

**HOUSEHELPS' REMITTING BEHAVIOUR: A CASE STUDY OF
LAVINGTON, MATHARE NORTH AND BURUBURU RESIDENTIAL
ESTATES IN NAIROBI.**

BY:

KERINA KWAMBOKA HELLEN

**UNIVERSITY OF NAIROBI
EAST AFRICANA COLLECTION**

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Institute for Development studies
University of Nairobi
P.O. Box 30197
Nairobi.

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DECLARATION

This project paper is my original work and has not been submitted either wholly or in part for award of a degree to this or any other university.



KERINA KWAMBOKA HELLEN


31-08-2007
Date

This project paper has been submitted for examination with our approval as university supervisors.



DR. M.N. KINYANJUI

31-08-2007
Date



DR. R. MUSYOKI

31/08/2007
Date

Institute for Development studies
University of Nairobi
P.O. Box 30197
Nairobi.

DEDICATION

This paper is dedicated to my beloved husband Steve and my dear parents James and Joyce. You have each played an important and unique role in my life and I am forever grateful for your support and encouragement when I needed it the most. To Steve, thank you for being such a source of joy. Your jokes helped to ease the stress. Thank you for your financial support too.

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ABSTRACT

This study examines the remitting behaviour among househelps working in Lavington, Mathare North and Buruburu residential estates in Nairobi. The broad objective of the study was to assess the remitting behaviour among househelps. However, there were four specific objectives which are as follows; to establish the proportion of income remitted among househelps, to establish the frequency of remittances among househelps, to identify the purposes for remitting and to identify the factors that influence remittances.

This study made use of both primary and secondary sources of data. Primary data was obtained using the following techniques; semi-structured questionnaires, interview guides, case histories and direct observation. Secondary data was derived from books, journals, theses, magazines and government statistical reports amongst others. Non-probability sampling methods were used i.e. purposive and snowball sampling. Both quantitative and qualitative methods were used to analyse the data. Cross tabulations and Chi-squares tests were used to establish the relationship between the different variables.

From this study, it was established that cash remittances to households was ranged between Kshs 500 and Kshs. 6000 with 81.7 per cent of the respondents remitting on a monthly basis. Goods sent to households included foodstuffs and clothing whose value ranged from Kshs 400 to Kshs.3000. These goods were only purchased periodically by 46.7 per cent of the respondents during their visits home. On average, respondents in Mathare North were remitting 55.33 per cent of their earnings while those in Lavington and Buruburu remitted 38.1 per cent and 70.68 per cent respectively. Most of the remittances were channeled towards meeting basic household needs i.e. food and clothing amongst others. However, in areas with high agricultural potential, the money was used to give contributions towards community groups amongst others. This study has also been able to establish that there is no relationship between remittances and the marital status and level of education of househelps.

Based on the findings, the following recommendations have been made. There is need for househelps to be empowered on their rights as workers. This will ensure that they are in a position to demand for their rights more so in as far as their salary is concerned. They will also learn the benefits of working together under the Kenya Union of Domestic, Hotels,

Educational Institutions, Hospitals and Allied Workers. This will in return ensure that the flow of remittances is enhanced between the househelps and their families. There is also need to find out what opportunities of saving are available for househelps. These opportunities should be flexible and tailored to meet their needs.

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LIST OF ACRONYMS AND ABBREVIATIONS

BBC	British Broadcasting Cooperation
CBS	Central Bureau of Statistics
GOK	Government of Kenya
GCC	Gulf Cooperation Council Countries
ILO	International Labour Organisation
KHRC	Kenya Human Rights Commission
KUDHEIWA	Kenya Union of Domestic, Hotels, Educational Institutions, Hospitals and Allied Workers.
UNICEF	United Nations Children's Fund
UNFPA	United Nations Population Fund
UNHABITAT	United Nations Human Settlements Programme

CHAPTER 1

INTRODUCTION

1.1 INTRODUCTION

A look at the Daily Nation, under the Nation classified section, one will notice a caption on situations vacant. The first thing that one notices is househelps advertisements on services available or an individual seeking a househelp. Househelps constitute an important category of workers both in the urban and rural areas. This is attributed to the fact that both men and women within the household are engaged in wage earning and therefore the need to have someone to take care of domestic work. The demand for househelps is therefore high and the supply is assured by the fact that harsh conditions in the rural areas will push some to the city in search of jobs (www.nupi.no/IPS/filestore/FDS-2Andvig.pdf).

This study aims at finding the percentage of income that is remitted by househelps, the frequency of these remittances, purposes of remitting and the factors that influence remittances. It is generally assumed that househelps do not remit considering that their salary is meagre. This study examines whether househelps do make remittances.

However meagre their salary may be, it is important to establish the percentage of their income that is remitted. This is important as it will aid in establishing whether those that earn more necessarily remit more. How often househelps remit money to rural homes helps one to know whether these contributions are constant or they are sporadic.

Both the amounts sent and the frequency of sending them has a direct impact on the way these remittances are utilized at the household level. This is in terms of whether they are used for long term investments or purely for meeting the household basic needs. This study is also out to unearth the factors that would influence the remitting behaviour among househelps. For example, whether the marital status of the househelp would have an effect on the remitting behaviour.

1.2 PROBLEM STATEMENT

Every year, young girls and women migrate to the urban centres in search of employment as househelps. On finding work, the girls remit part of their earnings with an aim of supporting their families. Although the numbers of househelps may not be clearly captured in any government statistical documents, their contribution to their families cannot be overlooked.

Househelps have not been considered for research for various reasons. Firstly, their salaries may vary depending on the employers. Therefore it may be difficult to generalize the proportion of income that is remitted by househelps and their frequency. This is because one may choose to save and remit after certain duration while another may remit on a monthly basis.

Secondly, establishing the purposes for remitting necessitates that one takes account of the househelp's background. This will determine whether the househelps remit for purposes of supporting the household's basic needs or whether the remittances are meant to support their own children who have been left with the parents. This study also seeks to find the factors that influence remittances. For example, according to Russell (1986), potential determinants of remittances include: household income level, marital status, years since migration and level of education of the migrant amongst others.

This study, therefore seeks to answer the following questions:

- (i) What is the proportion of income remitted to households by househelps?
- (ii) What is the frequency of remittances among househelps?
- (iii) What are the purposes of remitting?
- (iv) What are the factors that influence remittances?

1.3 STUDY OBJECTIVES

The broad objective of this study is to assess the househelps remitting behaviour. The specific objectives include: -

- (i) To establish the proportion of income remitted among househelps.
- (ii) To establish the frequency of remittances among househelps.

- (iii) To identify the purposes for remitting.
- (iv) To identify the factors that influence remittances.

1.4 HYPOTHESES

From the objectives outlined above, the following hypotheses will be tested:

- i) There is a significant relationship between the level of education of househelps and remittances.
- ii) There is a significant relationship between the marital status of househelps and remittances.

Hypothesis one.

The first hypothesis states that there is a significant relationship between the level of education of househelps and remittances. This implies that the flow of remittances is dependent on the educational level of the househelp. Therefore, the education level is the independent variable whereas remittances constitute the dependent variable.

Hypothesis two.

The second hypothesis states there is a significant relationship between the marital status of househelps and remittances. In this case, the marital status is the independent variable whereas remittances constitute the dependent variable.

Operationalisation of the variables.

In this study, remittances have been operationalised as the money and/or the value of goods in Kenyan shillings sent by migrants in urban areas to their relatives in the rural areas. This money or goods can be sent on a monthly basis, quarterly or yearly basis. The two hypotheses to be tested are based on Russell's model known as the 'Remittance System' that outlines the potential determinants of remittances. Both the marital status and the level of education are among the potential determinants. The two hypotheses above will be tested using Chi-square tests.

1.5 JUSTIFICATION OF THE STUDY

Unfortunately, there are no statistics on househelps in Kenya. Even the Labour Force Survey of 1998/1999 only covered 11,049 households in Kenya and did not specify the number of househelps found within these households. Therefore there is no documentation available that gives a precise number of househelps in the country. This study is important because of the following reasons:

Firstly, this study will help to ascertain the extent to which househelps send money to their rural homes. This will be important, as it will aid in establishing their contribution to the household's livelihood. In addition to this, one will be able to tell whether these contributions are of significance.

Secondly, this study will bring out the proportion of the househelp's income that is remitted. These findings will lay a foundation for any further studies that will be conducted in future. Comparisons can therefore be made in relation to what has already been done.

Thirdly, this study will help to shed light on the uses to which remittances are put. This is important for policy makers especially those in the Ministry of Labour amongst others, as they will be in a position to assess whether the migration of these women has an impact in as far as poverty is concerned. This study will also form an informative read for other stakeholders such as: Microfinance institutions, community leaders and religious leaders amongst others. Overall, this research will be useful in generating knowledge that could support and advance the flow of remittances.

1.6 THEORETICAL FRAMEWORK

1.6.1 The Todaro Migration Model

The Todaro model is based on four tenets. Firstly, it postulates that migration is primarily stimulated by economic considerations of benefits and costs. These considerations are mainly financial although they can also be psychological. For example, one may choose to migrate to the urban area with an intention of remitting part of the salary after getting employed.

Secondly, migration is as a result of urban-rural differences in the expected income rather than the actual earnings. Therefore the migrants consider both the opportunities available in rural and urban areas and then choose the one that has maximum gains. Expected gains are measured by the difference between the rural and urban incomes and the probability of the migrant obtaining a job in the urban area. This theory therefore, assumes that the potential migrant will compare his/her expected income for a certain period of time and if it exceeds the rural income, he/she migrates.

Thirdly, the probability of obtaining an urban job is directly linked to the urban employment rates and thus inversely related to the urban unemployment rates. In many developing countries, there is increased unemployment. Therefore, migrants do not expect to secure a high paying job immediately after entering the urban labor market. Todaro (2000) continues to state that the uneducated and unskilled migrants are more likely to end up unemployed or they may seek part-time or casual employment as hawkers, vendors and day laborers in the informal sector where there is ease of entry. Those with secondary or university certificates may on the other hand find jobs relatively faster than their counterparts. Therefore, in deciding to migrate, one has to balance between the probability and risk of remaining unemployed or underemployed for a while against the positive expected urban-rural differential income. However, this does not hold anymore because there is a high supply of people with degrees and other certificates but the demand is low.

Lastly, high rates of urban unemployment are inevitable because of the economic imbalances between the urban and rural areas. For the migrant, the probability to get a job may be low in the beginning but this may increase as urban contacts are broadened. Therefore, it still remains rational to migrate even though the expected urban income may be less than the expected rural income.

This model is important for this study as househelps too are migrants. They too have weighed the gains of migration and one important gain is the possibility of sending remittances on being employed. This is an indication that economic considerations constitute the main motivation for migration.

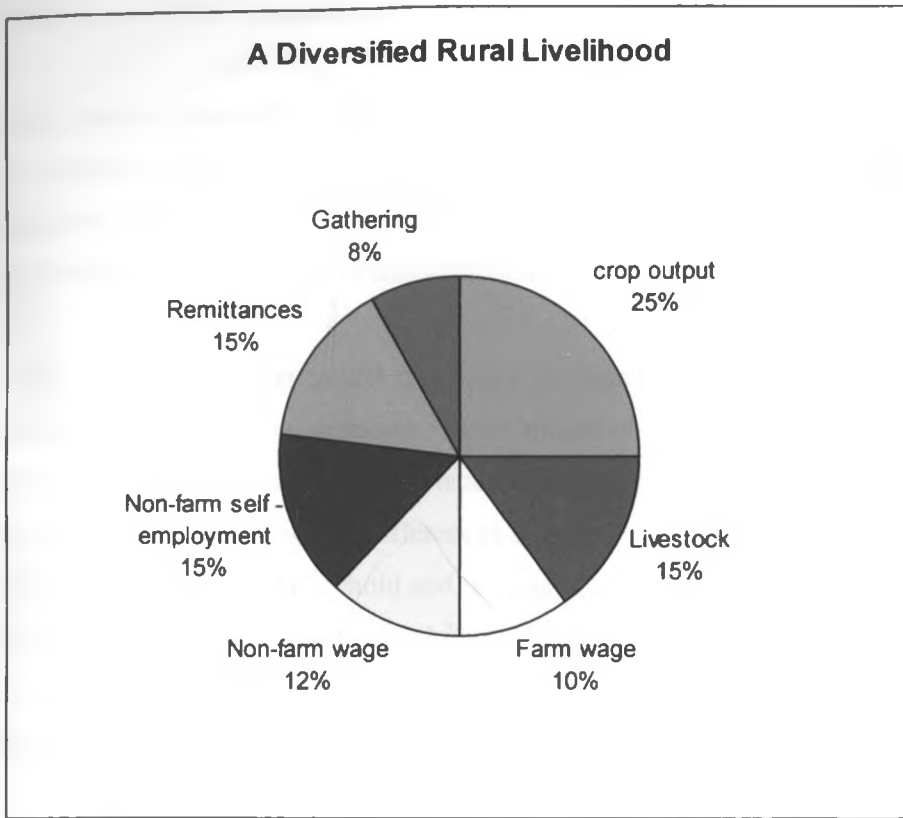
Women who migrate to work as househelps are likely to examine the expected gains before migrating. For example, one may compare the wages of working as a casual labourer in the rural area and that of working as a househelp. The expected income of working as a househelp may outweigh the expected income of a casual labourer. For example, other than the income, benefits of working as a househelp may include provision of food and accommodation. This is an advantage as it will enable the househelp to save and remit to her family back in the rural areas. Therefore, the woman may opt to migrate and work as a househelp. These women who migrate to work as househelps are mainly unskilled and may not have completed school. Their chances of getting better paying jobs are limited and therefore they opt to work as househelps.

In conclusion, it can be observed that the Todaro Migration Model is useful in explaining how women who are unskilled and uneducated are likely to end up working as househelps. This is attributed to the ease of entry to this kind of job and the flexible wages among other benefits. However, this theory on its own is not adequate in explaining why remittances constitute an important portion of the rural household's income. Therefore, the livelihood diversification approach will also be utilised.

1.6.2 The Rural Livelihood Diversification Approach

According to Ellis (2000), "rural livelihood diversification is defined as the process by which rural households construct an increasingly diverse portfolio of activities and assets in order to survive and to improve their standard of living". Ellis goes on to give an example of an average household portfolio for a rural household in Sub-Saharan Africa. The portfolio is as shown in figure 1 below. These percentages were adopted from a comparative study done by Reardon (1997).

Figure 1: A Diversified Rural Livelihood



Source: Ellis, F. 2000

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As can be seen from the pie chart, remittances constitute an important source of income for the rural household. Remittances necessitate that a member of the household migrates in search of a job. There are four main types of migration as brought out by Ellis (2000). Firstly, there is seasonal migration whereby migrants migrate during the slack agricultural periods and return during periods of harvest or planting. Secondly, there is circular migration whereby migration is not necessarily pegged on seasonal factors in agriculture. However, the migrant keeps returning to their rural household and may not set up a permanent living arrangement in the place of migration, as they migrate temporarily.

There is also permanent migration (rural-urban). In this case, a family member makes a long duration move to an urban centre or a city in search of a job. On getting a job, the migrant makes contributions to the rural household in the form of regular or intermittent remittances.

In this case, the ability to remit depends on the type and the security of the livelihood secured by the migrant. This is possibly where the househelps would fall.

Lastly, there is international migration where a family member moves either temporarily or permanently abroad. However, this study is mainly about remittances and not reasons for migration. Because it is mainly exploratory in nature, it still gives room for other factors that may not have been identified in this approach.

Unlike Todaro migration model that looks at migration as an individual choice, the rural livelihood diversification approach views migration as a family decision as remittances income is not correlated with risk factors in agriculture. Secondly, in this approach, the concentration is not on income differences alone between the urban and rural areas but rather on survival for both the household and the migrant. This is because, should the migrant loose the job, he/she can always go back home. In addition, the migrants' assets such as land are taken care off while away. In return, the family is assured of some money or goods from the migrant.

Indeed, there are variable pressures and opportunities for different households and individuals. In the case of househelps, they may not have land back at home, but some do have children and others have siblings who are looking up to them. Therefore, they will work with an aim of supporting their families as their families watch over their children and any other assets that they may have acquired. Should one loose the job, she/he has a fall- back. This is relevant to this study as one would be interested in finding out the main reason why househelps remit.

In this study, it will be important to establish who introduced these women to this work as this is an indication of the role of the household in initiating the migration process. If relatives constitute the majority, this may be a clear indication that these households are taking precautions against future unpredictable conditions more so in the farm. Another important factor would be to establish whether the househelps' remittances are regular or intermittent. The key issue will be to identify the factors that influence remittances among househelps.

In conclusion, both the Todaro Migration Model and the Rural Livelihood Diversification Approach explain factors of migration and not remittances. However, they have important aspects that will be utilised in explaining the remitting behaviour among househelps although this study is mainly exploratory in nature.

1.7 DEFINATION OF CONCEPTS

Remittances

In this study, remittances will broadly be defined as the money and/ or the value of goods that migrants send to their family in the rural areas. The source of remittances can either be internal or external. Internal remittances flow within different regions in the same country whereas external remittances flow from migrants who are outside the country. This study is however limited to internal remittances with specific reference to urban-rural remittances. Remittances in this case will also involve transfers channelled to educational or health institutions for the benefit of the family members.

Househelp

The unit of analysis in this study is the househelp. Although the term househelp is used in reference to both men and women involved in carrying out domestic work within a house for a wage, this study is limited to women and girls and will not examine the men and boys involved in the same tasks. Domestic work in this case is limited to a cook, nanny or a housekeeper. It does not include a gardener, although gardeners are domestic servants.

Household

In this study, a household refers to a unit of people living together and sharing the resources available. This unit consists of a head that is the key person in decision-making within the household.

Number of Years in School

The number of years was categorized into six groups. Those who have not attended school fall under 'none'. The 'lower primary' category represents those who have attended class 1-4. Similarly, 'upper primary' represents class 5-8. Those who have attended secondary school in part will fall under 'some secondary' whereas those who have completed form 4 will fall

under 'completed secondary'. Those that have gone beyond secondary will fall under 'above secondary'.

1.8 SCOPE OF THE STUDY

Due to time and resource constraints, the research was focused on female househelps based in Nairobi. Being the capital city of Kenya, one would expect that the rates of migration to Nairobi are high as people migrate in search of employment and study opportunities. Therefore, Nairobi was best suited for this study.

Nairobi as a city consists of people of different income groups. The places of residence within the city in a way help in categorizing people into these income groups. For example, Lavington and Muthaiga are high-income areas that mainly have diplomats living there. Estates like Langata and Buruburu are generally considered middle income. However it can be noted that there may be some high-income households living in middle-income estates. All in all, most of these households share one thing in common and this is the fact that they have househelps.

This study sought to examine the remitting behavior among househelps working in Lavington, Mathare North and Buruburu residential estates. The aim was to establish whether these househelps remit and how much they remit in comparison to what they earn. These three residential estates were mainly selected on the basis of the income levels of the households living there. The assumption therefore was that those working in Lavington earn more than those working in Buruburu, while those working in Buruburu earn more than those in Mathare North.

Site description

Nairobi is the capital city of Kenya. It is situated at about 5450 feet in the highlands of the southern part of the country. Nairobi is Kenya's principal administrative, economic and cultural centre and is one of the largest and fastest growing cities in Africa.

CHAPTER 2 LITERATURE REVIEW

2.1 INTRODUCTION

This chapter is a review of what other scholars have studied in relation to remittances. It is from an extensive review of previous studies on remittances that gaps were identified. Hence the departure point of this study. This chapter puts this study into perspective against the background of the gaps identified in previous studies. It begins with what remittances are and their importance. Different scholars have in the past written diverse literature on remittances in relation to migrants, households, poverty alleviation and inequalities amongst others. The following is a review of such scholars' works. But first is an introduction of what remittances constitute of.

Remittances constitute the transfer of cash and/ or goods from the migrants to their families in the rural place of origin and they are "often the reason for migration as well as an important consequence of the migration process" (Regmi and Tisdell, 2002). This form of transfer is important to the household because the household does not incur debt (Cotula and Toulmin, 2004). They are a product of economic linkages that exist between the urban and rural areas (Ndegwa, as in UNHABITAT 2005). For many internal migrants, remittances constitute a link to their communities of origin (Boyle et al, 1998).

Remittances are a form of financial capital alongside others such as wages, pension and credit, which constitutes an important share of the household income (Cotula and Toulmin, 2004). They can amount to as much as 50 to 80 per cent of the families' incomes and tend to be highest in lower income families especially those entirely reliant on farm income (UNFPA: 1996).

Remittances can flow in different directions depending on the circumstances. Husbands can remit to wives, wives to husbands, children to parents and siblings to siblings. However, Knowles and Anker (1981) [quoted in Mukras et al, 1985] in their national study on inter-household transfers in Kenya established that about sixty percent of transfers take place between people of the same generation.

Remittances have been found to be useful for supporting family and friends (Oucho, and Mukras, 1983; Johnson and Whitelaw, 1974). They are also valuable for providing food, clothing and housing improvements (Itzigsohn: 1995). Some of the remittances have been channelled towards business and community investments, savings and lending (Meyers, 1998; Sanders, 2003) and investment in land (Cotula and Toulmin, 2004). Other studies have also shown that remittances have a role to play in reducing poverty levels among the recipients (Adams and Page, 2003).

Various scholars have looked at factors that determine whether a migrant remits or not. These factors range from those within the household e.g. the level of income of the household and those associated with the migrant such as the wage level. However, most of the studies conducted have concentrated on international remittances and yet internal remittances also comprise an important source of income for the rural household. Although the amounts remitted internally may not compare with international remittances, the value of goods and the amount of money sent tends to have a high utility among rural households.

2.2 REMITTANCES AND MIGRANTS

Literature on remittances is varied and brings out different aspects on both the positive and negative effects of remittances. The following literature review covers empirical findings by different scholars. Empirical studies on factors that determine whether migrants remit bring out different motivations for remittances. Dostie and Vencatachellum (2004) conducted a study on compulsory and voluntary remittances among child domestic workers in Tunisia. The survey was carried out among 500 domestic workers with half of them being found to be below 18 years. Comparisons were made between compulsory and voluntary remittances. Compulsory remittances constituted wages remitted directly to the parents while voluntary remittances were those sent by the househelps willingly. In this study it was established that the gender of the domestic worker's siblings has an effect on the two types of remittances. On one hand, the number of younger sisters in the family increases the likelihood of compulsory remittances but has no effect on voluntary remittances. This was mainly attributed to the fact that the young girls are not engaged in the labour market whereas the younger boys are engaged.

On the other hand, it was found that the domestic workers with more young brothers send more voluntary remittances and are less likely to be subjected to compulsory remittances. This is because after the father dies, the domestic worker expects to be provided with an insurance scheme by the brothers and not the sisters. It was also found that parents who own some farm assets or their own house can extract more compulsory remittances from their daughters than other parents because they have a better bargaining position and can therefore ask for a higher share of their daughter's wages. Another finding was that older domestic workers face lower compulsory remittances and voluntarily remit less possibly due to weaker family ties. A married domestic worker was also found to send lower voluntary remittances to her parents and siblings. This study has concentrated on the motivations for remittances. However, issues to do with the proportion of income remitted, frequency of remittances and the purposes for sending these remittances have not been tackled.

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Regmi and Tisdell (2002) in a study on the Nepalese rural to urban migrants tested Stark's (1991) theory on the motivation for remittances. The basic view behind this theory is that migrants may remit out of the need to repay their education expenses, due to their aspirations to inherit property or due to other altruistic motives. Both Tobit and Probit models were used to analyze the data collected from both rural and urban migrants. The research found that migrants with higher incomes remit higher absolute amounts. The altruism factor to remittances was found insignificant in this case. However, the inheritance of property is a major motivator of whether one remits or not. It was also found that the level of education determines the propensity to remit and the amount to remit more so in the case of 'own young'. This means that the more a family invests in the migrant's education, the more the migrant is likely to remit in order to repay the 'loan' used on his/her education. The term 'own young' was used in reference to the children or grandchildren of the household head in comparison to other members of the household.

This study, confirms the claim that migrants may be motivated to repay the cost of educating them. This is a key study because it was able to test Stark's theory on the motivations to remit (Stark, 1991) However, other issues that would motivate one to either remit or not have not been put into consideration. For example, the migrant may be motivated to remit but fail to do so maybe because of the unavailability of a facility of transferring the funds or the lack of

an opportunity to do so due to the nature of work that one is engaged in. Therefore, Regmi and Tisdell's (2002) study shows that the more the migrant earns the greater the amounts remitted.

Johnson and Whitelaw (1974) found that urban – rural remittances decline as the income of the urban dweller increases. The objective of this study was to investigate the quantitative magnitude and empirical determinants of remittances in Kenya. The motivations behind the remittance behaviour have however not been examined. In addition to that, the standard of living has since changed and therefore the results may not necessarily be replicated if the study was repeated in the 2000s. However, this study is important as it lays a foundation on the remittance behaviour among migrants.

Moreno-Fontes (2004) found that female domestic workers from Asia have been flooding the Gulf Cooperation Council Countries (GCC), which consists of Saudi Arabia, Bahrain, Qatar, Kuwait and United Arab Emirates. Since the oil boom in the early seventies, the living standards of most households improved thereby enabling more households to hire a domestic worker. Hiring a domestic worker from outside these countries is also considered prestigious. In return, these workers are able to remit and support their families. It was also found that Bangladesh had received almost US \$ 2billion in the year 2000 and out of this; only 15.4 per cent did not come from the Gulf Cooperation Council Countries. This therefore constitutes the proportion of remittances from mainly domestic workers who migrate to these Arab countries as they constitute the majority among all the migrants to the Gulf Cooperation Council Countries. This study is informative but since this study's concentration is on those domestic workers who have migrated to the urban areas, the proportion of remittances may not compare with the one done in Bangladesh.

Ranga (2003) carried out a study on migration and remittances around the communal areas of Zimbabwe. He compared migrant remittances to a drought prone area and an agriculturally developed area. Using household questionnaires, in-depth interviews and focus group discussions to collect data and the logistic regression analytical model to make comparisons, his study confirmed that migration and remittances are necessary in drought prone areas. He also found that short-term migrants were positively associated with the likelihood to remit.

Young adults mainly aged between 16 and 40 were also associated with remittances. In terms of sex, females were found to be remitting more than their male counterparts. Therefore, age and sex were found to be significant variables in relation to remittances.

Hoddinott, (1994) established that the migrant's remittances are a function of the migrant's income, the amount of land received from parents, age and marital status of parental household head, the number of adult sons present in the migrant's household and the level of parental land holdings. This study was conducted in Kenya and it demonstrated that both the individual and household characteristics have a role to play in influencing one's decision to remit.

It is argued that the flow of remittances is partly a function of the ability/potential of the parents to offer rewards in the form of bequest of land as a way of inducing migrant sons to send remittances. Therefore kinship ties play an important role in determining the remitting behaviour. The objective of this study was to look at determinants of migration and not necessarily remittances. The shortcoming with this study is that the relationship between the levels of education in relation to remittances has been left out. Perhaps the more educated sons in this case may not have had an interest in settling in their rural areas. However, the study is still important in illuminating on the factors that determine whether one remits or not.

Ross and Weisner, (1977) take an ethnological point of view in examining some general implications of the rural-urban migrant network in Kenya. Data was obtained using different methods. Ross (1975) collected data through participant observation and interviews with 498 men and women on a wide range of topics including rural-urban ties in Shauri Moyo and Kariokor. Weisner (1973, 1976) interviewed 48 families in Western Province, Kenya and later interviewed part of the respondents' relatives who were staying in Nairobi. From this study, the authors were able to establish that 80 percent of the respondents who in this case were residents of Nairobi would send money to relatives at home with 44 percent sending the money at least once a month. Based on the time factor, the possibility that these statistics have since changed is very high, as economic conditions have changed in that the cost of living has gone up. However the methodology used for this study is a key strength as it

examines remittance patterns of migrants on a longitudinal basis and examines both the migrant and the household.

Cotula and Toulmin (2004) in a study that explored the linkages between international remittances and access to land in West Africa also found that migrant households use remittances to improve their access to land. This study was organised in such a way that the migrant and some of the recipient households were interviewed. The studies were carried out in Senegal and Ghana and they indicated that acquisition of land is enabling households to move away from subsistence farming to commercial farming.

The study also shows that poorer households are negatively affected, as they have no means to access land. Migrants have also listed urban property as a preferred option because it is regarded more secure and can be leased out. However, the weakness with this study is that it is only limited to external remittances and therefore the role of urban-rural remittances has not been examined. When the two types of remittances are compared, the effects on the household may not be the same and the investments may also differ depending on the amounts being remitted.

Lianos (1997) in his study on factors determining migrant remittances in Greece examines the migrant's remittance behaviour. From this study, it was found that remittances are a function of the migrant's income in the host country, family income in the country of origin, rate of interest in the country of origin and destination, rate of inflation, exchange rate, rate of unemployment and the number of migrants. This study is limited to external remittances and therefore certain factors such as the rate of interest, the exchange rates and the rates of inflation may not be important factors when looking at urban- rural remittances. However, the study is important in explaining key factors that would determine whether a migrant remits or not. For example, if the migrant's family has a stable source of income, the migrant may choose not to remit. This will still be an important factor in the case of internal remittances.

2.3 REMITTANCES AND HOUSEHOLD LIVELIHOODS

Several scholars have carried out different studies on remittances in relation to different aspects of the household. Mukras et al (1985) bring out the importance of remittances both at the household level and at the community level in relation to Kenya. Remittances are brought out as being important for risk aversion and income maintenance. In addition to that, they are important for resource mobilization for the household and the community. They are also useful for maintenance of social ties.

This discussion demonstrates that remittances are important both for the urban and rural poor. The factors that determine the flow of remittances as brought out in this study include: the urban residence of the head of the household, the period of time that the migrant has been in the urban area, ownership of a house, farm or business in the home area, having a wife residing in the home area and having additional family members not residing with the migrant. However, the authors fail to explore whether there would be differences between male and female migrants in relation to their remitting behaviour.

Itzigsohn (1995) in a study on migrant remittances, labour markets and household strategies analyses the socio-economic and demographic characteristics of households who receive remittances in relation to the household's income and labour market insertion. A cross-sectional study was conducted in Haiti, Jamaica, Dominican Republic and Guatemala. A two-stage survey was conducted and this captured the middle-income and low-income groups in each of the cities.

This study was able to ascertain that the total income of households that receive remittances is higher than that of those that don't receive remittances. This study also tested whether remittances reduce the pressures of seeking for employment among households that receive remittances. The results of the logistic regression showed that gender, age and remittances are the three main predictors of participation in the labour force. This study is significant because the methodology used helps in giving a clear picture of the effects of remittances on the labour market across four countries. Therefore, comparisons can be made. Nonetheless, the study fails to examine other determinants of remittances in relation to the migrant e.g. the education level of the migrant and possibly the number of years since one migrated.

Adams (1998) in a five-year longitudinal study of remittances and rural asset accumulation in Pakistan found that the marginal propensity to invest is increased by the availability of remittance income. This study also shows that internal remittances fall with the income group whereas external remittances rise as the income group rises. It was established that internal migrant households receive much less remittance income compared to external migrants. Therefore, the families of migrants who are based outside the country invest their earnings in physical assets such as rain-fed land. This study also shows that external remittances have a more important impact in as far as accumulation of physical assets is concerned.

This study is more enriching in methodology and approach because it looks at the effect of both internal and external remittances over a five-year period compared to studies carried out at one point in time. The role of internal remittances has, however, been downplayed. This is because the author is assuming that since internal remittances are mainly used for consumption they do not contribute substantially to the household's investment capacity. Yet, when the members of the household have access to food this will translate to a better quality labour force and, therefore, agricultural productivity could be improved.

Glystos (1993) tests the hypothesis that remittance spending may have an impact on the local population's consumption pattern from a household survey carried out in Greece. The author uses a sectoral approach in analysing the effects of remittances on consumption, production, employment, capital formation and imports. The study captured effects of remittance spending beyond the first round and the author found that remittances promote economic growth, employment and capital formation. However the study fails to show whether these opportunities are created in the urban areas or in the rural areas. This is because the study objective was to use a sectoral approach. For example, this study indicates that remittances have promoted agricultural, mining, food and beverages industries amongst others but does not state whether these industries are situated in the urban or rural areas as this has an implication on where these employment opportunities are being created.

Conway and Cohen (1998) in their study on the *'Consequences of Migration and Remittances for Mexican Transnational Communities'* focus on the recipient communities and illustrate

the multifaceted consequences of remittances and migration with an emphasis on the positive non-monetary social impact. An ethnographic examination was carried out among the rural Zapotec community of South Mexico, Santa Ana del Valle. This village inquiry was able to demonstrate the growing importance of remittances as one element associated with migration. Although this study looks at the role of remittances at the household level, it has only concentrated on international remittances and its role in improving the household welfare. However, the factors that would determine whether the flow of remittances by the migrant is maintained have not been given attention. Yet, it is the migrant who decides whether to remit or not.

Taylor and Wyatt (1996) offer econometric evidence on the fact that income remittances sent to households stimulate household incomes thereby relieving them of credit and risk constraints. Household data was collected from Mexico on a longitudinal basis. The authors tested whether migrant remittances have a non-unitary effect on household farm incomes and whether this effect depends on the household farm initial asset holdings. This study revealed that asset holdings will increase or decrease the shadow value of remittances if the assets are "liquid or illiquid". The findings suggest that a high shadow value of remittances is associated with a lack of liquid assets more so among the poor. The usefulness of this study is that the methodology applied examines the flow of remittances to the household over a period of time. However, the weakness with this study is that it is limited to the household and has not looked at the migrant.

Solimano (2003) examines developmental and financial dimensions of remittances from international migrants. He goes on to explain how remittances support consumption levels for both low-and middle-income families while others are used for community-oriented investment projects. He brings out the fact that properly mobilized remittances can contribute to increased investment in basic infrastructure such as roads, water, housing, education and financing micro-and small-scale enterprises. This study, however, looks at the developmental impact of remittances from a national perspective and does not concentrate on the micro level. It is also based on international migrants.

Oucho, (1984) in his paper on '*A critique on Kenyan research on the role of urban-rural remittances in rural development*' reviews previous studies on the role of urban-to-rural remittances in Kenya and stresses that previous studies have succeeded in illuminating household dynamics but have not addressed the role of remittances at the community level. He emphasizes that there is need to come up with community level variables that can be captured in future surveys. The model formulations should also capture both community and individual variables. This study is important because it brings out the importance of remittances at the community level, an element that has not been examined by many scholars. Nonetheless, this paper has only concentrated on remittances at the household level and not in relation to the migrant.

2.4 REMITTANCES AND POVERTY ALLEVIATION

Gustafsson and Makonnen (1993) researched on what would happen to Lesotho's poverty profile if remittance transactions from migrants working in South African mines were stopped. Interviews conducted covered both the urban and rural areas. Simulation carried out indicated that an addition of 11 to 12 percent of the households in Lesotho would be classified as poor if remittances were removed. Besides that, the levels of poverty would increase further if the migrant were to return. This is because the expenditure needs of the household would increase more so if the migrant did not get an alternative job.

This study is important to planners in Lesotho as it brings out policy issues that would need to be taken into consideration in future should South Africa reduce its intake of miners from Lesotho. However, this study concentrates on how remittances are used rather than on the remittance behaviour of the migrants.

2.5 REMITTANCES AND INEQUALITIES

Literature on remittances brings out both the detrimental and beneficial effects of remittances. The negative aspects of remittances that have brought about debates include the role of remittances in bringing about inequalities. Adams (1989) in a study in Egypt showed that wealthier households tend to send more migrants abroad more than the low-income households. The household survey indicated that remittances from abroad worsened the rural

household's income distribution both in per capita and in gross terms because the villages in the upper income bracket are the ones who received these remittances.

Stark et al (1986) also shows that in the case of Mexico, internal remittances have an equalizing effect whereas external remittances have an inequalizing effect. Inequalizing in this case implies that the gap between the rich and poor increases.

Whereas Adams' (1989) study is limited to international remittances, both Adams and Stark's study fall short of looking beyond the immediate effects of remittances. This is because the high-income households could be receiving remittances but using them to invest in enterprises that could be creating employment for the low-income households. However, at the moment, there is no evidence to illustrate this.

In conclusion, it can be observed from the literature review that scholars have concentrated on remittances coming from international migrants. Little has been done on urban to rural transfers especially with specific reference to househelps. This study therefore seeks to look at the remitting behaviour among househelps. The findings of this study cannot be generalized but will be useful for understanding the study population.

UNIVERSITY OF NAIROBI
EAST AFRICANA COLLECTION

CHAPTER 3

METHODOLOGY

3.1 SOURCES OF DATA

This research made use of both primary and secondary sources of data. In the case of primary data, respondents were interviewed using semi-structured questionnaires. Interview guides were also used to interview the heads of households and this was presented in the form of case histories. Sources of secondary data include books, journals, theses, magazines, articles, government statistical documents and reports.

3.2 SAMPLING

This study made use of non-probability sampling methods. These are purposive, availability and snowball sampling. In these methods, the researcher does not know the probability of each element being included in the research. The non-probability sampling methods were used for various reasons. Firstly, there was no available sampling frame that could be used with reference to the study population that consists of househelps. Since the study is concerned with those who remit, the probability of establishing this category becomes even more difficult.

Secondly, these methods were selected because the study is mainly exploratory and does not seek to generalize the findings or make any claim of representativeness. Thirdly, the nature of the work of househelps necessitates that one interviews them as they become available as others are restricted from talking to strangers and may not even be allowed to leave the house or the compound.

Lavington, Mathare North and Buruburu are the residential estates that were purposively selected due to the researcher's familiarity of these estates. A total of 60 househelps were interviewed. This represents 20 in each of the residential estates selected. Due to financial and time constraints, the sample size could not go beyond 60.

The snow-balling method was used to select the househelps that would be interviewed. In this case, househelps known to the researcher were purposively selected firstly in Lavington. Thereafter, the househelp directed the researcher to a friend who was also working within the same neighborhood. The researcher had friends living in this estate who had househelps working for them. This is referred to as the snowball sampling technique. The next respondent interviewed then directed the researcher to another househelp. However, in order to interview the targeted number, the researcher combined snowball sampling with convenience sampling. A total of 20 househelps were interviewed. The househelps who helped to start off the research come from the same neighborhood as the researcher and were previously known to her.

In the case of availability sampling, the respondents were interviewed as they became available. The researcher stood by strategic places such as the nearest shops to the residences and the roads and waited for househelps who came to the shops or those who were taking children for a walk. It was not difficult to identify them as they had uniforms on. On spotting them the researcher approached them and requested to interview them.

In Mathare North, a sample size of 20 househelps was interviewed. The interviews in this case were quite different. To start with, the flats are closely built together and the population is high. It was difficult to identify a househelp unless otherwise directed by someone. The researcher used purposive sampling to select those househelps known to her. Those interviewed then directed the researcher to another househelp who was interviewed and requested to direct the researcher to yet another househelp. This is how snowball sampling was utilized.

In the case of Buruburu, househelps known to the researcher sampled and thereafter interviewed. Thereafter, the interviewed househelp directed the researcher to another househelp. The challenge in this estate was that the researcher had to obtain permission from the security men at the entrance of each court. The permission was not always granted. Purposive sampling that has largely been used in this study has its demerits. Bias is introduced as the researcher starts off the interviews with respondents that are known to her. Those interviewed also direct the researcher to their friends who could have similar

characteristics. Therefore the househelps interviewed may not be representative of all househelps and the findings cannot be generalized.

For purposes of enriching the study, two in-depth interviews were conducted. The respondents in this case were the heads of two households from which two of the househelps come from. These households were not only selected based on the househelps who were willing to disclose the contacts of their relatives, but due to their salient features in terms of the amounts remitted. Factors that would influence remittances at the household level would also be identified through these interviews as this is one of the objectives. The maps to the places of residence of these two families was obtained from two househelps i.e. one working in Mathare North and the other working in Lavington. Table 1 below gives the sample size distribution among the three residential estates in Nairobi.

Table 1: Sample Size Distribution

Mathare	Lavington	Buruburu
20	20	20

3.3 METHODS OF DATA COLLECTION

This study made use of both primary and secondary sources of data.

Primary Data

Primary data was obtained using both quantitative and qualitative methods. The following techniques were selected:

- Semi-structured questionnaires
- Interview guides
- Case histories

Semi-structured Questionnaire

Quantitative data was collected using a semi-structured questionnaire as can be seen in Appendix 1. This is a questionnaire that has both open-ended and closed-ended questions.

The main aim of using this kind of questionnaire was to ensure that the respondent is not limited in the responses they give. It also gives them the opportunity to give their responses in their own words. Face to face interviews were used to administer these questionnaires to the househelps. Face to face interviews unlike self-administered questionnaires were preferred as they allow the researcher to probe. Language was not a barrier as most of them understood English very well but in cases where the question was not clear in English, it was translated to Swahili by the researcher.

Interview Guides

Apart from quantitative data, qualitative data was derived from using interview guides to interview two heads of households. The selection of these two was based on the differences in the remittances received and was thereby purposive in nature. These interview guides provided a framework upon which in-depth interviews could be conducted. The guides consisted of open-ended questions to allow for probing and clarifications where needed. The interview guides were used to obtain background information for two househelps. In addition, they were used to capture views from the recipients on remittances. It is out of these in-depth interviews that case histories were established.

Case Histories

This consists of a detailed narrative that seeks to bring out information about an individual dependent on certain themes that the researcher wants to capture. Case histories were used to present the data collected from the two households. The aim of using case histories is to bring out certain salient features about the use of these remittances at the household level. These include the age of the household head, the main source of income of the household and the contribution of remittances to the household income amongst others. At this level, it will be important to get to know the household head's view on remittances.

Secondary Sources of Data

A wide scope of literature was reviewed. The main aim of reviewing secondary sources of data was to come up with a theory that backs this study. In addition to that, the secondary sources of data helped to establish what is already in existence concerning this topic and the

explanations that have been offered concerning relationships among variables. Key concepts and variables were studied, in addition to methodologies used and the unit of analysis. The government statistical documents obtained from the Central Bureau of Statistics did not offer much in as far as remittances is concerned in all the household baseline surveys that have been conducted. This is in both the Basic Report on Urban Household Budget Survey of 1993/1994 and the Welfare Monitoring Survey II of 1994. In both cases, pension and remittances were bundled together under the title 'income transfers'. This may be attributed to the complexity of the nature of remittances which may either be coming from within the country or from outside. Other than the government statistical documents, journals, magazines, theses and other publications were reviewed.

3.4 CHALLENGES ENCOUNTERED IN THE FIELD

This study was not without challenges. To begin with, getting access to the househelps in Lavington posed a challenge to the researcher. This is because for most of them, access was entirely dependent on the security guard. This was also the case in Buruburu, whereby there are security guards at the entrance of every court. Therefore if the guard refused to call the househelp for an interview, then the researcher had to resolve to convenient sampling. This involved waiting for the househelps who will come out of the house during the course of the day.

Secondly, for some who came to be interviewed, the interviews could only be carried out through the pigeon holes at the gate because they are not allowed to go out and neither are they allowed to open the gate to strangers. In the case of Mathare North, security posed a great challenge. Most of the flats are poorly illuminated once inside the building. In some cases one cannot even go up the staircases. Although these househelps were easier to reach because they have made friends in the neighbourhood or the neighbouring flats, some were not interviewed because their employers were in and therefore, they were afraid that this might cost them their job. The employers who were informed of the study refused to have their househelps interviewed. Generally, the security is not very good because these flats are interspersed with the slums. Therefore it becomes risky to walk around with a hand bag as the researcher was warned.

3.5 DATA ANALYSIS.

Both qualitative and quantitative methods of data analysis have been used in this research. Qualitative data was analysed through the use of content analysis and the data presented thematically. Case histories have also been cited in this study.

Quantitative data was analyzed through the use of the Statistical Package for Social Scientists (SPSS) package and this was used to generate frequencies, mean scores and percentages. Pie charts were also used to present data. Cross tabulations were carried out with the help of the Chi-square tests to determine relationships between the variables. Microsoft Excel has also aided in the presentation of data in the form of graphs and charts.

CHAPTER 4

CHARACTERISTICS OF HOUSEHELPS

4.1 INTRODUCTION

This chapter gives a summary of the characteristics of househelps interviewed. This includes their age, province of birth, family, educational and work background of the respondent amongst others. This data is presented in graphs, pie charts and frequency distributions.

4.2 CHARACTERISTICS OF HOUSEHELPS

Age

There is a wide range between the respondents with the youngest being 13 and the oldest being 55 years. The mean age was 26 years. This indicates that most of these househelps are relatively mature. However, when comparisons are made between the three residences of work, it is evident that there are marked differences in as far as age is concerned. In Mathare, the mean age is 20 years, whereas in Lavington the mean age is 33 years. In Buruburu, the mean age is 25 years. In Mathare, the residents are most likely to opt for younger girls who may not be demanding in terms of wages. This also means that they are inexperienced in this kind of work. Those that are hired in Lavington are more mature than those in both Buruburu and Mathare and this is an indication that they have worked as househelps for more years than their counterparts, and therefore they are paid more. Table 1 shows the mean age by place of work and the mean number of years in school.

Table 2: Mean Age by Place of work and Number of Years in school.

Place of work	Mean No of years in School	Mean Age
Mathare	8	20
Lavington	9	33
Buruburu	8	25
Total (All)	8	26

Source: Field Data, 2005

Birth by province

Respondents in this study were drawn from different districts. However, if the districts are clumped into provinces then it is evident that these migrants are drawn from certain provinces. Table 2 shows the different provinces from which the respondents were drawn from. It is evident from this table that the majority of househelps i.e. 46.6 percent were drawn from Eastern Province which is generally dry. This is closely followed by Western Province with 25 percent of the respondents. It is likely that the majority of respondents were from Eastern Province because of the semi-arid nature of the place. Because the area is not very productive, this would force the women to migrate in search of 'greener pastures'.

From the research, respondents drawn from Central province were remitting to cater for other household needs other than food, as food was readily available. The same applies with some of those coming from Western province.

Table 3: Birth by province

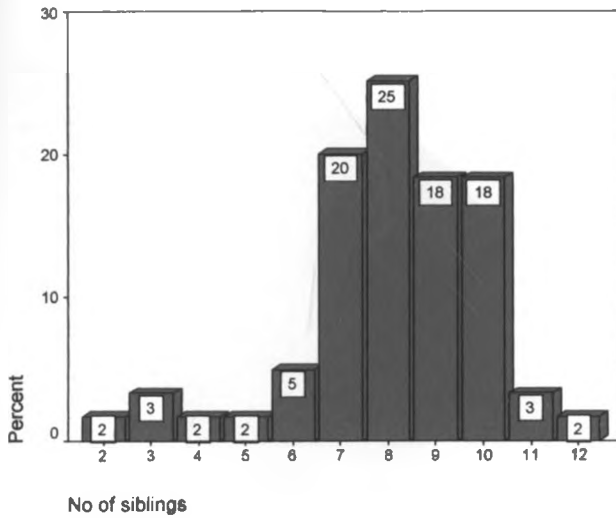
Birth by province	Frequency	Percent
Eastern	28	46.6
Western	15	25.0
Central	14	23.3
Nyanza	1	1.7
Coast	1	1.7
Tororo-Uganda	1	1.7
Total	60	100.0

Source: Field Data, 2005

Number of Siblings

The number of siblings of the respondents' ranges between 2 and 12 siblings. The mean is 8 siblings. This is an indication that most of these househelps are drawn from relatively large families and this has an implication on access to basic needs such as food. In addition, chances of advancing in education also become limited in these large families. Therefore, this necessitates that some members of the household have to go out and fend for themselves and possibly for the others. Figure 1 shows the distribution of siblings.

Figure 2: Number of Siblings



Source: Field Data, 2005

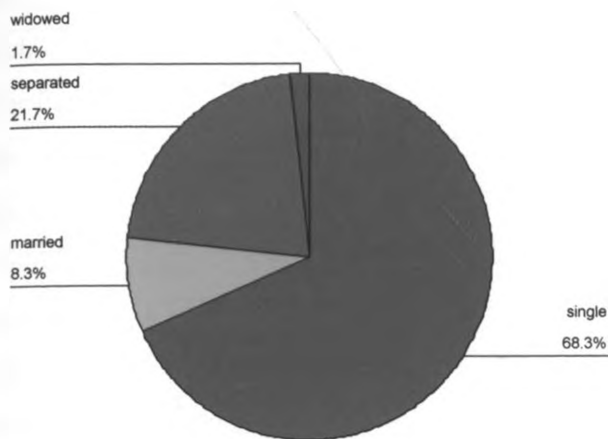
Family's Background

There were several responses to the question on the family's source of income. A total of 95.0 per cent i.e. 57 respondents stated that their families are peasants and therefore have no other source of income. Peasants in this case refers to those families that solely eke their living from the piece of land they own which in most cases is less than 2.5 acres. Even in cases whereby it is more than 2 acres, it is unproductive. One respondent stated that they are squatters and therefore the head of the household is mainly involved in selling charcoal. Another respondent stated that her parents are dependent on casual labour while the other one stated that her family runs a business enterprise. Therefore, these househelps are coming from harsh backgrounds that push them to go out and work and sometimes at a very early age as stated during the interviews. This could be a major motivating factor for remittances.

Marital Status

A majority of the respondents (68.3 per cent) were single. In terms of remittances, this means that these single househelps may be remitting more than the married ones. In this case, single implied that they were not married although some had children. Another 21.7 per cent were separated from their husbands whereas 8.3 per cent were married and 1.7 per cent were widowed. Figure 2 illustrates these percentages.

Figure 3: Marital status of respondents



Source: Field Data 2005

4.3 EDUCATIONAL BACKGROUND

Schooling

A total of 58 out of the 60 respondents had some form of schooling whereas 2 had none. For those who had attended school, the number of years in school did not vary much. Over half of the respondents i.e. 70 per cent had gone up to class 8. Only 5 had done some diploma courses after completing secondary school. The mean number of years in school was 8. Table 4 gives a summary of the level of schooling attained by the respondents.

Table 4: Level of schooling

Level of Schooling attained	Frequency	Percent
No schooling	2	3.3
Lower Primary	2	3.3
Upper primary	42	70.0
Some secondary	3	5.0
Complete secondary	6	10.0
Above secondary	5	8.3
Total	60	100.0

Source: Field Data, 2005

A majority of the respondents as seen above seem to have been unable to proceed beyond primary school. On being questioned on why they did not finish school, several reasons were given as indicated in Table 5 below but the predominant answer was that of 'lack of fees'. This means that their parents did not have the money to take them to secondary school.

Table 5: Reason for not completing school

Reasons	Frequency	Percent
Sick parent	1	2.1
Parents died	5	10.4
Lack of fees	37	77
Lack of support from parents	2	4.2
Got children while in school	2	4.2
Got married	1	2.1
Total	48	100.0

Source: Field Data, 2005

A total of 10.4 per cent of respondents, who had not completed school, stated that they lost their parents while they were young and therefore nobody took the initiative of supporting them to finish school. Another 2.1 per cent dropped out of school to take care of a sick parent who was ailing. The resources that would have been used in school were therefore used for

treatment. Even after the parent got better, she was not able to go back to school because the money was not available.

Number of Children

Fifty per cent of the respondents had no children. Another 20 per cent and 11.7 per cent had 2 and 3 children, respectively. The number of children ranged between 1 and 10. However if differentiations are made in tandem with the place of work, the mean number of children in Lavington is 2; Buruburu is 1 while in Mathare it is 0. Table 6 gives the mean number of children in relation to the mean age and number of years in school of the respondents

Table 6: Mean number of children

Place of work	Mean Number of children	Mean Age	Mean No of Years in School
Mathare	0	20	8
Lavington	2	33	9
Buruburu	1	25	8
Total	1	26	8

Source: Field Data 2005

From this table, it can be observed that the househelps in Lavington are more mature than those in both Buruburu and Mathare North. However, the mean number of years in school is 8 years irrespective of the residential estates.

4.4 WORK HISTORY

Number of years that one has worked as a househelp

There was a wide variation in terms of the number of years one had worked as a househelp. This was not limited to the current place where one was currently working. Rather, it applied to all the years since one was introduced to this work. The longest serving respondent had worked for 20 years whereas the one who had served for the least period of time was one month.

However, when we take a look at the three residences, the longest serving respondent in Mathare had worked for 2 years whereas the least had worked for 1 month. In Lavington and Buruburu, the longest serving respondent had worked for 20 and 6 years respectively, while the least had worked for 1 and 4 months respectively.

Oucho (1996) analyses different studies that have been done on remittances in Kenya and concludes that the longer the period of urban residence the smaller the amounts of money remitted. This implies that as time goes by, the flow of remittances decreases. To some extent, this claim could be true. However, other factors such as the marital status count in determining whether the househelp will continue to remit or not. Table 7 below gives the mean remittances in relation to the number of years that one has worked.

Table 7: Mean remittances in relation to the number of years worked

Place of Work	No of years worked	Mean Amount remitted	Frequency
Mathare North	Below 5yrs	752.50	20
	Total	752.50	20
Lavington	11-15 yrs	.00	1
	5-10 yrs	2250.00	8
	Below 5yrs	2555.60	9
	Over 15yrs	5500.00	2
	Total	2600.00	20
Buruburu	5-10 yrs	2000.00	2
	Below 5yrs	1505.60	18
	Total	1555.00	20
Total	11-15 yrs	.00	1
	5-10 yrs	2200.00	10
	Below 5yrs	1386.00	47
	Over 15yrs	5500.00	2
	Total	1635.80	60

Source: Field data, 2005

From this table, it can be observed that all the respondents in Mathare North had worked as househelps for less than 5 years and they were remitting the least compared to those in Lavington and Buruburu. This is related to the fact that they earn the least. In Lavington, one

respondent who had worked for between 11 and 15 years was not remitting. This was a single mother of two who was looking after her children. On average, a majority, which constitutes of 47 househelps had worked for less than 5 years and were remitting about Kshs 1386. Only 2 respondents had worked for over 15 years and were remitting Kshs. 5500.

Job search

During the interviews, it was noted that 38.3 per cent of the respondents were aided by their relatives to get a job. Another 10.0 per cent were specifically introduced to this job by their mothers. Relatives therefore, constitute a key link for the job seekers. It was evident from the interviews that those in the rural areas make arrangements with their relatives in the urban areas so that if job opportunities arise they can contact them. Sometimes it may involve staying with a relative in the city as one waits. Friends also constitute an important category of people. From the interviews, it was established that these mainly consist of neighbours and other friends in the neighbourhood. Most of these friends also aid in bringing the remittances home. Seven of the respondents went out in search of a job. The percentages are as shown in the Table 8:

Table 8: Person who introduced househelp to present work

Person	Frequency	Percent
Mother	6	10.0
Friend	24	40.0
Myself	7	11.7
Other relative	23	38.3
Total	60	100.0

Source: Field Data, 2005

Tostensen (2003) confirms that kinship and social ties constitute an important support network for migrants. In this case, friends and relatives are able to accommodate the migrant before he/she finds a job. In this study, it is these ties that prompt a relative or friend to look out for opportunities for those in the rural areas.

Occupation prior to employment

Prior to employment as a househelp, a majority of the respondents i.e. 46.7 per cent were unemployed. Another 23.3 per cent were students. Most of those who fall in this category are those who dropped out due to lack of fees. As observed earlier, 70 per cent of the respondents did not go beyond primary school. Only 10 per cent completed high school and started off working as househelps. However, as can be observed in the table below, not all who dropped out of school started working immediately. The other respondents were either involved in business, casual labour and other forms of work as indicated in Table 9.

Table 9: Occupation prior to employment

Occupation	Frequency	Percent
Student	14	23.3
Housewife	6	10.0
Business person	6	10.0
Casual labourer	4	6.7
Unemployed	28	46.7
Taking care of cousins	1	1.7
Employed in an industry	1	1.7
Total	60	100.0

Source: Field Data 2005

Wages

The range of the househelps' salaries is wide indeed with the lowest earning Kshs. 800 and the highest earning Kshs.15, 000. The mean salary is Kshs.4092.50. When a comparison is made between househelps in the three residences, huge differences emerge. In the case of Mathare, the lowest paid earns Kshs.800 while the highest earns Kshs. 2,000. On the other hand, in Lavington the highest paid respondent was earning Kshs.15, 000 while the lowest paid earns Kshs.3, 500. In Buruburu, the highest paid respondent earns Kshs. 3000 whereas the least paid earns Kshs.1500. The mean salaries are Kshs 1360, Kshs 6825 and Kshs 2200 for Mathare, Lavington and Buruburu respectively. These differences in salary could possibly be attributed to the fact that Mathare and Lavington represent low and high income

residences whereas Buruburu represents a middle income residential area. Therefore, the residents are likely to pay househelps wages similar to one another, even when they can afford to pay more.

The differences in wages are an indication that what one earns is dependent on the agreement between the employee and employer. This is one of the jobs whereby labour laws stipulating the minimum salary have not been implemented. In Lavington, all those that were earning above Kshs 8000 revealed that they are non-resident. This means that they report to work in the morning and leave in the evening. Therefore most of them are leaving in the Kawangware slums nearby were they could walk home and the rent is about 1500 to 2000 a month.

All the ones earning below Kshs 8,000 in Lavington, were staying at their place of work. This constituted 15 respondents. Even amongst these ones, some were only being provided with accommodation and had to buy their own food while others had the food provided. These differences entirely depend on individual employers. However, this is not directly related to the remitting behaviour.

The wages of the househelps were also dependent on whether they worked for foreigners or for Kenyans. In this case foreigners consist of people who have come in from other countries to work in Kenya for a number of years. Those working for Kenyans were earning less than those who were working for foreigners. Infact, the 7 respondents in Lavington who were earning Kshs.4500 and below were all working for Kenyans. It is likely that the Kenyans know that there is plenty of cheap labour and therefore may not allow for any salary negotiations beyond a certain point. Generally those working for foreigners seemed to be enjoying better working conditions than those working for the Kenyans. All in all, the salaries listed below are not inclusive of overtime charges that range between Kshs 250 and 500 a day. Out of those interviewed, this seemed to be a preserve of those working for the foreigners. In the case of Buruburu, all the househelps interviewed were staying at their places of work. None of them was receiving any other allowances including overtime. This is an indication that the salary scale of househelps is highly skewed. Table 10 below gives the mean salary in relation to the mean number of years in school of the househelps in the three estates.

Table10: Wages per Month in Kshs.

Place of work	Wages	Mean number of years in school	Number of cases
Mathare	below 1000	7.00	1
	1000-2000	8.00	19
	Total	8.00	20
Lavington	2100-4000	8.00	4
	4100-6000	9.00	7
	Over 6000	10.0	9
	Total	9.00	20
Buruburu	1000-2000	8.00	12
	2100-4000	8.00	8
	Total	8.00	20
Total	below 1000	7.00	1
	1000-2000	8.00	31
	2100-4000	8.00	12
	4100-6000	9.00	7
	Over 6000	10.0	9
	Total	8.00	60

Source: Field Data, 2005

From the table above, the mean salary increases with the mean number of years that one has been to school. For example, those earning over Kshs. 6000 have been in school for ten years, which is equivalent to Form two. And those earning between Kshs 4100 and 6000 have an average of 9 years in school compared to those earning between Kshs 1000 and 2000 who have an average of 8 years in school.

Prompt Salary

The aim of establishing whether the respondents receive their salaries promptly was to find out if this would have an effect on their remittance patterns. However, 85 per cent indicated that they got their salary promptly while 15 per cent had their salaries delayed. Out of the 15 per cent that never received their salaries promptly at the end of the month, 1 respondent stated that it was normally delayed by one week, 6 respondents by two weeks and another 1 respondent by three weeks. One of the respondents received her salary in lump sum thrice a year on travelling home. She stated that this is an arrangement she has made with her employer and therefore she remits thrice a year. Therefore it can be observed that salary

delays do not constitute a major factor that would affect the remitting behaviour among househelps as most of them are paid promptly. For those that are not paid promptly, this does not affect their remitting patterns although it is a matter of concern among these househelps.

UNIVERSITY OF NAIROBI
EAST AFRICANA COLLECTION

CHAPTER: 5

FACTORS UNDERLYING THE REMITTING BEHAVIOUR

This chapter brings out all the salient features on the remittance behavior among househelps. These constitute of the amounts remitted, frequency of sending these remittances, the channels used to remit and the receiver of these remittances amongst other factors. Relationships between certain variables have also been tested.

5.1 NATURE OF REMITTANCES

Remittances

Not all of the respondents interviewed were remitting. However, the majority i.e. 91.7 per cent were remitting. One of the househelps who was not remitting stated that she was a single mother of two who is educating her children in a private school that is costly therefore she is not able to support her family in the rural areas in any way. This is the househelp who earned the most among the respondents interviewed i.e. Kshs 15,000. Three househelps in Mathare North and one in Buruburu were not remitting, because they felt that their wages were too little to remit. Although they admitted that their families would have appreciated their support, they still felt that they are not in a position to remit. Table 11 below gives the percentages of those remitting and those that were not in relation to the different residential estates.

Table 11: Percentages of those remitting

Place of Work	Remittances			
	Yes	Percent	No	Percent
Mathare	17	28.3	3	5.0
Lavington	19	31.7	1	1.7
Buruburu	19	31.7	1	1.7
Total	55	91.7	5	8.3

Source: Field Data, 2005

Amounts Remitted

The amounts of money remitted range between Kshs 500 and Kshs.6, 000. The mean amount remitted is Kshs 1676.25. However when comparisons are made between those who remit in Lavington and those in Mathare North, glaring differences can be observed. In Mathare North, remittances range between Kshs 0 and 3000. The mean amount remitted is Kshs 752.50. In Lavington, it ranges between Kshs 0 and 6000 whereas in Buruburu amounts remitted range between Kshs 0 and Kshs 6500. The mean is Kshs. 2600 and Kshs 1555 respectively. The question on the frequency of remittances is what differentiates between the varying amounts of money remitted. For example in Mathare North no one earns Kshs. 3000 however the frequency of remittances determines the amount sent. For example someone may choose to save and remit after three months. Table 12 below gives a summary of the mean remittance by the place of work, marital status, age, number of children, number of years in school and the wage earned. It can be observed from the table below that irrespective of age, the single househelps were remitting a greater proportion of their wages compared to all the others. Overall, those with children were remitting more than those without and this could possibly be attributed to the fact that they are supporting both their children and siblings.

Table 12: Amounts remitted

Place of work	Marital status	Mean Age	Mean No of children	Mean No of years in school	Mean Wages	Mean Amount remitted
Mathare	single	18	0	8	1353.00	766.00
	separated	45	3	12	1500.00	500.00
	Total	20	0	8	1360.00	752.50
Lavington	single	29	1	11	6167.00	2778.00
	married	29	2	12	8000.00	2000.00
	separated	39	3	7	6917.00	2333.00
	widowed	48	7	.00	7500.00	5000.00
	Total	33	2	9	6825.00	2600.00
Buruburu	single	22	0	8	2100.00	1638.00
	married	38	10	4	3000.00	2000.00
	separated	30	2	8	2283.00	1300.00
	Total	25	1	8	2200.00	1555.00
Total	single	22	0	8	2646.00	1484.00
	married	31	4	10	7000.00	2000.00
	separated	35	3	8	4362.00	1715.00
	widowed	48	7	.00	7500.00	5000.00
	Total	26	1	8	3462.00	1636.00

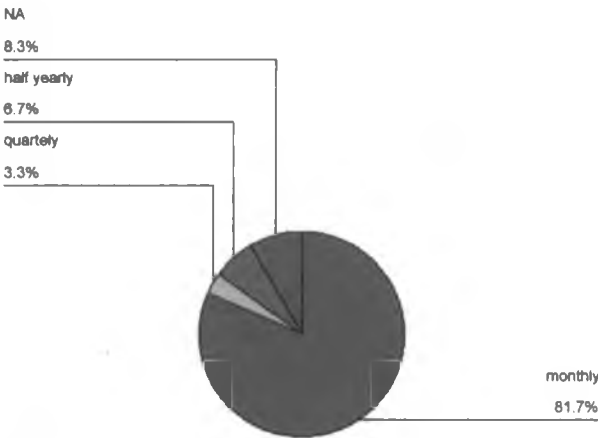
Source: Field Data, 2005

A calculation was made of the percentage of remittances in relation to the wage earned. This is in line with the first objective of this study. That is, that of finding the proportion of wages remitted. It can be observed that the househelps in Mathare North remit 55.33 per cent, whereas those in Lavington and Buruburu remit 38.1 and 70.68 per cent of their wages. These percentages were obtained by dividing the average amount that is remitted by the mean wage of the three different residences. This result indicates that those househelps in Buruburu are actually remitting more than their counterparts in Mathare and Lavington while the expectation would be that those earning the most would remit the most. A possible explanation for this would be that those some of those househelps working in Lavington are married, and therefore cannot remit as much because they have to take care of their immediate families. Even among those married, some of their husbands are not working therefore they shoulder the whole burden of the house.

Frequency of Remittances

The frequency of sending remittances was divided into either monthly, quarterly, half yearly or yearly. The majority of the respondents i.e. 81.7 per cent remit on a monthly basis. This money is meant to cater for mainly foodstuffs that are not grown by the household and therefore have to be purchased. For example, cooking oil. Figure 4 below indicates the other percentages of how often the respondents send money home.

Figure 4: Frequency of remittances



Source: Field Data 2005

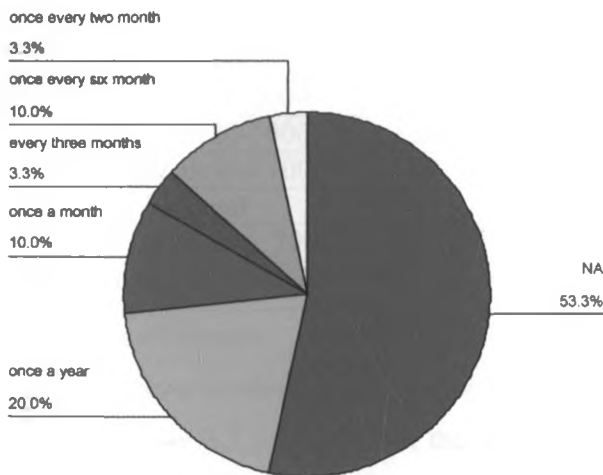
Other Forms of Remittances

Remittances do not only constitute of money. They also include the value of goods sent home by migrants with an aim of supporting their relatives in the rural areas. There was therefore need to have a follow-up question on whether the househelp remits anything else. A total of 53.3 per cent did not send anything else other than the money discussed earlier while 46.7 per cent followed up their money with other goods. Foodstuffs and clothing were the only items that the respondents remitted. Foodstuffs in this case are those that the family does not grow and therefore the need to purchase. No family is self sufficient in terms of what they grow. Some of these goods that will need to be purchased include: cooking oil, wheat flour, Rice and salt amongst others. The most likely reason for this is that since the respondents come from families that are struggling to meet basic needs, the obvious response would be to aid

the family in acquiring these items. This would in turn free the money sent for other uses. Appendix I shows the means for how frequently these foodstuffs and clothing are sent by place of work, age, number of years in school and number of children. It can be observed that it is mostly those househelps with children who remit other goods and these would possibly constitute of necessities for their children.

It should be noted that these remittances correspond with the time when the househelp has time off from work and is thereby allowed to visit her relatives in the rural areas. It would be costly to keep sending items via bus services or other means on a monthly basis. That's why these items are only bought when the respondent travels home. The 20 per cent who purchase these items once a year are the ones who travel home for the Christmas break. Others more so in Lavington preferred to remain behind and work overtime so as to earn some more money as they organize to go home at a later date that is not necessarily a festive period. Figure 5 indicates the frequency of sending these goods.

Figure 5: Frequencies of sending goods home.



Source: Field Data, 2005

Total cost of the Items Remitted in Kshs.

It was necessary to delve further and find out the total cost of goods remitted. The reason behind this question was to identify the actual amounts that the househelp spends on her

family other than the money that is already remitted. Although these other goods are not necessarily sent on a regular basis, they do constitute an important contribution to the household in the rural areas. This is also an indication that the respondent has to save in order to enrich these visits with other forms of remittances. The mean in this case is Kshs.505. The majority in this case spend Kshs.1000. The person who spends the least uses only Kshs.400 as the highest spends Kshs.3, 000. Table 13 below shows the varying amounts of the cost of goods sent.

Table13: Mean Value of items remitted

Place of work	Cost of goods remitted	Mean Age	Mean no of children	Mean no of years in school
Mathare	1100-2000	19	0	9
	2100-3000	21	0	8
	Below 1000	20	1	8
	Total	20	0	8
Lavington	1100-2000	33	0	7
	Below 1000	33	2	9
	Total	33	2	9
Buruburu	1100-2000	36	6	6
	2100-3000	24	0	6
	Below 1000	24	1	8
	Total	25	1	8
Total	1100-2000	31	2	7
	2100-3000	23	0	7
	Below 1000	26	1	9
	Total	26	1	8

Source of data: Field data, 2005

Receiver of Remittances

From the interviews conducted, 62.4 per cent of the respondents channel their remittances to their mothers. Only 8.3 per cent sent the money to their fathers. Drawing from an earlier question of who introduced the respondent to the job, the mother does have a role to play. Even in cases where relatives were the ones who assisted the househelp to gain employment, more often it was the mother who initiated the search. Therefore, the respondent feels obliged to send the money to the mother. This could also be attributed to the fact that those who have children being taken care of by their mothers also send the money to the mother who will be able to apportion it to the needs of the children.

Even those that are married still sent the money to their mothers. However, the main reason given by the respondents was that they send the money to their mothers because she is the one who runs the home. Five percent of the recipients are sons and daughters who are mature and are in a position to take care of the other siblings. The relatively mature respondents who have grown-up children mainly did this. Other recipients include: daughter-in-law, mother-in-law, grandmother, uncle, auntie and husband each were being represented by 1.7 per cent. Appendix 1 gives the break down of the different recipients in relation to the respondents' age, number of children and the number of years spent in school.

Other Contributions towards Household Expenses.

Although an earlier question had examined whether there are other goods remitted, this question was specifically concerned with other periodic expenditures that the respondent contributes. This question yielded a myriad of answers. However, only 46.7 per cent fall into this category, as the other 53.3 per cent were not contributing anything else. The majority being 25 per cent were paying school fees for either their sons or daughters. A total of 5 per cent were paying school fees for their siblings. For those that have young children, they were paying the Kindergarten fees that in the rural areas may not go beyond Kshs. 200 a month. Those with older children in primary school are grateful for the free primary education system that has greatly lessened their burden. Another 11.7 per cent had to purchase uniforms and books for the children or siblings. A special category of 3.3 per cent was paying house rent for a relative. This was in reference to mothers who were supporting either a son or daughter who lived in a close by town while seeking a job. Again there was one respondent who was paying fees her niece. Appendix 1 gives the different contributions by the remitter in relation to the residence, age, number of children and number of years in school of the respondent.

5.2 CHANNELS FOR REMITTING

Channels

Table 14 below shows the list of the channels of remittances used in relation to the place of work of the respondent, age and number of years in school. There are different channels that were identified by the respondents as the means through which remittances get to their relatives. A majority in this case, send their money through relatives. This constitutes of 35

per cent of the respondents. The respondents stated that they normally contact their relatives when they intend to send money and /or goods home. This is an indication of how kinship ties are being enhanced through remittances.

Another 21.7 per cent of the respondents travel home frequently and therefore take their remittances along. These mainly consist of those who come from the nearby towns such as Thika, Machakos and Murang'a amongst others. Friends were also helpful in channelling remittances as 8.3 per cent of the respondents stated. This constitutes a relationship that is reciprocal in nature so that the next time someone went home, they would feel obliged to inform their friend who would do the same when their time came. These friends constitute people who live in the neighbourhood back at home and they work as househelps too. The money order was used by 6.7 per cent of the respondents who were all working in Lavington. They felt that this is the most efficient mode to use.

The ones sending the employer are those who come from the same area as their employer and in this case they had either blood or marriage relationships. This category consisted of 3.3 per cent. Use of mail was not common as it is a rather slow method and there are certain risks involved as the letter may be tampered with and therefore the money may not arrive. The respondents in this category were drawn from Mathare North and constituted 5.0 per cent of the respondents. They explained that this is the cheapest option they could use. They also preferred this mode because they could address these letters to the nearest churches around where the parents attend and therefore once the letter got there it would be in safe hands. Courier services were also used by 11.7 per cent of the respondents.

Table 14: Channels of remitting

Place of work	Channels of remitting	Mean Age	Mean no of years in school
Mathare	NA	15	7
	sending relative	25	8
	sending friend	20	8
	sending employer	17	8
	personally travelling home	19	8
	sending by mail	16	8
	sending money order	18	8
	Total	20	8
Lavington	NA	38	11
	sending relative	37	8
	sending friend	15	8
	sending employer	28	5
	bus services	29	13
	personally travelling home	28	11
	sending money order	38	7
	Total	33	9
Buruburu	NA	25	8
	sending relative	26	7
	sending friend	32	8
	bus services	23	9
	personally travelling home	24	8
	Total	25	8
Total	NA	22	8
	sending relative	29	8
	sending friend	21	8
	sending employer	23	7
	bus services	27	11
	personally travelling home	24	9
	sending by mail	16	8
	sending money order	33	7
Total	26	8	

Source: Field Data, 2005

On being questioned further, 98.3 per cent stated that they faced no challenges in as far as their modes of remittances are concerned. The remaining 1.7 per cent complained that in some instances the money was delayed and therefore they were thinking of changing their preferred mode of channelling these remittances. This constituted only one respondent who

had been sending a relative. However, she had not made up her mind on which mode to adopt.

5.3 PURPOSE FOR REMITTING

Main purposes

All the respondents who were remitting upon being questioned stated that the main purpose for remitting was to channel those funds to the purchase of food and other basic household items such as soap for their families. This result is consistent with Fadayomi (1992) who reported that 75 per cent of remittances are meant for feeding and the upkeep of the family and only a small portion is used for investment in trade, education and other savings. Having seen earlier on that most of these househelps come from relatively large families, food would most likely take the first priority. This problem is compounded by the fact that some of them come from districts that have continued to experience cyclic droughts. No major investments can take place when people are still struggling to meet basic needs.

Coupled with the fact that the weather conditions in most parts of the country have been highly unfavourable, many families have had to buy even the very things that they would not purchase earlier on such as vegetables. While visiting some of the respondents' families, it was evident that the farms were dry and the little maize that had been grown had dried up due to drought.

Upon being asked whether the money sent was used for the intended purpose, 88.3 per cent said yes, 3.3 per cent said sometimes and the remaining 8.3 per cent are the ones that do not remit. The 3.3 per cent of the respondents complained that sometimes the money is used for purchase of alcohol. These respondents were sending their remittances to male relatives.

Otherwise the majority were confident about the use. In their opinion, all the respondents stated that these remittances were beneficial to their families and therefore they were glad that they could contribute positively to the welfare of their families. The respondents knew that it was beneficial because during their visits home they were able to observe positive changes in the household.

Role of the Government

Another question was on what the respondent felt the government could do in order to assist them in being more supportive to their families. A total of 26.7 per cent felt that its time the government assisted them in forming a union. This union would work on streamlining their salaries and terms of work. They stated that with no job security, one could be dismissed anytime even on a very flimsy ground. On being dismissed, there was no place that one could appeal. Some employers were also abusive and there is nothing much that one could do because they desperately needed the money and wondered what would happen if they left as their relatives back in the rural areas looked up to them. Therefore they felt that only a union could come to their rescue. This was a comment that was mainly made by the househelps working in Lavington. They were more mature than their counterparts both in Mathare North and Buruburu and had been in this job for more years. However, none of the househelps interviewed was aware of the presence of Kenya Union of Domestic, Hotels, Educational Institutions, Hospital and Allied Workers (KUDHEIWA). On the issue of contracts, 60 per cent of the respondent's working in Lavington had signed contracts with their employers. They all constituted those who are working for foreigners.

Another 23.3 per cent were for the idea that the best way the government can assist them is by subsidizing secondary education so that they can have a chance to complete school and perhaps they could pursue a career and help their relatives better. This response came from those househelps working in Mathare North. As earlier indicated, most of them are less than 20 years old and they felt that they could support their families' better if given the chance to pursue different courses of their choice.

It is most likely that the people in Mathare North would opt for young girls who are not likely to be too demanding in as far as the salary is concerned. Their incomes also limit them from hiring the more experienced househelps. With the little that these househelps earn, chances of saving in order to go back to school are very mean. This indeed will require the intervention of the government and the civil society.

However, 28.3 per cent had no opinion and this category again entirely falls on those working in Mathare North and Buruburu. Some of these correspondents were too young to even

comprehend what the government should do on their behalf. They were beginners in this kind of work and therefore had nothing much to say. Only one respondent felt that there was need to have an insurance cover because the nature of work they do necessitates so. This could have cropped up from a past incident of burns that the respondent encountered.

Another 16.7 per cent of the respondents stated that they would benefit from the provision of microfinance. All these respondents were drawn from Buruburu. On being questioned further, they stated that before working as househelps they had been running micro-enterprises. Therefore, given a chance they would like to continue as the previous ones had collapsed. For 3.3 per cent of the respondents, subsidized training opportunities would have been beneficial to them. This remark was made in reference to village polytechnics which have collapsed in many districts in Kenya. Table 15 below outlines the responses in relation to the respondent's place of work, age and number of years in school.

Table 15: Role of Government

Place of work	Role of Government	Age	No of years in school
Mathare	formation of union	45	12
	no opinion	18	7
	subsidize secondary education	19	8
	Total	20	8
Lavington	formation of union	31	10
	provision of insurance cover	55	7
	no opinion	32	6
	Total	33	9
Buruburu	no opinion	22	8
	subsidize secondary education	25	7
	provision of microfinance	27	8
	Subsidized training opportunities	27	10
	Total	25	8
	formation of union	32	10
	provision of insurance cover	55	7
	no opinion	23	7
	subsidize secondary education	19	8
	provision of microfinance	27	8
Subsidized training opportunities	27	10	
Total	26	8	

Source: Field Data, 2005

Role of the Employer

The employer plays a very important role in determining whether the flow of remittances is maintained. As earlier mentioned, issues such as dismissal or deductions from ones salary for breaking a few utensils have an impact too. When the respondents were asked what they would want the employer to do so that they can be more effective in remitting, 68.3 per cent stated that they would want their salaries revised upwards. This indicates that even those working in Lavington still felt that they needed their salaries revised. They justified this statement by saying that they work in large houses that require to be kept spotlessly clean.

Other than that, there are other household duties that are equally demanding such as taking care of the children.

Another 30 per cent said that they had no opinion. The majority of these respondents drawn from both Buruburu and Mathare North did not feel that the employer had any role to play. A minimal number consists of those that feel they are already getting more than they deserve because other than their salaries, they have other benefits to enjoy such as provision of medical care. Some have their children being educated by their employers. However this number is minimal. Only one respondent felt that she needed her work conditions improved in order for her to support her family better. Table 16 below gives the different opinions in relation to the respondents' age and number of years in school. This question was addressed to both those who are remitting and those that are not. Even those that were not remitting felt that if they got a pay increase they would possibly be able to remit.

Table 16: Role of employer

Place of work	Role of employer	Age	No of years in school
Mathare	revise salary upwards	20	8
	no opinion	15	7
	Total	20	8
Lavington	revise salary upwards	32	9
	improve work conditions	21	13
	no opinion	43	6
	Total	33	9
Buruburu	revise salary upwards	24	7
	no opinion	26	8
	Total	25	8
Total	revise salary upwards	26	8
	improve work conditions	21	13
	no opinion	26	8
	Total	26	8

Source: Field Data, 2005

5.4 REMITTANCES AND MARITAL STATUS

One important factor in this study was to establish whether there is a relationship between remittances and the househelp's marital status. A cross tabulation was carried out between remittances and the marital status of the respondents. The result is as shown in Table 17. It

can be observed from this table that 76.7 per cent of the respondents were remitting less than Kshs. 2000 of which 71.7 per cent are single. It is also important to note that only 6.7 per cent were remitting over Kshs. 4000 and all of them were single.

Table 17: Remittances and marital status

		Marital status		Total
		married	single	
Remittances	Above 4000		4 6.7%	4 6.7%
	Below 2000	3 5.0%	43 71.7%	46 76.7%
Total	Btw 2001 and 4000	2 3.3%	8 13.3%	10 16.7%
		5 8.3%	55 91.7%	60 100.0%

$$\chi^2 = 2.34$$

$$p = 0.310$$

Level of significance = 0.05

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The null hypothesis that was tested states that there is no relationship between remittances and the marital status. The chi-square value was found to be 2.34 at a significant level of 0.310. Since this significant level is more than the accepted alpha value of 0.05, the null hypothesis (H_0) is accepted and the alternative hypothesis (H_1) is rejected. Therefore, there exists no significant relationship between remittances and the marital status of the respondents.

5.5 REMITTANCES AND THE LEVEL OF EDUCATION.

Earlier in this study, it was hypothesized that there is a significant relationship between the educational level of househelps and remittances. In a bid to test the null hypothesis which states that there exists no relationship between remittances and the level of education of the househelp, a cross tabulation was done. The result is as shown in Table 18.

Table 18: Cross tabulation between remittances and the level of education

Remittances	Level of Education		Total
	primary	secondary	
Above 4000	3 5.0%	1 1.7%	4 6.7%
Btw 2001 and 4000	6 10.0%	4 6.7%	10 16.7%
Below 2000	37 61.7%	9 15.0%	46 76.7%
Total	46 76.7%	14 23.3%	60 100.0%

Source: Field Data, 2005

$$\chi^2 = 1.92$$

$$p = 0.382$$

Level of significance = 0.05

The chi-square test was carried out to examine whether there is a relationship between the level of education and remittances. The hypothesis was tested at a significant level of 0.05. The value of chi-square was found to be 1.92 at a significant level of 0.382. Because this significant level is more than the accepted alpha level of 0.05, then the null hypothesis (H_0) was accepted and the alternative hypothesis (H_1) rejected. In conclusion, it can be observed that househelps remit irrespective of their marital status and level of education.

5.6 CASE HISTORIES

Case histories were found to be the most appropriate in bringing out the information from the recipient households. Two heads of households were interviewed and the criterion used to select them was based on the amount of remittances received and the presence of the househelp's children in the rural areas. This means that one of the household heads has a daughter working in Lavington while the other is working in Mathare North. The names of the respondents are fictitious with an aim of concealing their identity as this corresponds with research ethics. The main aim of interviewing these household heads was to derive information from the recipients.

Box 5.7: Case History 1

Case One:

Wambua is 67 years old and a widower. He lost his wife in 1982 as she delivered their last-born Mumbua who is currently working as a househelp in Mathare North. He has 7 children and all of them are alive. The ages of the children range between 23 and 36 years. The other children in between are aged 34, 33, 30, 29 and 27 in that order. Other than the last born who works in Nairobi as a househelp, all the others have families and live close by.

The eldest son has built his house next to his father's and mainly assists his father in the farm together with his wife and children. The other son who is the third born, lives close to the shopping centre and runs a small shop together with his wife. The remaining are all girls who are married and settled at their husbands' homes. None of them is involved in any other occupation other than farming.

Wambua explains that he has been to school for only four years and that he tried to ensure that all his children complete the Kenya certificate of Primary Education. For about 20 years he worked in the Ugandan Power and Lighting Company as a technician before being laid off due to redundancy. He shows me his work certificate that contains all the details. It is at this point that "I decided to come back home and join my wife in farming".

Currently, he is still involved in farming in his 2-acre farm that is barely productive due to the unfavourable weather conditions. Other than growing maize and pigeon peas, he has some avocado trees in his compound. When they are ripe, he normally sells them in the nearest market. From this, he could get between Kshs 30 and 50. Otherwise, he is entirely dependent on his farm for food and seedlings for the next planting season.

Wambua stated that other than his last-born daughter who sends him Kshs.500 a month, he does not receive any other form of remittances from his other children. On being asked why this is the case, he stated that "my other children have families and they are struggling to make ends meet. Mumbua is still single and is able to send only kshs.500 because she earns Kshs.1500."

He stated that although Kshs 500 is not much, he highly appreciates it. He believes that if his daughter would have an opportunity to earn more, she would send more money. He wondered if there is anything the government could do in order to ensure that househelps salaries are increased.

Box 5.8 Case History 2:

Case two:

Njenga is 50 years old. He is married and has 8 children. The first three children are aged 30, 28 and 25. The first two are married and settled at their husbands' homes and are engaged in farming. Njeri is 25 years old and works in Lavington as a househelp. She has two children who are under the care of her parents. The next two boys are aged 20 and 17 and since completing their Kenya Certificate of Primary Education have not found any formal employment. They are therefore staying at home and helping out in the farm. The last three are still in primary school and are aged 10, 12 and 14.

Njenga was not able to complete school and therefore only got to class 8. He then learnt about being a mechanic from a friend and has since worked in different garages.

However, two years ago he resigned and joined his wife in their rural home because his health had began failing. Currently, he is involved in farming his two-acre plot that he inherited from his father.

Njeri is the only child that supports her parents with Kshs. 5000 a month. Since her family is based in Thika, she travels home every end of the month to visit. Her father is grateful that the money she brings home is not only used to purchase foods that they do not grow but is also used to purchase other necessities such as school uniforms and books for the young ones who are in primary school. Njeri's children also need to eat well as they are young and growing up. In case they get unwell; Njeri's mother is able to take them to the nearest clinic.

Njenga concludes by saying "I am truly grateful to my daughter and I hope that someday when she decides to get married, she will continue to support us".

CHAPTER: 6

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

6.1 SUMMARY

In a nutshell, this study has been able to come up with the following findings: Firstly, the respondents were aged between 13 and 55 years with the mean age being 20, 25 and 33 for Mathare North, Buruburu and Lavington respectively. It was also observed that the househelps interviewed in this study were coming from households comprising of between 2 and 12 children.

Secondly, 68.3 per cent of the respondents were single although even among this category, some had children. The average number of children was one child although they were ranging between 1 and 7 children. In total, 50 percent of the respondents had no children.

A total of 70 per cent of the respondents had only attended up to 8 years in school. On dropping out, they went in search of jobs. A total of 38.3 per cent of the respondents got their job through the help of a relative and another 10 per cent were assisted by their mothers. The majority which constitutes of 40 per cent were assisted by friends while the rest went in search of the jobs on their own.

The salaries of the respondents were ranging between Kshs.800 and Kshs. 15,000. Out of the 60 respondents interviewed, 91.7 per cent of the respondents were remitting. The remittances were in the form of cash and/or goods. Cash sent to households was ranging between Kshs 500 and Kshs. 6000 with 81.7 per cent of the respondents remitting on a monthly basis. The goods included foodstuffs and clothing whose value ranged from Kshs 400 to Kshs.3000. These goods were only purchased periodically by 46.7 per cent of the respondents during their visits home. On average, respondents were remitting 55.33 and 38.1 per cent and 70.68 per cent of their earnings in Mathare North, Lavington and Buruburu respectively.

In addition to ash and goods, 46.7 per cent of the respondents were also involved in making the following payments: paying school fees for either their sons or daughters, siblings, nieces/nephews, purchase of uniform and books and payment of house rent for a relative.

The most popular recipient of remittances was the mother and this was confirmed by 62.5 per cent of the respondents. Other receivers included fathers, sons, daughters, daughters –in –law, mother-in-law, grandmother, uncle, auntie and husband.

A total of 35 per cent sent their remittances through relatives whereas another 21.7 per cent opted to take their remittances personally on their visits home. Others send their friends and employers while others made use of courier services, mail and money order. Most of the remittances were channeled towards meeting basic household needs i.e. food and clothing amongst others. However, in places where food is in plenty, the money was used to give contributions towards community groups amongst others.

On being questioned on what the government should do to assist the respondents to continue supporting their relatives through sending remittances, 26.7 per cent felt that the government should assist them in the formation of a union oblivious of the fact that a union already exists i.e. Kenya Union of Domestic, Hotels, Educational Institutions, Hospitals and Allied Workers (KUDHEIWA). Other responses included provision of an insurance cover, subsidization of secondary school education, provision of microfinance and subsidized training opportunities in colleges. Concerning the employer's role in supporting the flow of remittances, 68.3 per cent of the respondents stated that they would like to have their salaries revised upwards. Another 30 per cent had no opinion whereas one respondent advocated for improved working conditions.

6.2 CONCLUSIONS

In conclusion, it can be observed that househelps remit irrespective of the amount that one earns and irrespective of their educational background. This was observed from the percentages that were drawn in relation to their salaries. Therefore, several households are benefiting from remittances sent by their daughters. Since the work of the househelps is also temporal in nature, the househelps could also be forming a network of support by remitting. This would ensure that should they loose their jobs they have a place to fall back.

It can also be observed that the main recipients of remittances are the mothers. This can mainly be attributed partly to the fact that some mothers are involved in finding jobs for their daughters whereas others are taking care of their grandchildren. As most of the househelps stated, mothers are the ones who are involved in running the home and therefore are in a better position of appropriating what has been sent.

This research has been able to establish that househelps do not only send money but some also send goods that mainly comprise of foodstuffs and clothing. Some are also involved in financing their children's or sibling's education. This is a clear indication that remittances are a response to vulnerability at the household level.

From the research, it can also be noted that the main reason for remitting is to help the household meet its basic needs that include food, clothing, housing and education amongst others. This is a clear indication that remittances are a function of poverty alleviation. In conclusion, this study has been able to establish that there exists no relationship between remittances and the marital status and educational level of househelps.

6.3 RECOMMENDATIONS

The following issues are important and should be considered by the government, policy makers and the employers. Firstly, the househelps need to be empowered on their rights at work so that they can demand what rightfully belongs to them. This will ensure that they get the minimum salary stipulated in the Act. In addition, many will become aware of the existence of Kenya Union of Domestic, Hotels, Educational Institutions, Hospitals and Allied Workers and the benefits of being a member. Indeed, this will be one step in ensuring that the flow of remittances is enhanced between the househelps and their families.

There is also need to explore on what other opportunities for saving by the househelps are available. This is because their job is temporal in nature. This therefore requires them to have opportunities for saving that are tailored to meet their needs and are flexible in nature. This will ensure that their savings are secure once one loses their job and is out looking for another one.

Areas for Further Research

Since education and marital status were not important variables in as far as the remitting behavior among househelps is concerned, other variables need to be studied. There is need to look closely at the househelp's family background in terms of whether the household is female or male headed. This is because female headed households are more vulnerable than the male headed ones.

There is a group of househelps who are opting to be hired on a day-to-day basis and can only work as opportunities arise. These househelps can be found in estates like Lang'ata, Ngumo and Nairobi Dam amongst others. They are hired on a daily basis as work becomes available. There is need to establish whether they also remit. Then this can be extended further by doing a comparative study on the remitting behavior among casual and regular househelps.

Another comparative study could also be done between househelps and the following categories of workers: other domestic workers such as gardeners, workers in the informal sector, public sector and those in the private sector. This would help in establishing which category of workers remit more in comparison to their earnings. The other important factor that could also be established is the frequency of remittances between the different groups of workers.

Other than Nairobi, it will be important to ascertain whether the remittance behavior among househelps in different towns compares with the one of this study. Infact, a comparison can be made between one other city such as Mombasa or Kisumu and any other town such as Nakuru. The main aim would be to compare their salaries and see how these salaries impinge on remittances.

APPENDIX 1

Mean of how often items are remitted.

Place of work	How often do you remit these items?	Mean Age	Mean no of children	Mean no of years in school
Mathare	NA	20	0	8
	once a year	21	1	7
	once a month	25	1	8
	once every six months	19	0	8
	Total	20	0	8
Lavington	NA	31	2	11
	once a year	35	3	8
	once a month	28	2	8
	every three months	33	0	8
	once every six months	33	0	6
Total	33	2	9	
Buruburu	NA	24	1	9
	once a year	32	5	6
	once a month	22	1	8
	every three months	18	0	8.00
	once every six months	28	1	6
	once every two months	29	2	8
Total	25	1	8	
Total	NA	24	1	9
	once a year	32	3	7
	once a month	23	1	8
	every three months	26	0	8
	once every six months	24	0	7
	once every two months	29	2	8
Total	26	1	8	

Source: Field Data, 2005

Receiver of remittances

Place of work	Receiver of remittances	Mean Age	Mean no of children	Mean no of years in school
Mathare	NA	16.50	0	7
	mother	19	1	8
	father	20	0	8.50
	daughter	45	3	12
	uncle	18	0	8
	auntie	18	0	8
	Total	20	0	8
Lavington	NA	38	2	11
	mother	29	1	11
	father	31.50	2	8
	daughter in law	48	7	0
	son	52.50	6	3.50
	Total	33	2	9
Buruburu	NA	25	1	8
	mother	24	1	8
	father	18	0	8
	mother-in-law	29	3	7
	grandmother	32	3	6
	both father and mother	18	0	8
	husband	38	10	4
	Total	25	1	8
Total	NA	22.50	1	8
	mother	24	1	9
	father	24	1	8
	daughter in law	48	7	0
	son	52.50	6	3.50
	daughter	45	3	12
	uncle	18	0	8
	auntie	18	0	8
	mother-in-law	29	3	7
	grandmother	32	3	6
	both father and mother	18	0	8
	husband	38	10	4
Total	26	1	8	

Source: Field Data, 2005

Other Contributions towards the Household Expenses.

Place of work	Other contributions by Househelp	Age	No of children	No of years in school
Mathare	NA	19	0	8
	pay fees for son/daughter	45	3	12
	pay fees for sibling	17	0	8
	paying fees for nephew/niece	16	0	8
	purchase of uniforms and books	18	0	8
	Total	20	0	8
Lavington	NA	32	2	10
	pay fees for son/daughter	35	3	9
	pay fees for sibling	27	0	14
	house rent for relative	42	4	4
	purchase of uniforms and books	15	0	8
	Total	33	2	9
Buruburu	NA	23	1	8
	pay fees for son/daughter	32	4	8
	pay fees for sibling	22	0	4
	purchase of uniforms and books	18	0	8
	Total	25	1	8
Total	NA	23	1	8
	pay fees for son/daughter	34	3	9
	pay fees for sibling	22	0	9
	paying fees for nephew/niece	16	0	8
	house rent for relative	42	4	4
	purchase of uniforms and books	17	0	8
	Total	26	1	8

Source: Field Data, 2005

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APPENDIX 2

HOUSEHELP'S QUESTIONNAIRE

My name is Hellen Kwamboka Kerina. I am a postgraduate student at the Institute for Development Studies in the University of Nairobi. I am currently carrying out a study on the remittance behaviour among househelps. Your cooperation and assistance in answering these questions will be highly appreciated. Your responses will be treated with strict confidentiality.

Questionnaire Number.....

Date of Interview.....

SECTION ONE

Background Information

1. Name of househelp.....

2. Sex Male Female

3. Date of Birth.....

4. District of Birth.....

5. How many siblings do you have?.....

6. What is your family's source of income?.....

.....

.....

7. Marital Status Married
 Widowed
 Divorced / Separated
 Single

8. Religion Catholic
 Protestant
 Muslim
 Seventh Day Adventist
 Other, specify.....

9. Do you have children? Yes No

(b) Number of children.....

Educational Background

10. Have you attended school? Yes

No

11. If yes, how many years have you been in school?.....

12. If no, please explain why you have never attended school.

.....
.....

13. If you did not complete school, kindly give reasons that contributed to your failure to complete school.....

.....
.....

Work History

14. (a) How long have you worked as a househelp?(In months or in years).....

(b) Who introduced you to this work? Relative

Friend

Bureau

Other specify.....

15. Prior to employment, where were you?

School

Home

Other specify.....

16. How much money are you paid per month?.....

(b) Other than the salary, are you paid any other employment benefits?

Yes

No

(c) If yes, how much per month?.....
.....

17. Do you receive your salary promptly at the end of each month?

Yes

No

18. If no, for how long has your salary been delayed before?
.....

SECTION TWO

Nature of Remittances

19. Do you send part of your salary to your family?

Yes

No

20. If yes, how much do you send in Kshs?

21. How often do you send this money? Monthly

Quarterly

Half yearly

Annually

Other specify.....

22. Do you send anything else other than money?

Yes

No

23. If yes, what items do you remit?

Foodstuffs

Clothing

Farm inputs

Other specify

24. How often do you remit these items?.....
.....

25. What is the total cost in Kshs of these items?

.....
.....

26. To whom do you send these money and or items?

- Father
- Mother
- Elder brother
- Elder sister
- Guardian
- Other Specify.....

27. Apart from the above, are you currently contributing towards other household expenses?

- Yes No

28. If yes, what are you currently financing?

- Educating a son / daughter
- Educating a sibling
- Financing hospital costs for a sick relative
- Other Specify.....

Channels for Remitting

29. What channels do you use to send (a) your money (b) other items home.

- Sending a relative
- Sending a friend
- Sending the employer
- Using the Bus services
- Personally travelling home
- Other specify.....

30. What challenges do you face in as far as sending this money is concerned?.....

(b) Sending these items is concerned?.....

31. In your opinion, how can these challenges be overcome?.....

.....
.....
.....

SECTION THREE

Purposes for Remitting

32. What is the main purpose of sending a portion of your salary home?

.....
.....
.....
.....

33. In your opinion, is the money you send used for the intended purpose?

- Yes No

34. If no, why is this the case?.....

.....

35. In your opinion is this money and /or goods beneficial to your family?

- Yes No

36. What role do you think the following can play in enabling you to continue to support your family?

(a) The Government.....

.....
.....

(b) Your Employer.....

.....
.....

APPENDIX 3

HEAD OF HOUSEHOLD INTERVIEW GUIDE

My name is Hellen Kwamboka Kerina. I am a postgraduate student at the Institute for Development Studies, at the University of Nairobi. I am hereby carrying out a study on the remittance behaviour of house helps. I would specifically want to find out how remittances received from house helps are utilized at the household level. Your assistance in answering these questions will be highly appreciated. Your responses will be treated with strict confidentiality.

1. Name and age of household head.
2. Marital status and the number of children.
3. Age of each child and their present occupation.
4. Educational status of household head.
5. Past and present occupation of household head.
6. Remittances received and their respective uses. (From which children and in what amounts.)
7. Individual views on remittances.