



REVIEW ARTICLE

MIGRATION AND REMITTANCES: A THEORETICAL PERSPECTIVE

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ABSTRACT

This paper discusses the theoretical approaches used to explain issues relating to remittances among house-helps in Kenya. Two theoretical approaches are discussed, namely The Todaro Migration Model and The Rural Livelihood Diversification Approach. In this paper, the theoretical underpinnings are explained against available literature on past studies on remittances. Remittances, as used in this paper, refer to the money and/or the value of goods that migrants send to their family in the rural areas. Remittances are significant sources of income to households across the world. The aim of this paper is to create a conceptual framework for examining issues related to remittances amongst categories of workers such as house-helps. These issues include the proportion of income remitted; frequency of remittances; purposes for remitting and the factors that influence remittances. The paper is limited to a theoretical conceptualization of internal remittances. These are remittances that flow within different regions in the same country as opposed to external remittances that flow from migrants who are outside the country. The conclusions and recommendations are made based on emergent relationships of the available literature and theoretical applications to studies on remittances.

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INTRODUCTION

In our world, where both men and women in a household are mostly engaged in wage earning, the need to have someone to take care of domestic work is extremely important. It is due to this fact that house-helps become an important category of workers both in the urban and rural areas. The demand for house-helps is already high, and is increasing with the workload in homes, and the supply is assured by the fact that harsh conditions in the rural areas will push some people to the city in search of jobs ([www.nupi.no/IPS/filestore/FDS-2Andvig.pdf](http://www.nupi.no/IPS/filestore/FDS-2Andvig.pdf)). In places like Africa and other parts of young girls the developing world, majority and women are forced to migrate to the urban areas in search of employment as house-helps. On finding work, the girls remit part of their earnings with an aim of supporting their families back at home. Although the numbers of house-helps may not be clearly captured in any government statistical documents, their contribution to their families cannot be overlooked. In spite of this, house-helps have not often been considered for research for a number of 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 house-helps 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 house-help's background. This will determine whether the house-helps 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 back at home. These difficulties necessitate a proper guideline on how research can and should be conducted on house-helps and remittances. This paper aims to create an approach to better understanding of remittance-related issues of house-helps. Studies on house-helps and remittances are important to any developing nation like Kenya for a number of reasons. Firstly, they help to ascertain the extent to which house-helps send money to their rural homes and hence their contribution to the household's livelihood. Here, we must consider that a better livelihood for a people in any nation begins at the household/family level. Secondly, such studies bring out the proportion of the house-help's income that is remitted and lay foundation for other related studies in this area. By knowing how much house-helps sacrifice for the betterment of their own families, it is possible to determine how much needs to be done to empower them the more. Thirdly, such studies 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 among others, as they will be in a position to assess whether the migration of such women and girls has an impact on reducing poverty. In addition these studies provide valuable information to institutions that might aid house-helps, for example, Microfinance institutions, community leaders and religious leaders among others. Finally, research on house-helps and remittances also helps to create a framework that

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can be applied to conduct studies on remittances by other workers. Of course all these reasons assume that any study on house-holds and remittances will be based on a clear and a positively applicable approach – the theoretical perspective.

In this paper, remittances are used to refer to 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. In urban areas remittances will involve transfers channeled to educational or health institutions for the benefit of the family members, and so on. The house-help, as a worker, is used in this paper for discussion and illustration of important theoretical underpinnings. Although the term house-help is used in reference to both men and women involved in carrying out domestic work within a house for a wage, this paper is limited to women and girls and does 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, as used in this paper, 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. The theoretical approaches discussed herein provide a basis for studies that seek to understand remittances in terms of the proportion of income remitted; frequency of remittances; purposes for remitting and the factors that influence remittances. 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. But even underlying the amount remitted, the frequency and purpose are the factors that influence remittance behaviour. A good theoretical framework must be able to unearth a clear relationship of all these issues.

## REMITTANCES

### Significance of Remittances

Different scholars have in the past written diverse literature on remittances in relation to migrants, households, poverty alleviation and inequalities amongst others. According to Regmi and Tisdell (2002), 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”. 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; 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 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.

### Remittances and Migrants

Literature on remittances is varied and brings out different aspects on both the positive and negative effects of remittances. According to Dostie and Vencatachellum (2004), 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 is mainly attributed to the fact that the young girls are not often engaged in the labour market whereas the younger boys are engaged. Furthermore, migrants with higher incomes remit higher absolute amounts (Regmi and Tisdell, 2002). These show that the altruism factor to remittances is found insignificant in this case. However, the inheritance of property is a major motivator of whether one remits or not. In addition, 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. Migrants may be motivated to repay the cost of educating them.

In a study to investigate the quantitative magnitude and empirical determinants of remittances in Kenya, Johnson and Whitelaw (1974) found that urban – rural remittances decline as the income of the urban dweller increases. Moreno-Fontes (2004) found that female domestic workers from Asia have been flooding the Gulf Cooperation Council Countries (GCC). 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 the country is also considered prestigious. In turn, the hired 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.

Ranga (2003), in a study on migration and remittances around the communal areas of Zimbabwe, 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 ones 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 study is still important in illuminating on the factors that determine whether one remits or not.

Ross and Weisner (1977), in examining some general implications of the rural-urban migrant network in Kenya, 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. 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.

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. Lianos (1997), in his study on factors determining migrant remittances in Greece, 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. Although these last two studies are only limited to external remittances and therefore the role of urban-rural remittances has not been examined, they are 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.

## Remittances and Household Livelihoods

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 (Mukras et al. 1985). 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. According to Itzigsohn (1995) the total income of households that receive remittances is higher than that of those that don't receive remittances. This study also showed results of the logistic regression that gender, age and remittances are the three main predictors of participation in the labour force. 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; internal remittances fall with the income group whereas external remittances rise as the income group rises and internal migrant households receive much less remittance income compared to external migrants. This study shows that external remittances have a more important impact in as far as accumulation of physical assets is concerned. 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.

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. 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. Solimano (2003) also 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. 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.

### 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. 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.

### 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 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. Evidently, scholars have concentrated on remittances coming from international migrants. Little has been done on urban to rural transfers especially with specific reference to house-holds. This paper therefore seeks to suggest ways of examining internal remittance behaviour basing on house-holds' remittance.

## THE THEORETICAL APPROACHES

### The Todaro Migration Model

#### General overview

The Harris-Todaro model, named after John R. Harris and Michael Todaro, is an economic model used in development economics and welfare economics to explain some of the issues concerning rural-urban migration. The main assumption of the model is that the migration decision is based on expected income differentials between rural and urban areas rather than just wage differentials. This implies that rural-urban migration in a context of high urban unemployment can be economically rational if expected urban income exceeds expected rural income ([http://en.wikipedia.org/wiki/Harris%E2%80%93Todaro\\_model](http://en.wikipedia.org/wiki/Harris%E2%80%93Todaro_model)). In the model, equilibrium is reached when the expected wage in urban areas (actual wage adjusted for the unemployment rate), is equal to the marginal

product of an agricultural worker. The model assumes that unemployment is non-existent in the rural agricultural sector. It is also assumed that rural agricultural production and the subsequent labor market is perfectly competitive. As a result, the agricultural rural wage is equal to agricultural marginal productivity. In equilibrium, the rural to urban migration rate will be zero since the expected rural income equals the expected urban income. However, as observed in Todaro model (ibid.) in this equilibrium there will be positive unemployment in the urban sector.

#### Major Underpinnings

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 labour 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 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. 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.

#### Application to Studies

This model is important in studying house-holds because they too are migrants. They, like all other migrants, 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 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. For example, other than the income, benefits of working as a house-help may include provision of food and accommodation. This is an advantage as it 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 house-help. These women who migrate to work as house-helpers 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. 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 house-helpers. 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.

### The Rural Livelihood Diversification Approach

#### General Overview

This approach is fundamental to contemporary policy engagement with chronically poor and vulnerable groups and populations, including our understanding of poverty traps and thresholds and policy choices concerning effective forms of social protection. Frank Ellis has done pioneering work on rural livelihoods, including working in the late 1990s with DFID on the development of the sustainable livelihoods framework; and applying this framework in research and policy work during the 2000s.

From 2000-2004 Frank Ellis led a DFID-funded multi-country research programme entitled Livelihoods and Diversification Explored by Research (LADDER). This programme worked with local research teams in Uganda, Kenya, Tanzania and Malawi, and collected qualitative and quantitative data from 37 villages and 1,345 households in these countries. The emphasis of subsequent analysis was to link the micro level livelihood insights obtained from the field research to the national level preparation of first round Poverty Reduction Strategy Papers (PRSPs), at that time occurring in each of the case-study countries. Since 2004, Frank Ellis's (<http://www.uea.ac.uk/dev/People/Academic/ellis>) research has evolved in three main directions: the impact of decentralised local government on the livelihood prospects of the rural poor; policy options for reversing growing vulnerability through social protection (with a geographical focus in southern Africa); and strategic approaches to poverty reduction in Sub-Saharan Africa centred on the limitations of agriculture and the potential role of rural-urban transitions

#### Major Underpinnings

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).

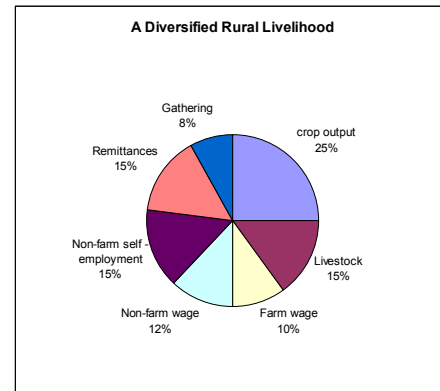


Figure 1: A Diversified Rural Livelihood

Source: Ellis, F. 2000

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 (ibid). Firstly, there is seasonal migration whereby migrants move 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 where the house-helpers with their remittances fall in. Lastly, there is international migration where a family member moves either temporarily or permanently abroad. This model definitely deals with reasons for migration, but knowing the relationships between migration and remittances helps better explain the state of expectations of house-helpers. Because it is mainly exploratory in nature, it still gives room for other factors that may not have been identified.

Unlike Todaro migration model that looks at migration as an individual choice, the rural livelihood diversification approach views migration as a family decision as remittance 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 lose 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.

## Application

Since this approach examines strategic approaches to poverty reduction in Sub-Saharan Africa centred on the limitations of agriculture and the potential role of rural-urban transitions, it can be used to explain migration and remittance by house-helpers in this way. 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 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 lose 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 house-helpers remit. In these studies, it will be important to establish who introduced these women to their 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 house-helpers' remittances are regular or intermittent. The key issue will be to identify the factors that influence remittances among house-helpers. 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 house-helpers although this study is mainly exploratory in nature.

## Conclusion

Most migrants, both international and local including house-helpers remit irrespective of the amount that one earns and irrespective of their educational background. Remittances are important in uplifting the socio-economic levels of people in developing countries. Several households have benefited from remittances sent by their family members. Since the work of the house-helpers is also temporal in nature, the house-helpers could also be forming a network of support by remitting. This would ensure that should they lose their jobs they have a place to fall back. House-helpers do not only send money, but also some 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. 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.

## Recommendations

It is imperative that more studies on remittances need to be conducted to bring out the roles played by workers, such as house-helpers, in poverty alleviation. Such studies must be comprehensively formulated against theoretical understandings geared towards poverty alleviation. Further, house-helpers 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 optimum 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 house-helpers and their families. There is also need to explore on what other opportunities for saving by the house-helpers 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. Studies on remittances can also examine such areas.

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