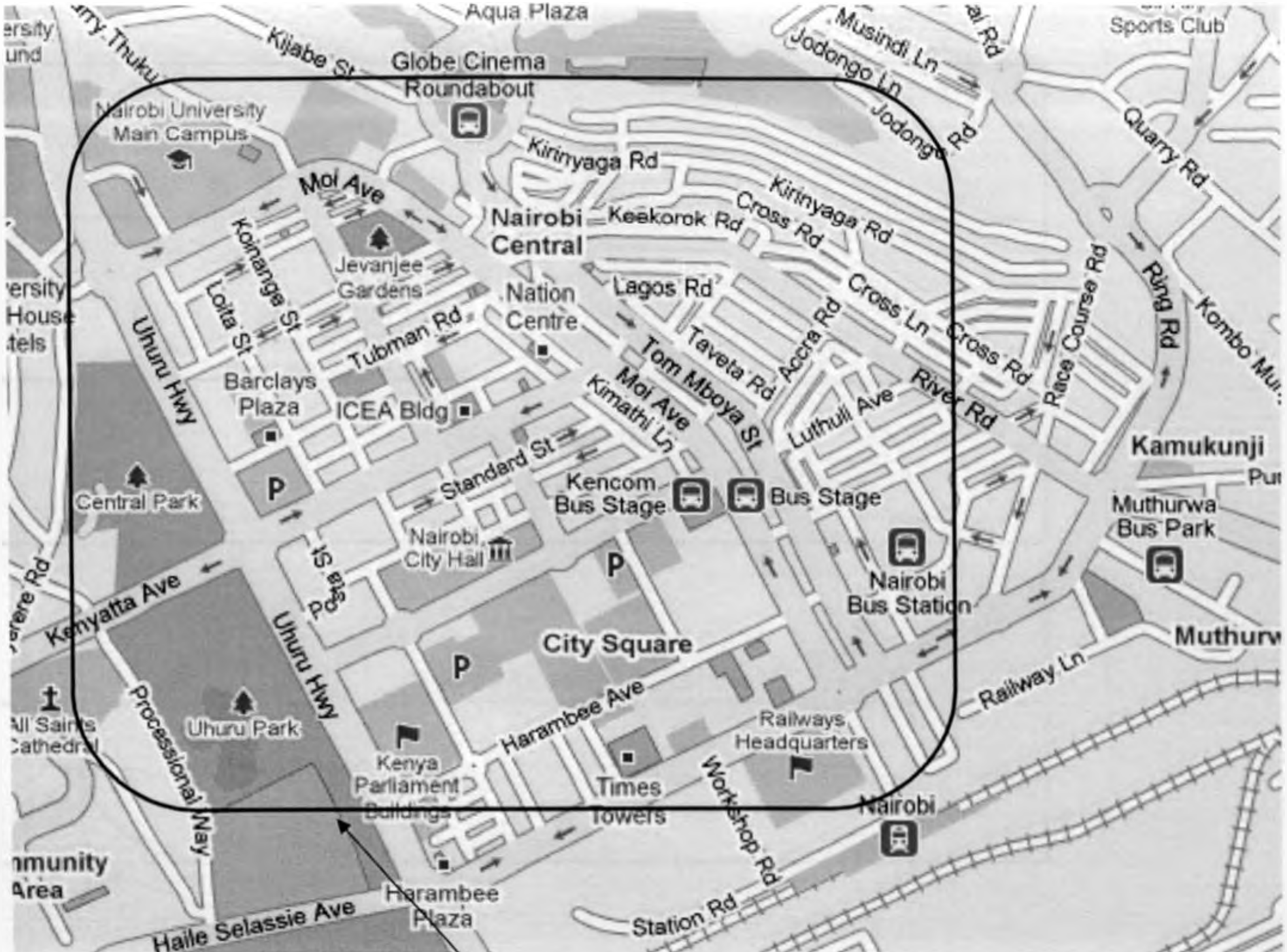
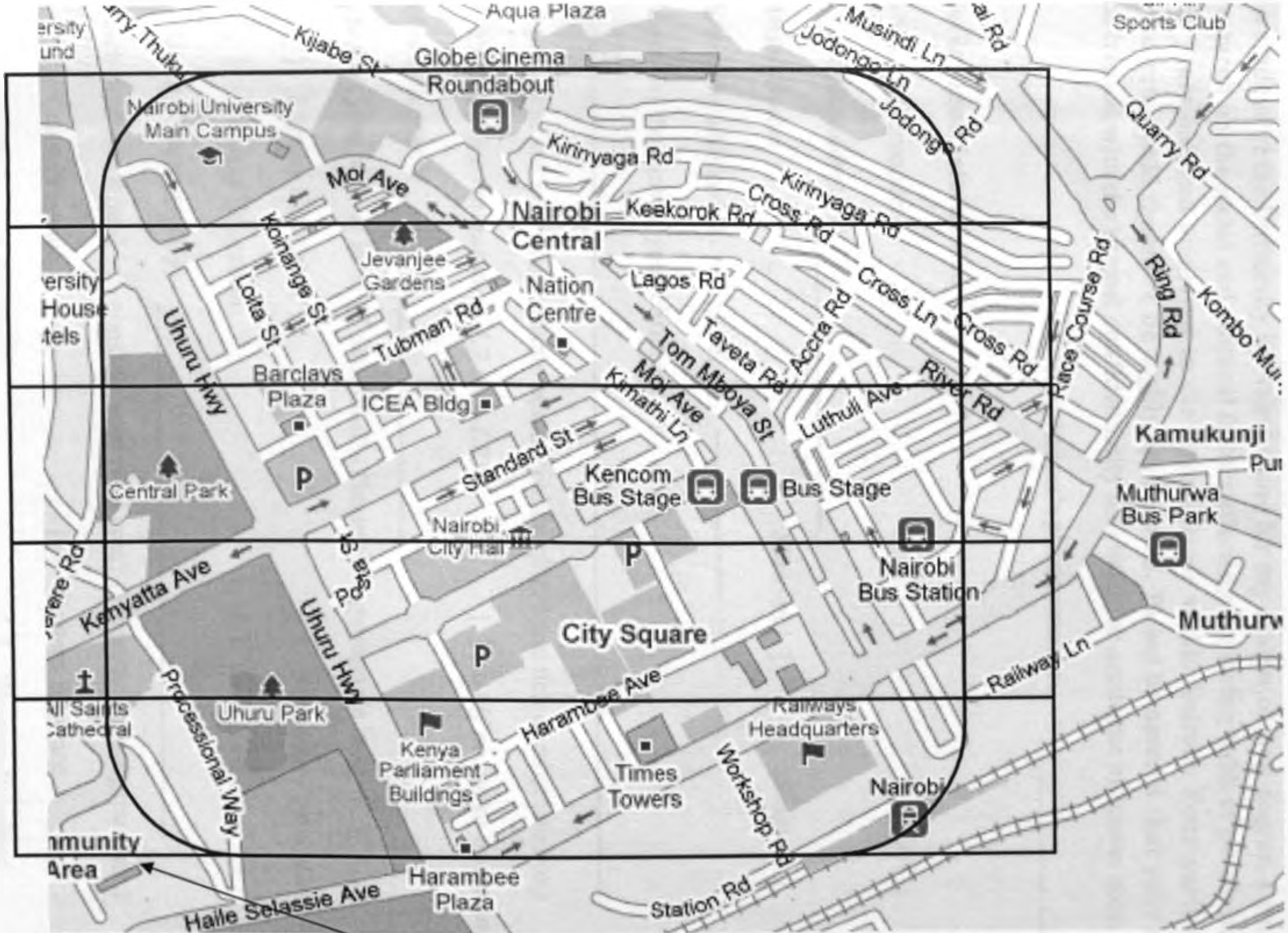
**ANNEX 1: MAP OF NAIROBI CITY**




Area of Interest to the Research

## ANNEX 2: DIVISION OF STUDY SITE INTO QUOTAS




Division of study site into quotas for sampling purposes

## ANNEX 3: PROJECT QUESTIONNAIRE

**Dear Sir / Madam,**

**I am a student at the University of Nairobi, and for my Master of Arts degree, I am carrying out research on the social and cultural factors affecting the saving habit of people between 18 and 50 years old, and employed in the formal sector within Nairobi. Your participation in this research would therefore be highly appreciated. Please be assured that your responses will be treated with the utmost confidentiality and used for academic purposes only.**

Respondent's phone number ____________________

### 1. Background Information

1.1 Gender of respondent Male [ ] Female [ ]

1.2 Age of respondent ____________________

1.3 Marital Status Married [ ] Single [ ]

1.4 How many children do you have? ___________

1.5 Please list the ages of your children.

______________________________________________________________

1.6 Do you have any other dependants besides children? (Please tick appropriate box)

[ ] Yes (***If yes go to question 1.7 then 1.8)*** [ ] No (***If no, go to question 1.8)***

1.7 If yes how many? ____________________

1.8 Which is your highest level of education? (Please tick appropriate box)

[ ] Primary Education [ ] Secondary Education

[ ] Tertiary Education [ ] None

Other (Please specify) ________________________________

1.9 Which province would you consider your rural area? (Please tick appropriate box)

[ ] Coast Province [ ] Eastern Province

[ ] North Eastern Province [ ] Western Province

[ ] Central Province [ ] Rift Valley Province

[ ] Nairobi Province [ ] Nyanza Province

**2 Information on Employment**

2.1 How long have you been working in Nairobi? ____________________

2.2 What sector are you employed in? (Please tick appropriate box)

[ ] Finance Sector [ ] Civil Service

[ ] Aviation Industry [ ] Non Governmental

[ ] IT Industry

Other (Please specify) ______________________________

2.3 What range of income do you fall under? (Please tick appropriate box)

[ ] Up to Ksh 15,000 [ ] Ksh 15,001 to 30,000

[ ] Ksh 30,001 to 45,000 [ ] Ksh 45,001 to 60,000

[ ] Ksh 60,001 to 75,000 [ ] Ksh 75,001 and above

**3 Information on Income use**

3.1 What is the largest expense each month?

______________________________

3.2 What are the *next* 2 largest expenses you incur on a monthly basis?

______________________________

______________________________

______________________________

3.3 Do you send money to your kin upcountry? (Please tick appropriate box)

[ ] Yes (***If yes go to questions 3.4 to 3.7, then to section 4)*** [ ] No (***If no, go to question 3.8)***

3.4 How often do you send money upcountry?

______________________________

3.5 How much do you send? (Please tick appropriate box)

[ ] Ksh 1,000 to Ksh 5,000 [ ] Ksh 5,001 to 10,000

[ ] Ksh 10,001 to 15,000 [ ] Ksh 15,001 to 20,000

[ ] Ksh 20,001 and above

3.6 What determines how much you send upcountry?

______________________________________________

______________________________________________

______________________________________________

3.7 What is the money that you send upcountry used for? (Select ***all*** reasons that apply)

Domestic purposes (catering for household bills) Yes [ ] No [ ]

Paying fees for dependent(s) Yes [ ] No [ ]

Going into income earning investment(s) Yes [ ] No [ ]

(Please specify which income earning investments)

______________________________________________

______________________________________________

______________________________________________

Other purposes (Please specify)

______________________________________________

______________________________________________

______________________________________________

3.8 If you do not send money upcountry, select ***all*** reasons that apply.

Financial requirements in the city exhaust my monetary resources Yes [ ] No [ ]

I have never been asked to send money Yes [ ] No [ ]

There are no needs to cater for upcountry Yes [ ] No [ ]

I do not know Yes [ ] No [ ]

It is not expected of me to send money Yes [ ] No [ ]

(Please explain why you say so)

______________________________________________

______________________________________________

______________________________________________

Other reasons (Please specify)

______________________________________________

______________________________________________

______________________________________________

## 4 Social factors

4.1 What leisure activities do you engage in?

______________________________________________

______________________________________________

______________________________________________

______________________________________________

4.2 How many times ***per week*** do you engage in your leisure activities? (Please tick appropriate box)

[ ] At least once    [ ] 2- 3 times

[ ] 3-4 times    [ ] More than 4 times

4.3 Please tick ***all*** that apply.

I tend to treat myself rather than spend money on friends  Yes [ ]  No [ ]

I often go out with friends than go out alone  Yes [ ]  No [ ]

My friends often spend money on me when we go out  Yes [ ]  No [ ]

I often spend money on treats for my friends when we go out  Yes [ ]  No [ ]

I keep tabs on the amounts I spend during outings  Yes [ ]  No [ ]

4.4 About how much do you spend per day out? ____________________

## 5. Cultural Factors

5.1 What traditions regarding sending money do you know?

______________________________________________

______________________________________________

5.2 Do you believe in these traditions? (Please tick appropriate box)

[ ] Not at all
[ ] Moderately believe
[ ] Strongly believe
[ ] Do not know

5.3 Do these traditions affect how often you send money upcountry? (Please tick appropriate box)

[ ] Not at all
[ ] Moderately affect
[ ] Strongly affect
[ ] Do not know

5.4 How do they affect home often you send money upcountry? (Please tick appropriate box)

[ ] They lead to sending money more often

[ ] They lead to sending money less often

[ ] They do not lead to any change

5.5 Do these traditions affect how much you send upcountry? (Please tick appropriate box)

[ ] Not at all
[ ] Moderately affect
[ ] Strongly affect
[ ] Do not know

5.6 How do they affect how much money you send upcountry? (Please tick appropriate box)

[ ] They lead to sending more money

[ ] They lead to sending less money

[ ] They do not lead to any change

5.7 Do you believe in sending money to kin upcountry? (Please tick appropriate box)

[ ] Not at all
[ ] Moderately believe
[ ] Strongly believe
[ ] Do not know

5.8 Please give reasons for your response in 5.7 above.

**6. Please put down any comments that you may have that are relevant to the study.**

*Thank you for your participation.*