



ISSN: 0975-833X

Available online at <http://www.journalcra.com>

INTERNATIONAL JOURNAL
OF CURRENT RESEARCH

International Journal of Current Research
Vol. 3, Issue, 7, pp.264-271, July, 2011

RESEARCH ARTICLE

FEMALE DOMESTIC WORKERS AND REMITTANCES: TRIPLE DISEMPOWERMENT?

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ARTICLE INFO

Article History:

Received 13th February, 2011
Received in revised form
24th March, 2011
Accepted 25th April, 2011
Published online 16th July 2011

Key words:

Domestic worker,
House-helpers,
Remittances,
Empowerment,
Households,
Migrants.

ABSTRACT

This paper examines the remitting behaviour among domestic servants, also referred to as house-helpers, working in Nairobi. It is based on a study whose broad objective was to assess the remitting behaviour among house-helpers in Lavington, Mathare North and Buruburu residential estates in Nairobi. The paper focuses on the proportion of income remitted among house-helpers and the factors that influence remittances. Remittances among female domestic workers have led to triple disempowerment, in that, firstly, these women are denied access to education and those who proceed to high school may not advance to higher education. Secondly, because of limited access to education, they end up with no jobs or with poorly paid jobs. Lastly, the little they earn has to be divided between their needs and those of their families. It was recommended that there is a need for house-helpers to be empowered on their rights as workers. This will ensure that they are in a position to demand for their rights as far as their salaries are concerned. They will also learn the benefits of working together under the workers' unions. This will in turn ensure that the flow of remittances is enhanced between the house-helpers and their families.

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INTRODUCTION

Every year, many women migrate to the urban areas in search of jobs. When the white collar jobs are not forthcoming, many end up as domestic workers. These women work for long hours and in deplorable conditions. To make matters worse, they are poorly remunerated and some of them are physically, emotionally and psychologically abused. House-helpers 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, hence the need to have someone to take care of domestic work. The demand for house-helpers is high and the supply is assured by the fact that harsh conditions in the rural areas push some to the city in search of jobs (www.nupi.no/IPS/filestore/FDS-2Andvig.pdf).

Remittances constitute the transfer of cash and/or goods from migrants to their families in their place of origin. 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 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 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

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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. However meagre their salary may be, it is important to establish the percentage of house-helpers' income that is remitted. This is important as it aids in establishing whether those who earn more necessarily remit more. How often house-helpers remit money to rural homes helps to know whether these contributions are constant or sporadic. The amount sent has a direct impact on the way these remittances are utilized at the household level. The study was also out to unearth the factors that would influence the remitting behaviour among house-helpers; for example, whether the marital status of the house-help would have an effect on the remitting behaviour.

Unfortunately, there are no statistics on house-helpers in Kenya. Even the Labour Force Survey of 1998/1999 only covered 11,049 households in Kenya and did not specify the number of house-helpers found within these households. House-helpers have not been considered for research because, firstly, their salaries may vary depending on the employers and it may be difficult to generalize the proportion of income that is remitted by house-helpers. However, there is a significant relationship between the level of education of house-helpers and remittances. This implies that the flow of remittances is dependent on the educational level of the house-help. Furthermore, there is a significant relationship between the marital status of house-helpers and remittances. The foregoing study was based on two theoretical understandings: the Todaro migration model and the rural livelihood diversification approach. The Todaro model postulates that migration is primarily stimulated by economic considerations of benefits and costs. Migration is also as a result of urban-rural differences in the expected income rather than the actual earnings. Further, the probability of obtaining an urban job is directly linked to the urban employment rates and thus inversely related to the urban unemployment rates. Todaro (2000) states 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 labourers 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. Furthermore, 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 considering that house-helpers are migrants too. They 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 factor for migration. Women who migrate to work as house-helpers 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 house-help. The expected income of working as a house-help may

outweigh the expected income of a casual labourer. This will enable the house-help to save and remit to her family back in the rural areas. Therefore, the woman may opt to migrate and work as a domestic servant. These women 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 house-helpers. The Todaro Migration Model is useful in explaining how women who are unskilled and uneducated are likely to end up working as house-helpers. This is attributed to the ease of entry to this kind of job and the flexible wages among other benefits.

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 standards of living". 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) and these are: seasonal migration, whereby migrants move during the slack agricultural periods and return during periods of harvest or planting; circular migration, whereby migration is not necessarily pegged on seasonal factors in agriculture; permanent migration (rural-urban) in which a family member makes a long duration move to an urban centre or a city in search of a job which upon getting makes contributions to the rural household in the form of regular or intermittent remittances, and international migration where a family member moves either temporarily or permanently abroad.

Unlike the Todaro migration model, the rural livelihood diversification approach views migration as a family decision as income from remittances is not correlated with risk factors in agriculture. This approach also does not concentrate on income differences alone between the urban and rural areas, but also 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 of 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 house-helpers, they may not have land back at home, but some do have children and others have siblings who look 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 could constitute the main reason house-helpers remit. Both the Todaro Migration Model and the Rural Livelihood Diversification Approach explain factors of migration and not remittances. However, they have important aspects that were utilised in explaining the remitting behaviour among house-helpers.

Remittance and Migrants

Literatures on remittances vary and bring out different aspects, both positive and negative. Dostie and Vencatachellum (2004) conducted a study on compulsory and voluntary remittances among child domestic workers in Tunisia. Compulsory remittances constituted wages remitted directly to the parents while voluntary remittances were those sent by the househelps

willingly. They 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 like the younger boys. 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. Furthermore, parents who owned 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. In addition, older domestic workers faced lower compulsory remittances and voluntarily remit less possibly due to weaker family ties. A married domestic worker also sent lower voluntary remittances to her parents and siblings. Their study concentrated majorly on the motivations for remittances.

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. The research found that migrants with higher incomes remit higher absolute amounts. 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. This confirms that migrants may be motivated to repay the cost of educating them. 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 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.

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. 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 considered 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 demonstrated that both the individual and

household characteristics have a role to play in influencing one's decision to remit. He also argues 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 relationship between the levels of education to remittances has, however, been left out. Perhaps the more educated sons in this case may not have had an interest in settling in their rural areas. Ross and Weisner (1977) take an ethnological point of view in examining some general implications of the rural-urban migrant network in Kenya. 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. Based on the time factor, the possibility that these statistics have since changed is very high, as economic conditions have changed and the cost of living has gone up.

Lianos (1997), in his study on factors determining migrant remittances in Greece, examines the migrant's remittance behaviour. He 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, however, is limited to external remittances. The study aids in explaining the key factors that 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.

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, the levels of poverty would increase further if the migrants 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.

Remittances and Inequalities

Studies on remittances bring 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 based 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 show that in the case of Mexico, internal remittances have an equalizing effect whereas external remittances have an in equalizing effect. In equalizing 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. It is evident that scholars have concentrated on remittances coming from international migrants. Little has been done on urban to rural transfers especially with specific reference to house-helps. This paper therefore seeks to show how house-helps are disempowered as reflected in their remitting behaviour. The findings of the foregoing study cannot be generalized but will be useful in understanding the study population.

MATERIALS AND METHODS

The primary data for the study was obtained using semi-structured questionnaires. Interview guides were also used for the heads of households and presented in the form of case histories. Sources of secondary data included books, journals, theses, magazines, articles, government statistical documents and reports. This study made use of non-probability sampling methods as well. These are: purposive and snowball sampling. The non-probability sampling methods were used because, firstly, there was no sampling frame that could be used with reference to the study population that consisted of house-helps and since the study was concerned with those who remitted, the probability of establishing this category became even more difficult. Secondly, the study was mainly exploratory and did not seek to generalize the findings or make any claim of representativeness. Thirdly, the nature of the work of house-helps necessitated that one interviews them as they became available as others were restricted from talking to strangers and might not even have been allowed to leave the house or the compound. Lavington, Mathare North and Buruburu were the residential estates that were purposively selected due to the researcher's familiarity of these estates. A total of 60 house-helps were interviewed. This represented 20 in each of the residential estates selected. Most of the respondents were selected by use of snowball sampling technique. Due to financial and time constraints, the sample size could not go beyond 60. The collected data were analysed and presented. Qualitative data was analysed through the use of content analysis and the data presented thematically. Case histories were also cited in the study. Quantitative data was analyzed through the use of the Statistical Package for Social Scientists (SPSS) and this was used to generate frequencies, mean scores and percentages.

RESULTS AND DISCUSSION

CHARACTERISTICS OF HOUSEHELPS

Age

The youngest was 13 and the oldest was 55 years while the mean age was 26 years. This indicated that most of these

house-helps were relatively mature. However, when comparisons were made between the three residences of work, there were marked differences in as far as age was concerned. In Mathare, the mean age was 20 years; in Lavington, 33 years and Buruburu, 25 years. In Mathare, the residents were most likely to opt for younger girls who may not be demanding in terms of wages. This also meant that they were inexperienced in this kind of work. Those hired in Lavington were more mature than their Buruburu and Mathare counterparts. This indicated that they had worked as house-helps for over ten years and therefore they were paid more.

Birth by province

Respondents in this study were drawn from different districts. The findings showed that the majority of house-helps, i.e. 46.6 percent, were drawn from Eastern Province which is generally dry. This was 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 which forced the women to migrate in search of 'greener pastures'. Central province accounted for 23.3 percent whereas Nyanza, Coast and Tororo (Uganda) accounted for 1.7 percent each. 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 applied to some of those who came from Western province.

Number of Siblings

The number of siblings of the respondents' ranged between 2 and 12 siblings with a mean of 8. This indicated that most of these house-helps were drawn from relatively large families and this had an implication on access to basic needs such as food. In addition, chances of advancing in education also became limited in these large families. This necessitated that some members of the household go out and fend for themselves and possibly for the others.

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 were peasants and had no other source of income. Peasants in this case referred to those families that solely eked their living from the piece of land they owned which in most cases was less than 2.5 acres. Even in cases where it was more than 2 acres, the land was unproductive. One respondent stated that they were squatters and the head of the household was selling charcoal. Another respondent stated that her parents were dependent on casual labour while another stated that her family ran a business enterprise. Evidently, these house-helps came from harsh backgrounds that pushed them out to work, and sometimes at a very early age. 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 meant that these single house-helps were 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 widows.

EDUCATIONAL BACKGROUND

Schooling

A total of 58 out of the 60 respondents had some form of schooling while two respondents had never been to school. Two respondents had dropped out of primary school. For those who had attended school, the number of years in school did not matter much. Over half of the respondents, i.e. 42, had gone up to class 8. Another 3 respondents had dropped out of secondary school whereas 6 respondents had completed secondary school. Only 5 had done some diploma courses after completing secondary school. On being asked why they did not finish school, several reasons were given, but the predominant answer given by 77 per cent of the respondents was 'lack of fees'. This meant that their parents did not have the money to take them to secondary school. A total of 10.4 per cent of respondents, who had not completed school, stated that they had lost their parents while they were young and 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. About 4.2 percent got children while in school and a similar percentage did not receive any motivation from their parents to go to school. Lastly, 2.1 per cent of the respondents got married.

WORK HISTORY

Years of Work

There was a wide variation in the number of years one had worked as a house help. This was not limited to the current place where one worked. Rather, it applied to all the years since one was introduced to the 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, 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) analysed different studies that have been done on remittances in Kenya and concluded that the longer the period of urban residence the smaller the amounts of money remitted. This implied that over time, the flow of remittances decreased. To some extent, this claim could be true. However, other factors such as the marital status count in determining whether the house help would continue to remit or not. All the respondents in Mathare North had worked as house helps for less than 5 years and they were remitting the least compared to those in Lavington and Buruburu. This was related to the fact that they earned 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 constituted of 47 house helps 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.

Wages

The range of the house helps' salaries was wide with the lowest earning Kshs. 800 and the highest Kshs.15, 000. The mean salary was Kshs. 4092.50. A comparison of the three residences showed huge differences. In Mathare, the lowest paid earned Kshs. 800, while the highest earned Kshs. 2,000. In Lavington the highest paid earned Kshs.15, 000 while the lowest earned Kshs.3, 500. In Buruburu, the highest paid earned Kshs. 3000, whereas the least paid earned Kshs.1500. The mean salaries were Kshs. 1360, Kshs. 6825 and Kshs. 2200 for Mathare, Lavington and Buruburu respectively. These differences could be attributed to the fact that Mathare and Lavington represented low and high income residences, whereas Buruburu represented a middle income residential area. Therefore, the residents were likely to pay similar wages to house helps, even when they could afford to pay more.

The differences in wages indicated that what one earned was 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 who earned above Kshs. 8000 revealed that they were non-resident. This means that they reported to work in the morning and left in the evening. Therefore most of them lived in the nearby Kawangware slums where they could walk home and the house rent was about 1500 to 2000 a month. Those earning below Kshs. 8,000 in Lavington stayed at their place of work. This constituted 15 respondents. Amongst these ones, some were only provided with accommodation and had to buy their own food, while others had food provided. These differences entirely depended on individual employers. However, this was not directly related to the remitting behaviour.

The wages of the house-helps were also dependent on whether they worked for foreigners or for Kenyans. Foreigners were considered as people who had come in from other countries to work in Kenya for a number of years. Those working for Kenyans earned less than those who worked for foreigners. In fact, the 7 respondents in Lavington who earned Kshs. 4500 and below were all working for Kenyans. It was likely that Kenyans knew that there was plenty of cheap labour and therefore may not allow for any salary negotiations beyond a certain point. Generally those who worked for foreigners seemed to enjoy better working conditions than those who worked for Kenyans. Furthermore, the salaries were not inclusive of overtime charges that ranged between Kshs. 250 and 500 a day. Of those interviewed, these seemed to be a preserve of those working for the foreigners. In Buruburu, all the house-helps interviewed stayed at their places of work. None of them received any other allowances including overtime. The salary scale of house-helps was highly skewed. The mean salary increased with the mean number of years through which one had been to school. For example, those earning over Kshs. 6000 had been in school for ten years, which was equivalent to Form Two. And those earning between Kshs. 4100 and 6000 had an average of 9 years in school compared to those earning between Kshs. 1000 and 2000 with an average of 8 years in school.

FACTORS UNDERLYING THE REMITTING BEHAVIOUR

NATURE OF REMITTANCES

Remittances

Not all of the respondents interviewed were remitting. However, a majority, i.e. 91.7 per cent, were remitting whereas 8.3 per cent of the respondents were not remitting. One house-help who was not remitting stated that she was a single mother of two and was educating her children in a costly private school, thus, was unable to support her family in the rural areas. She earned the most among the respondents interviewed, i.e. Kshs. 15,000. Three house-helpers 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 were not in a position to remit.

Amounts Remitted

The amounts remitted ranged between Kshs. 500 and Kshs. 6,000. The mean amount was Kshs. 1676.25. However, when comparisons were made between those who remitted in Lavington and those in Mathare North, glaring differences could be observed. In Mathare North, remittances ranged between Kshs. 0 and 3000. The mean amount remitted was Kshs. 752.50. In Lavington, it ranged between Kshs. 0 and 6000 whereas in Buruburu amounts remitted ranged between Kshs. 0 and Kshs. 6500. The mean remittances were Kshs. 2600 and Kshs. 1555 for Lavington and Mathare North respectively. It was observed that irrespective of age, the single house-helpers were remitting a greater proportion of their wages compared to all the others. Overall, those with children back at home were remitting more than those without and this could possibly be attributed to the fact that they were supporting both their children and siblings.

A calculation of remittances made in relation to the wage earned showed that the house-helpers in Mathare North remitted 55.33 per cent, whereas those in Lavington and Buruburu remitted 38.1 and 70.68 per cent of their wages respectively. These percentages were obtained by dividing the average amount remitted by the mean wage of the three different residences. The househelpers in Buruburu were actually remitting more than their counterparts in Mathare and Lavington. The expectation was that those earning the most would remit the most. A possible explanation for this would be that some of those house-helpers working in Lavington were married, and therefore, could not remit as much because they have to take care of their immediate families. Even among those married, some of their husbands were not working and they shouldered the whole burden of the house.

Other Forms of Remittances

Remittances do not only constitute money. They also included the value of goods sent home by migrants to support their relatives in the rural areas. A total of 53.3 per cent of the respondents did not send anything else other than money, while 46.7 per cent followed up their money with other goods. Foodstuffs and clothing were the only items remitted.

Foodstuffs in this case were those the family did not grow. No family is self sufficient in terms of what they grow. Some of these goods included cooking oil, wheat flour, rice and salt amongst others. The most likely reason for this was that the respondents came from families that struggled to meet basic needs and therefore, the obvious response would be to aid the family acquires these items. This would in turn free the money sent for other uses.

Total cost of the Items Remitted in Kshs

This question sought to identify the actual amounts the house-help spent on her family other than the money already remitted. Although these other goods were not necessarily sent on a regular basis, they did constitute an important contribution to the household in the rural areas. This also indicated that the respondent had to save to enrich these visits with other forms of remittances. The mean in this case was Kshs, 505. The majority spent Kshs.1000. The person who spent the least used only Kshs. 400 as the highest spent Kshs. 3, 000.

REMITTANCES AND MARITAL STATUS

One important factor in this study was to establish whether there was a relationship between remittances and the house-help's marital status. It was observed that 76.7 per cent of the respondents were remitting less than Kshs, 2000 of which 71.7 per cent were single. It was also important to note that only 6.7 per cent were remitting over Kshs.. 4000 and all of them were single. The null hypothesis that was tested stated that there was 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 was more than the accepted alpha value of 0.05, the null hypothesis (H_0) was accepted and the alternative hypothesis (H_1) was rejected. Therefore, there was no significant relationship between remittances and the marital status of the respondents.

REMITTANCES AND THE LEVEL OF EDUCATION

Earlier in this study, it was hypothesized that there is a significant relationship between the educational level of house-helpers and remittances. 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.

Conclusions

This paper concludes that house-helpers 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. Furthermore, house-helpers do not only send money but some also send goods that comprise mainly foodstuffs and clothing. This is a clear indication that remittances are a response to vulnerability at the household level.

In conclusion, there exists no relationship between remittances and the marital status and educational level of house-helpers.

Recommendations

This paper makes the following important suggestions that should be considered by the government, policy makers and the employers. Firstly, the house-helpers need to be empowered on their rights as workers 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 need to be made aware of the existence of Kenya Union of Domestic, Hotels, Educational Institutions, Hospitals and Allied Workers and the benefits of being a member. There is also need to explore on available opportunities for saving by the house-helpers. This is because their job is temporal in nature and therefore requires them to have opportunities for saving that are tailored to meet their needs. This will ensure that their savings are secure once one loses their job and is out looking for another one.

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