

**EFFECT OF DIASPORA REMITTANCES ON HOUSEHOLD LIVELIHOODS IN
KERICHO COUNTY KENYA**

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DECLARATION

This research project is my own work and has never been presented for any award in any other institution.

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Supervisor

This research project has been presented for examination with my approval as the University Supervisor.

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DEDICATION

I dedicate my work to my parents: Samwel Mutai Rotich and Alice Rotich, who established a firm academic foundation in my life, inspired and financially supported me in this research allowing me to further my studies. I also devote this work to my brother Collins Sang and sister Faith Chepngetich for their love and motivation during this study. Special thanks to my supervisor, Dr. Felix Kiruthu, for encouraging and guiding me in this study.

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LIST OF ABBREVIATIONS

DFID	Department for International Development
GDP	Gross Domestic Product
IDF	International Development Fund
IMF	International Monetary Fund
NACOSTI	National Commission for Science, Technology and Innovation
SPSS	Statistical Package for Social Sciences
UNDP	United Nations Development Program
ISDR	International Strategy for Disaster Reduction
IRP	International Recovery Platform

OPERATIONAL DEFINITION OF TERMS

Community members	Members of an entity or residents of a particular geographical area or boundary who share interests, opinions, a sense of location, shared acts, and social ties. The study focused on citizens within Kericho County who are beneficiaries of diaspora remittances
Household	A household is comprised of one or more individuals who reside in the same residence. It can pertain to either a nuclear family or another form of social collective. The study focused on households within Kericho County, Kenya
Diaspora	These individuals are citizens of a particular country, or are descendants of individuals from that nation, but currently living abroad either as workers, students or in asylum
Diaspora remittances	Money sent to one's native country by an individual in a foreign country. The substantial financial investments associated with remittances are presently being acknowledged as a significant driver of the nation's progress and advancement.
Gross Domestic Product	Total value of goods and services produced in a country within a certain period of time which is normally a year
Livelihood Promotion	The support received in enhancing the social welfare or living conditions of the community members
Immigrant	A person who leaves his/her country of origin in order to settle elsewhere

Healthcare

Health care encompasses both the provision and reception of medical treatment. Health care helps in the prevention and treatment of diseases that can have detrimental effects on an individual's life expectancy and quality of life.

Household livelihood

Refers to the sufficient and enduring ability to obtain money and resources that are necessary to fulfill fundamental needs.

Education Materials

Includes books, games, internet, charts, pens, pencils that learners utilize in their pursuit for education.

Education Facilities

Includes buildings, laboratories, cafeterias, media centers that learners use.

Agro products

Agro products, often known as agricultural products, are the direct outcomes of agricultural activities. These products encompass both unprocessed and processed goods derived from agriculture, animal husbandry, forestry, and fishing.

ABSTRACT

Diaspora remittances have long played a crucial role in the economic growth of developing countries. However, there is conflicting information regarding their impact on the household livelihood of different populations. Empirical research demonstrates that remittances have a positive impact on reducing poverty, improving the livelihoods of community members, decreasing social inequality, and enhancing social welfare. However, several research findings suggest that remittances are not sufficient to completely counterbalance the negative effects they cause, such as the loss of skilled workers in the nations receiving the remittances. The study sought to examine effects of diaspora remittances on household livelihoods in Kericho County. The study specifically examined the effect of agro-farming on household livelihoods in Kericho county Kenya, household healthcare effects on household livelihoods in Kericho county Kenya and effects of the education achievement on the household livelihoods in Kericho county Kenya. The focus of the study was the residents of Kericho County who are beneficiaries of diaspora remittances. Rationally, the study was anchored on pure altruism and rational choice theories. Descriptive research design which has a mixed research methodology was employed to solve the research problem. A total of 1393 households of the emigrants were targeted. From the target population the study sampled 10% (139 respondents) who were selected using a convenience sampling technique. Data from both primary and secondary sources were heavily relied on in drawing the inferences. Semi-structured questionnaires were utilized to collect primary data and government reports. Secondary data was extracted from journals. The method of questionnaire drop and pick was adopted in data collection. Collected data was sorted and coded for entry into SPSS 23 for analysis. The analysis of data generated descriptive statistics (mean, standard deviation, percentages and frequencies) and inferential statistics through Pearson correlation and regression analysis procedures. The collected qualitative data was analyzed using. Content analysis was adopted to analyze data that was qualitative in nature and in tandem with the research objectives. The study obtained a 98% response rate. The research findings showed that diaspora remittance had a positive effect on the livelihood promotion within Kericho County 57.3% ($R^2=.573$). The study concludes that increased channeling of remittances towards education achievement, agro farming and healthcare supported livelihood within Kericho County. The study strongly recommended that the national and county governments work in coordination to provide financial literacy to the recipients of diaspora remittances in the county to help them utilize the funds they receive to improve their livelihoods through better farming practices, investing in better healthcare and educational attainment. Further, the study recommended that Policy formulation and empirical knowledge was expected to receive a major boost from the insights emanating from the study revelations.

CHAPTER ONE

INTRODUCTION

1.1 Background to the study

Dynamics in the globe have made it possible for citizens of a country to immigrate into other countries in search of greener pastures (Opong, 2012). People have been moving from their countries of origin to other countries. This has been due to employment or any other reason such as hostility in their host countries. Those moving from one country to another may be seeking for a means through which they can enhance their livelihoods and maybe improve on the livelihoods also for their families at their parent countries. The people who migrate from one country to another may send money from the country in which they are immigrants to their native countries in the form of remittances (Aboulezz, 2015).

About 140 immigrants from third world countries live outside their native countries (IOM, 2015). The financial resources that are channeled by this constituency back to their countries have become their main source of private capitulation in dozens of developing economies. Skeldon (2008) argues that at the heart of development at all-time are remittances. Statistics show that Kenya has about 4 million Kenyans living abroad. These Kenyans still have strong family ties back home and it is expected that when their living standards improve, they need to support their relatives back in Kenya to also find means of raising their living standards. One way of supporting family members back home is by remitting financial resources, which they can use to purchase more land for farming, educating children, starting businesses and buying property (Skeldon, 2008).

According to Hietala and Singh (2014) the concept of livelihood implies living in manner that helps another person obtain the basic necessities of life. Livelihood looks on how living is obtained by focusing on the activities, assets and capabilities by which it is obtained. It also looks at the basis through which the rural population provides for its members. Sahal and Bahal (2016) explain that livelihood diversification is a means by which many people around the world try to improve their wellbeing. It may be a means through which those in poorer countries practice diversification of activities so as to be able to obtain a better income in which they may use to improve on their way of living. The rich also do practice livelihood diversification where they may seek for opportunities that will enable them earn extra money. Haan (2012) explains that livelihood studies were made to be part of development studies during the late 1990s and at the onset of millennium. British State Development Agency – Department for International Development – enhanced strongly the framework for sustainable livelihood.

Maldonado et al (2012) states that the International Monetary Fund and the International Development Fund defines remittances as money transferred by emigrants to their homeland. The financial resources that are channeled by the indigenous living in the diaspora to home country could be utilized for the benefit of improving the livelihoods. Remittances have helped boost some of the countries development (Bett, 2013). In Nepal remittances in proportion of the GDP in 2013 were the highest with 28.8 per cent. The country has a total of 7.2% of its population abroad and the remittances that they transfer back home are crucial for poverty reduction. The importance of remittances to Nepal in relation to its national development agenda has helped shed light upon the global development agenda in the last decades. This emphasizes the importance of the remittances

to the national development of countries in the global arena. The total amounts of remittances transferred to Nepal in 2013 almost exceed the double amount of the total income from Nepal exports of goods and services. This states the importance of the diaspora remittances to the development of the various countries' economies. Nepal's remittances stood for 28.8 per cent of Nepal's total Gross Domestic Product in 2013 and the total amount of money remitted back Nepal has gone up by 40 times in proportion to Nepal's total GDP in the year 1991-2008 (Wagle, 2012).

According to Blue (2013) migration in Cuba is closely monitored by the government and mainly in regulatory terms. Cubans have been able to earn currency and increase their household standard of living without having to migrate permanently or seek for a rise in their salaries. This has been mainly due to the international collaborations that they have with various countries. Migrants who work temporarily on government contracted missions have shaped Cuba through the resources that they have got through working abroad and these resources maybe in terms of working capital or through the transfer of technological skills (Blue 2013). Cuban health workers, for example, have volunteered to serve in public health missions abroad initiated by their government. While abroad, they earn more than they would have made in their mother nations and they send most of these monies back home. These funds may be used for economic activities while other Cubans use the remittances to improve on their standard of living.

Remittances can help top up household income and hence provide for a more adequate household consumption. Majority of households in Vietnam received a higher amount of household income through the remittances sent in the year 2002-2006. The Vietnamese who received remittances from abroad got a higher amount than those who got received

remittances from within Vietnam. Remittances that are of the international nature transform the receiving jurisdiction because it can use to top up on its deficits or use it to improve on the standards of living of its citizens. In high income households in Vietnam the remittances are sent mainly for investment. It implies that the households may have adequate household income and may therefore invest the remittances so as to develop their economy (La and Leung 2012). The remittances sent to Vietnam may therefore be used to improve on the livelihood of some of the communities in Vietnam.

The percentage of migration from poorer states is high. The poorer states maybe states which are not able to provide like on the welfare of their citizens. Due to the situation of families with lower income distribution, individuals living in the diaspora are prompted to channel money as a way of empowering these units (Parida et al., 2015). The families may therefore use the remittances to improve on their standards of living. The migration will therefore help reduce on poverty rates. By reducing on poverty rates it would have helped enhance livelihood promotion. In India for example the higher spending of mostly the diaspora remittances in education and healthcare helps improve on the human capital which will in turn provide a healthy and a skilled labor force (Parida et al. 2015)

African countries have been able to promote development amongst the African countries. Edozie (2012) explains that the African diaspora have been able to provide foreign exchange for the African countries and this has made the African Union to look at it as the sixth development zone. A 140 million Africans living in the diaspora remitted \$60 billion in the year 2012 and this exceeded donors' development aid funds. Nforngang (2012) observes that in Cameroon remittances have been recognized as an important means for foreign currency to the country and that it has been able to reach many of the households. This

means that these households can use the diaspora remittances sent to improve their healthcare.

Kenya's Diaspora number is important to the focus of the country's foreign policy as they contribute in a large way to the economy of Kenya through the remittances. They are also the pillar upon which foreign relations sustainability is founded upon. Kenyans living in the Europe and United States of America send more remittances than those living in the South East Asian countries (Opiyo, Sukontasap, Mamadkul and Brown, 2016). The Kenya Diaspora is estimated to be three million and they are unevenly spread globally (Kenya Diaspora Policy, 2014) while an estimation of 46,445,079 population is at home (World Population Review 2016). United States of America and European region host the vast number of Kenyans residing in the diaspora (Ministry of Foreign Affairs 2014). This demonstrates the significant number of Kenyans living abroad.

The Kenyan diaspora contributes to the remittances sent to Kenya. Olubaye (2013) explains that the proportion of remittances ranging from 0.39% to 3.01% is channeled into the country. During 2012-2013 more than \$ 1 billion in remittances was channeled into the country and the figures are expected to rise. Ngari (2013) participation in the affairs of Kenya by the Kenyans residing abroad is a function of dual citizenship provided in the Kenya 2010 constitution. Kenyans in the diaspora may therefore use the remittances to improve on their livelihoods and maybe those of their relatives back at home as they may use the remittance to purchase modernized farm equipment which will in turn result to higher yields got and therefore enhance food security for the person concerned.

According to Laura (2013), paramount to the growth of the economies are remittances. Further, families have been singled out to rely on the remittances for their livelihoods.

Kioko (2016) in Kenya, the growth of agricultural output is driven by remittances received from the diaspora and findings suggest a statistically significant association between the levels of diaspora remittance and agricultural output growth. Bett (2013) examined Diaspora remittances' impact on growth of the economy; and the research came into conclusion that Kenya's economic growth is largely driven by remittances from the diaspora. However, pilferage of funds in consumption and leisure activities within families does not promote socio-welfare.

Empirical literature available indicates that there is growing conflict in the evidence available on how diaspora remittances impact the recipients' socio-welfare promotion (Pradhan, Upadhyay & Upadhyaya, 2008). Rao and Hassan (2011) in their analysis on the growth and effects of remittances, assert that jurisdictions receiving remittances, the growth of their economies are not affected by these resources. Diaspora remittances are tools of reducing structural inequalities in the opportunities, income, education and the livelihood of the respondents (Barajas et al, 2009). Jena (2015), investigated remittances' impact on household expenditure in Kenya and indicated that consumption and income level of households was positively affected by remittances. Nyamongo et al (2012) in Africa studied remittances and economic growth and indicated that remittances supported higher socio-economic outcomes among households.

1.2 Kericho County

The advent of new constitution 2010 brought peripheral units of governments called counties. This gave birth to a devolved unit number thirty-five Kericho county that is located in south of formerly rift valley province. The county is in between longitude 35°02` and 35°40` East and equator latitude of 0°23` South and it enjoys an latitude of 2002M. The

county sits on 2.454 square kilometer and has a total population of 739, 429 people of which 1393 people are emigrants residing in various countries abroad (KNBS, 2017). The main income generation occupation in the county is daily and tea farming.

1.3 Statement of the Problem

Diaspora remittances have long played a crucial role in the economic growth of developing countries. However, there is conflicting information regarding their impact on the household livelihood of different populations. Empirical research demonstrates that remittances have a positive impact on reducing poverty, improving the livelihoods of community members, decreasing social inequality, and enhancing social welfare. However, several research findings suggest that remittances are not sufficient to completely counterbalance the negative effects they cause, such as the loss of skilled workers in the nations receiving the remittances.

A research by Irungu (2017) indicated that there is a significant number of Kenyan individuals living abroad. These Kenyans remit their earnings back to the country to help their relatives back home to improve their livelihoods. Research has suggested that diaspora remittances are not utilized effectively by the recipients to help them enhance their livelihoods (Jena, 2017). Therefore, it is important to empirically investigate the impact of the remittances they send on the household livelihood of the community. This study aimed to augment the existing literature by investigating the impact of overseas remittances on a specific geographical area, with the objective of improving the knowledge base and filling the gap in the existing literature. The study examined the effect of diaspora remittances on household livelihood in Kericho County.

1.4 Objectives

1.4.1 General Objectives

The general objective of the study was to examine the effect of diaspora remittances on household livelihoods in Kericho County, Kenya.

1.4.2: Specific Objectives

The specific objectives of the study were;

- i. To find out the effect of diaspora household level agro farming on livelihoods in Kericho County.
- ii. To investigate the effect of diaspora household level healthcare on livelihoods in Kericho County.
- iii. To analyze the effect of diaspora household educational achievement on livelihoods in Kericho County.

1.5 Research questions

- i. How does diaspora household-level agro farming affect livelihoods in Kericho County?
- ii. What is the effect of diaspora household level healthcare on livelihoods in Kericho County?
- iii. To what extent does diaspora household educational achievement affect livelihoods in Kericho County?

1.6 Justification and Significance of study

Over the last few years, there has been an influx of Kenyans to foreign countries in search of employment and other opportunities. This increase in Kenyan citizens living abroad has led to an increase in the amount of diaspora income being remitted locally. Kericho County sits at an altitude of 2000m above sea level which makes it ideal for agriculture, which is the

main source of income among the County residents. Most studies in Kenya such as Bett (2013), Irungu (2017), KIPPRA (2020) and the Central Bank of Kenya (2022) have all focused on the contribution of foreign remittances on the economic development of the country at the national level. None of these studies has examined the effect of diaspora remittances at regional level. The nationalistic approach of diaspora remittances may not be applicable to all regions in the country since there are regional imbalances in terms of socio-economic development. Some regions are impacted differently by the diaspora remittances compared to others. Thus, the study sought to fill this gap by examining the effects of diaspora remittances made to Kericho County on the livelihood promotion of the locals. Empirical evidence has further indicated that most of the studies have focused on national economic scope hence creating a knowledge gap on the effect of remittances on livelihood promotion hence justifying the current research.

The findings from the study will aid policymakers and recipient households arrive at sound judgements concerning the prudent use of diaspora remittances. The study contributed to the already available literature therefore serving as a source of evidence for future reference.

1.7 Scope of the Study

The study concentrated on the Kericho County Diaspora community and their involvement in the County's growth. It specifically examined diaspora remittances and not any other remittances and how they impact on the household livelihood indicators within the County. Kericho County was selected for the study due to its substantial population of registered individuals residing in the Diaspora, who have had a significant influence on the lives of the county's residents. The study gathered data from individuals who had received remittances and lived in the central area of Kericho town, chosen because of the county's large size. The

list of eligible households was provided by the KDWA, as well as the County officers in Charge of Social Works and the 6 Sub-County Social Works directors. Contextually, the survey had its focus on the assessment of livelihood promotion indicators such as involvement in agro-farming, education attainment and household healthcare level and the implication of diaspora remittances on the above.

1.8 Limitations of the Study

The survey foresaw difficulties in reaching out for respondents who live in remote areas within Kericho County. The study further anticipated that some of the respondents would be unwilling to address their livelihood status hence limiting information needed to solve the research problem. The study also expected confidentiality limitations among some of the respondents. The study overcame the limitation by ensuring them that the researcher will not obtain their names for their participation. The research also sought the help of locals in collecting research data to ensure there is adequate representation.

CHAPTER TWO

LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.1 Introduction

This chapter reviewed existing studies in the subject area. A critique of study summary of gaps was conducted and table summary of these gaps was provided. Additionally, a conceptual framework devised to show insights on the major concepts investigated in the study, providing a visual representation of the key factors and relationships that were analyzed.

2.2 Review of Related literature

2.2.1 Livelihood promotion

According to Xu et al. (2015), livelihood refers to family ability to get the needs that are essential for survival and development implying that a family gets adequate resources necessary to achieve basic needs. UNDP, ISDR& IRP (2014) states that livelihoods revolve around economic, political and social contexts. The implication is that the activities revolving around this context influences the livelihoods of people. The environment shapes livelihoods. The quality of water, air, and soil determines on people's livelihoods. Clean water, air and soil leads to a better livelihood as it promotes a healthier living which in turn contributes to improvement of livelihoods among the people or communities. This particular research endeavored to unravel the influence of diaspora remittances on livelihood promotion.

2.2.2 Diaspora Remittances

Remittances are a significant ingredient in the development of an economy. Ratha (2013) while examining the impacts of remittances on economic growth and poverty reduction

explains that remittances can increase household incomes and can be used to reduce poverty levels. Remittances may also increase when there is an economic, political crisis or when there is a national disaster such as floods. The diaspora remittances help countries' economies that are emerging from war and those that are yet to gain foreign investor confidence. Ratha (2013) explains that Egypt serves as an example where remittances provide for a family in need during a time of a crisis. When there was a political instability in Egypt, investors and donors pulled out while remittances increased. Ratha concluded that households across the globe consumed a whopping 80% of diaspora remittances for the period lasting ten years. Lubambu (2014) while focusing on developing countries studied the impacts of remittances and explains that remittances have been able to constantly earn developing jurisdictions foreign income apart from other capital inflows. This expounds on the importance of remittances to the developing countries.

Karagoz (2009) in his research paper on economic growth in light of remittances from workers depicts that remittances that are foreign in nature are potential tools of accelerating socioeconomic growth across the recipients' countries. The foreign remittances can help in aiding the consumption levels, savings structure, income distribution and poverty eradication across the society. On the other hand, Gupta and Smita (2007) in their article, "Making Remittances Work for Africa" acknowledges that despite diaspora remittances acting as a tool of economic growth it's not obvious that they will result in long-term socio-welfare growth due to exogenous factors for example usage of the funds. However, none of the above studies examined diaspora remittances in the context of the household livelihood, a gap this study sought to fill.

International remittance prices are high because of the situation where migrants find a difficulty in obtaining the much-needed identification document so as to be in the financial mainstream. The other factor that also keeps the remittances high is the undeveloped financial infrastructure in some countries which are both the sending and receiving countries (Cirasino 2015). The costs that diaspora incur in transferring remittances is covered in the fees they charge company's profit margin, how the company transfers the remittance as in whether it uses more labor or capital, exchange rate used, cost of the operation level of competition in the market (both sending and receiving areas) (Opong, 2012). According to G20 (2015) the National Remittance plans to reduce on costs and also open remittance markets. The G20 is implementing policies that favor emerging technologies on remittances, increase protection of consumers dealing with remittance transfers and also increase its (remittance transfers) transparency.

The remittances are in the form of individual initiatives and the need to improve or participate in in changing lives in their country of origin. This is mainly in the form of migrant groups or diaspora associations in countries of destination. Empirical evidence on diaspora remittances on Kenya's economic growth, Bett (2013) explains that by the fact that remittances are many; they can stimulate local economies and also improve the lives of those at the receiving countries.

2.2.3 Remittances on Agro farming and Livelihoods

The remittances are normally sent from a person to another person and they are tied to the needs of the recipient. According to Gayle et al. (2013) in the paper "Leveraging and Tapping the Diaspora for Remittances and Development", the remittances sent to the developing countries provide a means for the recipients to tackle the challenge of poverty.

The migrants' help finance projects that aid in the improvement of the living conditions of the recipients in their home countries. In so doing the migrants promotes on the livelihoods of the recipients by providing them with capital which they can use to finance activities related to livelihood promotion.

According to Gonzalez-Velosa, (2011) in the study seeking to find out how agricultural remittances were affected by emigration, observed that agricultural sector is projected to register booming benefits as a result of more remittances trickles in from the indigenous who reside abroad. Lucas (2006), in his study on migration and economic development in Africa argued that remittances bring about food security since they foster stable farming activities and endeavor to ensure more agricultural productivity is registered. The scholar further argues that economies are renewed and industrial activities decentralized as a result of the investment of remittances.

At the heart of sustainable development of majority of majority of Sub-Saharan African countries is agriculture (Ouma & Groote, 2011). The scholars posit that agricultural activities have helped these countries to solve food insecurity and abject poverty predicaments. On the other hand, the rural projects initiated by World Bank in the republic of Senegal, revealed used a positive but significant influence between internal, diaspora migrations, diaspora remittances and adoption of new farming technologies (Tshikala & Fonsah, 2014). However, the survey projected a decline in agricultural production due to farming activities negligence brought about by labor scarcity at the upcountry.

In rural Punjab India, Kaur and Brar (2022) conducted a study on remittance flow to farm households. Generally, the study observed that income of households was substantially contributed by remittances. The study revealed that a small portion of remittances were

directed towards machinery and agricultural land as a good number of households were noted to lease out their land hence indicating remittances had practically bypassed agricultural sector. The study above was conducted in India, an international context therefore its inferences cannot be generalized locally.

In Chikombedzi Zimbabwe, Caven and Saratiel (2017) conducted a study on the role played by diaspora migrants in ensuring communities back home mitigate the effects of climate change. The study was a qualitative one and in-depth interviews and key informant approaches were relied to meet the objectives of the study. The study utilized snowball sampling to tap data from 30 volunteered participants. The study revealed that in diversified ways small scale agricultural activities of native families were sustained and supported by diaspora remittances. The study above was however carried out in Zimbabwe therefore its inferences cannot be generalized locally.

In Zimbabwe, Mazwi (2021) explored the impact of migratory practices on food security and asset accumulation. The units of observation were 1090 households. This observation postulated that asset accumulation and food security was not automatically stimulated by remittances. The study further suggested that though remittances were utilized to meet the basic needs they were however curtailed by growing economic crisis and massive deterioration of work conditions. The study above was however carried out in Zimbabwe therefore its inferences cannot be generalized locally.

In Kenya, Kioko (2016) from the period 1983-2015 sought to unravel the growth of agricultural output that is as a result of remittances trickling from the diaspora. The study specifically examined diaspora remittances and agricultural sector causal link, and the effects agricultural output growth had from diaspora remittances. The study revealed that

diaspora remittances and agricultural output shared unidirectional causality with a 1 percent significant level. Further, the study suggested that agricultural input was not influenced by the respective interactions between technological development and human capital. The study above was comparative in nature.

While the studies highlighted above are relevant to this study, none of them examined the effect of diaspora remittances on agro farming and livelihood. Thus, this study sought to fill the gap by examining the effect of diaspora remittances on agro farming and livelihoods in Kericho County, Kenya.

2.2.4 Remittances on Household Level Healthcare and Livelihoods

The diaspora promotes healthcare developments in their countries of origin. According to Mamadu (2016) in his study on the contribution of diaspora in healthcare development, diaspora members can contribute immensely to the healthcare developments in their countries of origin. Remit4Health, a foundation started in 2018 helps the diaspora constituency to have an input in the home country healthcare development. It provides a link where the diaspora can be able to send money which the recipients can use maybe for their medical treatment. This is because it may be difficult for them to monitor their relatives' medical treatment so they opt to send money that caters for the cost of treatment (Jobarteh 2018).

A systematic review in Asia, Africa, Latin America and Europe was conducted on the impact of remittances on healthcare utilization and expenditure (Nathaniel, 2019). The study conducted content analysis on published evidences between the period 2002 and 2018. The study indicated that increase in the expenditures, healthcare access and healthcare utilization were as a result of diaspora remittances. The study further observed a range of degree in

impacts but in Armenia healthcare utilization was significantly increased by diaspora remittances.

Mahapatro et al (2017) conducted a study on remittances and household expenditure in India and selected states. The survey indicated more expenditure on healthcare and education and less expenditure on food stuff among the households that were receiving remittances. The study concluded that increase in health care and education in light of remittance flow is clear indication of how remittances have positively impacted household development. The study above was however conducted in India which is in Asia, a different geographical location and therefore the inferences cannot be generalized in Kenya, which is in Africa.

In Albania, Kalaj (2015) conducted a study on micro-level analysis of the effect of remittances on health expenditures. The findings suggested that in the presence of income from remittances, expenditures on medicine and other health care services increased. Further, the study observed that remittance receiving household members had an attribute of heterogeneous decision making process due to the inflow of diaspora remittances. The study above however concentrated on the effect of diaspora remittances on healthcare expenditure while the current study examined the effect of diaspora remittances on household level healthcare focusing on different aspects of healthcare and not just expenditure. Furthermore, the study was conducted in Albania which is in another continent therefore the findings could not be applied to the Kenyan context.

Kapri and Jha (2020) sought to determine the impact of remittances on household health care expenditure the focus being living standards. The evidence suggested a different healthcare spending behavior among households that had at least one emigrant and received remittances as opposed to those families that had none. Consequently, the study suggested

that healthcare expenditure and remittances shared a significant positive effect. The study above was however conducted in Nepal.

In a descriptive in Ghana, Appiah, Tampuri and Katsi (2021) evaluated the impacts of mobile money remittances on household development with focus being on rural areas. The respondents of the study were the 392 household in the rural Ghana. The findings from the survey suggested that urban to rural remittances flow was enhanced to larger extent by mobile money. Further, investment in education and good housing, health cover related expenses, saving towards family expenses, taking into account of family emergencies and purchase of agricultural inputs were as a result of mobile money hence leading to the improvement of livelihoods and well-being of rural households. However, challenges such as fraudulent activities, poor network systems, and preference for cash systems and huge distance to mobile money agents paused hindrances to receiving mobile money remittances among rural households. However, the study examined urban to rural remittances in Ghana and not foreign remittances thus creating an ideological gap that the current study sought to fill.

In Kenya, Van Raisen et al (2016) conducted empirical investigation on money remittances with regard to its contribution to the quality of rural health care. The study revealed that remittances led to quality health care. The evidence from the survey further revealed that improvement of health care facilities in periphery, availability of health services and facilitation of access to health services were as the result of the potential found in the remittances. However, the study above did not focus on household level healthcare. Thus this study sought to fill the gap by examining the effect of diaspora remittances on household level healthcare by focusing on different healthcare aspects such as access to

medical specialists, ability to purchase medicine and pay for insurance cover in Kericho County Kenya.

2.2.5 Remittances on Educational Achievement and Livelihoods

An empirical evidence from Mexico by Hanson and Woodruff (2013) on emigration and educational attainment revealed that households with children who had migrants, took less years to complete their schooling than children from household who had no migrants. The scholars link migrant remittances to an increase in educational attainment of these children due to credit relaxation brought about by diaspora remittances. Lopez-Cordova (2009) conducted a research on the role of remittances among Mexican migrants. The scholar concluded that illiteracy reduction and improvement in school attendance among the children between six to fourteen and children with five years of age respectively was on account of remittances abundantly received among Mexican households. However, the two studies were conducted in Mexico which is in a different geographical location and therefore the findings cannot be applied to the local context.

In Philippines, Yang (2014) purposed to investigate household investments stemming from migration of the international type and the remittances that come forth with it. The research suggested that human capital accumulation was enhanced by household's remittances increase therefore leading to a decrease in child labor, an increase in expenditure in education and more children schooling. The study however focused on effect of foreign remittances on household child labour.

In Nigeria, Ukeje and Obiechina (2013) based on their study on “workers remittances economic growth nexus” revealed that performance of the economy was affected by remittances basically on its interaction with technology diffusion and human capital. Sufian

(2009) seeking to understand growth in MENA labour exporting countries in light of workers remittances, reported that increase in school enrollment and the extent in which child work declined was as a result of remittances. The findings from the research further postulated that education was financed by remittances mostly in the period when the households faced aggregate shocks that were associated with increased work activities. However, the studies concentrated on the impact of diaspora remittances in reducing child labour and did not highlight the effect of remittances on educational achievement, a gap that this study sought to fill.

In rural Morocco, Bouoiyour and Miftah (2015) explored the phenomenon migration, remittances and educational levels of households' members left behind. The study specifically did a comparison between children who had emigrant received remittances and those who did not have with the view of determining school completion at a given age. The findings from the study suggested that children schooling completion was high in families that received remittances. The study above was however done in Morocco in North Africa, an Arab world with a peculiar context therefore the findings cannot be generalized at the local level.

A qualitative study in Murang'a County Kenya, Munyinyi (2015) examined the linkage between labour emigration and household well-being. Theoretically, the study was anchored on new economics of labour and neoclassical theories of migration. The research adopted snowball and cluster sampling. Data from the sampled households were collected using interviews. The study found out that remittances from emigrants was utilized in establishing businesses that gave families extra income and catered for quality education, school needs and ensuring class attendance. The survey further established that remittances enabled

households to cater for their health emergency medical needs, terminal illnesses and affording medical services. The study above examined the relationship between labour emigration and family wellbeing but did not address the effect of diaspora remittances on educational attainment.

In Kenya, Muchiri (2014) explored impacted of remittances inflows on economic growth. The study relied on data from Kenya economic surveys and World Development Indicator in the period 1970 – 2012. The findings from the study indicated an insignificant positive impact of secondary school enrollment and inflow of international remittances on economic growth. The research further indicated that economic growth was significantly enhanced by gross fixed capital formation, financial development and inflation. The study above however focused on economic growth therefore creating a contextual gap which the current study sought to fill.

Muguna (2018) while focusing on south-south migration conducted an empirical evidence on the impact on diaspora remittances on national development in Kenya. The findings from the study suggested that secondary school enrollment, consumer spending, gross domestic product, bond turnover, consumer price index, stabilizing exchange rates and gross savings. The study further suggested government spending was reduced from increased global south remittances therefore focusing on development projects as opposed to current expenditures. The study above was however focused on national development in regard to remittances whereas the current study focused on educational achievement in in the household level with regard to diaspora remittances.

2.3 Theoretical Framework

The pure altruism and rational choice theories offer the study anchorage.

2.3.1 Pure Altruism Theory

The proponent of the theory is Becker 1974. According to this theory, contributions are valued since they boost the charity's productivity, and both individual and group donations are viewed as ideal replacements. Altruism implies the act of helping others. The central tenet of this perspective is based on the selfless concern for others' wellbeing at the cost of one's own wellbeing. The theory is suited to this study as it clarifies the role and sacrifices played by others in helping uplift the economic wellbeing of those in need. The theory connects to this study since diaspora remittances help meet the welfare needs of the recipients. The decision of the workers to wire remittances to their relatives is a function of the income needs. The theory offers an insight that an act of immigrant to remit money back home is as a result of enjoyment that comes with the act and the satisfaction brought about by utilities of those left behind. According to Cherono (2013) remittances enable household to smoothen their consumption due to effects of economic turmoil. The flow of remittances is majorly motivated by expenditure factors. For instance, during economic meltdown they rise and in seasons of economic growth they decline. Remittances are meant to help recipients make investments that can better their livelihoods such as agricultural productivity, healthcare and education. Therefore, this theory was best suited in highlighting how diaspora remittances can help families in their consumption and investment decisions.

2.3.2 Rational Choice Theory

George Homans formulated the theory in 1961. According to the theory, people anticipate results of different options and are able to come up with sound decisions which fully meet their expectations. The rational choice theory exhibits various strengths, including generality, wherein a single set of assumptions about an actor is compatible with any

assumptions about the environmental context of the act; parsimony, as it considers preferences and beliefs as the sole relevant variables influencing action; and predictability. This theory is relevant to the study as it explains decisions made by people and based on their needs and how those decisions impact them.

Burns and Roszkowska (2016) explain while individuals make decisions that align with their best interests, their choices can have a negative or positive impact on their socio-economic lives. This theory is suited to the study as it highlights the importance of rational choice. Based on the theory, decisions are made on how to utilize remittances received from diaspora within households for livelihood promotion hence crucial in the current study. Households can choose to utilize the remittances to better their lives or misuse the funds. The theory also provides an overview on why diaspora members decide to send remittances.

2.4 Conceptual Framework

The relationship between the independent variables and the outcome variable of the research are hypothesized by the conceptual framework below.

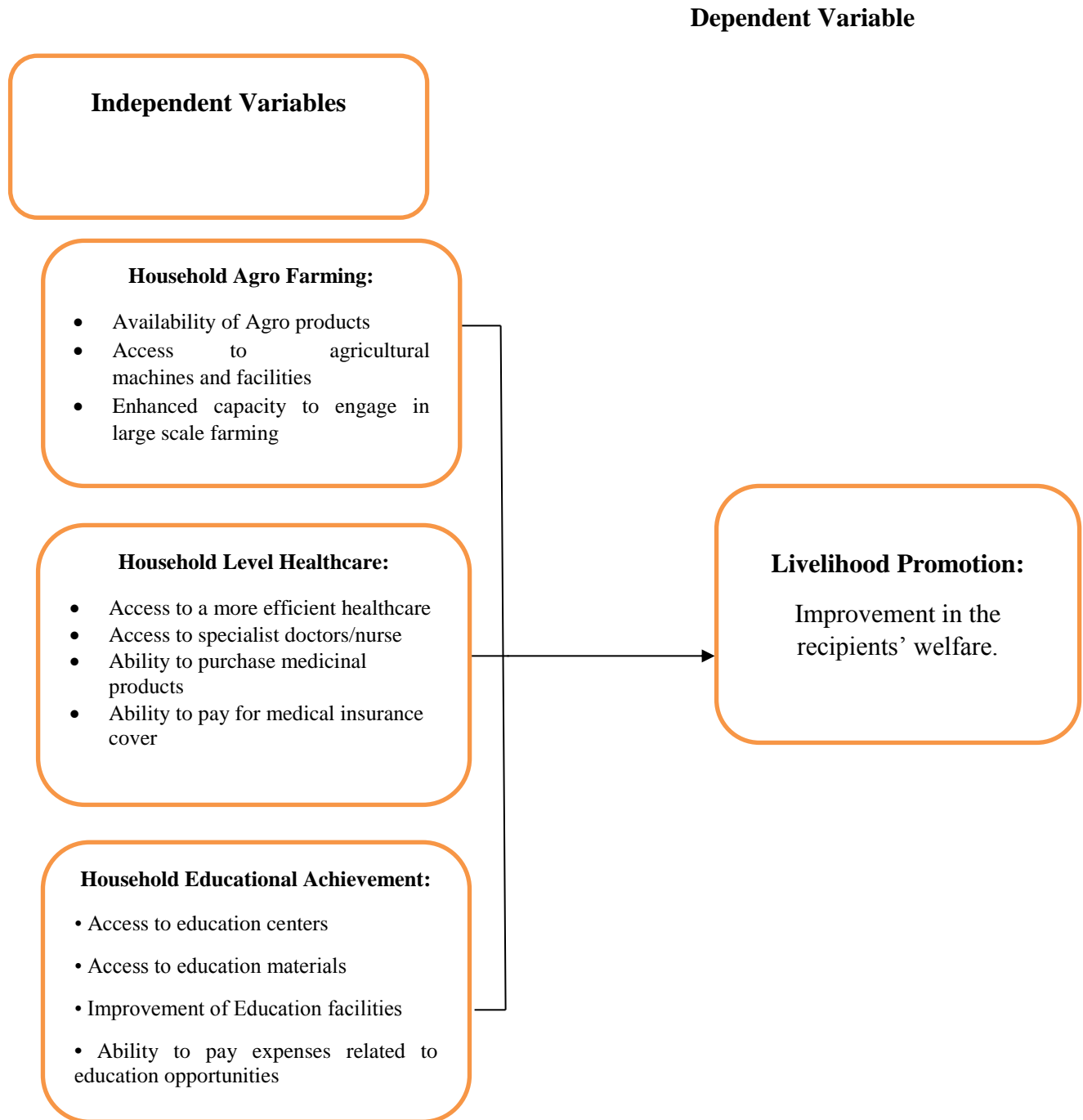


Figure 2.1: Conceptual Framework

The conceptual framework presented above illustrates the impact of diaspora remittances on the enhancement of livelihoods for beneficiaries within Kericho County. The livelihood promotion was measured using socioeconomic indicators such as the level of agro farming, the level of household healthcare and education achievement within the household. The study examined both the dependent and independent variables using a mix of qualitative and quantitative data.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

The chapter comprehensively covered the research methodology that was employed, encompassing various aspects such as research design, study variables, geographical location, target population, sampling techniques, sample size determination, validity and reliability measures, procedures for data collection, and the analysis procedure. Furthermore, the chapter took into account ethical precautions and considerations throughout the research period to ensure the study's integrity and compliance with ethical standards.

3.2 Research Design

Research design implies to proposed research works plan that outlines all conditions for data collection and analysis with the view to underscore relevance, procedure and economy (Akhtar, 2016). An ideal research design encompasses the following elements; time, group, intervention and measurability. Descriptive research design was adopted since it offers accurate explanation of groups, persons or situations and characteristics. Gravetter and Forzano (2011) term descriptive research design as that design which focuses to measure a set of variables in their natural state. Matthews et al. (2011) add that this design makes an attempt to probe into the state of affairs of a given phenomenon as it is at the moment using a myriad of questions. This is in tandem with Akhtar (2016) who posits that descriptive research design is crucial in the sense that it provides accurate description of a given phenomenon as it is, obtains and identifies information on a particular group, events or objects, the design answers the who, when, where what and how questions and is pivotal in studying the current situation. The descriptive study was adapted to the study as it allowed

for extensive collection of data on diaspora remittances and their effect on enhancing household livelihood in Kericho County, Kenya.

3.3 Site of the study

Kericho County was the geographical location from which the current study was carried out. It focused on homes that have members living abroad and receive remittances from them. The main socioeconomic activities in the region include agriculture and livestock farming. Kericho County is located on the Rift Valley region and it had a population of 752,396 as according to 2009 census report.

3.4 Target population

The target population encompasses the complete group of units from which survey data are gathered to draw meaningful inferences (Cox, 2008). It must be clearly defined to underscore the aspects of eligibility and ineligibility of the survey. Target population possess some inherent attributes or particular characteristic of interest of a researcher such as living in particular geographical location, similar medical conditions or united by a common bond and many more (Taylor, 2008). Households receiving the diaspora remittances are the study's target units of observation. These are the households with emigrants living outside Kenya. The records indicate that Kericho County has 1393 households benefiting from diaspora remittance (Kenya National Bureau of Statistics, 2012). These emigrants may send remittances to their families back at home. The study therefore focusses on the households of these emigrants.

3.5 Sampling Technique and Sample Size.

Sampling is relied upon to systematically derive a representative smaller number of pre-defined target populations for experimentation or observation just as per the needs of the

research questions (Sharma, 2017). The selection of an appropriate sample size is crucial for addressing research questions, as gathering of data from the entire population is often impractical due to constraints in time and resources. Sampling serves as the remedy, allowing researchers to collect representative data from a subset of the population. (Taherdoost, 2016). Simple Random Sampling was employed in the study as it provides an equal chance of inclusion for each element in the population (Taherdoost, 2016). This type of sampling accords the researcher ease way of assembling the sample, offers representativeness of the population and its unbiased random selection and representativeness is crucial for conclusion drawing (Sharma, 2017). To ensure fair representation, each household with an emigrant abroad was given an equal opportunity of being selected. Considering the population of interest falls within the range of 1000-10,000, a sample size equivalent to 10% of the target population is deemed adequate and representative (Mugenda & Mugenda, 2003).

3.6 Sample Size

The homogeneity, effect size, attrition anticipation and risk of error are the key elements that guide researchers in ensuring the appropriate sample size (Burmeister & Aitken, 2012). A sample size is considered appropriate when it makes it for the researcher to unequivocally judge the error degree present has no statistical effect and possess the sufficient power for meaningful effect detection (Malone, Nicholl & Coyne, 2016). The study sampled 10% of the respondents as the target population ranges from 1000-10000. From the sample population of 10%, the study adopted convenience sampling that tapped information from willing subjects that were at the study's disposal.

Table 3.1: Sample Size

Target Population	Sample Proportion	Sample Size
1393 families receiving remittances	10%	139
Total	10%	139

Hence the sample size was 139 respondents of the emigrant families living in Kericho County.

3.7 Data Collection

Data validity and dependability is a function various way of gathering information that arguments each other (Zohrabi2013). Primary and secondary approaches of data collection were adopted by the study. Semi-structured questionnaires collected primary data, while journals, periodicals, and other public reports yielded secondary data. To guarantee genuine and truthful responses, questionnaires were distributed and collected, allowing the respondents sufficient time to provide their answers.

3.8 Pilot Study

A pilot test was rolled out purposely to ascertain the internal consistency of the research variables. It is used to check whether there are problems in the research design or instrumentation. It also ensures that the instruments used in measurement are reliable and valid. The pilot study sample is a limited subset of the target population (Bhattacharjee, 2012). The study selected a 10% sample of the sampled households from Kericho County, Kenya for the pilot test. This was in line with observation by Cooper and Schindler (2003) that a 5%-30% of the sample population can be utilized for pilot testing. Results from the pilot study were not included in the final study. Hence the pilot test respondents were 14 residents.

3.8.1 Validity

The degree to which data instruments accurately measure the intended constructs they were designed to assess constitute validity (Polit & Beck 2010). The researcher employed content validity to assess the efficacy of the research instruments. This was done with the help of the supervisor and necessary adjustments were affected at every stage of evaluation of research tool. Further, the researcher ensured content validity through exhaustion of literature review for extraction proper items, elimination of unnecessary items at the critical level, sending the survey to the experts in the field of remittances and calculation of content validity ratio (Taherdoost, 2016). The researcher also sought the help of an expert in diaspora remittances and livelihood status of the community

3.8.2 Reliability

Reliability measures the internal consistency of a research instrument (Mugenda & Mugenda, 2003). Same responses are expected to be reflected by the same participant in a study across time whenever the same research tool is administered (Heale & Twycross, 2015). The study adopted three tests to ascertain questionnaire reliability – homogeneity, stability and equivalence through Cronbach alpha, test-retest and inter-rater methods respectively. The study considered all the variables with a Cronbach Alpha of above 0.7.

Table 3.2: Reliability Results

The effect of diaspora remittance on livelihood promotion			
Variable	Cronbach's Alpha	Number of Items	Comment
Livelihood promotion	.840	3	Accepted
Education achievement	.785	4	Accepted
Household agro-farming	.860	4	Accepted
Household healthcare	.835	4	Accepted
Overall Reliability Statistics	.820	4	Accepted

3.9 Data Analysis

Quantitative and Qualitative techniques were employed to achieve the research objectives. Quantitative techniques involved generating numerical data or transforming observed, reported, or recorded information into quantifiable units (Denscombe, 2003). The collected quantitative data was coded and analyzed using SPSS 23 software, facilitating descriptive and inferential statistical analyses. Descriptive statistical techniques, including calculating the mean, standard deviation, percentages, and frequency distribution, were used to summarize and describe the datasets.

For the qualitative data analysis, content analysis was employed. Furthermore, inferential statistics, specifically Pearson correlation and regression analysis, were utilized.

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

Where:

Y = Livelihood promotion in Kericho County, Kenya

$\beta_1 - \beta_3$ = independent constructs coefficient of determination;

X_1 = Education achievement

X_2 = Household agro-farming

X_3 = Household healthcare

e = Error term

3.10 Data Presentation

Descriptive statistics in the study were conveyed through measures such as means, percentages, frequencies, and standard deviations. These statistical measures provided a concise summary of the data distribution and characteristics. On the other hand, inferential statistics, specifically regression and correlation analyses, were presented using tables and graphs.

3.11 Operationalization of Variables

The research variables were operationalized as captured in table 3.3 below

Table 3.3: Operationalization of Variables

Objective	Variable	Measurement	Data Collection Instruments	Data Analysis
Effect of Agro Farming on livelihood promotion	• Access to Agro products	Quantitative data 5-point Likert scale	Semi-structured questionnaires	Descriptive analysis
	• Access to agricultural machines and facilities	Qualitative Data		Correlation analysis
	• Enhanced capacity to engage in large scale farming			Regression analysis
Effect of education achievement on livelihood promotion	• Access to education centers	Quantitative data 5-point Likert scale	Semi-structured questionnaires	Descriptive analysis
	• Access to education materials	Qualitative Data		Correlation analysis
	• Improvement of Education facilities			Regression analysis
	• Ability to pay expenses related to education opportunities			
Effect of household healthcare on livelihood promotion	• Access to a more efficient healthcare	Quantitative data 5-point Likert scale	Semi-structured questionnaires	Descriptive analysis
	• Access to specialist doctors/nurse	Qualitative Data		Correlation analysis
	• Ability to purchase medicinal products			Regression analysis
	• Ability to pay for medical insurance cover			

3.12 Ethical considerations

There some key ethical consideration considered appropriate in a research; voluntary participation and informed consent, anonymity and confidentiality, personal and private interview session, and ethical approval and access to participants (Arifin, 2018). According to Gajjar (2013) codes and policies for research ethics can encompass the following; honesty, carefulness, integrity, confidentiality, openness, non-discrimination and legality.

Before commencing the study, the researcher diligently obtained the necessary approvals from relevant authorities. Initially, approval was sought from NACOSTI (National Commission for Science, Technology, and Innovation) to conduct the research study in the country. Subsequently, the researcher sought approval from Kenyatta University Graduate School. Additionally, approval was sought from the Ministry of Education department in Kericho County.

Once all necessary approvals were obtained, the researcher sought the consent of the study participants in a voluntary manner. Participants were assured that their data was only to be used for purposes of academia and confidentiality will be highly observed at all times. Furthermore, the study guaranteed the anonymity of their responses to ensure the privacy and comfort of the participants throughout the research process.

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION AND DISCUSSION

4.1 Introduction

The research outcomes were reported in the chapter, which encompassed respondents' demographic details, descriptive analysis and inferential analysis. Additionally, a comprehensive synopsis of the results was presented.

4.2 Demographics

4.2.1 Response Rate

The survey's primary aim was to gather responses from 125 participants. Ultimately, the research successfully acquired 98% (N=122) of the targeted responses, with only a minor 2% of the participants opting not to participate. As indicated by Cooper and Schindler (2006), a response rate exceeding 60% is deemed satisfactory for statistical analysis.

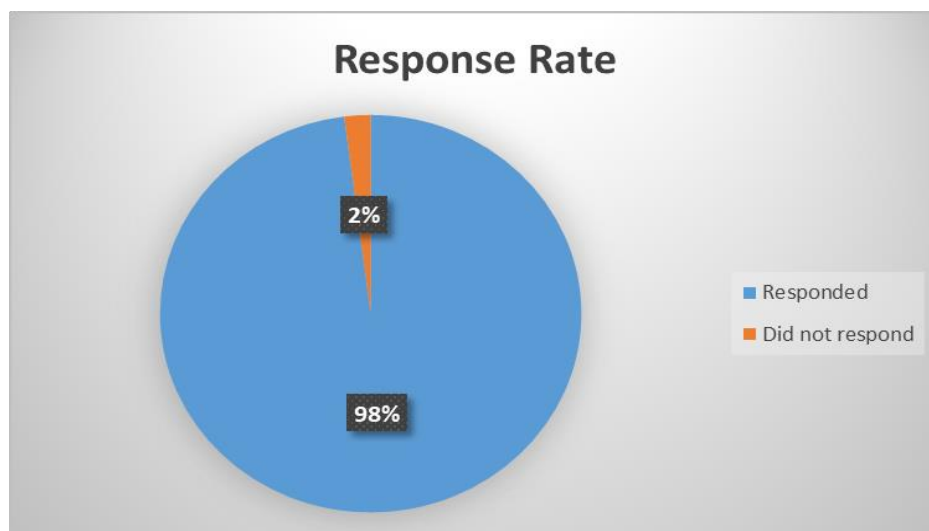


Figure 4.1: Response Rate

Source: Researcher (2024)

4.2.2 Age of the Respondents

Table 4.1 presents the findings of the study concerning the age distribution of the subjects.

Table 4.1: Respondents Age

	Frequency	Percent
25 years below	17	13.9
25 - 35 years	57	46.7
Over 36 years	48	39.3
Total	122	100

As observed from the research results, majority of respondents (47%) aged between 25-35 years. Additionally, 39% of the respondents were 36 years and older, whereas only a minority, comprising 14% of the subjects, aged below 25 years.

4.2.3 Gender of the Respondents

Figure 4.2 displays the gender distribution of the research respondents, revealing that the majority (54%) were male, while females accounted for 46% of the subjects.

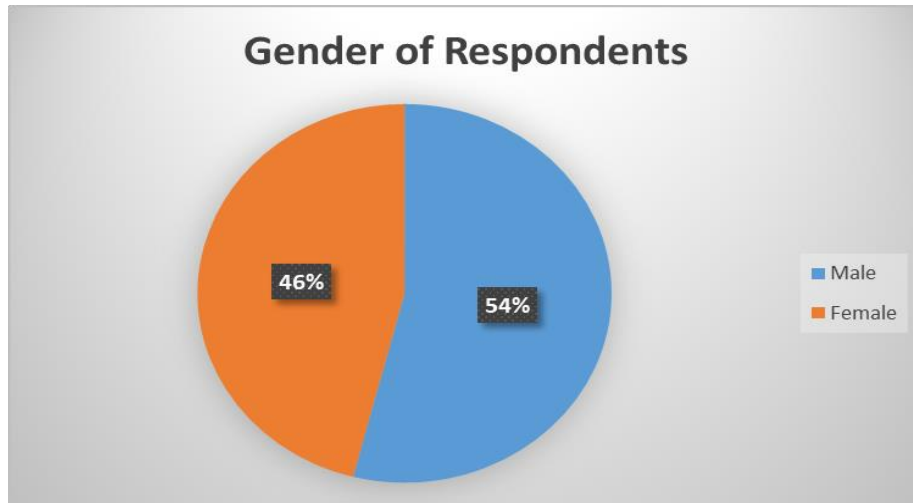


Figure 4.2: Respondents Gender

Source: Researcher (2024)

4.2.3 Education Level of Respondents

Table 4.2 presents the results of the study regarding the educational attainment of the research subjects.

Table 4.2: Respondents Education Level

	Frequency	Percent
O-Level	33	27.0
Diploma	26	21.3
Graduate	48	39.3
Post Graduate	15	12.3
Total	122	100.0

Researcher (2024)

The results showed that a large number of participants 39% were degree holders, 27% had attained O-level education, 21% had attained Diploma with 12% of subjects having attained Postgraduate level education. This shows that the data presented in Table 4.2 indicates that the respondents possessed the necessary understanding of the research's objectives.

4.2.4 Number of Years as a Recipient

The study further aimed to determine the length of period that the participants were recipients of diaspora remittances. Table 4.3 below presents the revelations. **Table 4.3: Number of Years as a Recipient**

		Frequency	Percent
Valid	0-3 Years	25	20.5
	3-6 Years	31	25.4
	6-9 Years	28	23.0
	Over 9 Years	38	31.1
	Total	122	100.0

Researcher (2024)

The tabulated research findings above reveal that a significant portion of the participants 31% had received remittances for over 9-years, 25% had received remittances for 3-6 years, 23% had received remittances for 6-9 years while 21% of the recipient had received remittances for 0-3 years as shown on Table 4.3 above. This indicates that the respondents had adequate experience as recipients of diaspora remittances which played a crucial role in providing dependable information to address the research problem effectively.

4.3 Descriptive Analysis

A 5-Likert scale questionnaire was employed in the research, and the gathered data was subjected to analysis using summation, means, and standard deviations. The results were then presented in tables organized according to the research themes. Mean interpretation was based on the following criteria: strongly disagree (0-1.50), disagree (1.51-2.50), moderate agreement (2.51-3.50), agree (3.51-4.50), and strongly agree (4.51-5.00).

4.3.1 Livelihood Promotion

The dependent variable for the research was livelihood promotion. Table 4.4 below shows the research findings;

Table 4.4: Livelihood Promotion Descriptive

	N	Sum	Mean	Std. Deviation
There is better agricultural productivity within the community	122	454.00	3.7213	.70725
There is higher academic achievement among the members of the community	122	495.00	4.0574	.71926
There is better access to healthcare services within the community	122	472.00	3.8689	.70360

Researcher (2024)

The study's results revealed that participants generally agreed on various aspects. For instance, there was consensus on the presence of improved agricultural productivity within the community, as illustrated by a mean of 3.7213 and a deviation of .70725, implying moderate variation in responses. Additionally, the outcomes showed agreement among participants regarding higher academic achievement among community members, with a mean of 4.0574 and a variation of .71926. Furthermore, there was concurrence among participants regarding better access to healthcare services within the community, as reflected by a mean of 3.8689 and a variation of .70360.

The obtained results align with the findings of Sahal and Bahal (2016), who also reported that diversification of human needs enhanced the family’s livelihood. Barajas et al, (2009) indicated that increased remittance increased the income and opportunities within the households which improve their livelihood.

The research respondents further indicated that other key measures of livelihood promotion within the community are the increased consumption level, increased involvement in income generating activities, improved access to social amenities, increased investment levels, improved access to formal financial services and modernization of their social trends.

4.3.2 Household Agro farming

Table 4.5 displays the research findings related to the first variable, which is household Agro farming in the community.

Table 4.5: Household Agro farming Descriptive

	N	Sum	Mean	Std. Deviation
There is ease in access to agro products among families	122	451.00	3.6967	.69102
There is access to agricultural machines and facilities	122	389.00	3.1885	.70806
There is greater improvement in agro farming productivity	122	454.00	3.7213	.69547
There is enhanced capacity to engage in large scale farming	122	380.00	3.1148	.75182

Researcher (2024)

Regarding household agro farming, participants expressed agreement that there is ease in access to agro products among families, as evidenced by a mean of 3.6967 and a variation of .69102. Moreover, concerning access to agricultural machines and facilities, there was moderate agreement among participants with a mean of 3.1885 and a variation of .70806.

Gonzalez-Velosa (2011) indicated that remittances improved the potential for the agriculture sector. The results showed there was agreement that there is greater improvement in agro farming productivity as indicated by 3.7213 mean and a 0.69547 variation therefore indicating minimal variation in responses. There is moderate consensus among respondents of enhanced capacity to engage in large scale farming as demonstrated by a mean of 3.1148 and a variation of .75182. The outcome resonated with Gayle et al. (2013) whose views suggested that remittances within developing economies helped improve agricultural opportunities within households.

The respondents of the study further indicated that diaspora remittances have not only increased the access to modern farming practices but has led to the introduction of new farming techniques and diversification of the farming process. Further, farmers have been able to access extension services and formation of cooperative societies within the community due to modernization of their farming. The respondents further indicated there has been an improvement in access to fertilizers and modern seedlings which has improved production.

4.3.3 Household Healthcare

Table 4.7 presents the research results related to the second variable, which is household healthcare within the community.

Table 4.6: Household Healthcare Descriptive

	N	Sum	Mean	Std. Deviation
There is access to healthcare	122	486.00	3.9836	.57472
There is access to a specialist service provider (doctor/nurse)	122	432.00	3.5410	.69410
There is access to medicinal products	122	496.00	4.0656	.67711
Ability to pay for medical insurance cover	122	506.00	4.1475	.65141

Researcher (2024)

The research results indicated that respondents were in agreement on the presence of access to more efficient healthcare, with a mean of 3.9836 and a dispersion of .57472. Additionally, there was agreement among respondents regarding access to a specialist service provider (doctor/nurse), as demonstrated by a mean of 3.541 and a variation of .6941. There was consensus among respondents on the presence of access to medicinal products, with a mean of 4.0656 and a variation of .67711. Furthermore, regarding the ability to pay for medical insurance cover, majority of the subjects concurred of the ability to keep their medical insurance subscription using remittances, with a mean of 4.1475 and a variation of .65141. The research findings are corroborated by Mamadu (2016), who stated that remittances immensely contributed to healthcare access and development.

The research respondents further indicated that there has been an improvement in the service delivery within the health sector as results of increased donor involvement in the county. Further respondents indicated that households have been able to supplement their diets with nutritional products which have decreased diseases incidences.

4.3.4 Education Achievement

Table 4.5 presents the research results related to the third variable, which is education achievement within the community.

Table 4.7: Education Achievement Descriptive

	N	Sum	Mean	Std. Deviation
There is greater access to education institutions in the community	122	485.00	3.9754	.60934
There is access to educational materials within the community	122	478.00	3.9180	.67530
There is greater improvement of education facilities within the community	122	487.00	3.9918	.60978
There is greater ease in paying the expenses related to education opportunities	122	465.00	3.8115	.71964

Researcher (2024)

The research findings indicated a consensus among households regarding the greater access to education institutions in the community. This is illustrated by a mean of 3.9754 and a variation of 0.60934, which demonstrates minimal variations in the responses. Barajas, Gapen, Chami, Montiel, and Fullenkamp (2009), similarly indicated that diaspora remittances influenced education attainment within households. Regarding access to

educational materials within the community, participants expressed agreement, as indicated by a mean of 3.918. Additionally, there was agreement among participants on the greater improvement of education facilities within the community, with a mean of 3.9918 and a deviation of .60978, signifying minimal variation. The study findings are in tandem with Hanson and Woodruff (2013) whose views suggested that migrant remittances helped foster access to education facilities and completion rates. On whether there was a greater ease in paying the expenses related to education opportunities, households displayed a consensus, as evidenced by a mean of 3.8115 and a variation of .71964. Yang (2014) also indicated that increased household remittances positively influenced access to education.

Respondents also indicated that increased diaspora remittances have positively influenced the retention rates of children in school, there has been an increase in completion and transition rates to institutions of higher learning. The respondents further indicated there has been an upsurge in the human capital development index within the county which is key indicator of the improved access to formal education opportunities.

4.4 Inferential Analysis

This survey further explored the degree of association between the study variables, necessitating the adoption of inferential analysis. The survey utilized both correlation and regression analysis techniques to explore the relationships between the variables. The aforementioned procedures were utilized in the research.

4.4.1 Correlation Analysis

To gauge the degree of the relationship between the predictor and dependent variables, the research employed Pearson Correlation.

Table 4.8: Correlation Matrix

		Diaspora remittances	Education Achievement	Household Agro farming	Household Healthcare
Diaspora remittances	Pearson Correlation	1	.709*	.471	.383
	Sig.(2-tailed)		.000	.001	.001
	N	122	122	122	122
Education Achievement	Pearson Correlation	.709*	1	.394**	.255*
	Sig.(2-tailed)	.000		.000	.001
	N	122	122	122	122
Household Agro farming	Pearson Correlation	.471	.394**	1	.541**
	Sig.(2-tailed)	.000	.000		.000
	N	122	122	122	122
Household Healthcare	Pearson Correlation	.383	.255*	.541**	1
	Sig.(2-tailed)	.001	.000	.000	
	N	122	122	122	122

** . Correlation is significant at the 0.01 level (2-tailed).

Researcher (2024)

The first objective of the research was to investigate the impact of household agro farming on livelihood promotion in Kericho County. The research outcomes revealed that diaspora remittances and household agro farming are positively correlated as indicated with $P=.471$ and $Sig=.000<.05$. The findings imply that channeling diaspora remittances to households improves household agro farming. These findings are in agreement with the conclusions of

Tshikala and Fonsah (2014), who observed that increased diaspora remittances have facilitated the adoption of new farming technologies and enhanced farming practices.

The second objective of the research explored the impact of diaspora remittances on household healthcare in Kericho County. The research outcomes demonstrated a positive and significant correlation between diaspora remittances and household healthcare, with $P=.383$ and $\text{Sig}=.000<.05$. The results imply that channeling foreign remittances to households leads to enhanced household healthcare. These results are consistent with the observations of Nforngang (2012), who reported that increased diaspora remittances contributed to the improvement of healthcare within households.

The survey's last objective was to investigate the impact of education achievement on livelihood promotion in Kericho County. The research outcomes revealed a positive and significant correlation between diaspora remittances and household educational attainment, with $P=.709$ and $\text{Sig}=.000<.05$. This implies that more channeling of diaspora remittances leads to improved household educational attainment. These results align with the observations made by Ukeje and Obiechina (2013), who demonstrated that increased remittances led to improved human capital and education attainment. Additionally, Sufian (2009) concluded that remittances enhanced household access to education and increased their work activities.

4.4.2 Regression Analysis

The extent of connection between the research factors was assessed. The outcomes of the regression are displayed below.

Table 4.9: Regression Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.757 ^a	.573	.563	1.16572

a. Predictors: (Constant), Household Healthcare, Education Achievement, Household Agro farming

Researcher (2024)

The research investigated the correlation between diaspora remittances and the enhancement of livelihoods in Kericho County. The study's outcomes indicated that 57.3% ($R^2=.573$) of the variations in livelihood promotion could be linked to diaspora remittances directed towards household healthcare, educational achievement, and household agro-farming. The research outcomes were corroborated by (2013) who concluded that those foreign remittances improved household livelihoods and Kioko (2016) who was of a similar view that diaspora remittances help to improve the livelihood and economic welfare of households in Kenya.

4.4.3 ANOVA Analysis

Additionally, the investigation aimed to ascertain the statistical significance of the research model through ANOVA analysis.

Table 4.10: ANOVA Summary

		Sum of				
Model		Squares	Df	Mean Square	F	Sig.
1	Regression	215.494	3	71.831	52.860	.000 ^b
	Residual	160.350	118	1.359		
	Total	375.844	121			

a. Dependent Variable: Livelihood Promotion

b. Predictors: (Constant), Household Healthcare, Education Achievement, Household Agro farming

Researcher (2024)

Based on the obtained results, it was clear that the regression model exhibited statistical significance ($\text{sig} = .000 < .05$) at a 95% confidence level. Furthermore, the F-value of 52.860, surpassing the critical value of 2.76, illustrated that the entire study model significantly predicted the relationship between diaspora remittances and livelihood promotion in Kericho County

4.4.4 Regression Coefficients

Additionally, the research aimed at calculating the beta coefficients of the regression model.

Table 4.11: Regression Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	-.878	1.100		-.798	.426
Education Achievement	.505	.056	.591	9.000	.000
Household Agro farming	.196	.059	.222	3.349	.001
Household Healthcare	.121	.061	.130	2.001	.003

a. Dependent Variable: Livelihood Promotion
Researcher (2024)

The resultant simple regression model was;

$$Y = -.878 + .505x_1 + .196x_2 + .121x_3 + 1.100$$

The beta value (β) = .505, with a p-value of .000 < .05, shows a statistically significant positive impact of education attainment on livelihood promotion. This means a change by one unit of education achievement translates to .505-unit change in livelihood promotion within Kericho County. The research, therefore, rejects the null hypothesis suggesting no significant effect of education achievement on livelihood promotion. In line with this, Nyamongo et al. (2012) demonstrated that remittances contributed to improved socioeconomic outcomes for households.

The beta value (β) = .196, with a p-value of .001 < .05, reveals a statistically significant positive impact of household agro farming on livelihood promotion. This implies a unit increment in household agro farming translates to a 0.196-unit increment in livelihood promotion within Kericho County. Consequently, the research rejects the null hypothesis

suggesting no significant effect of household agro farming on livelihood promotion. Similarly, Kioko (2016) highlighted that diaspora remittances contributed to the enhancement of agricultural outputs within households.

The beta value (β) = .121, with a p-value of $.003 < .05$, demonstrates a statistically significant positive influence of household healthcare on livelihood promotion. This suggests that household healthcare increase by a unit translates to 0.121-unit livelihood promotion increase within Kericho County. Consequently, the research rejects the null hypothesis proposing no significant effect of household healthcare on livelihood promotion. These findings align with Jobarteh (2018) who highlighted that remittances enhanced the firm's ability to access better healthcare opportunities.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

The chapter encompasses a comprehensive summary, well-founded conclusions, valuable recommendations, and thought-provoking suggestions for future research, all derived from the course of the research.

5.2 Summary

Diaspora remittances have played a crucial role as a significant source of funds flowing into the country from various origins. Among the prominent channels for remittances are funds sent back by families living abroad. The current study examined the impact of diaspora remittances on livelihood promotion in Kericho County. The study was founded on the principles of pure altruism and rational choice theories.

To achieve the research objectives, the study relied on descriptive design, focusing on households in Kericho County. For the quantitative aspect of the research, a questionnaire was heavily relied to harness data from the participants. Subsequently, collected data were analyzed employing both descriptive statistics and inferential statistics.

The research outcomes demonstrated an impressive response rate of 98%, which is considered sufficient for statistical analysis. The male participants constituted the majority, with a significant proportion having attained a degree. Additionally, the study indicated that most subjects had been receiving diaspora remittances for over 9 years, indicating their ability to recognize how these remittances positively influenced their livelihoods.

The study's outcomes indicated that the participants perceived an overall improvement in their livelihoods. This improvement was reflected in higher agricultural productivity, enhanced academic achievements, and increased access to healthcare services within

households. The first objective assessed the education achievement as a result of diaspora remittances. The findings showed there was greater access to education center, there was an increase in education materials, there was greater improvement of educational facilities and there was ease in the payments of education expenses. The research outcomes revealed that education achievement had a positive and significant effect on livelihood promotion.

Secondly, the research investigated the effect of household agro farming on livelihood promotion. Results of the research suggested easiness in accessing agro products, access to agricultural machines and facilities, improvement in agro farming productivity and enhanced capacity for large scale farming. The results revealed that household agro farming had a positive and statistically significant impact on livelihood promotion.

The third objective endeavored to examine the effect of household healthcare on livelihood promotion. The results of the research indicated there was more access to efficient healthcare, access to specialist health provider, increased access to medicinal products and increased ability to pay for medical cover. The outcome indicated that household healthcare was positively and significantly affecting livelihood promotion.

5.3 Conclusion

The general conclusion of the study is that diaspora remittances have enhanced household livelihoods in Kericho County Kenya. Remittances channeled to households have significantly contributed to increased access to health facilities and medicinal products by the households receiving the remittances. Remittances have improved the ability of households to pay for their medical covers and hence be able to receive improved healthcare. Also, the study concludes that channeling of remittance to families has increased the ability of the recipients to educational attainment by enabling the access to education

centers as well as improvement to accessibility to educational materials by the recipients. The study further concludes that remittances have improved the educational facilities within the community. Finally, the study concludes that diaspora remittances have supported households to access agro-products as well as enhance their access to agricultural machines and facilities. Remittances have enhanced the capacity of households to engage in productive and large-scale farming.

5.4 Recommendations

There is need for county and national governments to create an ample environment that will enable the diaspora members to send remittances home. The government can do this through organizing meetings with the diaspora in various countries and finding out the challenges they face with regards to sending remittances with a view of addressing those challenges. Through this, the government can also encourage them to be more engaged in the activities taking place back in their home country.

Diaspora remittances had a positive and notable effect on household agro-farming, household healthcare and household educational achievement in Kenya and therefore there is need for the Kenyan government to work towards developing policies that ensure smooth flow of diaspora remittances and come up with ways of motivating and attracting remittances into Kenyan economy. Therefore, the Kenyan government needs to come up with interventions and incentives that encourage diaspora remittances as it promotes household livelihoods.

5.5 Suggestions for Further Research

In light of the survey's revelations, an investigation is needed to determine how county government service delivery has affected the livelihoods within households. Key also is the need for the assessment to determine how the levels of remittances have improved the access to public services within the county as results of the limited access to the services within the county.

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APPENDICES

Appendix I: Questionnaire

Kindly fill the questionnaire to the best of your knowledge. Thanks in Advance.

PART A: GENERAL DEMOGRAPHIC INFORMATION

1) Participant Age

Below 25 years ()

Between 25 years and 35 years ()

Above 35 years ()

Other(s)

2) Sex of the respondent

Female ()

Male ()

3) Education

Post-graduate level []

Undergraduate level []

Diploma level []

O – Level []

Others.....

4) For how long have you been receiving remittances from abroad?

0-3 ()

3-6 ()

6-9 ()

Over 9 years ()

PART B: Impact of Diaspora Remittances on Livelihood Promotion in Kericho County.

By tick kindly select the extent of your agreement on the subsequent statements.

5= strongly agree 4 = Agree 3 = Moderate Agree 2 = Disagree 1 = Strongly Disagree

6. Indicate your agreement on how effective the following indicators are important in measuring livelihood status (promotion) in the community

No	Livelihood promotion	1	2	3	4	5
1.	There is better agricultural productivity within the community					
2.	There is higher academic achievement among the members of the community					
3.	There is better access to healthcare services within the community					

5. From your own experience and views what other indicators of livelihood promotion have been experienced within the community?

.....

No	Diaspora remittance and education achievement	1	2	3	4	5
1.	There is greater access to education institutions in the community					
2.	There is access to educational materials within the community					
3.	There is greater improvement of education facilities within the community					
4.	There is greater ease in paying the expenses related to education opportunities					

6. From your own experience and views what other reason has diaspora remittance influence education achievement within the community?

.....

No	Diaspora remittance and Household agro farming	1	2	3	4	5
1.	There is ease in access to agro products among families					
2.	There is access to agricultural machines and facilities					
3.	There is greater improvement in agro farming productivity					
4.	There is enhanced capacity to engage in large scale farming					

7. From your own experience and views what other reason has diaspora remittance influence agro farming within the community?

.....

.....

.....

No	Diaspora remittance on household healthcare	1	2	3	4	5
1.	There is access to healthcare					
2.	There is access to a specialist service providers (doctor/ nurse)					
3.	There is access to medicinal products					
4	Ability to pay for medical insurance cover					

8. From your own experience and views what other reason has diaspora remittance influence household healthcare within the community? Explain

.....

.....

.....

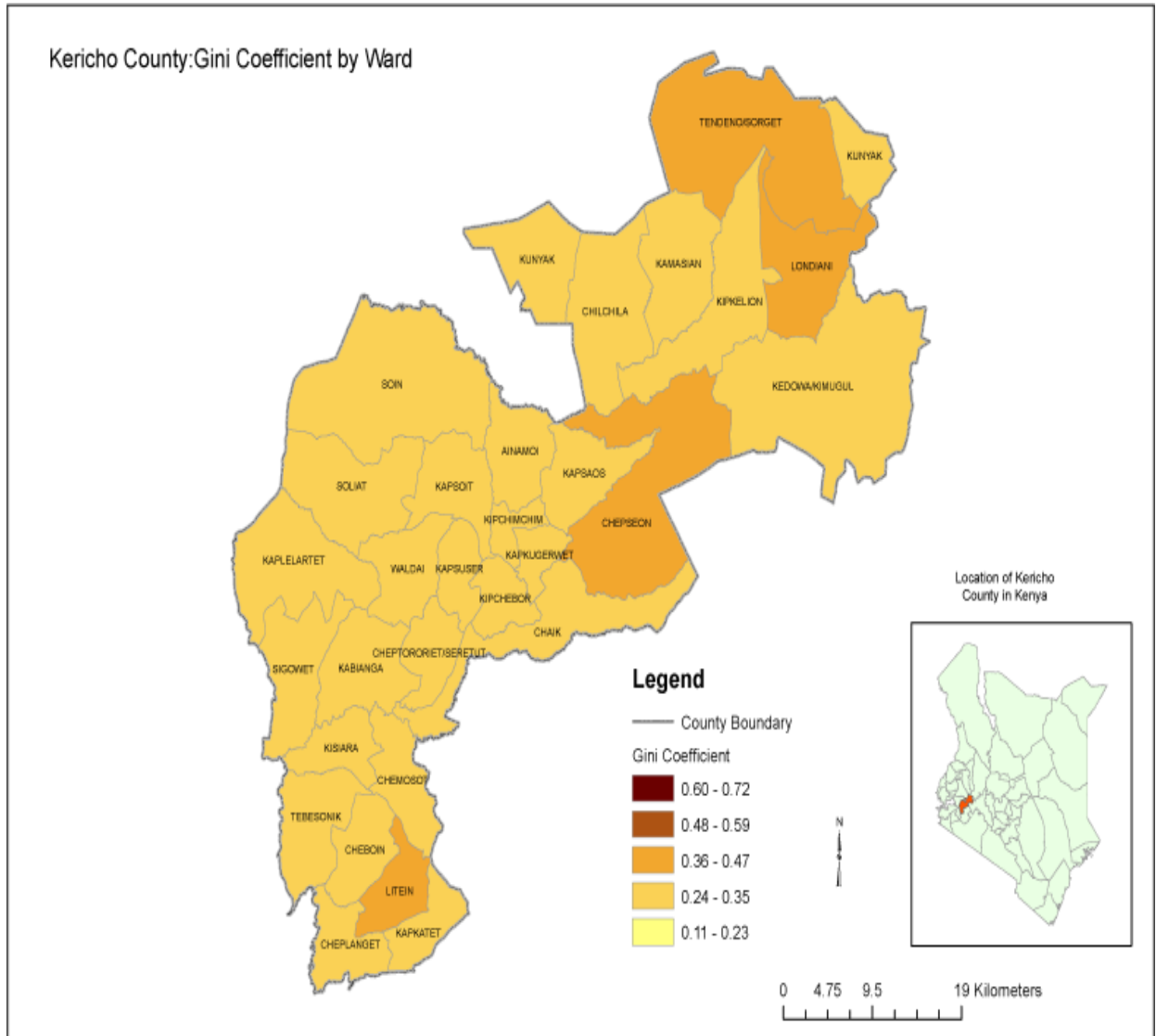
9. Generally can you state that remittances have improved on the welfare of the household members? Explain

.....

.....

.....

Appendix II: Map of Kericho County



Map courtesy of Society for International Development-
 inequalities.sidint.net/Kenya/country/Kericho/#gini.

Approval letter from Graduate School.

**KENYATTA UNIVERSITY
GRADUATE SCHOOL**

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NAIROBI, KENYA
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Internal Memo

FROM: Dean, Graduate School

DATE: 30th April, 2019

TO: Sang Victor
C/o Public Policy & Administration Dept.

REF: C153/CTY/PT/31119/2015

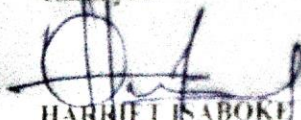
SUBJECT: APPROVAL OF RESEARCH PROPOSAL

We acknowledge receipt of your revised Research Proposal as per our recommendations raised by the Graduate School Board of 27th March, 2019 entitled "**Effect of diaspora remittances on household livelihoods in Kericho County Kenya**".

You may now proceed with your Data Collection, Subject to Clearance with Director General, National Commission for Science, Technology and Innovation.

As you embark on your data collection, please note that you will be required to submit to Graduate School completed Supervision Tracking Forms per semester. The form has been developed to replace the Progress Report Forms. The Supervision Tracking Forms are available at the University's Website under Graduate School webpage downloads.

Thank you.



HARRIET ISABOKE
FOR: DEAN, GRADUATE SCHOOL

C.c. Chairman, Department of Public Policy and Public Administration

Supervisors:

1. Dr. Felix Kiruthu
C/o Department of Public Policy and Administration
Kenyatta University

Approval Letter from NACOSTI



NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY AND INNOVATION

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NAIROBI-KENYA

Ref. No. **NACOSTI/P/19/35878/30267**

Date **23rd May 2019**

Victor Kibet Sang
Kenyatta University
P.O. Box 43844-00100
NAIROBI.

RE: RESEARCH AUTHORIZATION

Following your application for authority to carry out research on "*Effect of diaspora remittances on household livelihoods in Kericho County.*" I am pleased to inform you that you have been authorized to undertake research in **Kericho County** for the period ending **23rd May, 2020.**

You are advised to report to **the County Commissioner, and the County Director of Education, Kericho County** before embarking on the research project.

Kindly note that, as an applicant who has been licensed under the Science, Technology and Innovation Act, 2013 to conduct research in Kenya, you shall deposit **a copy** of the final research report to the Commission within **one year** of completion. The soft copy of the same should be submitted through the Online Research Information System.

**GODFREY P. KALERWA MSc., MBA, MKIM
FOR: DIRECTOR-GENERAL/CEO**

Copy to:

The County Commissioner
Kericho County.

The County Director of Education
Kericho County.