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2025 Remittances Household Survey Report

Preface

The 2025 Remittances Household Survey (2025 RHS) presents a major milestone in Kenya's efforts to strengthen evidence-based policy-making on the role of remittances in national development and household welfare. The survey was conducted by the Kenya National Bureau of Statistics (KNBS) in collaboration with the Central Bank of Kenya (CBK) and Financial Sector Deepening Trust Kenya (FSD-Kenya). The 2025 RHS provides the first comprehensive nationwide assessment of household remittance inflows and outflows in Kenya.

Remittances constitute an important source of foreign exchange, a buffer for household consumption, and a catalyst for investment in education, health, and small-scale businesses. However, existing administrative data, primarily sourced from commercial banks, largely reflects cash remittance inflows through formal channels. In-kind remittance inflows and outflows through informal channels, remain largely unrecorded, resulting in an incomplete assessment of total remittance flows. This survey addresses these gaps by providing detailed insights into the magnitude, transmission channels, utilization patterns, and socio-economic impacts of remittances, thereby strengthening the evidence base for policy formulation and strategic decision-making.

The findings of the 2025 RHS are particularly timely and aligned with Kenya's Vision 2030 blueprint, which recognizes diaspora remittances as a flagship initiative within the financial sector, as well as the Diaspora Policy 2024, which provides a framework for harnessing the economic, social, and intellectual contributions of Kenyans abroad. By providing insights into household welfare, financial inclusion, and investment behaviour, the survey results are expected to inform policies aimed at reducing transaction costs, expanding access to formal financial channels, and leveraging remittances for inclusive and sustainable development, while also contributing to the monitoring of progress towards the Sustainable Development Goals, particularly those related to poverty reduction, quality education, decent work and economic growth, and reduced inequalities.

We invite users to access the Survey report through the websites of the Central Bank of Kenya, the Kenya National Bureau of Statistics, and Financial Sector Deepening Kenya. Users are encouraged to undertake further analysis and research to support their specific needs and contribute to knowledge generation. We hope that this report will serve as a valuable resource for policymakers, researchers, practitioners, and other stakeholders.

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Acknowledgement

This report presents the first comprehensive nationwide assessment of household remittance flows in Kenya. The survey was made possible through the collaborative leadership of the top management of the KNBS, CBK, and FSD-Kenya, providing strategic direction, guidance, funding, and unwavering support, which were critical to the successful implementation of the survey.

We sincerely acknowledge the collective contributions of the technical management team of the KNBS, CBK, and FSD Kenya, under the leadership of Prof. Robert Mudida, Director of the Research Department at CBK; Mr. Collins Omondi, former Director of Macroeconomic Statistics at KNBS; and Mr. Benjamin Muchiri, Director of Macroeconomic Statistics at KNBS, for their invaluable oversight, guidance, and support in planning and implementing the survey. Special thanks to the technical coordination team led by Dr. Lydia Ndirangu, Deputy Director, CBK, Mr. Simon Gaitho, Senior Manager, KNBS, and Geraldine Lukania Makunda of FSD Kenya for ensuring full implementation of the survey.

We extend our appreciation to the KNBS and CBK's Balance of Payments Technical Committee team involved in designing the field instruments and coordinating the field activities. Special appreciation goes to Gladys Mbaluku, William Etwasi, Anthony Makau, Pauline Kamau, Milton Tonui, Pascal Owiti, Antony Maina, Peter Kamau, Lucas Sagire, Hiram Mbatia, Johnstone Poipoi, Cruyff Matunde, Linah Ngumba from KNBS; Justin Yano, Kethi Ngoka, James Maina, Maureen Odongo, Leonard Kipyegon, Dr. Anne Kamau, Paul Kamondo, Juliet Akello, Stacey Langat, Dr. Isaac Mwangi, MaryAnne Gitimu, Peter Nzalu from CBK, and Juliet Mburu from FSD Kenya with support from International Fund for Agricultural Development (IFAD) through David Berno, Sarah Hugo, and Frederic Ponsot. The survey also benefited from invaluable technical support from the African Institute for Remittances (AIR), and the State Department for Diaspora Affairs. Special thanks to the sampling team and cartographers from KNBS: James Kinyanjui, Zachary Ocholla, Prisca Mwangi, Edwin Metto, Deka Muktar, Hellen Wanyoike, and Christine Baranya; the communications team led by Kiilu Katunge and graphic designer Sylvia Anam from CBK.

The Survey would not have been possible without the involvement and collaboration of households and individuals in Kenya who diligently responded to our questionnaires during the household listing and the data collection. We also laud the efforts of the survey team, comprising supervisors and Research Assistants, for administering the survey questionnaires and successful data collection. Finally, we acknowledge the support of all partner institutions, government agencies, and development partners whose collaboration enriched the survey and its findings. Their collective contributions have made it possible to provide reliable and policy-relevant insights into the role of remittances in Kenya's economic and social development.

Abbreviations and Acronyms

AML/CFT	Anti Money Laundering and Combating the Financing of Terrorism
ATM	Automated Teller Machine
BOP	Balance of Payments
BIS	Bank for International Settlement
BPM6	Balance of Payments and International Investment Position Manual, 6th Edition
CAP	Chapter (of the Laws of Kenya)
CAPI	Computer-Assisted Personal Interviews
CBK	Central Bank of Kenya
COMESA-STR	Common Market for Eastern and Southern Africa's Simplified Trade Regime
DFID	Department for International Development
EAC	East African Community
EAs	Enumeration Areas
FSD Kenya	Financial Sector Deepening Trust Kenya
GDP	Gross Domestic Product
IFAD	International Fund for Agricultural Development
IMTS	International Merchandise Trade Statistics
ITRS	International Transaction Reporting System
IRnet	International Remittance Network
JICA	Japan International Cooperation Agency
KIHBS	Kenya Integrated Household Budget Survey
KNBS	Kenya National Bureau of Statistics
KPHC	Kenya Population and Housing Census
KSh	Kenya Shillings
LMICs	Low- and Middle-Income Countries
MFI	Microfinance Institution
MNO	Mobile Network Operator
MSITS	Manual on Statistics of International Trade in Services
MTO	Money Transfer Operator
NPISHs	Non-Profit Institutions Serving Households
NSS	National Statistical System
ODA	Official Development Assistance
RA	Research Assistant
RHS	Remittances Household Survey
RSE	Relative Standard Error
SDGs	Sustainable Development Goals
SDI	State Department for Immigration
SNA	System of National Accounts
SSA	Sub-Saharan Africa
SWIFT	Society for Worldwide Inter-bank Financial Telecommunication
TVET	Technical and Vocational Education and Training
UN	United Nations

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Executive Summary

The Kenya National Bureau of Statistics (KNBS), in collaboration with the Central Bank of Kenya (CBK) and Financial Sector Deepening Kenya (FSD Kenya), conducted the 2025 Remittances Household Survey (RHS) in August 2025. This survey represents the first effort to comprehensively capture both inflows and outflows of remittances to Kenyan households, complementing official administrative data from commercial banks and mobile money operators in Kenya. The findings provide valuable insights into the scale, channels, uses, and socio-economic impacts of remittances, enhancing the evidence base for effective policy formulation and strategic decision-making.

The survey revealed that households in Kenya received a total of KSh 931.8 billion in remittance inflows during the reference period, June 2024 to May 2025, with cash transfers accounting for 91.0 per cent, and in-kind inflows comprising the remaining 9 per cent. The United States of America was the largest source of inflows, contributing 43.5 per cent of total remittances, followed by Germany and Australia. Formal channels remain the preferred mode for remittance transfers, with banks and mobile money platforms accounting for over 92.0 per cent of inflows. The fastest remittance corridors were the United States of America, Saudi Arabia, and Qatar, where most transfers were received on the same day. While cash transfers dominate, in-kind remittances continue to play a significant role, particularly among households with lower educational attainment and those residing in rural areas.

Households in Kenya sent a total of KSh 40.5 billion in remittances during the reference period, with cash transfers accounting for 89.5 per cent of total outflows. These remittance flows were primarily directed to students abroad, who received more than two-thirds of the total, highlighting education as a major driver of outflows from Kenya. The prominence of education-related remittances underscores the critical role of households in supporting tuition, living expenses, and settlement costs for Kenyans studying overseas. In addition, the concentration of outflows to students suggests that remittances are not only a source of household support but also an investment in human capital, with potential long-term benefits for both recipients and the broader economy.

Socio-demographic analysis shows that rural households constitute the majority of both remittance recipients and senders, highlighting a pronounced rural-urban divide in remittance patterns. Educational attainment influences the form of remittances: urban and more educated households predominantly receive cash, whereas rural and less educated households rely more on in-kind transfers. Return migration was primarily driven by family reunification and the expiry of work contracts, linking household remittance dynamics to broader migration trends and illustrating the interplay between migration decisions and financial flows.

A strong positive relationship was observed between financial inclusion and remittance receipt, with 82.5 per cent of recipients owning mobile money accounts and 55.4 per cent holding bank accounts. Despite this, the uptake of investment-oriented financial products remains low: only 6.5 per cent of recipients owned securities, 5.4 per cent held microfinance accounts, and 1.6 per cent held crypto accounts. Trends in remittance flows were mixed, with 29.9 per cent of households reporting increased receipts compared to the previous year, while 10.3 per cent experienced declines. Employment opportunities and higher income prospects were the main drivers of remittance growth, whereas economic uncertainties and financial pressures contributed to reductions.

Overall, the survey confirms that remittances play a critical role in supporting household livelihoods. Among households surveyed, 42.3 per cent reported remittances as a supplementary source of income, 36.4 per cent as additional income, and 22.3 per cent as their main source of livelihood. The findings underscore the need for policies that reduce transaction costs, expand access to affordable formal transfer channels, and leverage remittances for education, health, and environmentally sustainable investments. They also highlight the importance of diaspora engagement in advancing Kenya's Vision 2030 and supporting the implementation of the Diaspora Policy.


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CHAPTER 1: INTRODUCTION

Background

Remittances primarily consist of personal transfers, covering current transfers in cash and/or in kind made by resident households to non-resident households. These transfers are made without anything in return (involving no quid pro quo), are not linked to the sender's source of income, and are not conditional on the specific use of the funds. Remittances serve as a vital source of foreign exchange earnings, a buffer for household welfare, and a mechanism for smoothing consumption and investment, thereby supporting economic growth and development. According to the World Bank's Migration and Development Brief 2024, remittances represent an important source of external financing for Low and Middle-Income Countries (LMICs), complementing official development assistance (ODA) and foreign direct investment (FDI). The remittance flows to LMICs were estimated at US$ 685 billion in 2024, having grown by 0.7 per cent, outperforming FDI, which recorded negative growth, and ODA, which experienced only modest expansion.

Remittances constitute a flagship priority within the economic pillar of the Kenya Vision 2030, reflecting their strategic importance to national development. The blueprint underscores the role of remittances as a stable source of foreign exchange, a catalyst for financial inclusion, and a critical financing channel for household welfare, entrepreneurship, and investment. The Government is committed to strengthening remittance inflows, reducing transaction costs, expanding access to formal transfer channels, and deepening engagement with the Kenyan diaspora as key partners in promoting inclusive and sustainable economic growth. Building on the foundations of the Kenya Vision 2030 and the Kenya Diaspora Policy 2024 underscores the government's commitment to harness the potential of Kenyans abroad in advancing the national transformation agenda, while addressing their needs and expectations through a mutually beneficial and sustainable partnership. The policy provides a comprehensive framework for operationalizing diaspora engagement and participation in national development initiatives, positioning overseas Kenyans as strategic partners in inclusive and sustainable growth.

Justification of Remittances Household Survey

1.2. Existing administrative data, largely sourced from commercial banks and other regulated institutions, mainly capture remittances transmitted through formal channels. As a result, informal transfers, in-kind remittances, and outflows remain underreported, leading to incomplete and potentially underestimated remittance statistics. This data gap constrains evidence-based policymaking and limits understanding of the full economic and social significance of remittances. The Remittances Household Survey (RHS) 2025 addresses these limitations by generating comprehensive and reliable household-level data on the magnitude, channels, utilization, and socio-economic impacts of remittance flows. By capturing both formal and informal inflows and outflows, the survey provides a more accurate and holistic picture of remittance dynamics, strengthening the basis for policy formulation, financial-sector development, social protection, and strategic planning.

Previous national data collection efforts have made important contributions to remittance measurement. The Kenya Population and Housing Censuses (KPHC) of 2009 and 2019 included a short questionnaire on emigrants to capture information on migrant workers and remittance use. Subsequently, remittance-related modules were incorporated into the 2015/16 Kenya Integrated Household Budget Survey (KIHBS), the 2020 Kenya Continuous Household Survey Program (KCHSP), and the triennial FinAccess surveys. However, these surveys were not designed with sampling frames specifically targeted at households that receive and/or send remittances, limiting their capacity to generate detailed and representative remittance statistics. In addition, the online Diaspora Remittances Survey (DRS) conducted in 2021 focused primarily on the senders' perspective, providing valuable insights into remittance characteristics abroad but offering limited information at the recipient household level within the country.

Against this background, the Kenya National Bureau of Statistics (KNBS), in collaboration with the Central Bank of Kenya (CBK) and Financial Sector Deepening Kenya (FSD Kenya), conducted the first national remittance household survey on remittance flows. The survey represents a coordinated effort to generate comprehensive, high-quality data that addresses existing gaps in remittance measurement and enhances the reliability of national statistics. The data will strengthen Balance of Payments statistics in line with international standards and support policy research, development planning, and monitoring of the Sustainable Development Goals, particularly in relation to household welfare, financial inclusion, market development, and economic resilience.

Survey Objectives

1.3. The overall objective of the survey was to collect comprehensive qualitative and quantitative information on remittance flows, channels, utilization patterns, and their socio-economic impacts at the household level. The specific objectives of the survey were to:

- Establish the magnitude of remittance flows into Kenya and out of Kenya, both cash and in-kind (non-cash).
- Measure remittances by source and destination country, seasonal variations, and frequency.
- Establish the channels and costs of remittances.
- Establish the uses of remittances.
- Provide policy recommendations for improving the remittances landscape.

CHAPTER 2: METHODOLOGY

Survey Design

The Remittances Household Survey 2025 was a cross-sectional survey implemented in all 47 counties to produce national and rural-urban estimates of both cash and in-kind remittance inflows and outflows. The survey targeted individuals who had either sent or received remittances to or from abroad in the 12 months preceding the survey. The survey reference period was from June 2024 to May 2025.

Sampling Frame and Stratification

2.2. The sampling frame was based on the 2019 KPHC Enumeration Areas (EAs) and was stratified into three categories based on the concentration of households that reported an emigrant in the 2019 KPHC, as follows:

- Highly concentrated: EAs with 20 or more emigrant households.
- Moderately concentrated: EAs with 5–19 emigrant households.
- Lowly concentrated: EAs with 0–4 emigrant households.

The assumption was that households with emigrants are more likely to send or receive remittances. Since remittances can also be sent or received by friends and non-household family members abroad, the sampling frame also included EAs that reported no emigrant households during the 2019 KPHC.

Sample Size and Allocation

2.3. The total sample size was calculated as 4,440 households. This was allocated disproportionately across the sampling strata, with strata having a higher concentration of emigrant households receiving relatively larger sample sizes. The stratum household sample allocation was informed by the share of eligible households from the household listing during the pilot survey.

Sampling Procedure

2.4. A two-stage stratified cluster sampling procedure was employed:

1. First Stage: 444 EAs were selected independently within each sampling stratum using Probability Proportional to Size (PPS) systematic sampling. This ensured that EAs with more households with an emigrant had a higher probability of selection. Before selection, sampling frame was implicitly stratified by administrative units and by urban/rural classification to ensure geographic spread.

2. Second Stage: A sample of households was selected with equal probability from listed eligible households within each selected EA, with a variable take per EA. A minimum of 5 households per EA was maintained to manage logistics and use resources efficiently.

All members of the household were interviewed, where a household member could not be interviewed, a knowledgeable member of the household responded to the questions on their behalf. The distribution of the initially selected 444 EAs by strata and residence is shown in Table 2.1.

Table 2.1: Distribution of Initially Selected EAs by Strata and Residence

Concentration of emigrants (Sampling Strata)	Rural	Urban	Total
Lowly Concentrated (0 - 4)	57	24	**81**
Moderately Concentrated (5 -19)	56	86	**142**
Highly Concentrated (20+)	38	183	**221**
Total	**151**	**293**	**444**

Household Listing and Eligibility

2.5. A screening phase involving household listing was first conducted to identify eligible households (those with remittance flows in the preceding year). The main data collection questionnaire was then administered in a second phase to a sample of eligible households identified during listing. This two-phase approach ensured a representative sample of households with remittance flows. To optimize the screening effort, low-density EAs were sampled at a lower rate than high-density EAs.

Final Sample Selection

2.6 The second-stage selection excluded some EAs for specific reasons: two were dropped due to partial listing because of resident refusals, 84 had fewer than five eligible households, and 22 had no eligible households. Consequently, only 334 of the initially sampled 444 EAs were eligible for the survey. The target sample of 4,440 households was therefore redistributed across these 334 eligible EAs. The final distributions of EAs and households are shown in Tables 2.2 and 2.3.

Table 2.2: Distribution of Eligible EAs by Strata and Residence

Concentration of emigrants (Sampling Strata)	Rural	Urban	Total
Lowly Concentrated (0 - 4)	23	13	**36**
Moderately Concentrated (5 -19)	36	72	**108**
Highly Concentrated (20+)	26	164	**190**
Total	**85**	**249**	**334**

Table 2.3: Distribution of Household Sample by Strata and Residence

Concentration of emigrants (Sampling Strata)	Rural	Urban	Total
Lowly Concentrated (0 - 4)	314	119	**433**
Moderately Concentrated (5 -19)	427	782	**1,209**
Highly Concentrated (20+)	553	2,245	**2,798**
Total	**1,294**	**3,146**	**4,440**

Data Weighting

2.7. The survey data were not self-weighted due to the disproportionate allocation of the sample across strata. Weights were calculated and adjusted for non-response to ensure representativeness. The sampling weight (W) was computed as the inverse of the product of the probabilities of selection at each stage.

The overall probability (P) of selecting a household was calculated as:

$P = P_1 \times P_2$

where:

P_1 = Probability of selecting an EA from the sampling frame.

P_2 = Probability of selecting an eligible household within the selected EA.

The design weight (inverse of P) was further adjusted for non-response. The final EA weight (W_{ij}) was computed as:

$W_{ij} = D_{ij} \times (S_{ij} / I_{ij})$

where:

D_{ij} = Design weight for EA *i* in stratum *i*.

S_{ij} = Number of eligible households in EA *i* in stratum *i* (including interviewed, partially interviewed, unavailable, and refusing households).

I_{ij} = Number of responding households in EA *i* in stratum *i*.

Survey Response Rates

2.8. Of the households selected, 3,116 were eligible at the time of data collection. From these, 2,425 households were successfully interviewed, yielding an overall household response rate of 78%. Response rates varied significantly by residence, with rural households recording a higher rate (94%) than urban households (70%), as shown in Table 2.4.

Table 2.4: Household Response Rates by Residence

Interview Status	Rural	Urban	Total
Households Selected	1,294	3,146	**4,440**
Households Eligible	1,028	2,088	**3,116**
Households with completed interviews	964	1,461	**2,425**
Net Response rate	**94%**	**70%**	**78%**

Survey Implementation

2.9. The data collection for the survey was carried out over 30 days by a team of Research Assistants (RAs), Supervisors, and Coordinators distributed across counties. Recruitment of RAs was conducted collaboratively between the KNBS, FSD Kenya, and the CBK. Other stakeholders included the State Department for Diaspora Affairs, the East African Community (EAC) Secretariat, International Fund for Agricultural Development (IFAD), and the African Institute for Remittances (AIR).

Data Processing and Quality Control

2.10. The data collected underwent rigorous processing and quality control protocols. Automated validation checks within the data collection system flagged incomplete or inconsistent entries. A data team then performed manual validation to address these issues, which involved downloading data, running consistency checks, and returning errors to field teams for immediate correction. In addition, coordinators were deployed to the field to observe interviews and provide technical support to data collection teams.

CHAPTER 3: SOCIO-DEMOGRAPHIC & ECONOMIC CHARACTERISTICS

Overview

This chapter presents the social, demographic, and economic characteristics of households and individuals covered in the Remittance Household Survey. It offers a summary of key factors that provide context for remittance flows, such as household composition, sex of household head, place of residence, education attainment, housing conditions, access to basic services, and sources of cooking and lighting energy. The chapter also explores the demographic characteristics of remittance senders and recipients, as well as the circumstances of returned emigrants. By highlighting rural to urban differentials and gender-based patterns, it lays the groundwork for understanding how socio-economic factors influence remittance flows.

Distribution of Households in Remittances Household Survey by Residence

3.2. The distribution of households with remittance inflows, outflows, and returned emigrants by residence is presented in Table 3.1. The 2025 RHS targeted households that had either received or sent remittances abroad in the preceding twelve months, that is, households with remittance flows. Of the targeted households with either remittance flows or returned emigrants, 60.7 per cent were domiciled in rural areas, while the remaining 39.3 per cent were in urban settings. 65.1 per cent of households reported to have received remittances resided in rural areas, while 34.9 per cent resided in urban areas. Similarly, the households that reported having sent remittances constituted 67.2 per cent of rural households and 32.8 per cent of urban households.

Table 3.1: Households Distribution

Households	Rural		Urban		Total	
	Number	Per Cent	Number	Per Cent	Number	Per Cent
Households with remittance out flows	94,227	67.2	45,898	32.8	**140,125**	**100.0**
Households with remittance inflows	442,331	65.1	237,541	34.9	**679,852**	**100.0**
Households with remittances[1]	470,778	64.5	259,511	35.5	**730,290**	**100.0**
Household with remittance flows and returned emigrants	594,039	60.7	384,095	39.3	**978,135**	**100.0**

[1]Represents households with either remittance inflows or outflows or both

Distribution of Individuals who Received Cash and In-Kind Remittances, by Age and Sex

3.3. The number of individuals who received remittances by type (cash/in-kind) and further broken down by sex and age, is presented in Table 3.2. For males, cash remittances were more commonly received across most age groups, except for age groups 0-9, 10-19, and 30-39 where in-kind remittances were more prevalent. Among females, the proportion of cash and in-kind remittances to total remittance inflows was nearly equal. However, a greater number of female age groups, specifically age groups 0-9, 10-19, 60-69, and 80-89, reported receiving more in-kind remittances than cash. Overall, a higher number of female respondents reported receiving both types of remittances compared to their male counterparts.

Table 3.2: Distribution of Individuals who Received Cash and In-Kind Remittances, by Age and Sex

Age		Individuals that received remittances							
		Cash		In-kind		Both cash and In-kind		Total	
		Number	Per Cents	Number	Per Cents	Number	Per Cents	Number	Per Cents
Males	0 to 9	-	-	15,097	0.9	-	-	15,097	0.3
	10 to 19	78,266	3.0	82,119	4.7	-	-	160,385	3.4
	20 to 29	427,022	16.3	203,362	11.7	60,437	18.9	690,822	14.8
	30 to 39	556,289	21.3	901,868	51.7	51,466	16.1	1,509,623	32.3
	40 to 49	539,517	20.6	253,024	14.5	36,627	11.4	829,169	17.7
	50 to 59	451,980	17.3	165,401	9.5	29,824	9.3	647,205	13.8
	60 to 69	393,364	15.0	88,620	5.1	47,990	15.0	529,975	11.3
	70 to 79	124,785	4.8	34,626	2.0	75,322	23.5	234,734	5.0
	80 to 89	39,126	1.5	20	0.0	18,783	5.9	57,931	1.2
	90 and above	4,122	0.2	-	-	-	-	4,122	0.1
	Total	**2,614,474**	**100.0**	**1,744,140**	**100.0**	**320,452**	**100.0**	**4,679,067**	**100.0**
Females	0 to 9	441	0.0	101,096	3.7	-	-	101,537	1.7
	10 to 19	26,774	1.0	83,453	3.0	139	0.0	110,367	1.8
	20 to 29	426,131	15.2	384,404	13.9	95,750	20.5	906,286	15.0
	30 to 39	963,900	34.5	881,412	31.9	152,526	32.6	1,997,839	33.2
	40 to 49	463,427	16.6	422,775	15.3	30,872	6.6	917,075	15.2
	50 to 59	359,206	12.8	288,179	10.4	49,754	10.6	697,141	11.6
	60 to 69	293,614	10.5	448,506	16.2	47,663	10.2	789,784	13.1
	70 to 79	157,044	5.6	27,379	1.0	87,641	18.7	272,064	4.5
	80 to 89	98,101	3.5	122,018	4.4	3,179	0.7	223,299	3.7
	90 and above	8,146	0.3	2,544	0.1	-	-	10,690	0.2
	Total	**2,796,788**	**100.0**	**2,761,769**	**100.0**	**467,527**	**100.0**	**6,026,086**	**100.0**
Total	0 to 9	441	0.0	116,194	2.6	-	-	116,635	1.1
	10 to 19	105,040	1.9	165,572	3.7	139	0.0	270,753	2.5
	20 to 29	853,153	15.8	587,767	13.0	156,187	19.8	1,597,108	14.9
	30 to 39	1,520,189	28.1	1,783,281	39.6	203,992	25.9	3,507,463	32.8
	40 to 49	1,002,945	18.5	675,799	15.0	67,499	8.6	1,746,244	16.3
	50 to 59	811,186	15.0	453,580	10.1	79,578	10.1	1,344,346	12.6
	60 to 69	686,978	12.7	537,126	11.9	95,654	12.1	1,319,759	12.3
	70 to 79	281,830	5.2	62,005	1.4	162,963	20.7	506,799	4.7
	80 to 89	137,228	2.5	122,038	2.7	21,963	2.8	281,230	2.6
	90 and above	12,268	0.2	2,544	0.1	-	-	14,812	0.1
	Total	5,411,262	100.0	4,505,910	100.0	787,979	100.0	10,705,153	100.0

Distribution of Individuals who Received Cash and In-Kind Remittances by Residence and Highest Level of Education Completed

3.4. The number of individuals who received remittances by type (cash/in-kind), place of residence, and highest level of education completed is presented in Table 3.3. In rural areas, cash and in-kind remittances were nearly equally common, though a larger number of individuals received in-kind remittances. Conversely, in urban areas, cash remittances were predominant, underscoring a key distinction in the way support systems operate or are utilized depending on the area of residence.

3.5. In rural areas, 66.5 per cent of individuals without formal education reported receiving in-kind support, whereas individuals at all other education levels predominantly received cash remittances. In urban areas, those with pre-primary and junior school education reported receiving more in-kind than cash remittances. Overall, individuals with pre-primary education and those lacking formal education reported receiving more in-kind support rather than cash support.

Table 3.3: Distribution of Individuals who Received Remittances by Type (Cash/In-Kind), Residence and Highest Level of Education Completed

		Cash		In- Kind		Both cash and In- Kind		Total	
		Highest Education level completed	Number	Per cent	Number	Per cent	Number	Per cent	Number
Rural	Pre-Primary	147,147	3.8	133,113	3.3	2,365	0.4	282,627	3.3
	Primary	1,084,913	27.7	648,914	16.1	253,399	38.1	1,987,227	23.1
	Junior School	104,835	2.7	34,539	0.9	-	-	139,374	1.6
	Vocational Training Artisan/Craft	16,137	0.4	363	0.0	-	-	16,501	0.2
	Secondary	998,125	25.5	221,309	5.5	205,441	30.9	1,424,876	16.6
	Middle-level College/ TVET Certificate / Diploma	846,418	21.6	94,441	2.3	90,827	13.7	1,031,686	12.0
	University	490,468	12.5	216,026	5.4	102,256	15.4	808,750	9.4
	Adult Basic Education	11,095	0.3	1,306	0.0	-	-	12,401	0.1
	None	186,435	4.8	2,673,962	66.5	10,413	1.6	2,870,811	33.4
	Don't Know	29,735	0.8	-	-	-	-	29,735	0.3
	Total	**3,915,313**	**100.0**	**4,023,976**	**100.0**	**664,703**	**100.0**	**8,603,993**	**100.0**
Urban	Pre-Primary	30,034	2.0	87,388	18.1	22	0.0	117,445	5.6
	Primary	447,068	29.9	170,697	35.4	20,318	16.5	638,084	30.4
	Junior School	2,339	0.2	12,293	2.6	-	-	14,632	0.7
	Vocational Training Artisan/Craft	16,435	1.1	1,376	0.3	2,878	2.3	20,690	1.0
	Secondary	322,433	21.6	122,061	25.3	49,297	40.0	493,792	23.5
	Middle-level College/ TVET Certificate / Diploma	291,638	19.5	18,734	3.9	24,632	20.0	335,005	15.9
	University	319,874	21.4	60,392	12.5	13,660	11.1	393,926	18.8
	Adult Basic Education	121	0.0	-	-	-	-	121	0.0
	Madrassa/Duksi	20,886	1.4	1,750	0.4	220	0.2	22,858	1.1
	None	44,990	3.0	7,166	1.5	12,245	9.9	64,402	3.1
	Don't Know	125	0.0	74	0.0	-	-	199	0.0
	Total	**1,495,949**	**100.0**	**481,934**	**100.0**	**123,276**	**100.0**	**2,101,159**	**100.0**
Total	Pre-Primary	177,182	3.3	220,502	4.9	2,388	0.3	400,073	3.7
	Primary	1,531,982	28.3	819,611	18.2	273,717	34.7	2,625,311	24.5
	Junior School	107,174	2.0	46,832	1.0	-	-	154,007	1.5
	Vocational Training Artisan/Craft	32,573	0.6	1,739	0.0	2,878	0.4	37,191	0.4
	Secondary	1,320,559	24.4	343,370	7.6	254,738	32.3	1,918,669	17.9
	Middle-level College/ TVET Certificate / Diploma	1,138,057	21.0	113,175	2.5	115,459	14.7	1,366,692	12.8
	University	810,342	15.0	276,418	6.1	115,916	14.7	1,202,677	11.2
	Adult Basic Education	11,217	0.2	1,306	0.0	-	-	12,523	0.1
	Madrassa/Duksi	20,886	0.4	1,750	0.0	220	0.0	22,858	0.2
	None	**231,425**	**4.3**	**2,681,128**	**59.5**	**22,658**	**2.9**	**2,935,213**	**27.4**
	Don't Know	29,861	0.6	74	0.0	-	-	29,935	0.3
	Total	**5,411,262**	**100.0**	**4,505,910**	**100.0**	**787,979**	**100.0**	**10,705,153**	**100.0**

Distribution of Individuals who Sent Cash and In-Kind Remittances by Sex and Age

3.6. The number of individuals who sent remittances by type (cash/in-kind), sex, and age is presented in Table 3.4. Among males, cash remittances were the most common with 338 thousand males sending cash, compared to 84 thousand who sent in-kind remittances and 24 thousand who sent both types. This trend differed for females, the majority of whom reported sending in-kind support, with 403 thousand individuals providing in-kind support compared to 241 thousand who sent cash. Overall, a larger number of individuals (580 thousand) sent cash remittances while 488 thousand sent in-kind support.

Table 3.4: Distribution of Individuals who Sent Remittances by Type (Cash/In-Kind), Sex and Age

	Age	Cash		In- Kind		Both cash and In- Kind		Total	
		Number	Per Cent	Number	Per Cent	Number	Per Cent	Number	Per Cent
Male	20 to 29	15,927	4.7	13,111	15.5	65	0.3	29,104	6.5
	30 to 39	113,170	33.4	56,191	66.3	19,569	81.0	188,932	42.2
	40 to 49	71,907	21.2	3,098	3.7	4,447	18.4	79,453	17.8
	50 to 59	64,821	19.1	9,207	10.9	-	-	74,028	16.5
	60 to 69	63,269	18.7	2,789	3.3	65	0.3	66,124	14.8
	70 to 79	6,748	2.0	409	0.5	-	-	7,157	1.6
	80 to 89	2,675	0.8	-	-	-	-	2,675	0.6
	Total	338,520	100	84,807	100	24,148	100	447,475	100
	10 to 19	221	0.1	-	0.1	-	0.1	221	0.1
	20 to 29	**8,651**	**3.6**	**42,708**	**3.6**	**-**	**3.6**	**51,359**	**3.6**
Female	30 to 39	50,909	21.1	94,785	21.1	467	21.1	146,162	21.1
	40 to 49	126,567	52.4	29,687	52.4	-	52.4	156,254	52.4
	50 to 59	38,136	15.8	132,264	15.8	1,496	15.8	171,898	15.8
	60 to 69	12,948	5.4	60,691	5.4	33,290	5.4	106,930	5.4
	70 to 79	2,485	1.0	34,298	1.0	-	1.0	36,784	1.0
	80 to 89	1,577	0.7	9,019	0.7	-	0.7	10,596	0.7
	Total	241,497	100.0	403,455	100.0	35,253	100.0	680,207	100
	10 to 19	221	0.0	-	0.0	-	0.0	221	0.0
	20 to 29	24,579	4.2	55,819	4.2	65	4.2	80,464	4.2
	30 to 39	164,079	28.3	150,977	28.3	20,037	28.3	335,094	28.3
	40 to 49	**198,475**	**34.2**	**32,785**	**34.2**	**4,447**	**34.2**	**235,707**	**34.2**
Total	50 to 59	102,958	17.8	141,472	17.8	1,496	17.8	245,926	17.8
	60 to 69	76,218	13.1	63,480	13.1	33,355	13.1	173,054	13.1
	70 to 79	9,233	1.6	34,707	1.6	-	1.6	43,941	1.6
	80 to 89	4,252	0.7	9,019	0.7	-	0.7	13,272	0.7
	Total	580,017	100.0	488,262	100.0	59,401	100.0	1,127,682	100
	50 to 59	102,958	17.8	141,472	17.8	1,496	17.8	245,926	17.8
	60 to 69	76,218	13.1	63,480	13.1	33,355	13.1	173,054	13.1
	70 to 79	9,233	1.6	34,707	1.6	-	1.6	43,941	1.6
	80 to 89	4,252	0.7	9,019	0.7	-	0.7	13,272	0.7
	90 and above	-	-	-	-	-	-	-	-
	Total	**580,017**	**100.0**	**488,262**	**100.0**	**59,401**	**100.0**	**1,127,682**	**100**

Distribution of Households with Remittance Flows by Type of Main Dwelling Unit, Sex of Household Head, and Place of Residence.

3.7. Table 3.5 presents the distribution of households by type of main dwelling unit, sex of household head, and place of residence. Overall, bungalows constituted the largest share of dwelling units, followed by flats and manyattas, accounting for 48.0, 19.7 and 12.8 per cent, respectively.

3.8. In rural areas, bungalows were the predominant type of main dwelling, representing 60.5 per cent of households. Similarly, among female-headed households, bungalows were the most common type of dwelling type at 67.0 per cent, followed by manyattas at 18.3 per cent. A similar pattern was observed among male-headed households with bungalows accounting for 57.8 per cent and manyattas at 21.9 per cent.

3.9. In urban areas, flats were the leading type of dwelling unit, accounting for 45.1 per cent of households. This trend was consistent across female- and male-headed households, where flats constituted 45.2 per cent and 45.0 per cent, respectively. Bungalow dwelling units ranked second, accounting for 28.7 per cent overall, 32.3 per cent among female-headed households, and 27.1 per cent among male-headed households.

Table 3.5: Distribution of Households with Remittance Flows by Type of Main Dwelling Unit, Sex of Household Head, and Residence

MAIN dwelling	Rural			Urban			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Bungalow	57.8	67.0	60.5	27.1	32.3	28.7	45.8	53.2	48.0
Flat	3.8	2.1	3.3	45.0	45.2	45.1	19.9	19.2	19.7
Maisonette	7.9	4.0	6.7	7.8	5.7	7.1	7.8	4.7	6.9
Swahili	7.6	7.7	7.7	10.4	14.0	11.5	8.7	10.2	9.2
Shanty	1.0	0.9	1.0	9.2	2.3	7.1	4.2	1.5	3.4
Manyatta/ Traditional House	21.9	18.3	20.8	0.6	0.6	0.6	13.5	11.2	12.8
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**

Household Characteristics

3.10. Table 3.6 presents the number of dwelling units among households that reported remittances inflows. Most households reported having 1 to 2 dwelling units, representing 66.1 per cent of all households with remittances inflows. Within this category, households in rural areas accounted for 38.1 per cent, while those in urban areas accounted for 28.1 per cent.

3.11. This was followed by households reporting 3 to 4 dwelling units, which accounted for 17.8 per cent of the total. Of this group, households in rural areas made up 13.4 per cent, while those in urban areas made up 4.4 per cent.

3.12. A similar trend was observed among households that reported remittances outflows. The majority of households reported having 1 to 2 dwelling units, representing 59.7 per cent. In this category, households in urban areas constituted 25.6 per cent, while those in rural areas constituted 34.1 per cent.

Table 3.6: Distribution of the Number of Dwelling Units for Households with Remittances

Households with Inflows	Rural		Urban		Total	
Number of dwelling units	Number	Per Cent	Number	Per Cent	Number	Per Cent
1–2	258,810	38.1	190,885	28.1	449,695	66.1
3–4	91,318	13.4	29,971	4.4	121,290	17.8
5–6	49,751	7.3	13,625	2.0	63,376	9.3
7–8	18,838	2.8	2,643	0.4	21,482	3.2
9+	23,593	3.5	396	0.1	23,990	3.5
Not stated			21	0.0	21	.
Total	**442,311**	**65.1**	**237,541**	**34.9**	**679,852**	**100**
Households with Outflows	**Rural**		**Urban**		**Total**	
Number of dwelling units	**Number**	**Per Cent**	**Number**	**Per Cent**	**Number**	**Per Cent**
1–2	47,722	34.1	35,865	25.6	83,587	59.7
3–4	28,392	20.3	4,252	3.0	32,644	23.3
5–6	12,586	9.0	4,494	3.2	17,080	12.2
7–8	917	0.7	980	0.7	1,897	1.4
9+	4,610	3.3	307	0.2	4,917	3.5
Total	**94,227**	**67.2**	**45,898**	**32.8**	**140,125**	**100**

Predominant Wall Material

3.13. Table 3.7 presents the distribution of households with remittance inflows based on predominant wall, floor and roofing material categorized by their area of residence. Most of these households reported concrete or cement as the main wall material, representing 29.1 per cent of all households with remittance inflows. This was closely followed by stone with lime or cement, which made up 27.5 per cent. In rural areas, households with remittance inflows reported mud or cow dung, and concrete or cement as the predominant wall material, accounting for 17.8 and 17.2 per cent, respectively. In urban areas, households with remittance inflows reported stone with lime or cement and concrete or cement as the predominant wall material, accounting for 17.4 and 11.8 per cent, respectively.

Predominant Floor Material

3.14. Households with remittance inflows reported ceramic tiles and concrete (including cement and terrazzo) as the most common floor materials, accounting for 34.0 and 33.0 per cent, respectively. Concrete was the most dominant floor material for households in rural areas with remittance inflows accounting for 21.7 per cent of the total. Among households in urban areas with remittance inflows, ceramic tiles was the most predominant floor material, constituting 20.3 per cent of the total.

Predominant Roofing Material

3.15. Most households in rural and urban areas reported iron sheet as the main roofing material at 50.9 per cent and 27.4 per cent, respectively.

Table 3.7: Distribution of Predominant Building Materials for Households with Remittance Inflows

Wall Material	Rural		Urban		Total	
	Number	Per Cent	Number	Per Cent	Number	Per Cent
Cane/palm/trunks	1,480	0.2	0	0.0	1,480	0.2
Grass/reeds	68,810	10.1	0	0.0	68,810	10.1
Mud/cow dung	120,827	17.8	10,292	1.5	131,119	19.3
Bamboo with mud	25,057	3.7	6	0.0	25,063	3.7
Stone with mud	4,970	0.7	7,499	1.1	12,469	1.8
Uncovered adobe	0	0.0	18	0.0	18	0.0
Plywood/Cardboard	2,795	0.4	0	0.0	2,795	0.4
Iron sheets	11,667	1.7	10,450	1.5	22,117	3.3
Concrete/Cement	117,267	17.2	80,371	11.8	197,638	29.1
Stone with lime/cement	68,276	10.0	118,456	17.4	186,732	27.5
Bricks	7,914	1.2	3,351	0.5	11,265	1.7
Cement blocks	10,624	1.6	4,055	0.6	14,679	2.2
Covered adobe	300	0.0	0	0.0	300	0.0
Wood planks/shingles/timber	2,234	0.3	2,116	0.3	4,350	0.6
Precast wall	90	0.0	906	0.1	996	0.1
Not stated	0	0.0	21	0.0	21	0.0
Total	**442,311**	**65.1**	**237,541**	**34.9**	**679,852**	**100**
Floor Material	**Rural**		**Urban**		**Total**	
	Number	**Per Cent**	**Number**	**Per Cent**	**Number**	**Per Cent**
Earth/sand	129,592	19.1	16,134	2.4	145,726	21.4
Dung	71,574	10.5	2,676	0.4	74,250	10.9
Wood planks/shingles/timber	0	0.0	3,790	0.6	3,790	0.6
Parquet or polished wood	0	0.0	434	0.1	434	0.1
Ceramic tiles	93,491	13.8	137,902	20.3	231,393	34.0
Concrete/ Cement/Terrazzo	147,654	21.7	76,561	11.3	224,215	33.0
Wall to wall Carpet	0	0.0	23	0.0	23	0.0
Not stated	0	0.0	21	0.0	21	0.0
Total	**442,311**	**65.1**	**237,541**	**34.9**	**679,852**	**100**
Roofing Material	**Rural**		**Urban**		**Total**	
	Number	**Per Cent**	**Number**	**Per Cent**	**Number**	**Per Cent**
Grass / Makuti thatch/twigs	81,787	12.0	35	0.0	81,822	12.0
Dung / mud	221	0.0	8	0.0	229	0.0
Iron sheets/Decra/Versatile	345,730	50.9	186,345	27.4	532,075	78.3
Asbestos sheet	302	0.0	1,674	0.2	1,976	0.3
Concrete/Cement	7,658	1.1	39,027	5.7	46,685	6.9
Tiles	6,613	1.0	10,289	1.5	16,902	2.5
Other	0	0.0	11	0.0	11	0.0
Not stated	0	0.0	152	0.0	152	0.0
Total	**442,311**	**65.1**	**237,541**	**34.9**	**679,852**	**100**

3.16. The distribution of households with remittance inflows by main source of drinking water, type of toilet facility, and categorized by area of residence is presented in Table 3.8. Overall, most households reported boreholes or tube wells as their main source of drinking water, accounting for 31.5 per cent, while 12.6 per cent relied on piped water. In rural areas, boreholes or tube wells were the primary sources of drinking water serving 28.3 per cent of all households. Additionally, 17.2 per cent of the households with remittances inflows relied on surface water such as streams, rivers, and springs, whether protected or unprotected, for their source of drinking water. In contrast, urban areas showed a higher proportion of households with access to piped water, with 10.1 per cent having water piped directly into their dwelling and 5.2 per cent receiving piped water into their yard or plot.

3.17. The infrastructure gap between rural and urban settlements was also evident and more pronounced in sanitation facilities. Among households with remittances inflows, the covered pit latrine was the most widely used sanitation facility, accounting for 47.2 per cent. In rural areas, 40.4 per cent of all households with remittance inflows reported covered and uncovered pit latrines as the widely used sanitation facility, while 12.0 per cent of the households reported having no sanitation facilities at all. In contrast, urban areas showed a transition towards improved sanitation systems, with flush toilets connected to sewers or septic tanks serving 20.9 per cent of all households with remittance inflows. This contrast highlights the disparity in access to sanitation facilities, with urban households having greater access to safe and hygienic waste disposal facilities.

Table 3.8: Distribution of Households with Remittance Inflows by Main Source of Drinking Water, Type of Toilet Facility, and Residency

	Rural		Urban		Total	
Main source of drinking water	**Number**	**Per Cent**	**Number**	**Per Cent**	**Number**	**Per Cent**
Lake	9	0.0	0	0.0	9	0.0
Stream/ River	42,750	6.3	1,078	0.2	43,828	6.4
Protected Spring	68,095	10.0	4,890	0.7	72,985	10.7
Unprotected Spring	5,932	0.9	288	0.0	6,220	0.9
Protected Well	20,168	3.0	7,892	1.2	28,060	4.1
Unprotected Well	523	0.1	0	0.0	523	0.1
Borehole/Tube well	192,728	28.3	21,179	3.1	213,907	31.5
Piped into dwelling	16,641	2.4	68,841	10.1	85,482	12.6
Piped to yard/plot	15,220	2.2	35,639	5.2	50,859	7.5
Bottled water	10,058	1.5	30,707	4.5	40,765	6.0
Rain/Harvested water	46,405	6.8	5,024	0.7	51,429	7.6
Water Vendor	16,608	2.4	42,438	6.2	59,046	8.7
Public tap/Standpipe	7,156	1.1	19,130	2.8	26,286	3.9
Other	18	0.0	414	0.1	432	0.1
Not stated	0	0.0	21	0.0	21	0.0
Total	**442,311**	**65.1**	**237,541**	**34.9**	**679,852**	**100**
	Rural		**Urban**		**Total**	
Toilet facility	**Number**	**Per Cent**	**Number**	**Per Cent**	**Number**	**Per Cent**
Flush to Main Sewer	4,146	0.6	80,635	11.9	84,781	12.5
Flush to Septic tank	52,578	7.7	61,170	9.0	113,748	16.7
Flush to Cess pool	6	0.0	0	0.0	6	0.0
VIP Pit Latrine	24,789	3.6	12,437	1.8	37,226	5.5
Pit latrine covered	242,924	35.7	78,163	11.5	321,087	47.2
Pit Latrine uncovered	31,465	4.6	2,200	0.3	33,665	5.0
Bucket latrine	11	0.0	1,056	0.2	1,067	0.2
Open	81,905	12.0	7	0.0	81,912	12.0
Flush to Bio-septic tank	4,477	0.7	222	0.0	4,699	0.7
Other	10	0.0	1,630	0.2	1,640	0.2
Not stated	0	0.0	21	0.0	21	0.0
Total	**442,311**	**65.1**	**237,541**	**34.9**	**679,852**	**100**

3.18. Table 3.9 presents the distribution of households with remittance inflows by main source of energy for cooking and lighting by residence. Electricity was reported as the main source of lighting energy, accounting for 62.4 per cent of the households with remittance inflows. This was followed by solar power, which accounted for 24.0 per cent of the households with remittance inflows as the main source of lighting energy. Households with remittance inflows in rural and urban areas showed reliance on electricity as the main source of energy, accounting for 29.8 per cent and 32.6 per cent, respectively, of all households with remittance inflows. Households in rural areas using solar as their main source of energy were also significant, constituting 22.2 per cent of the total households with remittance inflows.

3.19. Most of the households with remittance inflows reported firewood and products of wood as their main source of cooking energy, constituting 51.6 per cent. This trend was largely influenced by households in rural areas who reported firewood and products of wood as their main source of energy, accounting for 49.3 per cent of all households with remittance inflows. In urban areas, most of the households receiving remittances reported using Liquefied Petroleum Gas (LPG) as their main source of energy for cooking, accounting for 24.2 per cent of all the households with remittance inflows.

Table 3.9: Distribution of Households with Remittance Inflows by Main Sources of Energy for Lighting and Cooking, Characterized by Area of Residency

	Rural		Urban		Total	
Main source of energy for lighting	**Number**	**Per Cent**	**Number**	**Per Cent**	**Number**	**Per Cent**
Electricity	202,300	29.8	221,691	32.6	423,991.0	62.4
Paraffin Pressure lamp	6	0.0	0	0.0	6.0	0.0
Paraffin Lantern	2,297	0.3	7	0.0	2,304.0	0.3
Paraffin Tin lamp	2,246	0.3	3,268	0.5	5,514.0	0.8
Gas Lamp	18	0.0	0	0.0	18.0	0.0
Fuel wood	17	0.0	0	0.0	17.0	0.0
Solar	150,767	22.2	12,292	1.8	163,059.0	24.0
Torch/Spotlight-Solar Charged	53,164	7.8	254	0.0	53,418.0	7.9
Torch/Spot light-Dry cells	28,489	4.2	0	0.0	28,489.0	4.2
Candle	889	0.1	0	0.0	889.0	0.1
Battery (Car/Charged)	2,094	0.3	9	0.0	2,103.0	0.3
Other	24	0.0	0	0.0	24.0	0.0
Not stated	0	0.0	20	0.0	20.0	0.0
Total	**442,311**	**65.1**	**237,541**	**34.9**	**679,852**	**100**
	Rural		**Urban**		**Total**	
Main source of energy for cooking	**Number**	**Per Cent**	**Number**	**Per Cent**	**Number**	**Per Cent**
Electricity	1,660	0.2	3,462	0.5	5,122	0.8
Paraffin	482	0.1	1433	0.2	1915	0.3
LPG (gas)	72,975	10.7	164,665	24.2	237,640	35.0
Biogas	189	0.0	291	0.0	480	0.1
Firewood and products of wood	335,194	49.3	15,605	2.3	350,799	51.6
Charcoal/Charcoal briquettes	31,800	4.7	50,151	7.4	81,951	12.1
Solar	11	0.0	1630	0.2	1641	0.2
Other	0	0.0	283	0.0	283	0.0
Not stated	0	0.0	21	0.0	21	0.0
Total	**442,311**	**65.1**	**237,541**	**34.9**	**679,852**	**100**

3.20. Table 3.10 presents the status of dwelling unit ownership among households that reported receiving remittance inflows, categorized by area of residence. Overall, the majority of households reported owning their dwelling units, accounting for 74.6 per cent of the households with remittance inflows. Of these, 61.3 per cent were households in rural areas, while 13.3 per cent were households in urban settings, indicating a higher prevalence of home ownership among rural households. In contrast, urban households predominantly reported renting their dwelling units, accounting for 20.3 per cent of all households with remittance inflows.

Table 3.10: Ownership of Dwelling Units for Households with Remittances Inflows

Ownership of dwelling unit	Rural		Urban		Total	
	Number	Per Cent	Number	Per Cent	Number	Per Cent
Own it	416,717	61.3	90,402	13.3	507,119	74.6
Rented it	13,709	2.0	138,286	20.3	151,995	22.4
Not paying rent (with consent of the owner)	11,671	1.7	8,832	1.3	20,503	3.0
Not paying rent (without consent of the owner (Squatting))	214	0.0	0	0.0	214	0.0
Not stated	0	0.0	21	0.0	21	0.0
Total	**442,311**	**65.1**	**237,541**	**34.9**	**679,852**	**100**

Characteristics of Households with Remittance Outflows

Predominant Wall Materials

3.21. Table 3.11 presents the distribution of households with remittance outflows by predominant wall, floor, and roofing materials, categorized by area of residence. Overall, 40.2 per cent of all households with remittance outflows reported concrete or cement as their main wall material. In rural areas, households with remittance outflows reported mud or cow dung as their predominant wall material, representing 28.1 per cent of all the households with remittance outflows. In urban areas, most households with remittance outflows reported concrete or cement as their predominant wall material, accounting for 19.1 per cent of all households with remittance outflows.

Predominant Floor Materials

3.22. Among households with remittance outflows, ceramic tiles and concrete, including cement and terrazzo, were reported as the most predominant floor material, accounting for 36.5 per cent and 35.5 per cent, respectively. Concrete was the most dominant floor material among rural households with remittance outflows, accounting for 26.2 per cent of the total. Households with remittance outflows in urban areas reported ceramic tiles as their most predominant floor material, constituting 21.7 per cent of all households with remittance outflows.

Predominant Roofing Materials

3.23. Households with remittance outflows predominantly reported iron sheets as the main roofing material, accounting for 86.9 per cent. This trend was observed in both rural and urban areas, accounting for 59.9 per cent and 27.0 per cent, respectively. Notably, no households in rural areas reported using asbestos sheets or tiles as their main roofing material.

Table 3.11: Distribution of Predominant Building Materials for Households with Remittance Outflows

Wall Material	Rural		Urban		Total	
	Number	Per Cent	Number	Per Cent	Number	Per Cent
Mud/cow dung	39,345	28.1	1,859	1.3	41,205	29.4
Bamboo with mud	2,048	1.5	4	0.0	2,052	1.5
Stone with mud	2,615	1.9	27	0.0	2,642	1.9
Iron sheets	1,600	1.1	2,710	1.9	4,310	3.1
Concrete/Cement	29,589	21.1	26,710	19.1	56,299	40.2
Stone with lime/cement	16,829	12.0	13,798	9.8	30,627	21.9
Bricks	675	0.5	282	0.2	957	0.7
Cement blocks	1,519	1.1	62	0.0	1,581	1.1
Wood planks/shingles/timber	0	0.0	446	0.3	446	0.3
Precast wall	7	0.0	0	0.0	7	0.0
Total	**94,227**	**67.2**	**45,898**	**32.8**	**140,125**	**100**
Floor Material	**Rural**		**Urban**		**Total**	
	Number	Per Cent	Number	Per Cent	Number	Per Cent
Earth/sand	13,646	9.7	525	0.4	14,171	10.1
Dung	23,089	16.5	1,849	1.3	24,938	17.8
Wood planks/shingles/timber	0	0.0	21	0.0	21	0.0
Parquet or polished wood	0	0.0	10	0.0	10	0.0
Ceramic tiles	20,797	14.8	30,400	21.7	51,197	36.5
Concrete/ Cement/Terrazo	36,695	26.2	13,079	9.3	49,774	35.5
Wall to wall Carpet	0	0.0	14	0.0	14	0.0
Total	**94,227**	**67.2**	**45,898**	**32.8**	**140,125**	**100**
Roofing Material	**Rural**		**Urban**		**Total**	
	Number	Per Cent	Number	Per Cent	Number	Per Cent
Grass / Makuti thatch/twigs	6,360	4.5	10	0.0	6,370	4.5
Iron sheets/Decra/Versatile	83,869	59.9	37,878	27.0	121,747	86.9
Asbestos sheet	0	0.0	78	0.1	78	0.1
Concrete/Cement	3,998	2.9	7,275	5.2	11,273	8.0
Tiles	0	0.0	657	0.5	657	0.5
Total	**94,227**	**67.2**	**45,898**	**32.8**	**140,125**	**100**

3.24. Table 3.12 presents the distribution of households with remittance outflows by main source of drinking water and type of toilet facility, categorized by area of residence. Households with remittance outflows reported using borehole or tube wells and piped water into the dwelling unit as their main source of drinking water, accounting for 35.6 per cent and 20.1 per cent, respectively. In rural areas, most households predominantly relied on boreholes or tube wells as their main source of drinking water, accounting for 31.0 per cent of all the households with remittance outflows. In contrast, households with remittance outflows in urban areas mainly reported piped water into their dwelling units as their primary source of drinking water.

3.25. Most households with remittance outflows reported using covered pit latrines and accounted for 58.1 per cent of all the households. The main sanitation facility reported by rural households were the covered pit latrines accounting for 48.7 per cent of all households with remittance outflows while the households in urban areas reported mainly using flush toilets connected to the main sewer accounted for 18.3 per cent of all the households with remittance outflows.

Table 3.12: Distribution of Households with Remittance Outflows by Main Source of Drinking Water, Type of Toilet Facility, and Residency

Main source of drinking water	Rural		Urban		Total	
	Number	Per Cent	Number	Per Cent	Number	Per Cent
Lake	9	0.0	0	0.0	9	0.0
Stream/ River	13,303	9.5	423	0.3	13,726	9.8
Protected Spring	12,052	8.6	0	0.0	12,052	8.6
Unprotected Spring	1,022	0.7	10	0.0	1,032	0.7
Protected Well	8,159	5.8	34	0.0	8,193	5.8
Unprotected Well	11	0.0	0	0.0	11	0.0
Borehole/Tube well	43,383	31.0	6,452	4.6	49,835	35.6
Piped into dwelling	3,668	2.6	24,517	17.5	28,185	20.1
Piped to yard/plot	2,166	1.5	7,797	5.6	9,963	7.1
Bottled water	1,720	1.2	2,795	2.0	4,515	3.2
Rain/Harvested water	6,342	4.5	0	0.0	6,342	4.5
Water Vendor	2,359	1.7	1,737	1.2	4,096	2.9
Public tap/Standpipe	22	0.0	2,133	1.5	2,155	1.5
Other	11	0.0	0	0.0	11	0.0
Total	**94,227**	**67.2**	**45,898**	**32.8**	**140,125**	**100**
Toilet facility	**Rural**		**Urban**		**Total**	
	Number	**Per Cent**	**Number**	**Per Cent**	**Number**	**Per Cent**
Flush to Main Sewer	1,146	0.8	25,706	18.3	26,852	19.2
Flush to Septic tank	6,818	4.9	5,886	4.2	12,704	9.1
Flush to Cess pool	0	0.0	12	0.0	12	0.0
VIP Pit Latrine	3,879	2.8	668	0.5	4,547	3.2
Pit latrine covered	68,244	48.7	13,193	9.4	81,437	58.1
Pit Latrine uncovered	12,600	9.0	17	0.0	12,617	9.0
Bucket latrine	0	0.0	210	0.1	210	0.1
Flush to Bio-septic tank	1,531	1.1	206	0.1	1,737	1.2
Other	9	0.0	0	0.0	9	0.0
Total	**94,227**	**67.2**	**45,898**	**32.8**	**140,125**	**100**

3.26. Table 3.13 presents the distribution of households with remittance outflows by main source of energy for lighting and cooking by residence. Electricity was reported as the main source of lighting energy accounting for 64.3 per cent of the households with remittance outflows. This was followed by solar which was used by 29.1 per cent of the household with remittance outflows as the main source of lighting energy. Both the rural and urban households with remittance outflows showed reliance on electricity as the main source of energy accounting for 33.0 per cent and 31.3 per cent of all the households with remittance outflows. The proportion of households in rural areas using solar as their main source of energy was also significant, constituting 28.0 per cent of all households with remittance outflows.

3.27. Most of the households with remittance outflows reported firewood and products of wood as their main source for cooking energy constituting 54.2 per cent of all households. This was majorly driven by households in rural areas which reported using firewood and products of wood as their main source of energy accounting for 53.8 per cent of all households with remittance outflows. In the urban setting, most of the households sending remittances reported using Liquified Petroleum Gas (LPG) as their main source of energy for cooking accounting for 21.5 per cent of all the households with remittance outflows.

Table 3.13: Distribution of Households with Remittance Outflows by Main Sources of Energy for Lighting and Cooking, Disaggregated by Place of Residency

Main source of energy for lighting	Rural		Urban		Total	
	Number	Per Cent	Number	Per Cent	Number	Per Cent
Electricity	46,253	33.0	43,862	31.3	90,115	64.3
Paraffin Pressure lamp	6	0.0	261	0.2	267	0.2
Paraffin Lantern	1,686	1.2	0	0.0	1,686	1.2
Paraffin Tin lamp	225	0.2	0	0.0	225	0.2
Gas Lamp	18	0.0	0	0.0	18	0.0
Solar	39,170	28.0	1,548	1.1	40,718	29.1
Torch/Spotlight-Solar Charged	6,869	4.9	220	0.2	7,089	5.1
Torch/Spot light-Dry cells	0	0.0	7	0.0	7	0.0
Total	**94,227**	**67.2**	**45,898**	**32.8**	**140,125**	**100**
Main source of energy for cooking	**Rural**		**Urban**		**Total**	
	Number	**Per Cent**	**Number**	**Per Cent**	**Number**	**Per Cent**
Electricity	8	0.0	234	0.2	242	0.2
Paraffin	0	0.0	6	0.0	6	0.0
LPG (gas)	11,464	8.2	30,135	21.5	41,599	29.7
Biogas	183	0.1	0	0.0	183	0.1
Firewood and products of wood	75,362	53.8	640	0.5	76,002	54.2
Charcoal/Charcoal briquettes	7,210	5.1	13,250	9.5	20,460	14.6
Solar	0	0.0	1,630	1.2	1,630	1.2
Total	**94,227**	**67.2**	**45,898**	**32.8**	**140,125**	**100**

3.28. Table 3.14 presents the status of dwelling unit ownership among households with remittance outflows, disaggregated by area of residence. Similar to households that reported inflows, the households with remittance outflows predominantly reported owning their dwelling units, accounting for 78.6 per cent of all households with remittance outflows. Of these, 61.6 per cent were households in rural settings, while 16.9 per cent were households in urban settings, indicating that dwelling unit ownership was more prevalent among rural households. A slight shift was observed in urban households, where a larger proportion of households with remittance outflows reported renting.

Table 3.14: Ownership of Dwelling Units for Households with Remittances Outflows

Ownership of dwelling unit	Rural		Urban		Total	
	Number	Per Cent	Number	Per Cent	Number	Per Cent
Own it	86,337	61.6	23,743	16.9	110,080	78.6
Rented it	5,479	3.9	19,626	14.0	25,105	17.9
Not paying rent (with consent of the owner)	2,188	1.6	2,519	1.8	4,707	3.4
Not paying rent (without consent of the owner (Squatting))	223	0.2	0	0.0	223	0.2
Not stated	0	0.0	10	0.0	10	0.0
Total	**94,227**	**67.2**	**45,898**	**32.8**	**140,125**	**100**

Returned Emigrants Characteristics

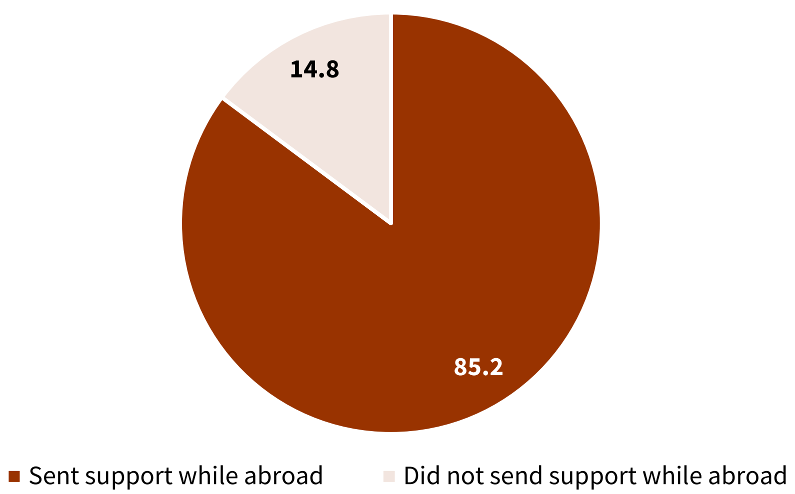
3.29. The analysis on housing quality shows clear rural–urban disparities in housing quality, access to basic services, and energy use among households receiving remittances. While remittances have the potential to help improve living conditions, they are not sufficient to close infrastructure and service gaps, especially in rural areas. These findings highlight opportunities for policymakers and development partners to channel remittances toward housing upgrades, improved water and sanitation, and adoption of clean energy—areas directly aligned with national development priorities and the SDGs.

3.30. Table 3.15 presents the distribution of returned emigrants by occupation and whether they sent cash or in-kind support during their stay abroad. The survey recorded a total of 50,465 returned emigrants. Most returned emigrants were paid employees while abroad, accounting for 86.0 per cent of all the emigrants, followed by self-employed returnees, who accounted for 12.2 per cent. Overall, 85.2 per cent of the returned emigrants reported sending support back to the country during their stay abroad, while 14.8 per cent did not send any support. Students, interns and unemployed emigrants predominantly reported not sending any support while abroad. Most paid employees reported to sending support, accounting for 84.6 per cent of all returned emigrants.

Table 3.15: Distribution of Returned Emigrants by Occupation and Whether they Sent Remittances while Abroad

Occupation	Sent support while abroad		Did not send support while abroad		Total	
	Number	Per cent	Number	Per cent	Number	Per cent
Paid employment	42,710	84.6	675	1.3	43,385	86.0
Self-employment	97	0.2	6,077	12.0	6,174	12.2
Student/ Intern	0	0.0	77	0.2	77	0.2
Volunteer	187	0.4	0	0.0	187	0.4
Unemployed not looking for work	0	0.0	315	0.6	315	0.6
Other	0	0.0	327	0.6	327	0.6
Total	**42,994**	**85.2**	**7,471**	**14.8**	**50,465**	**100**

Figure 3.1: Proportion of Returned Emigrants who Sent Remittances while Abroad



3.31. Table 3.16 presents the distribution of returned emigrants based on their reasons for returning to the country. Most returned emigrants reported the expiry of employment contracts or job termination as the main reason for returning. Additionally, 7.6 per cent and 4.9 per cent reported returning to start a business or to search for farming land, respectively. A very small share of returned emigrants cited health, education, and family-related reasons, accounting for 0.2 per cent, 0.2 per cent and 0.1 per cent, respectively.

Table 3.16: Main Reasons why Returned Emigrants Relocated Back to Kenya

Main reason for relocating	Number	Per Cent
Job transfer	164	0.3
Look for paid work	1,104	2.2
To start a business	3,827	7.6
Look for farming land	2,485	4.9
Family	67	0.1
School/Training	87	0.2
Refugee/Asylum seeker	327	0.6
Other Reasons not specified	12,425	24.6
Health	87	0.2
Contract/Job ended	29,892	59.2
Total	**50,465**	**100.0**

CHAPTER 4: REMITTANCE INFLOWS AND OUTFLOWS

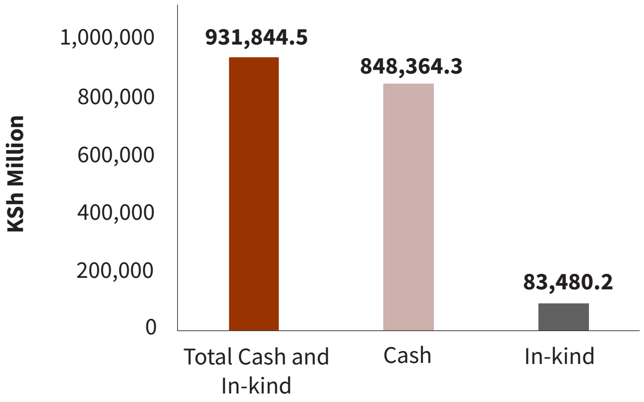
Overview

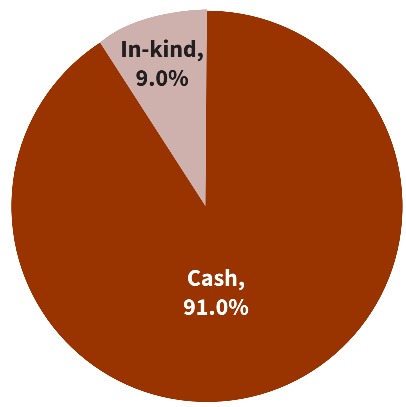
This Chapter presents an overview of household remittance flows in cash and in-kind and examines the key dimensions including the magnitude, source country, education, age, sex, and residence of the recipients and senders. In addition, the chapter provides information on channels, associated costs, seasonality, frequency and challenges of sending remittances. Remittance flows reported in this chapter cover the reference period from June 2024 to May 2025.

Remittance Inflows

4.2. The volume of remittances received in cash and in-kind during the period under study by households in Kenya amounted to KSh 931.8 billion as shown in Figure 4.1. Remittance inflows in cash was KSh 848.4 billion, contributing 91.0 per cent of the total remittance inflows. In-kind (non-cash) remittances were KSh 83.5 billion, accounting for 9 per cent of total remittance inflows. The higher share of cash remittances confirms its important role in supporting households' consumption, education, health, and investment needs. In addition, it also confirms the flexibility of sending money as opposed to in-kind goods, which have relatively higher transaction costs and logistical challenges.

Figure 4.1: Volume of Remittance Inflows





Remittance Inflows by Socio-Demographics

Education

4.3. The analysis of remittance inflows by the highest level of education completed by the recipient is shown in Table 4.1. Recipients with university education received the largest amount of remittances, KSh 286.7 billion, which represents 30.8 per cent of total remittance inflows. Those with secondary education received KSh 268.8 billion, accounting for 28.8 per cent. Recipients with no education received KSh 68.6 billion, accounting for 7.4 per cent of total remittance inflows. However, they represented a disproportionately large share of in-kind remittance inflows at 25.8 per cent, implying that in-kind inflows are more prevalent among this group. However, this share remains lower than that for recipients with university education, whose in-kind inflows accounted for 35.7 per cent of the total in-kind inflows.

Table 4.1: Remittance Inflows by Education Completed by Recipients

Education Level	KSh Million			Per Cent Share of Total		
	Cash	In-Kind	Total Cash and In-kind	Cash	In-Kind	Total Cash and In-kind
University	256,822	29,844	286,665	30.3	35.7	30.8
Secondary	252,598	16,195	268,793	29.8	19.4	28.8
Primary	149,071	8,382	157,453	17.6	10.0	16.9
Middle-level College	137,036	7,486	144,522	16.2	9.0	15.5
No Education	47,106	21,523	68,629	5.6	25.8	7.4
Others*	5,105	43	5,148	0.6	0.1	0.6
Not Stated	627	7	635	0.1	0.0	0.1
Total	**848,364.3**	**83,480.2**	**931,844.5**	**100.0**	**100.0**	**100.0**

***Includes Madrass/Duksi, Adult basic education**

Employment Status of Recipients

4.4. The largest share of remittance inflows was for individuals engaged in paid and self-employment, as presented in Table 4.2. Those in paid employment received KSh 370.7 billion, representing 39.8 per cent of the total, while those in self-employment received KSh 361.8 billion, accounting for 38.8 per cent of the total. These two groups received more than three-quarters of the total remittance inflows, underscoring the important role of remittances in complementing labour income. Homemakers received 7.4 per cent of the total inflows with a notably high share of in-kind remittances at 15.9 per cent, indicating a higher reliance on in-kind support. Students received a relatively higher share of in-kind remittance at 6.6 per cent, partly implying support received in form of school-related items.

Table 4.2: Remittance Inflows by Employment Status of Recipients

Employment Status	KSh Millions			Per Cent Share		
	Cash	In-Kind	Total Cash and In-kind	Cash	In-Kind	Total Cash and In-kind
Paid employment	338,711.1	31,953.7	370,664.9	39.9	38.3	39.8
Self-employment	338,802.6	23,002.0	361,804.7	39.9	27.6	38.8
Home maker	55,458.2	13,309.4	68,767.6	6.5	15.9	7.4
Unemployed looking for work	30,966.5	2,081.6	33,048.1	3.7	2.5	3.5
Student/Pupil	25,308.0	5,533.4	30,841.4	3.0	6.6	3.3
Retired	20,322.2	1,471.7	21,793.9	2.4	1.8	2.3
Other	16,507.1	848.7	17,355.9	1.9	1.0	1.9
Unemployed not looking for work	9,767.7	3,984.0	13,751.7	1.2	4.8	1.5
Too old to work	10,716.9	1,206.9	11,923.8	1.3	1.4	1.3
Incapacitated and cannot work	1,518.2	18.6	1,536.8	0.2	0.0	0.2
Volunteer	284.6	-	284.6	0.0	-	0.0
Apprenticeship/Intern	1.1	59.5	60.6	0.0	0.1	0.0
Not Stated	-	10.5	10.5	-	0.0	0.0
Total	**848,364**	**83,480**	**931,845**	**100.0**	**100.0**	**100.0**

Economic Activity of Recipients

4.5. Table 4.3 presents remittance inflows by economic activity of the recipients. The analysis revealed that remittance inflows were largely to recipients in the financial and insurance (14.9%), real estate (13.6%), and agriculture, forestry, and fishing (12.0 %) activities. Similarly, inflows to recipients who were not engaged in any economic activity accounted for 13.4 per cent of the total remittance inflows, implying a significant role of remittances as a source of household income. In-kind remittance inflows were mainly to economically inactive recipients (25.9%), as well as individuals in the financial and insurance activities (23.6 %), cereals, fruits and vegetables (11.2%) and agriculture-related activities (7.7 %). This implies that in-kind remittances remain critical for vulnerable households and for certain productive or informal activities. The higher share of in-kind remittances to the economically inactive indicates its important role for the vulnerable households and supports specific informal sector activities.

Table 4.3: Remittance Inflows by Economic Activity of Recipients

Economic activity	KSh Millions			Per Cent Share		
	Cash	In-Kind	Total Cash and In-kind	Cash	In-Kind	Total Cash and In-kind
Financial And Insurance Activities	119,161.0	19,671.2	138,832.2	14.0	23.6	14.9
Real Estate	127,011.1	6.0	127,017.2	15.0	0.0	13.6
Agriculture, Forestry And Fishing	105,581.6	6,437.4	112,019.1	12.4	7.7	12.0
Health and Social Work	66,105.6	1,334.6	67,440.2	7.8	1.6	7.2
Other retail or wholesale	56,632.9	223.3	56,856.2	6.7	0.3	6.1
Other Community/Social or Household Services	33,280.2	3,796.9	37,077.1	3.9	4.5	4.0
Security / Guardian / Gatekeepers	36,790.3	13.6	36,803.9	4.3	0.0	3.9
Cereals, Fruits, Vegetables, Other Agricultural Produce/Livestock, Meat, Fish	19,734.7	9,311.2	29,045.9	2.3	11.2	3.1
Maids, Cooks, Babysitters, Domestic Workers, House Managers	22,866.7	3,683.7	26,550.5	2.7	4.4	2.8
Education	24,542.3	828.2	25,370.5	2.9	1.0	2.7
Construction	18,362.8	139.7	18,502.5	2.2	0.2	2.0
Government / Public Administration / Social Security / Police /Defence	14,374.1	684.3	15,058.4	1.7	0.8	1.6
Motor Vehicles Trade and Repair (Mechanic)	10,403.1	4,447.4	14,850.5	1.2	5.3	1.6
Air Transport	14,697.7	0.8	14,698.5	1.7	0.0	1.6
Salon, Barber, Hairdresser	12,796.9	924.6	13,721.5	1.5	1.1	1.5
Arts And Entertainment	5,692.0	5,629.0	11,321.0	0.7	6.7	1.2
Land Transport: Taxi, Bus	7,188.4	448.1	7,636.6	0.8	0.5	0.8
General Retail Or Wholesale Shop	6,750.2	780.1	7,530.3	0.8	0.9	0.8
Household Repairs	6,834.8	69.7	6,904.5	0.8	0.1	0.7
Food and Beverages Manufacturing	6,219.8	9.1	6,228.9	0.7	0.0	0.7
ICT Services E.G. Software Programming And Web Development	5,365.1	122.0	5,487.1	0.6	0.1	0.6
Clothes (New or Second Hand)	4,300.3	785.8	5,086.1	0.5	0.9	0.5
Legal, Accounting, Auditing, Management Consulting, Architecture	3,242.6	1,286.8	4,529.4	0.4	1.5	0.5
Bar, Restaurant, Catering, Mobile Food Service Activities	2,975.2	55.8	3,031.0	0.4	0.1	0.3
Mining And Quarrying	2,328.3	31.0	2,359.3	0.3	0.0	0.3
Publishing, Broadcasting, Radio	2,140.0	24.1	2,164.1	0.3	0.0	0.2
Not Stated	102,953.0	21,647.2	124,600.2	12.1	25.9	13.4
Others	10,033.5	1,088.3	11,121.8	1.2	1.3	1.2
Total	**848,364.3**	**83,480.2**	**931,844.5**	**100.0**	**100.0**	**100.0**

Demographic Characteristics of Recipients

Age

4.6. As shown in Table 4.4, a large proportion of remittances was received by individuals aged 30 to 39 years. This group received KSh 411.7 billion, which accounted for 44.2 per cent of total remittance inflows. Remittances received in cash by this age group was KSh 360.3 billion, while in-kind remittance inflows were KSh 51.4 billion with the share of 61.6 per cent of the in-kind inflows). Young individuals (0 to 19 years) received relatively low amounts of remittances, accounting for 0.4 per cent, with minimal in-kind support (1.4%). Individuals in post-retirement age (60 years and above) received KSh 171.9 billion (18.4% of total remittance inflows) and KSh 164.6 billion (19.4%) cash remittances.

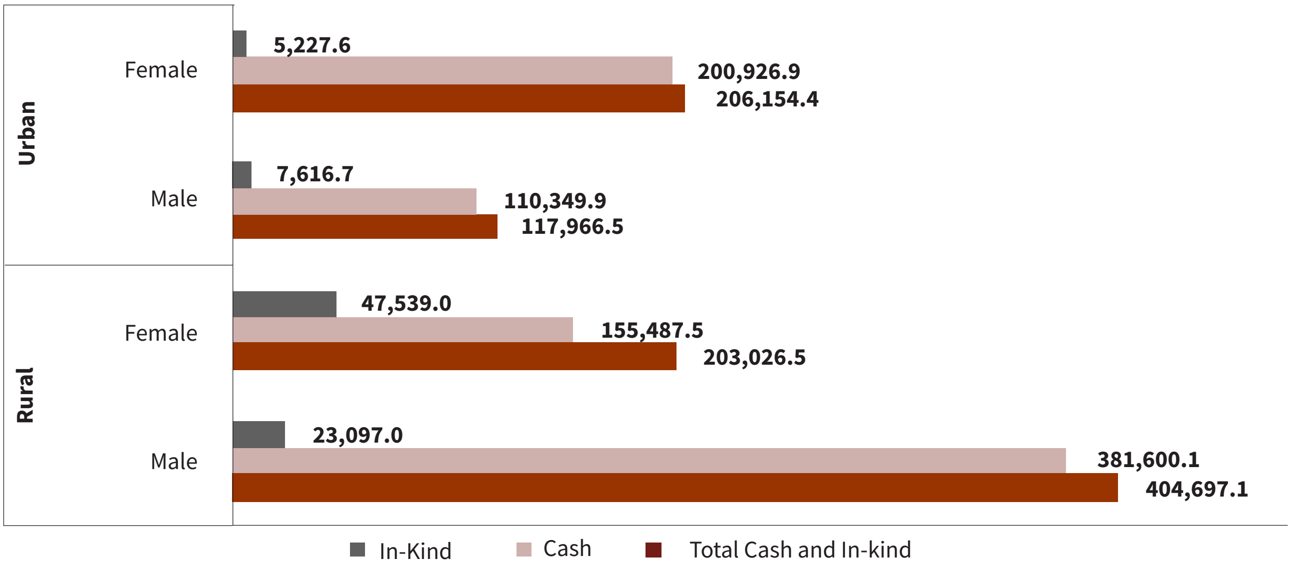
Table 4.4: Remittance Inflows by Age of Recipient

Age Band	KSh Millions			Percentage Share		
	Cash	In-Kind	Total Inward Remittances	Cash	In-Kind	Total Inward Remittances
0 to 19	2,484.7	1,130.5	3,615.2	0.3	1.4	0.4
20 to 29	80,944.0	10,997.3	91,941.3	9.5	13.2	9.9
30 to 39	360,297.3	51,413.1	411,710.4	42.5	61.6	44.2
40 to 49	160,741.3	7,423.2	168,164.5	18.9	8.9	18.0
50 to 59	79,300.2	5,228.0	84,528.3	9.3	6.3	9.1
60 and above	164,596.8	7,288.0	171,884.8	19.4	8.7	18.4
Total	**848,364.3**	**83,480.2**	**931,844.5**	**100.0**	**100.0**	**100.0**

Residence and Sex

4.7. Remittance inflows by residence and sex of recipients is presented in Figure 4.2. Total remittances received varied markedly by residence and sex of recipients. Recipients in rural areas received higher remittances than those in urban areas, driven mainly by males (KSh 404.7 billion), while females received about half that amount (KSh 203.0 billion) and relatively more in-kind transfers (KSh 47.5 billion). In urban areas, females received more remittances (KSh 206.2 billion) than males (KSh 118.0 billion), with the remittances largely in the form of cash.

Figure 4.2: Remittance Inflows by Residence and Sex of Recipients



Remittance Inflows by the Generation of Sender

4.8. Migration is one of the factors that impact remittance flows. This is based on the ties between the emigrants and the families or communities they leave behind. In this regard, the survey sought to understand the connections of remittance senders in the diaspora with their relatives in Kenya and how this connection affects the remittance inflows. It is worth noting that 1st generation individuals in the diaspora (individuals born in Kenya and migrated to another country) were the highest contributors of remittance inflows, both cash and in-kind, as presented in Table 4.5.

4.9. Remittance inflows from 1st generation individuals in the diaspora amounted to KSh 797.5 billion during the survey period, with cash remittances accounting for 93.1 per cent of the total remittances received from this group of senders. The amount of remittances, both cash and in-kind, sent by 2nd and 3rd generations in the diaspora amounted to KSh 61.6 billion and KSh 20.2 billion, respectively. The reduction in the remittance inflows from the 2nd and 3rd generations points to a decline in the level of connection between the children and grandchildren of the first-generation emigrants with their families in Kenya.

Table 4.5: Remittance Inflows by Generation of Sender

Generation of sender	KSh Millions			Per Cent Share		
	Cash	In-Kind	Total Inward Remittances	Cash	In-Kind	Total Inward Remittances
1st generation	742,495.7	55,045.5	797,541.3	87.5	65.9	85.6
2nd generation	57,571.1	4,027.0	61,598.1	6.8	4.8	6.6
3rd generation	19,246.4	909.7	20,156.1	2.3	1.1	2.2
4th generation	1,551.5	259.2	1,810.8	0.2	0.3	0.2
Other[1]	23,188.9	1,615.6	24,804.5	2.7	1.9	2.7
Not stated	4,310.6	21,623.1	25,933.7	0.5	25.9	2.8
Total	**848,364.3**	**83,480.2**	**931,844.5**	**100.0**	**100.0**	**100.0**

[1]indicates the sender of remittances is not of Kenyan Nationality and there is no affiliation with the recepient

Remittance Inflows by Source Countries

4.10. Table 4.6 and Figure 4.3 present remittance inflows by source countries. Analysis of remittance inflows in cash by region shows that North America was the leading source, accounting for 47.1 per cent of total remittance inflows in cash received by Kenyan households. Inflows from this region were largely driven by the United States of America (USA), which was the single leading source of remittance inflows, with cash inflows from this source amounting to KSh 388.1 billion while in-kind inflows were KSh 17.3 billion.

4.11. Remittance inflows in cash from Germany amounted to KSh 85.3 billion and accounted for 10.1 per cent of the total cash remittance inflows. Spain was also a major source of cash remittance inflows from the region which amounted to KSh 38.6 billion. In western Europe, Norway and the United Kingdom contributed 2.8 per cent and 2.4 per cent of total cash remittance inflows equivalent to KSh 24.0 billion and KSh 20.8 billion, respectively. The Middle East region accounted for 12.4 per cent of the total cash remittance inflows of KSh 105.4 billion during the period under review. In this region, Saudi Arabia, Qatar and the United Arab Emirates (UAE) drove cash remittance inflows into the country, jointly contributing KSh 100.3 billion of the total cash remittance inflows. Australia was also a significant source of cash remittance inflows which was KSh 59.8 billion. In Africa, the East African Community (EAC) was the dominant source of cash remittance inflows with South Sudan leading with inflows of KSh 36.0 billion followed by Tanzania and Uganda with inflows of KSh 4.9 billion and KSh 4.1 billion, respectively. In the COMESA region, Ethiopia was leading in cash remittance inflows amounting to KSh 9.2 billion, followed by Egypt with inflows of KSh 5.8 billion during the review period.

4.12. In-kind remittance inflows received during the survey period, June 2024 to May 2025 amounted to KSh 83.5 billion. The United States of America was the single leading source of in-kind remittances at KSh 17.3 billion. The in-kind remittances were mainly items of clothing and footwear and electronics which comprised laptops and mobile phones. The United Kingdom was the second major source of in-kind remittance which amounted to KSh 15.1 billion and accounted for 18.1 per cent of all in-kind remittance inflows. Mobile phones weas the main commodity received from this source, accounting for nearly 96.0 per cent of the total in-kind remittance inflows from this country.

4.13. The Middle East contributed 16.1 per cent of the total in-kind remittance inflows which was KSh 13.5 billion which were largely from the United Arab Emirates, Saudi Arabia and Qatar in line with cash remittance inflows. In-kind remittances from the three countries jointly amounted to KSh 12.8 billion. Clothing, mobile phones and jewelry were the main items received from the UAE while mobile phones were the main items from Saudi Arabia. In the EAC region, Uganda accounted for the bulk of in-kind remittances at KSh 4.3 billion. In-kind remittances from this source slightly surpassed the cash remittances and were largely in the form of food items followed by items of clothing. South Sudan was the second leading source of in-kind remittances within the EAC region which amounted to KSh 865.9 million followed by Tanzania with a total amount of KSh 564.2 million. The in-kind item from the two countries was mainly food.

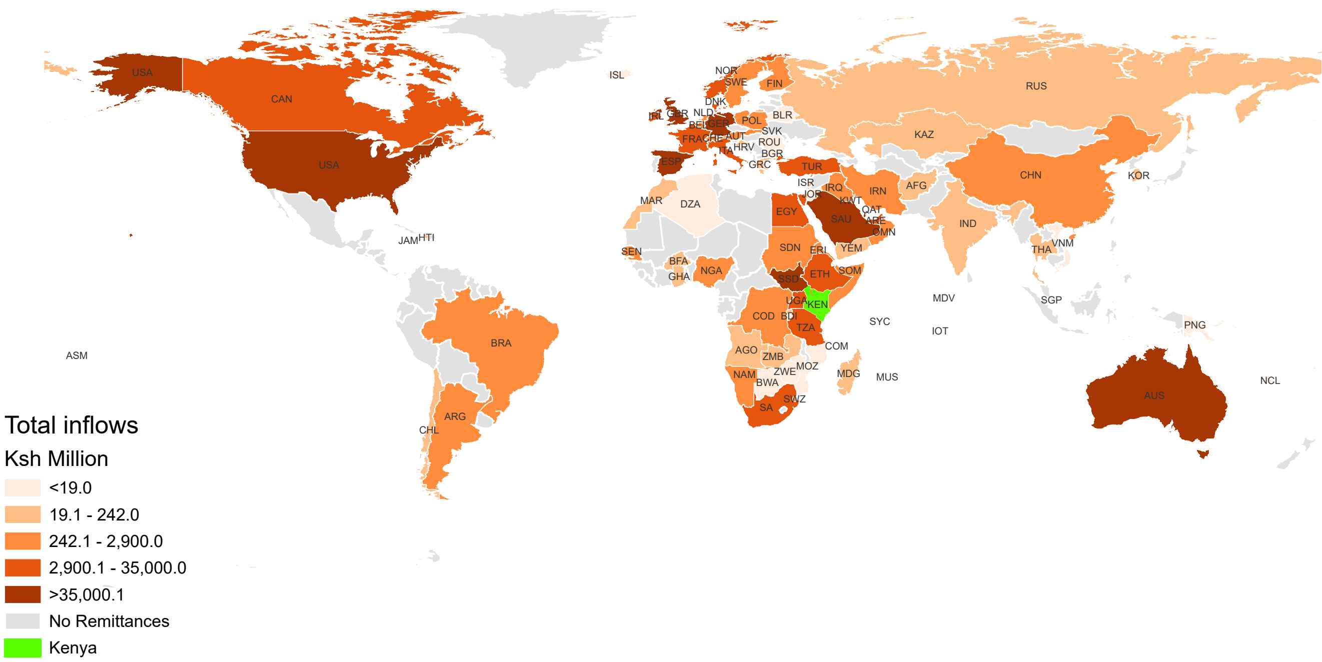
Table 4.6: Remittance Inflows by Source Countries

REGION/TRADING BLOC	Country	Cash		In-kind		Total Cash and In-kind	
		KSh Millions	Per Cent	KSh Millions	Per Cent	KSh Millions	Per Cent
EAC	**Total**	**47,974.0**	**5.7**	**5,849.9**	**7.0**	**53,823.9**	**5.8**
	Burundi	2.7	0.0	0.0	0.0	2.7	0.0
	Democratic Republic of Congo	1,365.4	0.2	12.7	0.0	1,378.1	0.1
	Rwanda	86.0	0.0	8.1	0.0	94.2	0.0
	Somalia	1,502.0	0.2	84.1	0.1	1,586.1	0.2
	South Sudan	36,019.5	4.2	865.9	1.0	36,885.4	4.0
	Tanzania	4,866.1	0.6	564.2	0.7	5,430.3	0.6
	Uganda	4,132.2	0.5	4,314.9	5.2	8,447.2	0.9
COMESA	**Total**	**19,919.0**	**2.3**	**640.9**	**0.8**	**20,559.9**	**2.2**
	Comoros	7.2	0.0	1.9	0.0	9.1	0.0
	Egypt	5,826.7	0.7	323.2	0.4	6,150.0	0.7
	Eritrea	1,606.1	0.2	0.0	0.0	1,606.1	0.2
	Eswatini	554.0	0.1	0.0	0.0	554.0	0.1
	Ethiopia	9,205.3	1.1	249.6	0.3	9,454.9	1.0
	Madagascar	87.5	0.0	0.0	0.0	87.5	0.0
	Mauritius	1.8	0.0	0.0	0.0	1.8	0.0
	Seychelles	3.1	0.0	0.0	0.0	3.1	0.0
	Sudan	2,552.3	0.3	65.3	0.1	2,617.5	0.3
	Zambia	74.7	0.0	1.0	0.0	75.7	0.0
	Zimbabwe	0.2	0.0	0.0	0.0	0.2	0.0
OTHER AFRICA	**Total**	**6,029.2**	**0.7**	**579.7**	**0.7**	**6,609.0**	**0.7**
	Algeria	-	0.0	0.3	0.0	0.3	0.0
	Angola	215.6	0.0	0.2	0.0	215.8	0.0
	Botswana	0.3	0.0	8.1	0.0	8.5	0.0
	British Indian Ocean	0.6	0.0	48.9	0.1	49.5	0.0
	Burkina Faso	23.5	0.0	51.2	0.1	74.8	0.0
	Cote D'Ivoire	116.3	0.0	0.0	0.0	116.3	0.0
	Ghana	41.0	0.0	5.1	0.0	46.0	0.0
	Morocco	37.8	0.0	1.4	0.0	39.2	0.0
	Mozambique	8.1	0.0	3.2	0.0	11.3	0.0
	Namibia	631.5	0.1	134.6	0.2	766.1	0.1
	Nigeria	319.3	0.0	17.4	0.0	336.8	0.0
	Senegal	527.1	0.1	0.0	0.0	527.1	0.1
	South Africa	4,108.0	0.5	309.2	0.4	4,417.1	0.5
AMERICA NORTH	**Total**	**399,801.0**	**47.1**	**18,014.9**	**21.6**	**417,815.9**	**44.8**
	Canada	11,747.5	1.4	715.5	0.9	12,463.1	1.3
	United States of America	388,053.5	45.7	17,299.3	20.7	405,352.8	43.5
AMERICA SOUTH	**Total**	**2,960.9**	**0.3**	**363.2**	**0.4**	**3,324.1**	**0.4**
	Argentina	2,858.2	0.3	23.7	0.0	2,881.9	0.3
	Brazil	-	0.0	337.4	0.4	337.4	0.0
	Chile	50.4	0.0	0.0	0.0	50.4	0.0
	Haiti	52.3	0.0	0.0	0.0	52.3	0.0
	Jamaica	-	0.0	2.1	0.0	2.1	0.0
AUSTRALIA & OCEANIC	**Total**	**60,408.5**	**7.1**	**2,827.7**	**3.4**	**63,236.2**	**6.8**
	American Samoa	537.7	0.1	1.2	0.0	538.9	0.1
	Australia	59,818.9	7.1	2,826.5	3.4	62,645.4	6.7
	New Caledonia	47.7	0.0	0.0	0.0	47.7	0.0
	Papua New Guinea	4.2	0.0	0.0	0.0	4.2	0.0
EASTERN EUROPE	**Total**	**43.2**	**0.0**	**31.8**	**0.0**	**75.0**	**0.0**
	Belarus	-	0.0	2.0	0.0	2.0	0.0

Table 4.6: Remittance Inflows by Source Countries Cont'd

REGION/TRADING BLOC	Country	Cash		In-kind		Total Cash and In-kind	
		KSh Millions	Per Cent	KSh Millions	Per Cent	KSh Millions	Per Cent
	Kazakhstan	-	0.0	29.8	0.0	29.8	0.0
	Russian Federation	43.2	0.0	0.0	0.0	43.2	0.0
EUROPEAN UNION	**Total**	**148,209.9**	**17.5**	**4,485.9**	**5.4**	**152,695.8**	**16.4**
	Austria	262.6	0.0	0.0	0.0	262.6	0.0
	Belgium	2,020.8	0.2	34.2	0.0	2,055.0	0.2
	Bulgaria	17.6	0.0	0.0	0.0	17.6	0.0
	Croatia	-	0.0	84.8	0.1	84.8	0.0
	Denmark	4,926.6	0.6	89.0	0.1	5,015.6	0.5
	Finland	725.2	0.1	177.1	0.2	902.3	0.1
	France	7,567.2	0.9	0.0	0.0	7,567.2	0.8
	Germany	85,333.8	10.1	650.4	0.8	85,984.2	9.2
	Greece	165.2	0.0	7.0	0.0	172.3	0.0
	Ireland	29.0	0.0	2,902.0	3.5	2,931.0	0.3
	Italy	6,608.0	0.8	111.5	0.1	6,719.5	0.7
	Netherlands	390.8	0.0	218.6	0.3	609.4	0.1
	Poland	259.4	0.0	0.0	0.0	259.4	0.0
	Romania	4.1	0.0	0.0	0.0	4.1	0.0
	Slovakia	425.1	0.1	0.0	0.0	425.1	0.0
	Spain	38,613.7	4.6	209.0	0.3	38,822.7	4.2
	Sweden	860.9	0.1	2.2	0.0	863.1	0.1
WESTERN EUROPE	**Total**	**49,613.3**	**5.8**	**15,170.4**	**18.2**	**64,783.6**	**7.0**
	Iceland	4.5	0.0	2.8	0.0	7.3	0.0
	Norway	24,009.7	2.8	0.0	0.0	24,009.7	2.6
	Switzerland	745.9	0.1	3.2	0.0	749.1	0.1
	Turkey	4,079.5	0.5	38.8	0.0	4,118.3	0.4
	United Kingdom	20,773.7	2.4	15,125.5	18.1	35,899.2	3.9
FAR EAST	**Total**	**3,000.3**	**0.4**	**118.6**	**0.1**	**3,118.8**	**0.3**
	Afghanistan	72.5	0.0	18.3	0.0	90.9	0.0
	China	1,942.1	0.2	50.1	0.1	1,992.2	0.2
	India	33.1	0.0	34.1	0.0	67.2	0.0
	South Korea	223.2	0.0	11.5	0.0	234.7	0.0
	Maldives	93.3	0.0	4.0	0.0	97.3	0.0
	Singapore	539.9	0.1	0.0	0.0	539.9	0.1
	Thailand	96.1	0.0	0.0	0.0	96.1	0.0
	Vietnam	0.2	0.0	0.6	0.0	0.8	0.0
MIDDLE EAST	**Total**	**105,432.5**	**12.4**	**13,453.3**	**16.1**	**118,885.8**	**12.8**
	Bahrain	851.4	0.1	4.7	0.0	856.1	0.1
	Iran	828.9	0.1	248.5	0.3	1,077.4	0.1
	Iraq	1,451.8	0.2	22.7	0.0	1,474.5	0.2
	Israel	68.0	0.0	0.0	0.0	68.0	0.0
	Jordan	14.1	0.0	0.0	0.0	14.1	0.0
	Kuwait	338.6	0.0	84.4	0.1	423.0	0.0
	Lebanon	495.4	0.1	283.0	0.3	778.4	0.1
	Oman	1,011.0	0.1	42.0	0.1	1,053.0	0.1
	Qatar	37,459.6	4.4	3,055.4	3.7	40,514.9	4.3
	Saudi Arabia	45,830.4	5.4	3,327.2	4.0	49,157.7	5.3
	United Arab Emirates	17,013.6	2.0	6,373.7	7.6	23,387.3	2.5
	Yemen Arab Republic	69.8	0.0	11.6	0.0	81.4	0.0
	Total	**4,972.7**	**0.6**	**21,943.9**	**26.3**	**26,916.6**	**2.9**
	Not Stated	4,960.5	0.6	21,932.2	26.3	26,892.7	2.9
	Others	12.2	0.0	11.7	0.0	23.9	0.0
ALL REGIONS	**Grand Total**	**848,364.3**	**100.0**	**83,480.2**	**100.0**	**931,844.5**	**100.0**

Figure 4.3: Remittances Inflows by Source



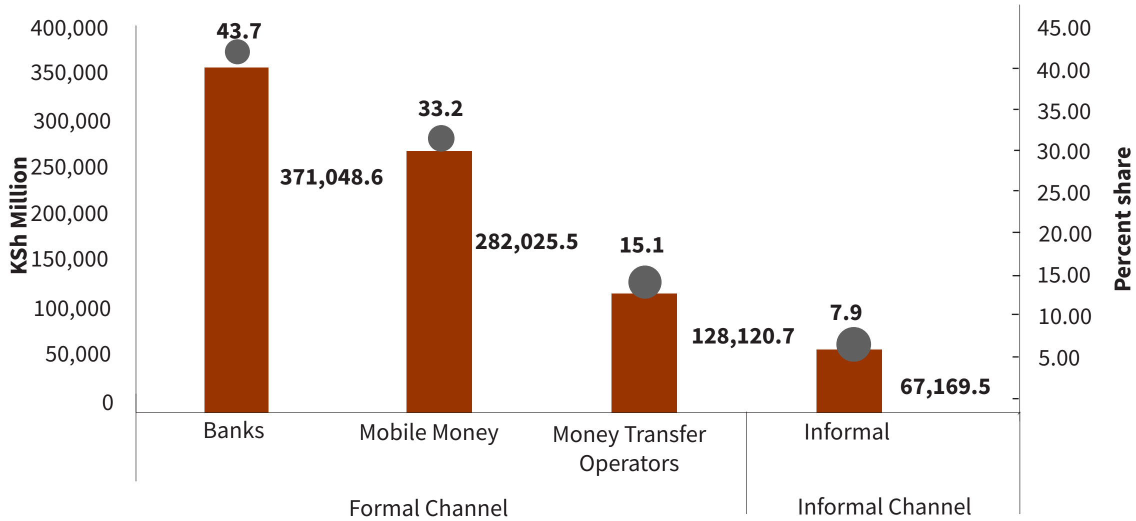
Remittance Inflows by Channels

Main Channel Used to Receive Cash Remittances

4.14. As depicted in Figure 4.4, the main channels used to receive cash remittances were mainly formal, namely commercial banks, mobile money operators and Money Transfer Operators (MTOs), which jointly accounted for 92.1 per cent of the total cash received during the survey period. Cash transmitted through commercial banks amounted to KSh 371.0 billion, representing 43.7 per cent of the total. Cash received through mobile money platforms was KSh 282.0 billion (33.2%). The MTOs mainly comprised Western Union, Money Gram, and Dahabshiil, transferred KSh 112.0 million, representing 13.2 per cent. Fintech channels including World Remit, Wave, Ria, and PayPal transferred KSh 16.1 billion (1.9 %), leveraging on digital and mobile technology, and often remitting directly into mobile wallets or bank accounts.

4.15. Informal channels comprised Hawala, Hundi, in-person delivery, and cryptocurrency. Cash received through informal channels totaled KSh 67.2 billion, representing 7.9 per cent of the total cash received. Within these informal channels, trust-based systems, primarily in-person delivery, followed by Hawala and Hundi, were the main modes used to remit cash into Kenya. Cryptocurrencies such as Bitcoin are not currently regulated and not recognized as legal tender in Kenya and were reported to have been used to remit cash remittance into Kenya.

Figure 4.4: Cash Remittance Inflows by Main Channel Used



Most Recent Channel Used to Receive Cash Remittance Inflows

4.16. The most recent channel (latest receipt) for cash remittance inflows was mobile money platforms, with a share of 46.5 per cent of total cash received as shown in Figure 4.5. The dominance of mobile money reflects its widespread penetration both in rural and urban areas, convenience, real-time transfer capability, and low transaction costs relative to other channels. Commercial banks' usage for cash remittances was 34.9 per cent, and this reflects their continued relevance for large value transactions, compliance requirements, and the ability to link remittances to savings and investment products. The share of recent cash transferred through MTOs was at 12.9 per cent. Despite having an extensive international network, their geographical distribution and cash-out locations, especially in rural areas, remain limited. Similarly, usage of fintech channels was at 1.9 per cent, with the low uptake constrained by market penetration and awareness.

4.17. The share of recent informal cash remittance channel used was 4.3 per cent and mainly addressed specific gaps that formal systems do not fully cover. The recipients preferred the in-person delivery, either the sender/receiver physically carrying, or using friends and relatives, as the transaction costs remained low. Similarly, Hawala and Hundi preferred modes due to speed and ease of access, while cryptocurrency was used because of convenience and security.

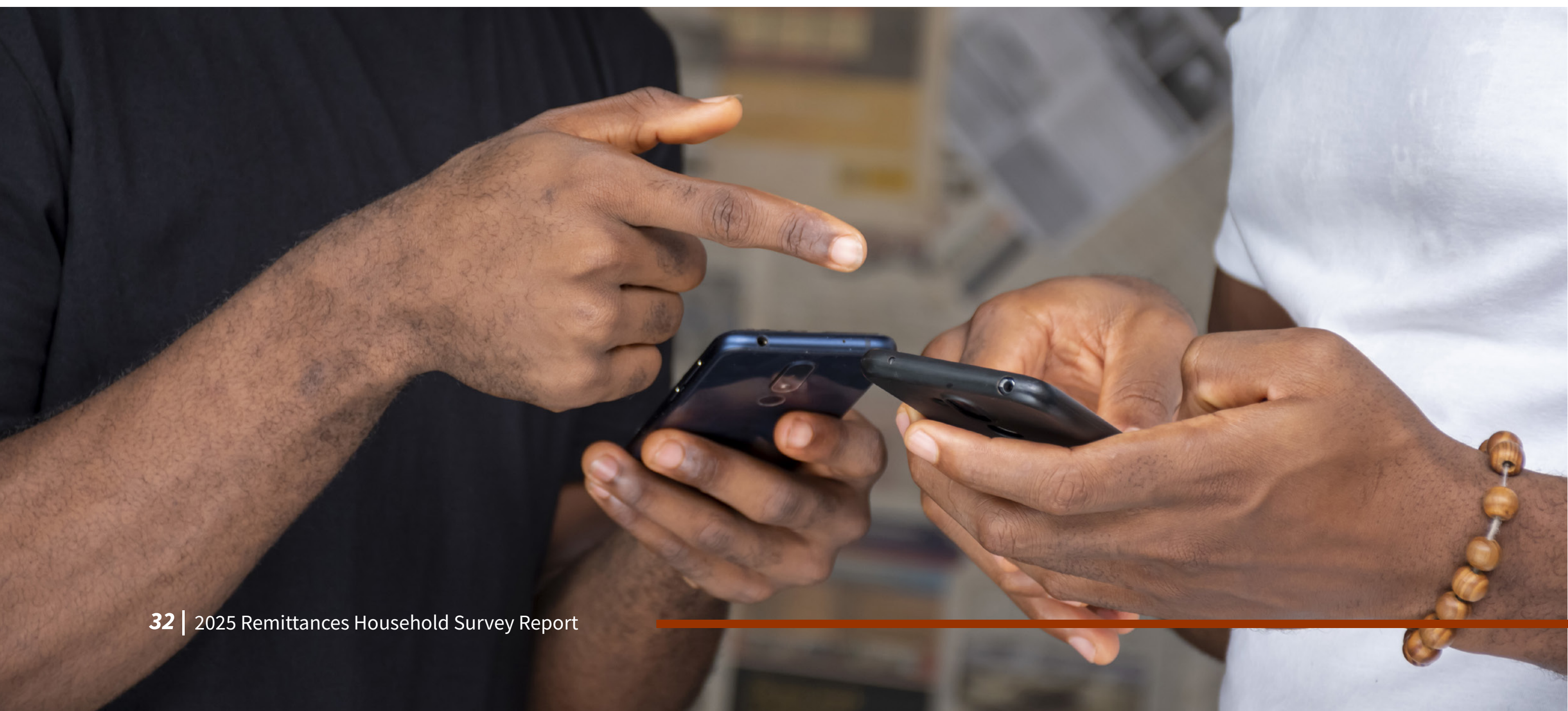


Figure 4.5: Cash Remittance Inflows by Most Recent Channel Used

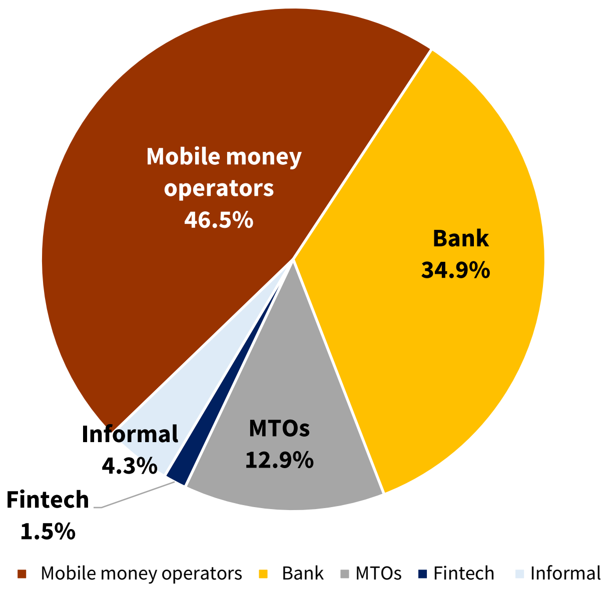


Table 4.7: Cash Remittance Inflows by Most Recent Channel Used

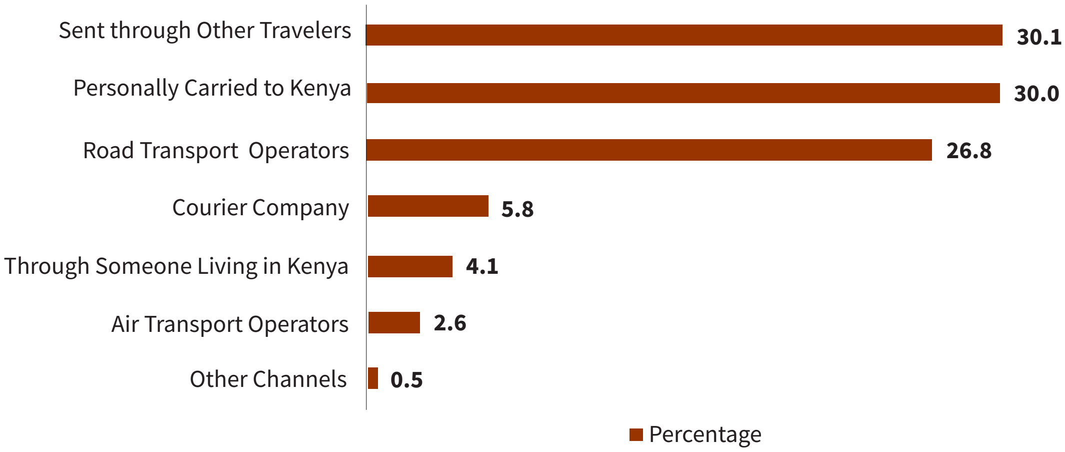
	Recent Channel Used	Inward Remittance (KSh Million)	Percent Share
1	Mobile money operators	394,404.2	46.5
2	Bank	295,768.0	34.9
3	Western Union	101,891.2	12.0
4	Through someone living in Kenya	10,595.8	1.2
5	Sent through other travelers	10,302.7	1.2
6	World Remit	9,903.9	1.2
7	Sender personally carried	7,657.6	0.9
8	Money Gram	7,563.1	0.9
9	Forex Bureaus	3,988.8	0.5
10	Wave	1,849.5	0.2
11	Personally carried when I travelled to Kenya	757.9	0.1
12	Paypal	504.7	0.1
13	Hawal	304.2	0.0
14	Ria	263.3	0.0
15	Dahabshil	68.7	0.0
16	Hundi	23.3	0.0
17	Courier Company	3.0	0.0
18	Digital Crypto currency e.g Bit coin	2.0	0.0
19	Prepaid international cards	0.6	0.0
20	Not stated	2,511.9	0.3
	Total	**848,364.3**	**100.00**

Channels used for In-Kind Remittance Inflows

4.18. As presented in Figure 4.6, remittances inflows of in-kind goods to Kenya were predominantly made through in-person channels, involving the owners of the goods, senders, and other travelers, which jointly accounted for 64.2 per cent of all in-kind remittance inflows. The predominance of in-person channels reflects deliberate household behaviour rather than a simple preference for informality. This channel allows senders to avoid high charges, reduce the risk of loss or damage, ensure timely delivery to intended recipients, and bypass complex customs procedures. Road transport operators, including buses, matatus, motorcycles, and bicycles, constituted the second most used channel, accounting for 26.8 per cent of in-kind remittances. The in-kind remittance inflows through road transport consist of low-value but essential goods such as foodstuffs, clothing, and farm inputs, largely concentrated across border towns, particularly along the Uganda and Tanzania corridors, where dense social networks, frequent cross-border mobility, and short travel distances make road transport convenient and affordable for small consignments.

4.19. Courier companies handled 5.8 per cent of remittance inflows in form of in-kind goods. Their relatively low share is attributed to high service fees, lengthy customs clearance procedures, and documentation requirements, which discourage households from using formal logistics services for low-value or time-sensitive goods. Air transport operators accounted for only 2.6 per cent. The high freight costs, restrictive baggage allowances, and stringent security and customs screening limit the feasibility of air transport for routine in-kind remittances. Other channels, including postal services, informal cross-border agents, traders, and Hundi, jointly accounted for a marginal 0.5 per cent, reflecting their limited reach, reliability concerns, and, in some cases, regulatory risks.

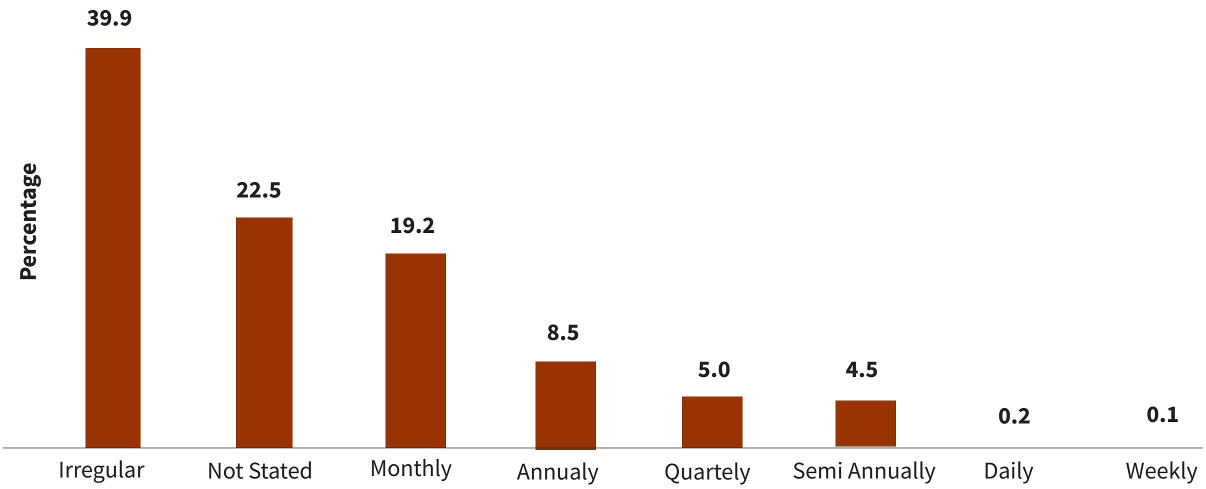
Figure 4.6: Channels Used for In-Kind Remittance Inflows



Frequency of Cash Remittances

4.20. Recipients were required to indicate how frequently they received remittance between June 2024 and May 2025. The findings in Figure 4.7 indicate that receipts of cash remittances were predominantly irregular. Notably, 18.0 per cent of the recipients reported receiving cash remittances on an annual, semiannual, or quarterly basis, pointing to less frequent but possibly planned transfer arrangements. Additionally, a sizable proportion of recipients did not specify the frequency of remittance receipts. In contrast, only a small proportion of recipients reported receiving cash remittances on a weekly or daily basis, indicating that high-frequency remittance receipts were relatively uncommon.

Figure 4.7: Frequency of Cash Remittance Inflows

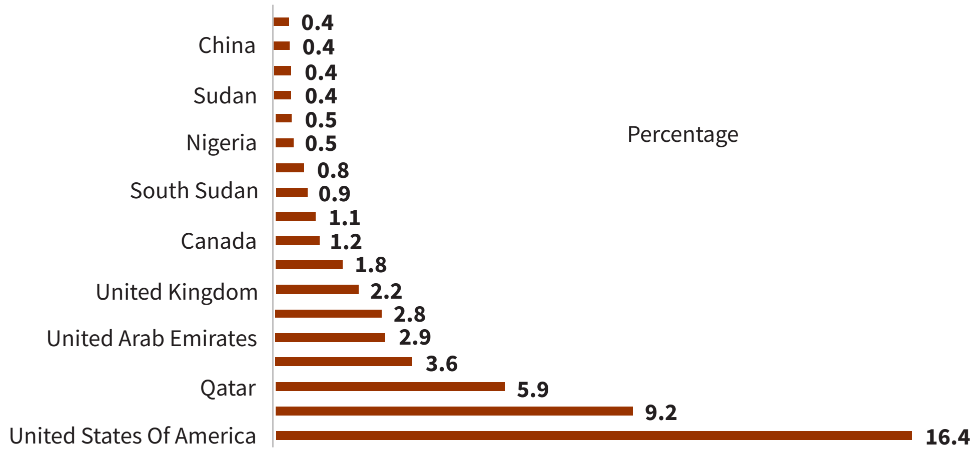


Efficiency in Cash Remittance Inflows

Time Taken to Receive Cash by Country of Sender

4.21. The transmission of cash remittances and the choice of remittance channel is determined by several factors. These include time taken to receive the money from the sender, the cost incurred among others. As presented in Figure 4.8, the United States of America was reported the fastest corridor same day transmission (16.4 %) with 9.4 per cent and 7.0 per cent receiving the funds within an hour or same day respectively. Saudi Arabia (9.2%) and Qatar (6.0%) were the second and third fastest corridors, respectively. France (6+ days (0.3%)) and Norway (3–5 days (0.1%)) emerged as the longest wait corridors. The Gulf corridors (Saudi Arabia, Qatar, and UAE) were consistently fast showing strong "<1 hour" + "same day" performance. This strong performance is on account of digital rails or efficient cash-out networks mainly from banks and mobile money operators.

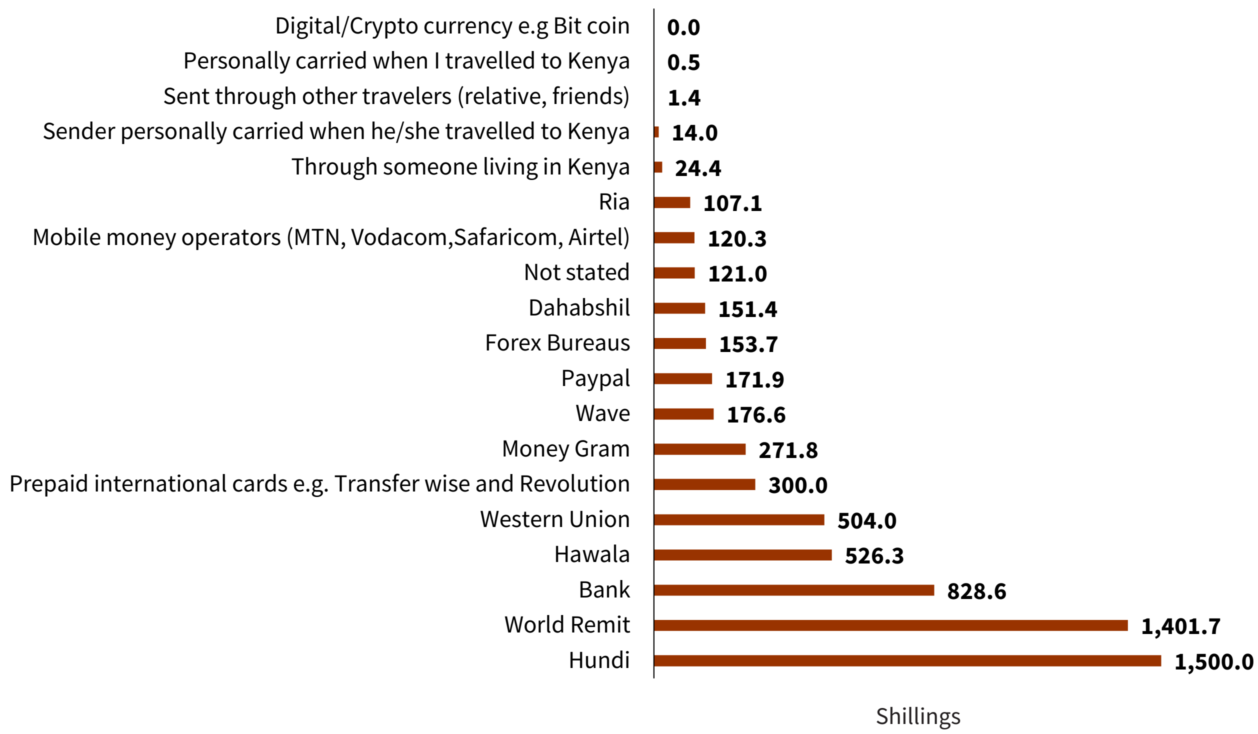
Figure 4.8: Fastest Corridors (≤ Same Day) – Highest Shares Receiving Cash Within One Hour or Same Day



Average Transaction Cost of Remittances by Channel

4.22. Cost of receiving remittances varies by channel. Given the rationality behaviour of households, there is a strong preference for low-cost channels as long as it isable to fulfil the money transmission objective with convenience. This could be explained by the strong preference for commercial banks despite being ranked third highest in transmission cost as shown in Figure 4.9. Hundi and World Remit were found to be relatively costlier. Mobile money operators' costs were found to be relatively low, which could explain the high cash remittance remitted through this channel.

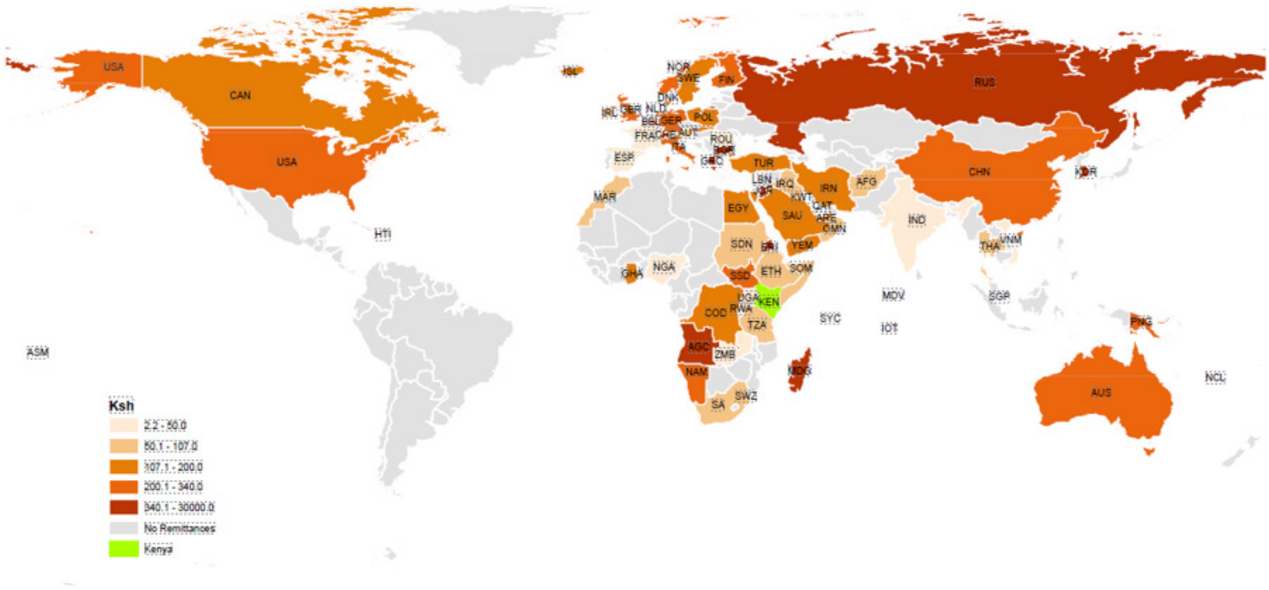
Figure 4.9: Average Transaction Cost by Remittance Channels



Average Remittance Cost by Country

4.23. An analysis of the cost of receiving remittances varied by country, with New Caledonia, Greece, and Bulgaria reporting the highest remittance cost. Remittances from Nigeria, Spain and Singapore were found to be least costly on average as depicted in Figure 4.10.

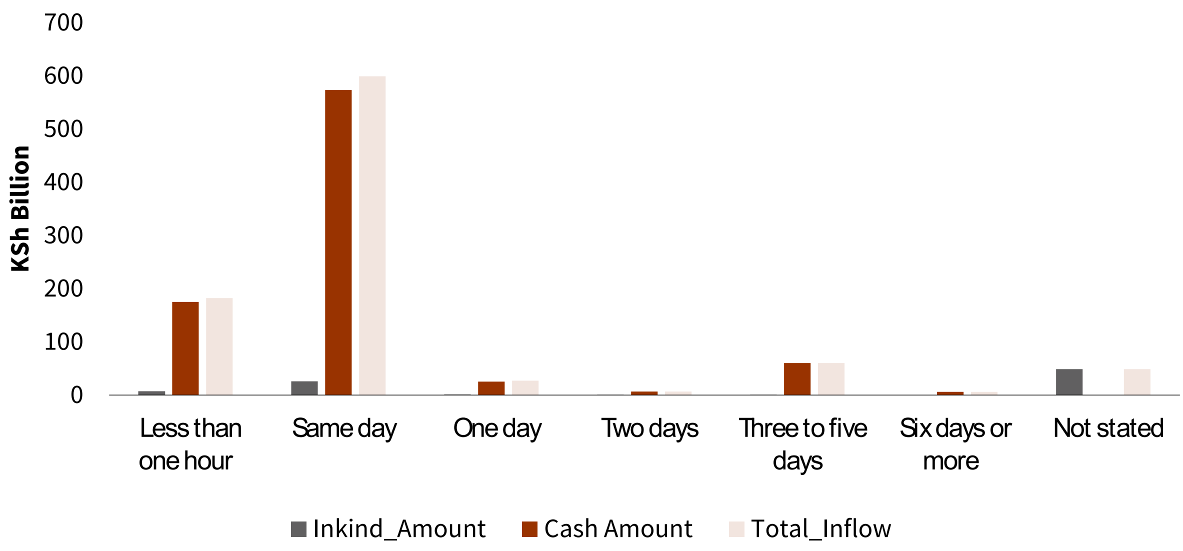
Figure 4.10: Average Cost of Receiving Remittances



Remittance Inflows by Time Taken to Receive

4.24. An analysis of the duration it takes for the cash remittance inflows to be received revealed that the bulk is delivered the same day. However, in-kind remittances are delivered in at least a day, as depicted in Figure 4.11.

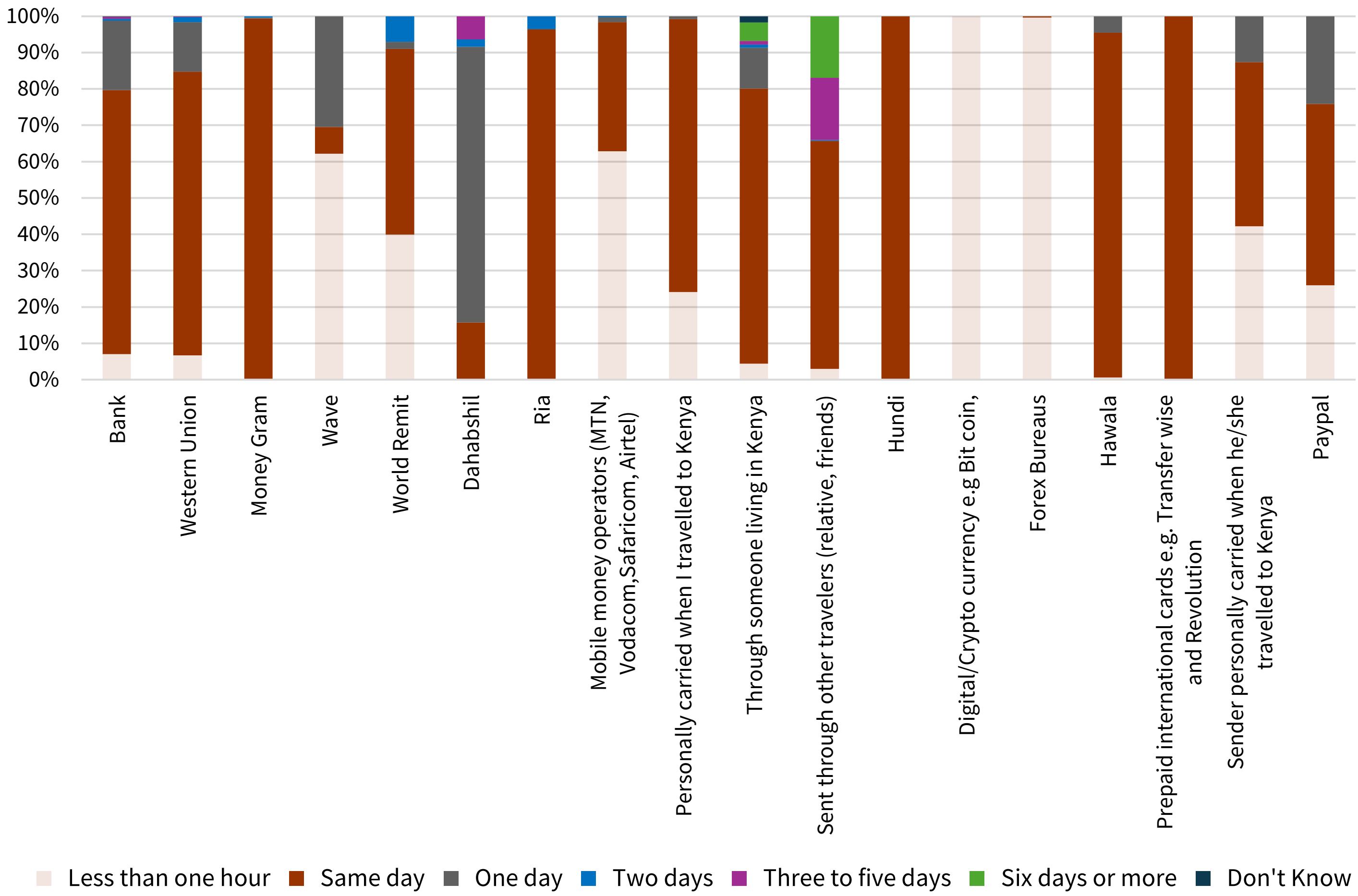
Figure 4.11 Remittance Inflows by Delivery Time



Time Taken to Receive Cash Remittance Inflows by Channel

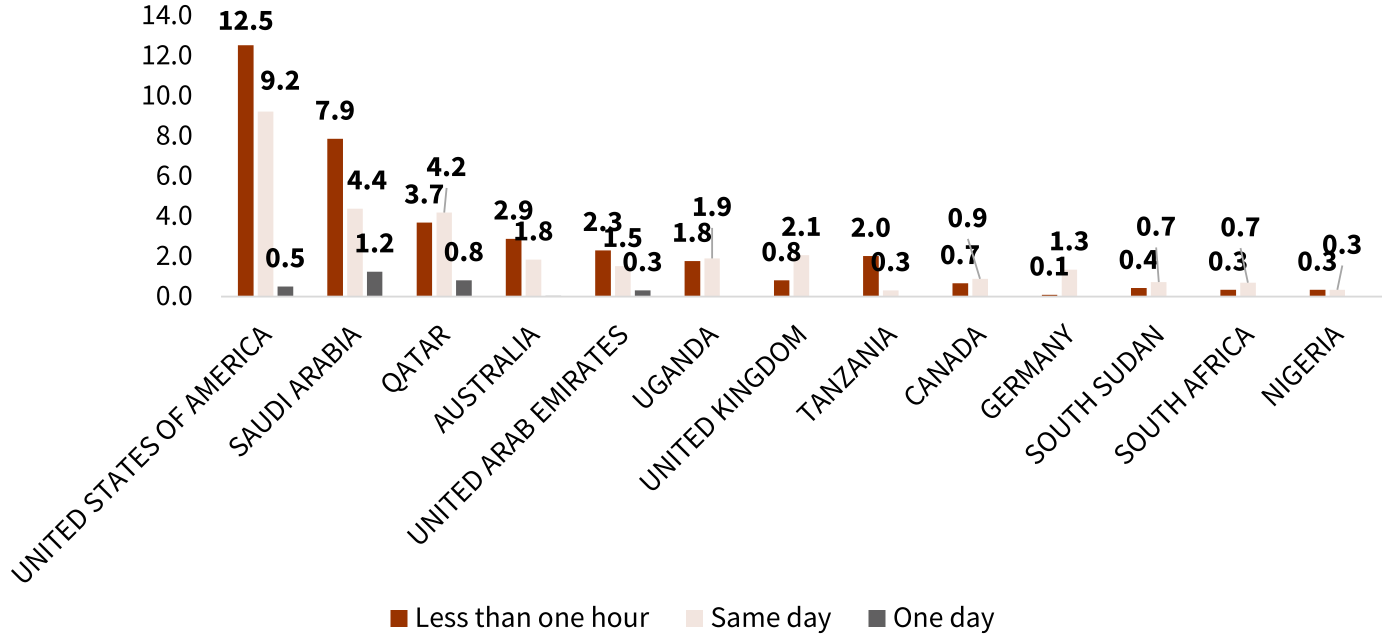
4.25. An analysis of the duration it takes for the cash remittance inflows to be received by channel as shown in Figure 4.12 showed that mobile money operators are able to deliver higher amounts on the same day.

Figure 4.12: Delivery Time by Channel



4.26. Figure 4.13 presents delivery time by country. The analysis singled out the United States of America as the fastest corridor where 12.5 per cent of recipients received cash within an hour and 9.2 per cent received cash within the same day.

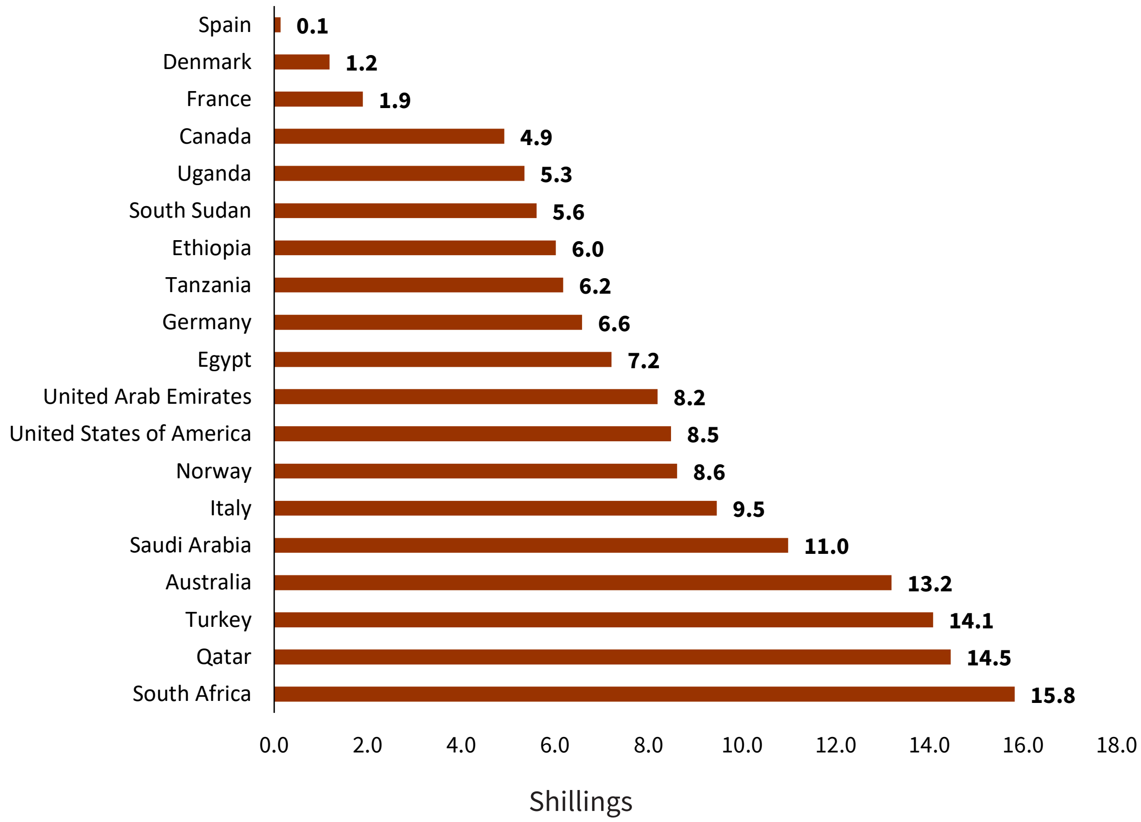
Figure 4.13: Delivery Time by Country



Encashment Cost of Cash Remittance Inflows

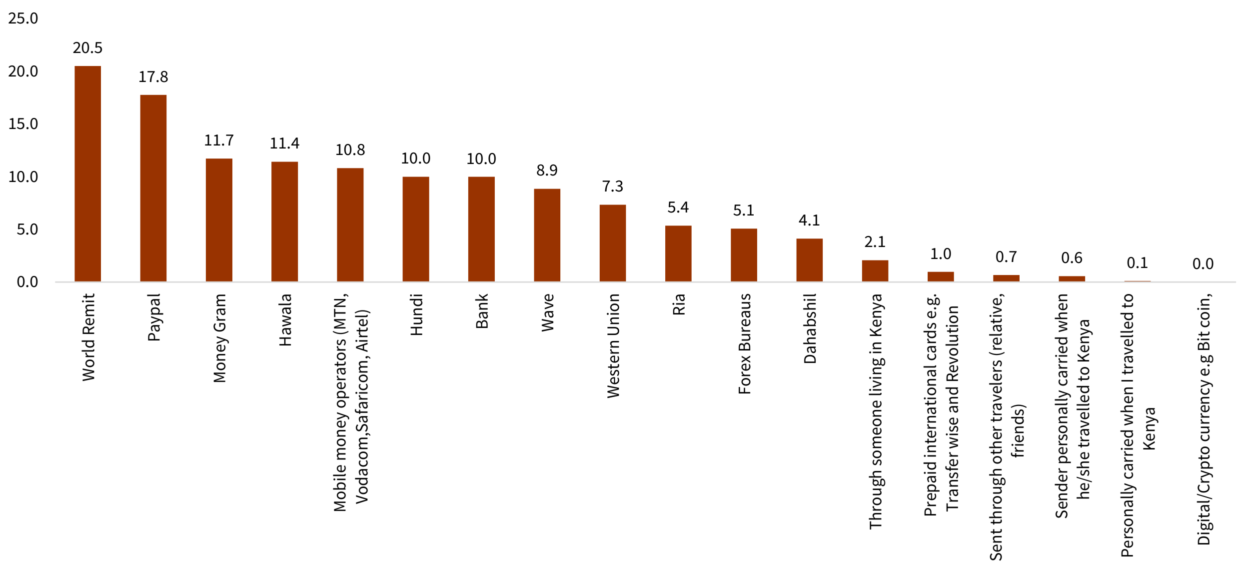
4.27. Recipients were asked to indicate the costs incurred when encashing cash remittances received. Encashment refers to the point at which a recipient converts a cash remittance into liquid cash either at a bank, mobile money agent, MTO outlet or other payout location. As presented in Figure 4.14, on average, the cost of encashing the equivalent of KSh 1,000 from the top 20 source countries, accounting for 96.0 per cent of the total cash remittance inflows, was about KSh 8.0, representing less than 1.0 per cent of the transaction value. However, notable variations were observed across corridors, with cash remittances from countries such as South Africa, Qatar, and Turkey being relatively more expensive in terms of encashment costs.

Figure 4.14: Cost of Encashing KSh 1,000 by Corridor



4.28. Mobile money operators, World Remit and banks were found to be the most expensive channels in terms of encashment costs for every KSh 1,000 received as shown in Figure 4.16. In contrast, informal channels were cheaper in terms of costs associated with encashment of the cash received.

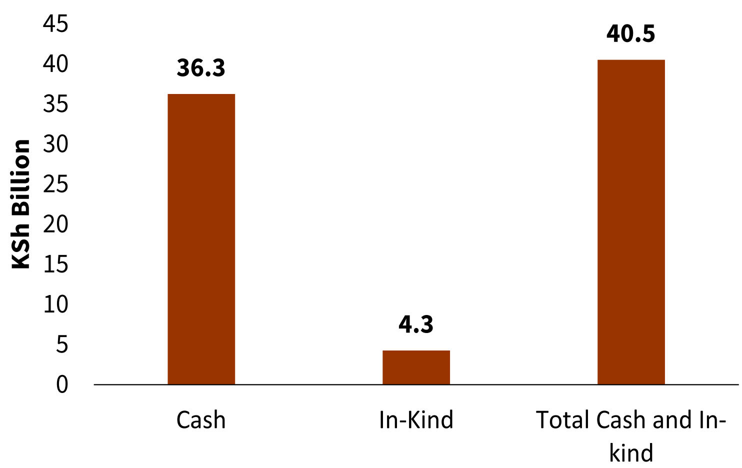
Figure 4.15: Cost (KSh) of Enchasing KSh 1,000 by Channel

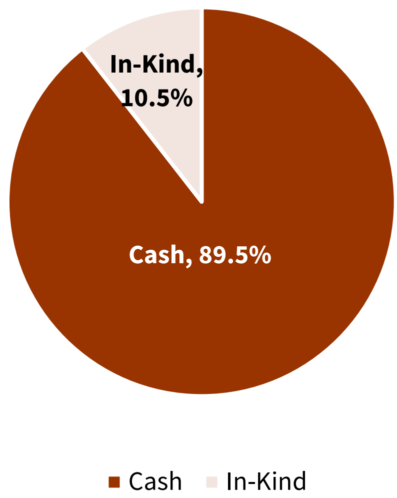


Remittance Outflows

4.29. Households in Kenya sent a total of KSh 40.5 billion in remittances, as shown in Figure 4.16. Cash remittance outflows amounted to KSh 36.3 billion and accounted for 89.4 per cent of the total remittance outflows. In-kind remittance outflows were KSh 4.3 billion, representing 8.6 per cent of the total outflows.

Figure 4.16: Volume of Remittance Outflows





Remittance Outflows by Demographics

Level of Education Attained by the Recipients

4.30. Table 4.8 represents the level of education attained by recipients before leaving Kenya. Those holding secondary education before leaving Kenya received KSh 20.4 billion, accounting for 50.2 per cent of total remittance outflows. Cash remittance received by the same group was 19.4 billion. Individuals who had attained university education before leaving Kenya received 22.3 per cent of the total remittance outflows and a disproportionately high proportion of in-kind transfers (37.5%). Individuals who had attained primary or no education before leaving Kenya received small shares of the total remittance outflows but received more in-kind remittances.

Table 4.8: Remittance Outflows by Highest Education Level Attained by the Recipient Before Leaving Kenya

Education Level	KSh Millions			Per Cent Share		
	Cash	In-Kind	Total Outward Remittances	Cash	In-Kind	Total Outward Remittances
Secondary	19,436.2	939.9	20,376.0	53.6	22.0	50.2
University	7,457.1	1,602.3	9,059.4	20.6	37.5	22.3
Middle-level College	2,974.8	378.1	3,352.8	8.2	8.8	8.3
No Education	685.0	261.8	946.8	1.9	6.1	2.3
Vocational Training Artisan/Craft	739.2	0.3	739.5	2.0	0.0	1.8
Primary	176.1	561.1	737.2	0.5	13.1	1.8
Others	1.8	2.3	4.0	0.0	0.1	0.0
Not stated	4,804.3	529.5	5,333.7	13.2	12.4	13.2
Total	**36,274.3**	**4,275.1**	**40,549.4**	**100.0**	**100.0**	**100.0**
Note* Others include Madrass/Duksi, Adult basic education						

Employment Status of the Recipient Abroad

4.31. As shown in Table 4.9, majority of remittance outflows were to students or pupils studying abroad, who received KSh 27.7 billion, representing 68.4 per cent of the total remittance outflows. This shows the significant role of remittances in supporting education-related expenses for dependents or family members studying abroad. Individuals engaged in paid employment abroad received 12.5 per cent of the total remittance outflows, yet they received a disproportionately large share of 62.5 per cent of the total in-kind remittance outflows. Similarly, self-employed individuals abroad primarily received in-kind remittances, amounting to KSh 725.5 million, which represented about 17.0 per cent of the total in-kind remittance outflows. This suggests that employed migrants often receive in-kind goods and tangible items from home, potentially reflecting support for household consumption or business-related inputs rather than cash remittances. The differentiated use of cash and in-kind remittances based on the recipient's employment status abroad highlights the need for policies that facilitate both types of remittances to optimize their socio-economic impact.

Table 4.9: Remittance Outflows by Employment Status of Recipient Abroad

Employment Status	KSh Millions			Per Cent Share		
	Cash	In-Kind	Total Outward Remittances	Cash	In-Kind	Total Outward Remittances
Student/Pupil	27,656.1	89.6	27,745.7	76.2	2.1	68.4
Paid employment	2,386.2	2,671.5	5,057.7	6.6	62.5	12.5
Home maker	688.5	241.8	930.4	1.9	5.7	2.3
Self-employment	89.5	725.5	815.0	0.2	17.0	2.0
Unemployed looking for work	645.7	0.0	645.7	1.8	0.0	1.6
Retired	0.0	17.3	17.3	0.0	0.4	0.0
Too old to work	4.0	0.0	4.0	0.0	0.0	0.0
Not stated	4,804.3	529.5	5,333.7	13.2	12.4	13.2
Total	**36,274.3**	**4,275.1**	**40,549.4**	**100.0**	**100.0**	**100.0**

Economic Activity of Recipient Abroad

4.32. As presented in Table 4.10, remittances sent by households were predominantly directed to recipients who were not engaged in any economic activity abroad, who received KSh 24.5 billion, equivalent to 59.6 per cent of the total remittance outflows and 66.7 per cent of cash remittance outflows. This pattern indicates that remittances are largely used to support individuals who are economically inactive such as dependents, or household members seeking education or skill development abroad. The share of remittance outflows to recipients engaged in education-related activities was 10.6 per cent of total outflows, further highlighting the strong education-related motive behind remittance flows. In contrast, in-kind remittances were more commonly received by individuals who worked in health and social work (34.2%), arts and entertainment (13.8%), and food and beverage manufacturing (8.1%). This suggests that such transfers often involve goods, equipment, or professional tools rather than cash, likely intended to support productive or professional activities abroad. On the other hand, individuals employed in ICT services and general retail or wholesale trade received a larger proportion of cash compared to in-kind remittances. This distribution reflects the differing needs and uses of remittances across occupational backgrounds, with cash remittances providing flexible financial support, while in-kind remittances facilitating the continuation of professional or business-related activities.

Table 4.10: Remittance Outflows by Economic Activity of Recipient Abroad

Economic activity of receiver before leaving Kenya	KSh Millions			Per Cent Share		
	Cash	In-Kind	Total Outward Remittances	Cash	In-Kind	Total Outward Remittances
None	24,206.5	310.1	24,516.6	66.7	7.3	60.5
Education	4,243.3	130.4	4,373.7	11.7	3.1	10.8
Health and social work	372.7	1,462.9	1,835.6	1.0	34.2	4.5
Agriculture, Forestry and Fishing	1,279.4	237.7	1,517.2	3.5	5.6	3.7
Arts and entertainment	28.5	590.3	618.8	0.1	13.8	1.5
General retail or wholesale shop	493.4	1.1	494.5	1.4	0.0	1.2
Other community/social or household services	313.9	44.8	358.7	0.9	1.0	0.9
Food and beverages manufacturing	0.1	347.8	347.8	0.0	8.1	0.9
Salon, barber, hairdresser	20.3	204.2	224.4	0.1	4.8	0.6
Land transport: Taxi, bus	66.7	126.2	193.0	0.2	3.0	0.5
ICT services e.g. software programming and web development	165.2	-	165.2	0.5	0.0	0.4
Maids, cooks, babysitters, domestic workers, house managers	92.1	58.1	150.1	0.3	1.4	0.4
Lodging, hotel, campsite	18.8	105.1	123.9	0.1	2.5	0.3
Others	296.1	127.6	423.7	0.8	3.0	1.0
Not stated	4,804.3	529.5	5,333.7	13.2	12.4	13.2
Total	**36,274.3**	**4,275.1**	**40,549.4**	**100.0**	**100.0**	**100.0**

Age of Recipients Abroad

4.33. Remittances sent abroad were predominantly received by individuals aged 20–39 years as summarised in Table 4.11. This age group received KSh 32.4 billion, accounting for approximately 79.78 per cent of the total remittance outflows, and majority were in form of cash. This pattern reflects the significant financial needs of young adults abroad, including education, living expenses, and initial settlement costs for students and early-career professionals. In addition to cash remittances, individuals in this age group also received a higher share of in-kind remittances, indicating support for both personal and professional requirements. Remittances sent to individuals aged 0–19 years were relatively small and almost entirely in cash, consistent with support for children and adolescents primarily for schooling and household needs. In contrast, older recipients, aged 60 years and above, received KSh 4.7 billion in total, representing 32.3 per cent of all in-kind remittances. This suggests that remittances to older adults are more likely to include goods or tangible items, potentially for healthcare, household sustenance, or other in-kind support, rather than cash. Overall, these patterns highlight how the composition and form of remittances vary by age, reflecting the differing needs of recipients at different stages of life. Understanding these age-specific trends can inform policies aimed at optimizing remittance flows to support education, livelihood, and welfare across all age groups.

Table 4.11: Remittance Outflows by Age of Recipient

Age Band	KSh Millions			Per Cent Share		
	Cash	In-Kind	Total Outward Remittances	Cash	In-Kind	Total Outward Remittances
0 to 19	1,571.6	6.3	1,577.9	4.3	0.1	3.9
20 to 29	15,648.3	369.0	16,017.3	43.1	8.6	39.5
30 to 39	14,851.6	1,503.7	16,355.4	40.9	35.2	40.3
40 to 49	608.6	875.7	1,484.4	1.7	20.5	3.7
50 to 59	266.5	129.9	396.4	0.7	3.0	1.0
60 and above	3,327.6	1,382.8	4,710.4	9.2	32.3	11.6
Not stated	0.1	7.7	7.8	0.0	0.2	0.0
Total	**36,274.3**	**4,275.1**	**40,549.4**	**100.0**	**100.0**	**100.0**

Remittance Outflows by Destination Country

4.34. Recipients in Turkey received the bulk of cash remittances, accounting for 27.8 per cent of the total cash remittance outflows, as shown in Table 4.12 and Figure 4.17. Recipients in United States of America ranked second, receiving 18.3 per cent of the total cash remittance outflows. Recipients in the United Kingdom also received a substantial share, with cash outflows totaling KSh 6.3 billion, representing 17.2 per cent of all cash remittances abroad. Cash remittances to recipients within the EAC accounted for 16.7 per cent of total cash outflows, amounting to KSh 6.0 billion. In the EAC, recipients in Uganda received the bulk of these cash at KSh 4.3 billion, followed by those in Tanzania who received KSh 1.3 billion. Other notable recipient destinations of cash remittances included Australia and Ukraine, which accounted for 3.7 per cent and 3.4 per cent of the total cash outflows, respectively, during the review period. These trends underscore the diverse geographic distribution of Kenya's cash remittance outflows, reflecting established migration corridors and strong socio-economic linkages with host countries. The high concentration of remittances to recipients in Turkey, USA, and the United Kingdom highlights the significant educational, professional, and familial connections that drive these financial flows, while substantial transfers within the EAC emphasize the enduring importance of regional support networks.

4.35. Recipients in the USA ranked first in receiving in-kind remittances, and they received KSh 1.6 billion, which largely consisted of food items. Similarly, in-kind remittances to recipients in Uganda were predominantly food-related and accounted for 22.0 per cent of the total in-kind outflows during the survey period. Italy also recorded significant in-kind remittance outflows, with recipients in this destination getting a share of 13.7 per cent of the overall in-kind remittances, primarily comprising clothing items. These patterns highlight the differentiated nature of in-kind remittances, which are often directed towards meeting essential household needs or providing tangible support to recipients abroad. The concentration of food suggests destinations such as the United States and Uganda suggests strong familial and cultural ties, while the prominence of clothing items to Italy may reflect support for personal and household use among migrants and diaspora communities.

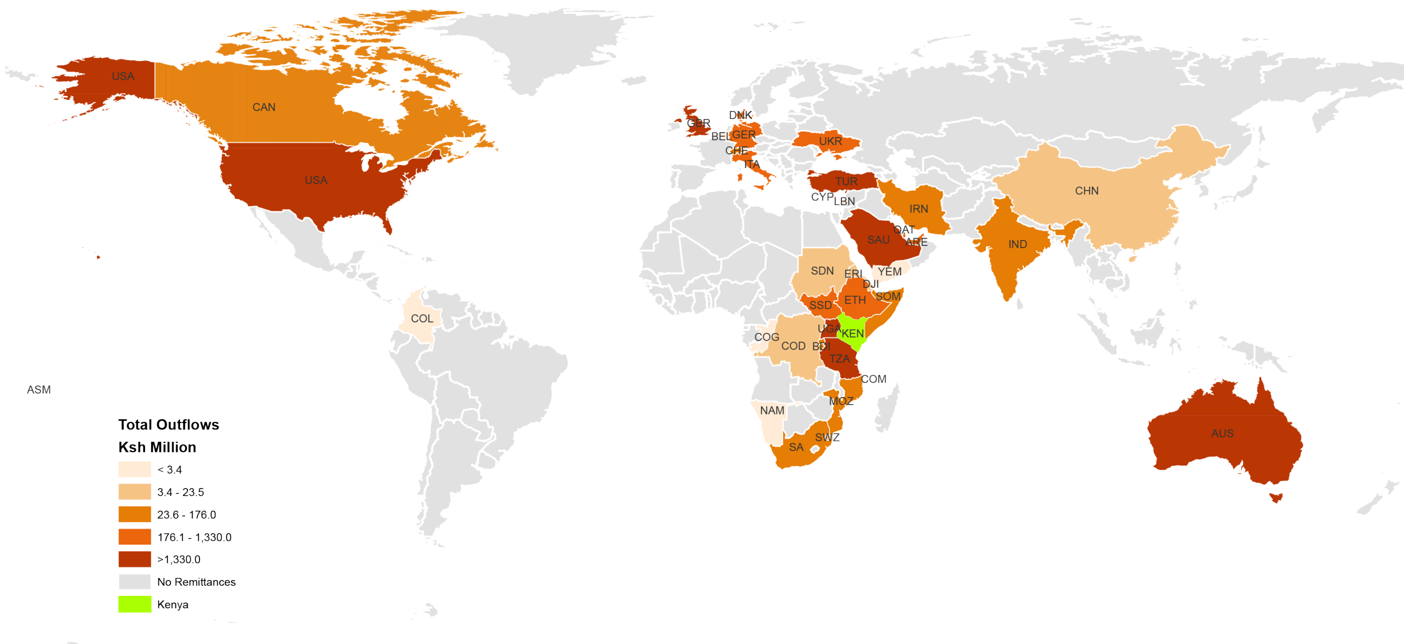
Table 4.12: Remittance Outflows by Destination

REGION/TRADING BLOC	Country	Cash		In-kind		Total Cash and In-kind	
		KSh Millions	Per Cent	KSh Millions	Per Cent	KSh Millions	Per Cent
EAC	**Total**	**6,043.1**	**16.7**	**1,233.09**	**28.8**	**7,276.1**	**17.9**
	Burundi	59.4	0.2	-	0.0	59.4	0.1
	Democratic Rep of Congo	5.2	0.0	-	0.0	5.2	0.0
	Rwanda	169.1	0.5	1.0	0.0	170.1	0.4
	Somalia	73.2	0.2	26.8	0.6	100.0	0.2
	South Sudan	132.8	0.4	192.7	4.5	325.5	0.8
	Tanzania	1,294.3	3.6	73.8	1.7	1,368.1	3.4
	Uganda	4,309.0	11.9	938.7	22.0	5,247.8	12.9
COMESA	**Total**	**736.1**	**2.0**	**23.9**	**0.6**	**760.0**	**1.9**
	Comoros	-	0.0	4.1	0.1	4.1	0.0
	Djibouti	4.5	0.0	-	0.0	4.5	0.0
	Eritrea	5.3	0.0	-	0.0	5.3	0.0
	Eswatini	-	0.0	14.1	0.3	14.1	0.0
	Ethiopia	726.4	2.0	-	0.0	726.4	1.8
	Sudan	-	0.0	5.7	0.1	5.7	0.0
AFRICA OTHER	**Total**	**208.8**	**0.6**	**2.1**	**0.0**	**211.0**	**0.5**
	Congo, Brazzaville	-	0.0	1.1	0.0	1.1	0.0
	Mozambique	69.7	0.2	-	0.0	69.7	0.2
	Namibia	-	0.0	0.6	0.0	0.6	0.0
	South Africa	139.1	0.4	0.4	0.0	139.5	0.3
AMERICA NORTH	**Total**	**6,691.5**	**18.4**	**1,642.8**	**38.4**	**8,334.4**	**20.6**
	Canada	63.1	0.2	4.2	0.1	67.3	0.2
	United States of America	6,628.4	18.3	1,638.7	38.3	8,267.1	20.4
AMERICA SOUTH	**Total**	**2.8**	**0.0**	**-**	**0.0**	**2.8**	**0.0**
	Colombia	2.8	0.0	-	0.0	2.8	0.0
AUSTRALIA & OCEANIC	**Total**	**1,361.9**	**3.8**	**69.4**	**1.6**	**1,431.3**	**3.5**
	American Samoa	6.5	0.0	-	0.0	6.5	0.0
	Australia	1,355.4	3.7	69.4	1.6	1,424.8	3.5
EASTERN EUROPE	**Total**	**1,245.5**	**3.4**	**-**	**0.0**	**1,245.5**	**3.1**
	Ukraine	1,245.5	3.4	-	0.0	1,245.5	3.1
EU	**Total**	**1,225.7**	**3.4**	**588.1**	**13.8**	**1,813.8**	**4.5**
	Belgium	-	0.0	1.0	0.0	1.0	0.0
	Cyprus	2.4	0.0	-	0.0	2.4	0.0
	Denmark	535.1	1.5	-	0.0	535.1	1.3
	Germany	192.3	0.5	-	0.0	192.3	0.5
	Italy	495.9	1.4	587.1	13.7	1,083.0	2.7
WESTERN EUROPE	**Total**	**16,368.6**	**45.1**	**18.6**	**0.4**	**16,387.2**	**40.4**
	Switzerland	45.4	0.1	-	0.0	45.4	0.1
	Turkey	10,072.5	27.8	-	0.0	10,072.5	24.8
	United Kingdom	6,250.8	17.2	18.6	0.4	6,269.4	15.5
FAR EAST	**Total**	**76.2**	**0.2**	**4.9**	**0.1**	**81.1**	**0.2**
	China	-	0.0	3.7	0.1	3.7	0.0
	India	76.2	0.2	1.1	0.0	77.4	0.2

Table 4.12: Remittance Outflows by Destination (Cont'd)

REGION/TRADING BLOC	Country	Cash		In-kind		Total Cash and In-kind	
		KSh Millions	Per Cent	KSh Millions	Per Cent	KSh Millions	Per Cent
MIDDLE EAST	**Total**	**2,297.4**	**6.3**	**655.4**	**15.3**	**2,952.8**	**7.3**
	Iran	46.8	0.1	-	0.0	46.8	0.1
	Lebanon	-	0.0	4.5	0.1	4.5	0.0
	Qatar	173.1	0.5	67.1	1.6	240.2	0.6
	Saudi Arabia	1,005.5	2.8	370.1	8.7	1,375.7	3.4
	United Arab Emirates	1,071.9	3.0	211.8	5.0	1,283.7	3.2
	Yemen Arab Republic	-	0.0	1.9	0.0	1.9	0.0
OTHERS	**Total**	**16.6**	**0.0**	**36.9**	**0.9**	**53.5**	**0.1**
	Not Stated	16.6	0.0	36.9	0.9	53.5	0.1
Grand Total		**36,274.3**	**100.0**	**4,275.1**	**100.0**	**40,549.4**	**100.0**

Figure 4.17: Total Remittance Outflows by Destination

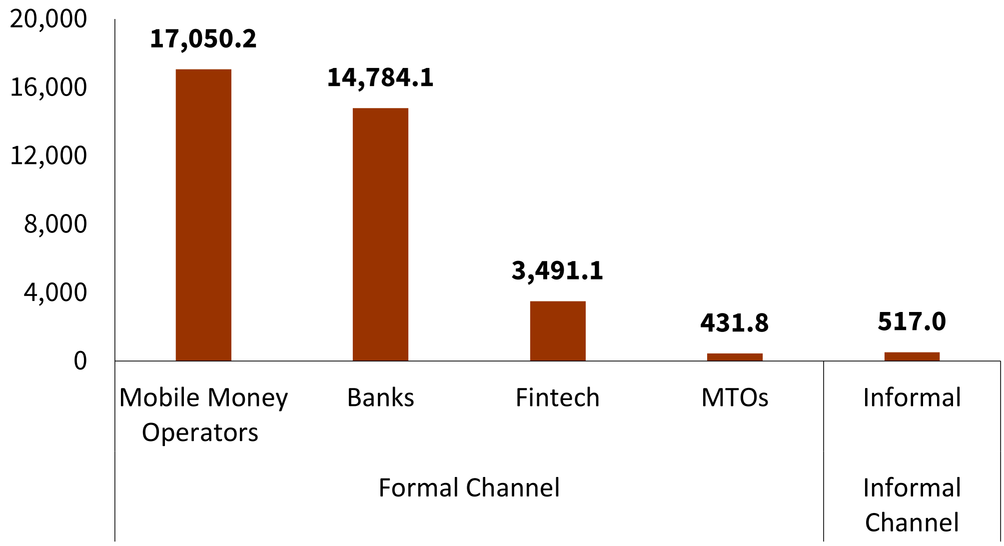


Remittance Outflows by Channel

Channels Used for Cash Remittance Outflows

4.36. Figure 4.18 shows that cash remittances sent abroad were largely transmitted through formal channels, with Mobile Money Operators and commercial banks jointly accounting for 87.8 per cent of the total cash remittance outflows. Mobile money platforms, mainly Safaricom M-Pesa, Airtel Money, and Telkom dominated the market, facilitating 47.0 per cent of cash remittance outflows, while commercial banks handled a further 40.8 per cent. Additionally, formal channels comprising of fintech platforms and Money Transfer Operators accounted for 9.6 per cent and 1.2 per cent of the cash remittance outflows, respectively. The dominance of cash formal channels is largely explained by Kenya's highly developed and integrated digital financial ecosystem. The extensive mobile money agent network ensures nationwide reach, including in rural and peri-urban areas, making Mobile Money Operators the most convenient option for small-value and high-frequency remittances. Transactions are processed in real time, eliminating settlement delays that are common with informal channels. In addition, the interoperability between mobile wallets and bank accounts allows seamless transfers across platforms, further strengthening user reliance on formal systems. Commercial banks, on the other hand, continue to play a critical role in facilitating high-value outflows. Banks provide greater transaction limits, access to foreign exchange services, and compliance with international anti-money laundering and combating the financing of terrorism AML/CFT standards, which is especially important for cross-border payments.

Figure 4.18: Cash Remittance Outflows by Channel



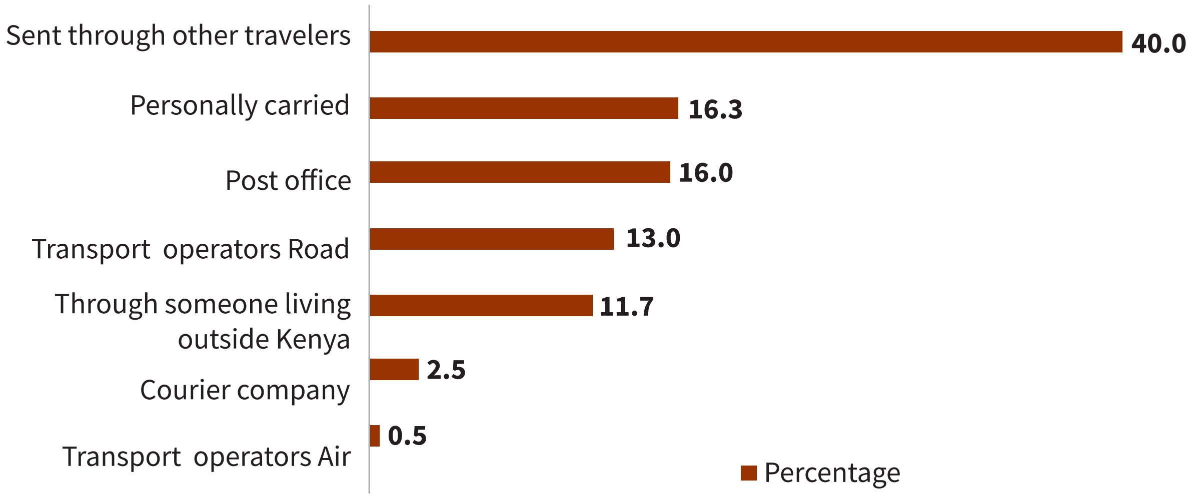
4.37. Informal channels accounted for only 1.4 per cent of cash remittance outflows, underscoring a strong preference for regulated transfer mechanisms. The minimal reliance on informal methods is attributable to improved affordability and accessibility of formal channels.

Channels Used for In-Kind Remittance Outflows

4.38. Sending of in-kind goods abroad was dominated by in-person channels, which jointly accounted for over two-thirds of all in-kind remittance outflows as depicted in Figure 4.20. Specifically, goods carried by other travelers had a share of 40.0 per cent, those carried personally by the owner accounted for 16.3 per cent, while remittances through persons residing outside Kenya constituted 11.7 per cent. This pattern reflects households' preference for trusted social networks that guarantee delivery, minimize transaction costs, and allow greater control over the destination and use of the goods.

The Post Office played a significant role and accounted for 16.0 per cent of the total in-kind remittance outflows. This relatively high share reflects the Post Office's extensive national footprint, affordability, and familiarity, especially in rural and peri-urban areas where access to private courier services remains limited. For many households, the Post Office represents the only semi-formal channel capable of reaching remote destinations at reasonable cost. In contrast, courier companies and air transport operators play a marginal role in transmitting in-kind goods, accounting for 2.5 per cent and 0.5 per cent, respectively. Their low uptake is attributable to high service charges, restrictive packaging and documentation requirements, lengthy customs clearance processes in destination countries, and limited last-mile connectivity, factors that make these channels unsuitable for small consignments.

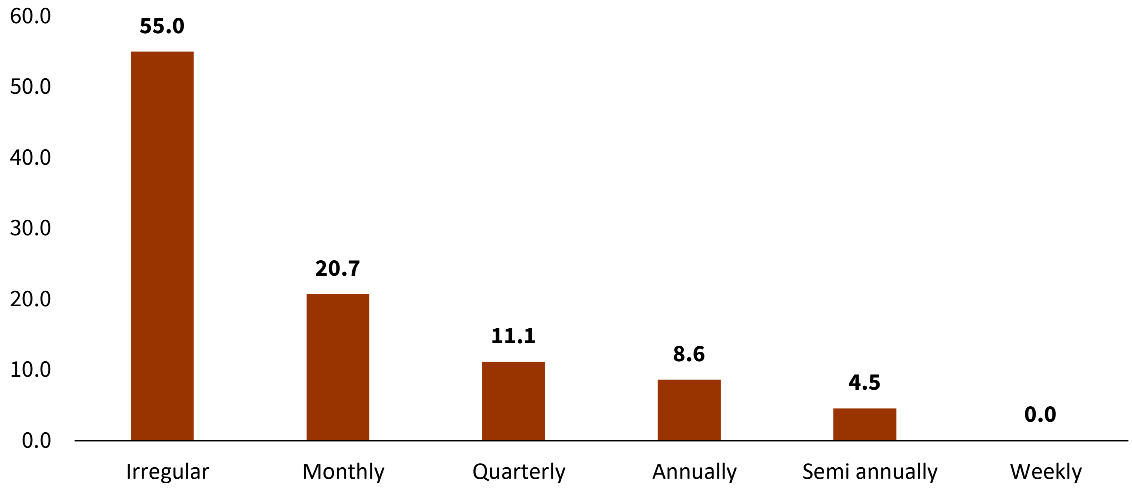
Figure 4.19: In-Kind Remittance Outflows by Channel



Frequency of Cash Remittances Outflows

4.39. Respondents were asked to indicate the frequency of sending cash remittances outside Kenya. The findings revealed that cash remittance outflows were predominantly sent on an irregular basis or monthly, reflecting the flexible and immediate nature of financial support to households abroad. In contrast, less than a quarter of respondents reported remitting on a quarterly, semi-annual, or annual basis as shown in Figure 4.20, suggesting that structured or long-term remittance schedules are less common. The prevalence of irregular and monthly cash remittances underscores the responsiveness of Kenyan households to the ongoing financial needs of recipients, including education, living expenses, and unforeseen contingencies. Understanding these remittance patterns is crucial for financial service providers and policymakers, as it highlights the importance of accessible, reliable, and low-cost remittance channels that can accommodate varying frequencies of remittance flows.

Figure 4.20: Frequency of Cash Remittance Outflows

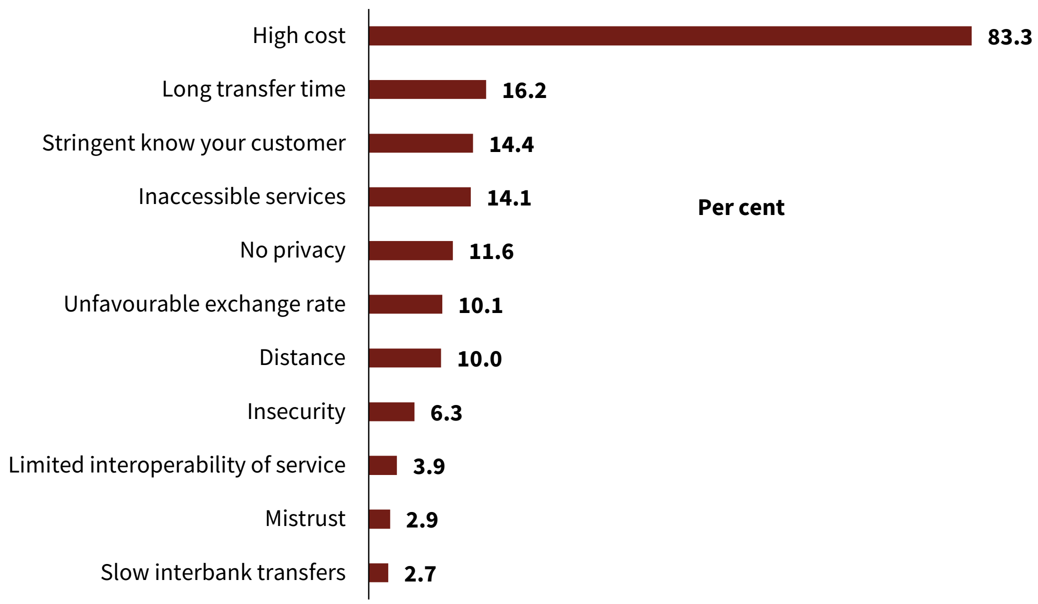


Challenges in Receiving and Sending Remittances

Challenges Encountered in Receiving Cash Remittances

4.40. High cost was reported as the most significant challenge in receiving cash remittances and was reported by 83.3 per cent of respondents, as presented in Figure 4.21. Elevated transaction charges reduce the net value of remittances received, thereby limiting their effectiveness as a source of household income, savings, and investment capital. Long transfer time was cited as a challenge by 16.2 per cent of the respondents, while strict Know-Your-Customer (KYC) and identification requirements were reported by 14.4 per cent. These regulatory measures may restrict access to formal channels, particularly for recipients in rural areas or those without standardized documentation. Accessibility of service points was another notable concern, accounting for 14.1 per cent of the responses. Other challenges, such as insecurity (6.3 %) and mistrust of service providers (2.9 %), were raised by smaller proportions of respondents but still influence remittance behaviour. Overall, these findings indicated that the primary obstacles to receiving remittance inflows are not the availability of transfer channels, but rather their affordability and accessibility. Such constraints can limit the potential macroeconomic impact of diaspora inflows and reduce the developmental benefits of remittances.

Figure 4.21: Challenges Encountered in Receiving Cash Remittances



Challenges Encountered in Receiving Cash Remittances by Channel

4.41. Challenges encountered in receiving cash remittances varied significantly depending on the channel used. As shown in Table 4.13, mobile money operators accounted for the largest share of reported challenges across all categories. Specifically, mobile money channels were cited for 80.6 per cent of cost-related issues, 47.5 per cent of long transfer times, 63.9 per cent of service inaccessibility, 67.7 per cent of insecurity concerns, and 53.9 per cent of distance-related constraints. Banks also posed barriers, particularly in terms of physical access, with 21.4 per cent of respondents citing distance to service points, 17.2 per cent reporting limited interoperability, and 37.4 per cent noting slow interbank transfers. Respondents using Western Union identified stringent KYC requirements (28.6 %), long transfer times (19.7 %), and unfavourable exchange rate (21.4 %) as the main challenges, reflecting both regulatory and operational frictions within formal remittance channels.

4.42. Informal and alternative channels exhibited more specific, risk-oriented constraints. Remittances sent through other people living in Kenya were strongly associated with lack of privacy (38.3%), as well as long transfer times (11.1%) and mistrust (11.0 %). Similarly, cash remittances received through travelers were primarily constrained by mistrust (60.4%), lack of privacy (20.8%), and insecurity (14.1%). These findings highlight the vulnerabilities inherent in informal transfer mechanisms, emphasizing the trade-offs between accessibility, cost, and security across different remittance channels.

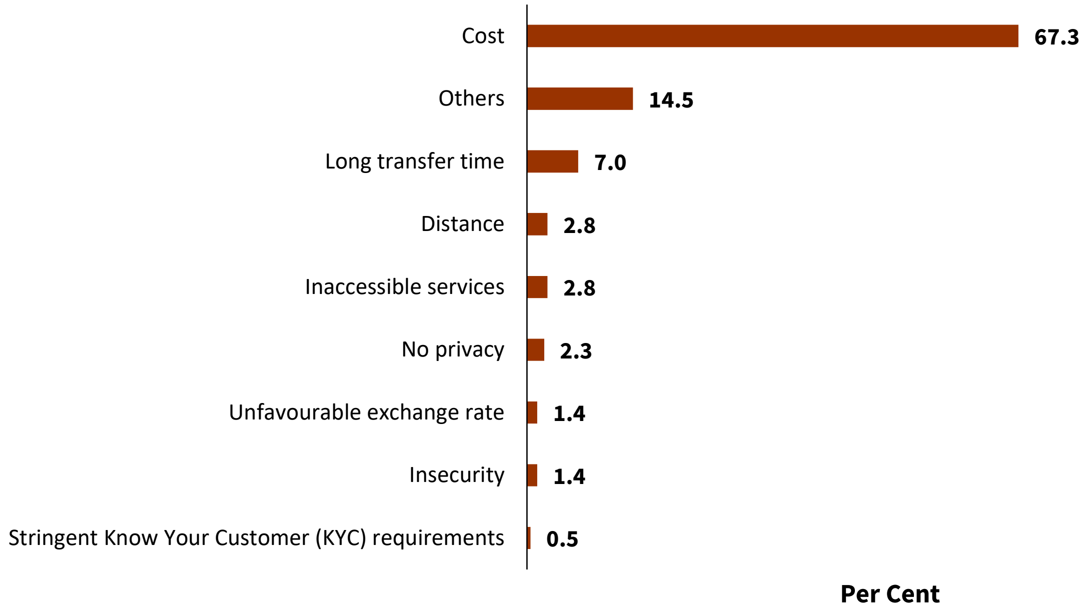
Table 4.13: Challenges Encountered in Receiving Cash Remittances by Channel *percentage of respondents*

	Cost	Long transfer time	No privacy	Inaccessible services	Insecurity	Distance	Stringent Know Your Customer (KYC	Mistrust	Unfavourable exchange rate	Limited interoperability of service	Slow interbank transfers
Bank	5.7	7.7	5.9	13.1	0.3	21.4	5.8	0.7	17.2	0.0	37.4
Western Union	7.0	19.7	1.8	13.9	0.2	2.6	28.6	5.4	21.4	1.6	4.6
Money Gram	1.2	0.0	0.0	5.7	0.0	0.2	8.0	0.0	0.5	0.0	0.0
Wave	0.1	1.5	0.0	0.0	0.0	0.4	0.0	0.0	0.9	0.0	1.7
World Remit	0.3	0.7	0.7	0.0	0.1	0.0	0.9	0.0	0.6	0.1	2.3
Dahabshil	0.0	0.1	0.3	0.1	0.2	0.1	0.4	0.0	0.1	0.1	0.0
Ria	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Mobile money operators	80.6	47.5	25.7	64.0	67.7	53.9	49.8	22.5	58.3	90.5	53.8
Personally carried when I travelled to Kenya	0.0	0.5	0.1	0.0	2.9	2.6	0.0	0.0	0.0	0.0	0.0
Through someone living in Kenya	2.5	11.1	38.3	0.0	0.1	4.0	0.0	11.0	0.2	0.0	0.0
Sent through other travelers	0.8	8.3	20.8	0.0	14.1	5.3	0.0	60.4	0.0	0.0	0.0
Hundi	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Forex Bureaus	0.3	0.0	0.0	2.7	0.0	1.4	3.8	0.0	0.1	7.1	0.0
Hawala	0.3	0.2	0.0	0.0	0.0	0.0	1.9	0.0	0.0	0.0	0.0
Prepaid international cards	0.0	0.1	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Sender personally carried when travelled to Kenya	1.3	1.9	6.0	0.0	14.5	8.0	0.0	0.0	0.0	0.0	0.0
Paypal	0.0	0.7	0.4	0.5	0.0	0.0	0.9	0.0	0.8	0.7	0.1
Total	**100.00**	**100.00**	**100.00**	**100.00**	**100.00**	**100.00**	**100.00**	**100.00**	**100.00**	**100.00**	**100.00**

Challenges Encountered in Sending Cash Remittances

4.43. The dominant challenge faced while sending cash remittances was high transaction costs, which were reported by 67.3 per cent of respondents, which was the same challenge cited by receivers of cash remittances as shown in Figure 4.22. This indicates that cost remains the most significant challenge for senders of money abroad. Other challenges not explicitly identified by the senders of cash totalled 14.5 per cent. Long transfer time was reported by 7.0 per cent of the respondents, which decreases the efficiency of cash remittance outflows, especially in instances where the money may be needed urgently. Inaccessibility of services was indicated by 2.8 per cent of respondents. These limitations may therefore cause cash senders to opt for informal methods thereby affecting the integrity of finances, the security of the end consumer, and the capacity of the nation to track capital flows across the borders.

Figure 4.22: Challenges Encountered in Sending Cash Remittances

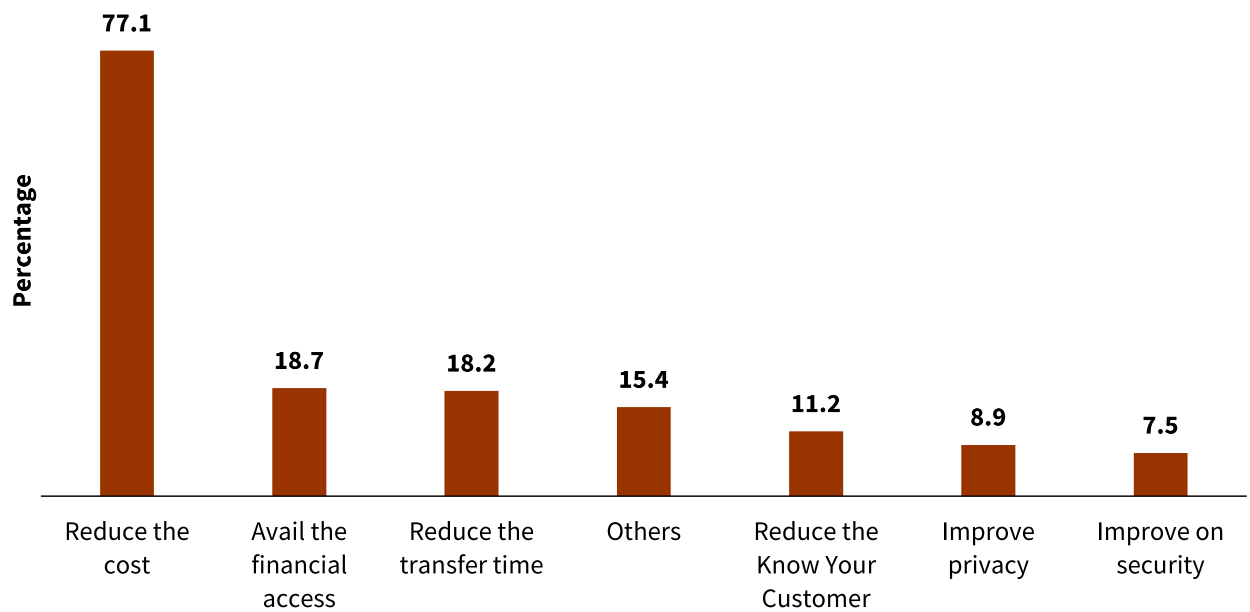


Addressing Challenges in Receiving and Sending Remittance

Proposed Improvements to Address Challenges Encountered in Receiving Cash Remittances

4.44. Recipients were asked to suggest improvements to address the challenges encountered when receiving cash remittances. The findings, presented in Figure 4.23, indicate that the most cited improvement was reducing the cost of receiving cash, which was reported by 77.1 per cent of respondents. This indicates that high transaction costs remain the primary barrier to efficient remittance flows. Other suggested improvements included increasing the availability of financial access points (18.7%) and reducing transfer times (18.2%), highlighting the importance of accessibility and speed in enhancing the efficiency and convenience of cash remittance services.

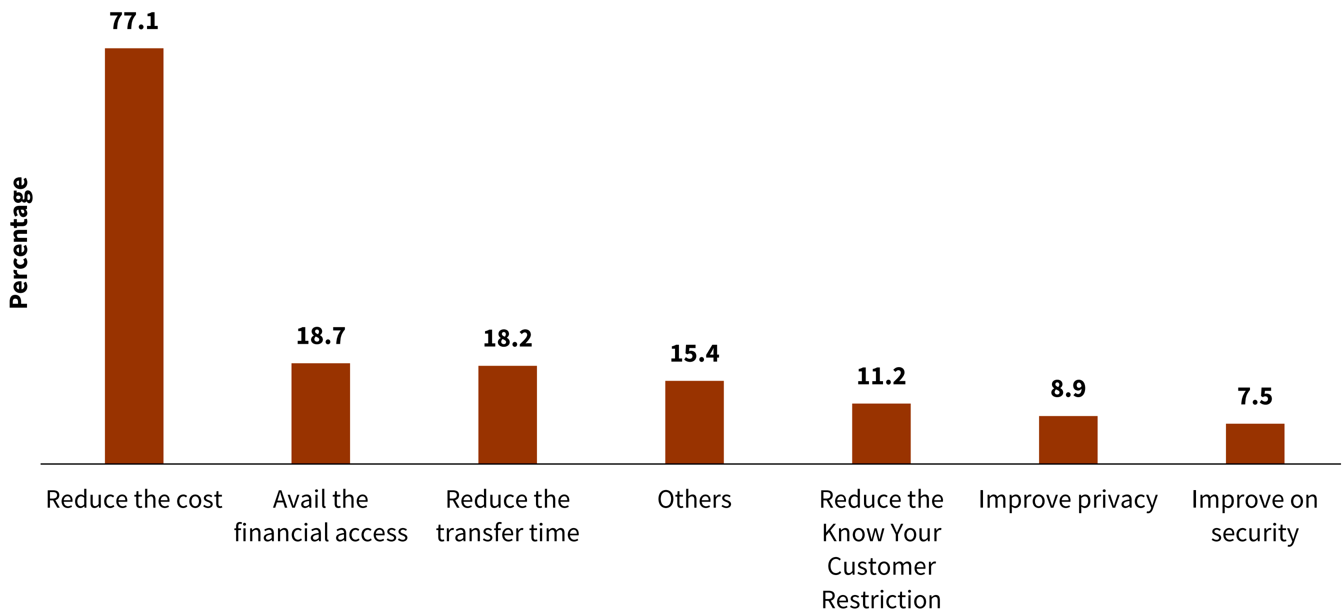
Figure 4.23: Perceived Improvements to Address Challenges Encountered in Receiving Cash Remittances



Proposed Improvements to Address Challenges Encountered in Sending Cash Remittances

4.45. Similarly, respondents were asked to suggest improvements to address challenges encountered when sending cash abroad. Reducing the cost of sending cash remittances was cited by 73.8 per cent of the respondents, and was the most predominant, as shown in Figure 4.24. This was followed by increasing access to financial service points, suggested by 18.5 per cent of the senders, highlighting the importance of affordability and accessibility in enhancing the efficiency of cash remittance outflows.

Figure 4.24: Perceived Improvements to Address Challenges Encountered in Sending Cash Remittances



CHAPTER 5: UTILIZATION AND IMPACT OF REMITTANCES

Overview

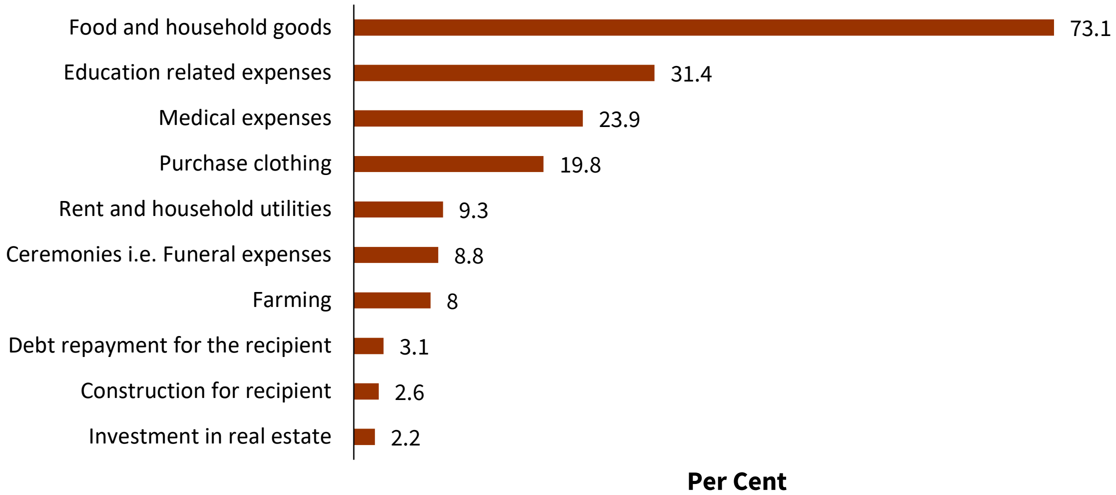
This chapter highlights how remittances received by households were utilized, illustrating the role of remittances in supporting both immediate household needs and long-term welfare improvement. Overall, the findings showed that remittances were predominantly used to support household consumption, serving as a critical buffer against economic vulnerability and helping households meet essential day-to-day requirements. A substantial share of remittances was directed towards basic consumption, particularly food, household goods and services, underscoring their importance in sustaining livelihoods. Beyond consumption, the survey revealed that remittances also make a significant contribution to human capital development through spending on education and healthcare. These findings therefore demonstrated that remittances are not only a coping mechanism but also an investment in the future well-being and productivity of households. The chapter further shows that remittances were also used for social obligations, productive activities, and asset formation, such as weddings, farming, and housing.

However, allocation of remittances to savings, formal investments, and financial instruments was limited, indicating untapped potential for leveraging remittances for wealth creation and financial deepening. The chapter also shows how remittances are invested in environmentally friendly practices, albeit at modest uptake. In addition, it covers who decides how remittances are spent, the financial products households hold, and recent changes in remittance amounts and their drivers, providing a comprehensive view of utilization patterns and their implications for welfare, resilience, and long-term economic mobility.

Usage of Cash Remittances

5.2 The survey findings showed that the largest share of cash remittances received were directed towards food and household goods with 73.1 per cent of respondents indicating they used remittances on this, as presented in Figure 5.1. This indicates the critical role remittances play in sustaining basic consumption and cushioning families against economic shocks. About 31.4 per cent of respondents reported that they used cash remittances on education, making it the second highest usage. Medical expenses and clothing were also among the key uses of remittances at 23.9 per cent and 19.8 per cent respectively.

Figure 5.1: Per centage Distribution of Uses of Cash Remittances – top 10



Uses of Cash Remittances by Sex of Recipients

5.3 Analysis of the uses of cash remittances by sex showed clear disparities as shown in Table 5.1. A higher proportion of female recipients used cash remittances on food and household goods at 78.6 per cent compared to 66.7 per cent of males. Clothing purchases also showed a wide gap, with 26.2 per cent of women using cash remittances for this purpose compared to 12.4 per cent of men. Women further reported greater use of remittances on rent and household utilities at 10.5 per cent vis a vis 8.0 per cent for men, and for ceremonies (social events) such as funerals, weddings and graduations at 11.0 per cent compared to 6.2 per cent for men.

In contrast, men showed a higher use of cash remittances on education expenses at 36.1 compared to 27.2 per cent of women recipients. Similarly, 25.2 per cent of males used cash remittances on medical expenses, slightly higher than 22.8 per cent of females. Additionally, 9.9 per cent of male recipients used cash remittances on farming compared to 6.4 per cent of females. Across most of the other categories, including donations, travel, machinery, financial assets and SACCO-related payments, there was minimal variations between the proportions for both men and women and the use of cash remittances on these remained below 1 per cent.

Table 5.1: Per centage Distribution of Uses of Cash Remittances by Sex of the Recipient

Use of remittances	Male	Female
Food & household	66.7	78.6
Education	36.1	27.2
Medical	25.2	22.8
Clothing	12.4	26.2
Rent & utilities	8.0	10.5
Social events	6.2	11.0
Farming	9.9	6.4
Debt repayment (recipient)	2.6	3.5
Construction (recipient)	2.6	2.7
Real estate investment (recipient)	2.1	2.2
Religious support	2.2	1.2
Real estate investment (sender)	2.0	1.1
Support business	0.4	2.4
Construction (sender)	2.6	0.4
Debt repayment (sender)	0.2	1.4
Savings (sender)	1.1	0.0
Mortgage (sender)	0.0	0.9
Community development	0.0	0.8
Donation	0.2	0.3
Travel abroad	0.1	0.1
Machinery/transport	0.1	0.1
Financial assets	0.1	0.1
SACCO savings	0.0	0.1
SACCO loan repayment	0.0	0.1

Investments in Environmentally Friendly Practices

5.4 The findings from the survey indicated that a small proportion (3.6%) of recipients of cash remittances used them on environmentally friendly practices, as shown in Figure 5.2. Among the environmentally friendly practices considered, the purchase of solar-powered equipment was the highest, with 6.9 per cent of recipients reporting use of cash remittances on it. Tree planting was the second environmentally friendly practice, with 5.3 per cent of recipients spending cash remittances on it. Investment in water conservation and management activities was followed, reported by 2.8 per cent of the recipients, and the purchase of energy-efficient cooking stoves was similarly reported by 2.8 per cent of the recipients. The least environmentally friendly practice was investment in biogas systems, with only 10,178 recipients, 1 per cent of all uses of green finance, reporting having spent cash remittances on this technology.

Figure 5.2: Proportion of Recipients Who Use Cash Remittances on Environmentally Friendly Practices

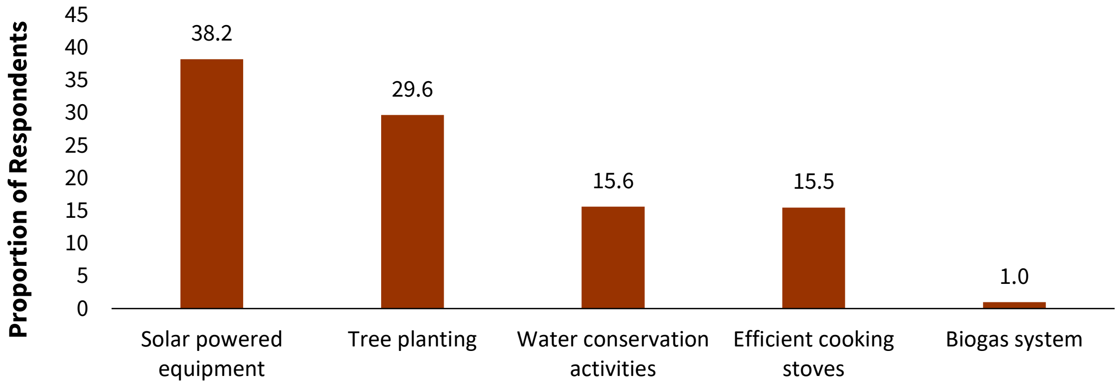


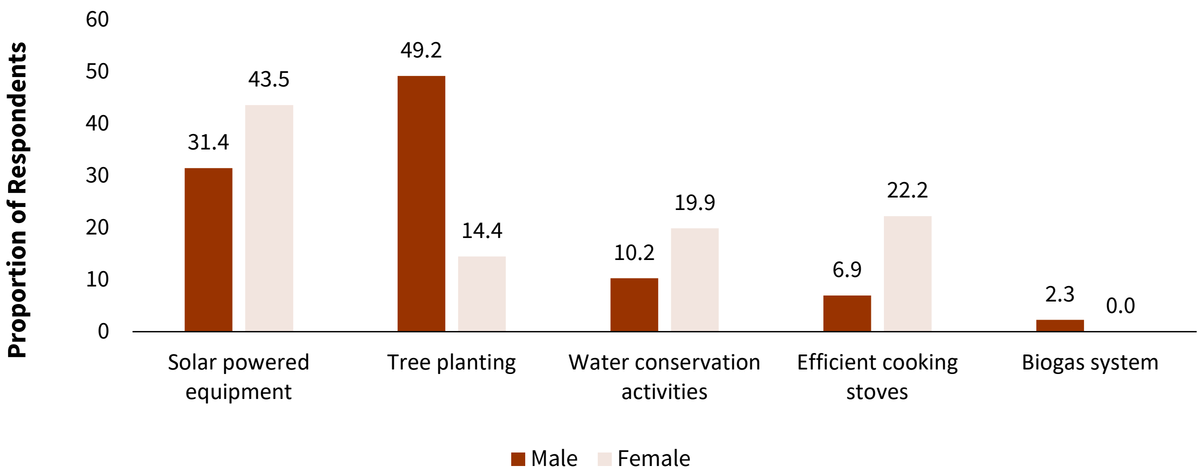
Table 5.2 Number of Users of Environmentally Friendly Practices

Green activity	Solar-powered equipment	Tree planting	Water conservation activities	Efficient cooking stoves	Biogas system	Total uses
No of recipients	390,942	303,220	159,945	158,548	10,178	1,022,834

Cash Remittances Investment in Environmentally Friendly Practices by Sex

5.5 Analysis of cash remittances used in environmentally friendly practices by sex of the recipient revealed notable differences. Overall, female recipients invested cash remittances in household-level environmental technologies, while male recipients invested in land-based environmental activities **(Figure 5.3).**

Figure 5.3: Proportion of Respondents Who Use Cash Remittances on Environmentally Friendly Practices by Sex

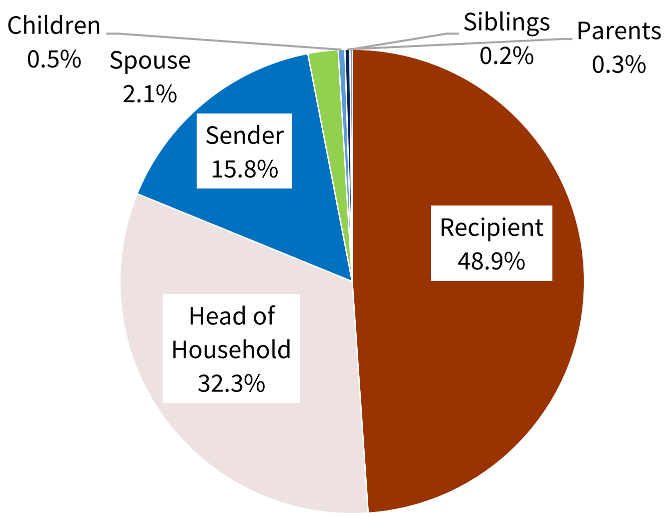


Decision Making on Use of Cash Remittances

5.6 Cash remittances spending decisions were primarily controlled by those within the receiving household as shown in Figure 5.4. Decisions on the use of decisions were mainly made by the recipients 48.9 per cent, indicating strong autonomy on how remittances were used once received. This was followed by heads of households at 32.3 per cent in making decisions, reflecting that remittances are often integrated into the broader household budget rather than being treated as an individual resource. Senders accounted for 15.8 per cent of spending decisions indicating that they directly influenced expenditure on remittances they sent, a reflection that in some cases cash remittances are remitted for specific purposes.

The role of other household members in making decisions was also important although limited with spouse, children, parents and siblings accounting for 2.1, 0.5, 0.3 and 0.2 per cent, of decisions on use of remittances, respectively. While small, these shares indicate diverse household arrangements where different members participate in shaping financial priorities. Overall, the distribution of decision-making power suggests that the impact of remittances is strongly determined by the person who controls how the cash remittances are used. This dynamic has important implications for financial inclusion, investment behavior, gender dynamics, and the likelihood of remittances being channeled toward long-term or productive uses.

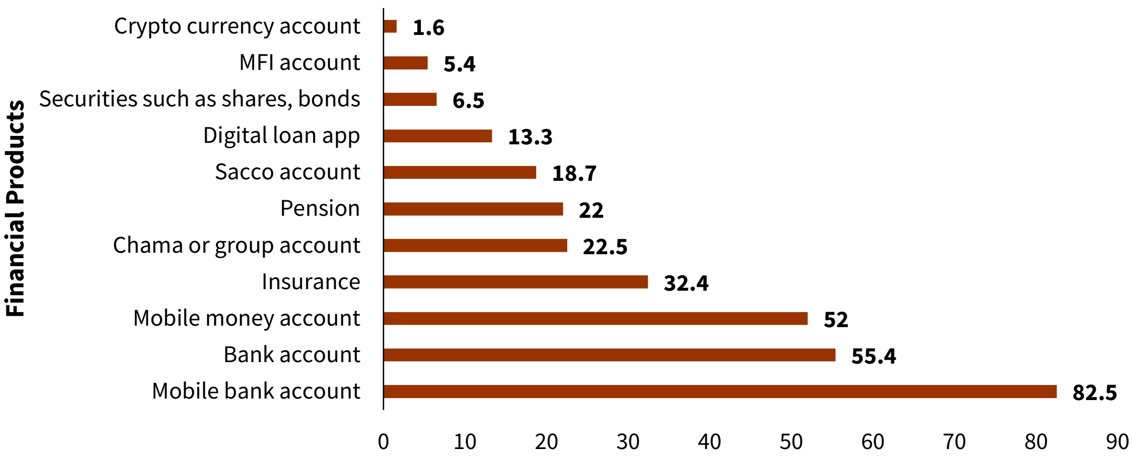
Figure 5.4: Decision Makers on Spending of Cash Remittances



Financial Inclusion among Recipients

5.7 Figure 5.5 shows cash remittance recipients were highly integrated into the formal financial system, with 82.5 per cent owning a mobile bank account and 55.4 per cent holding a traditional bank account. Uptake of other financial products, mobile money wallets (52.0 %), insurance (32.4%), chama/group accounts (22.5%) and SACCOs (18.7%) indicated diversified financial engagement beyond basic transactions. However, ownership of longer-term or higher-value financial instruments such as securities (6.5 %), MFI accounts (5.4%), or crypto accounts (1.6 %) was limited. The wide range of financial products held by the recipients suggest a strong foundation for utilizing cash remittances to boost savings, increase insurance uptake, and promote investment behavior.

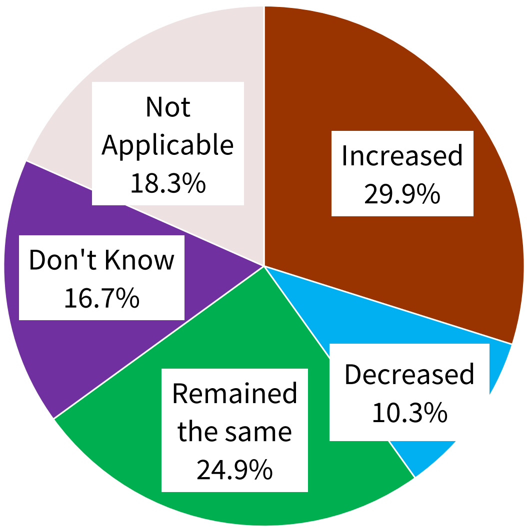
Figure 5.5: Financial Products Owned by the Recipients



Changes in Cash Remittances Received

5.8 Figure 5.6 shows the responses by cash remittance recipients comparing the amount received to the amount received in the period June 2023 to May 2024. About a third of the recipients reported that the cash remittances received increased compared to the amount received in the previous one year. A quarter of the recipients reported that there was no change in the cash remittances received while a tenth of the recipients perceived that the remittances received had gone down compared to the amount received in the previous one year.

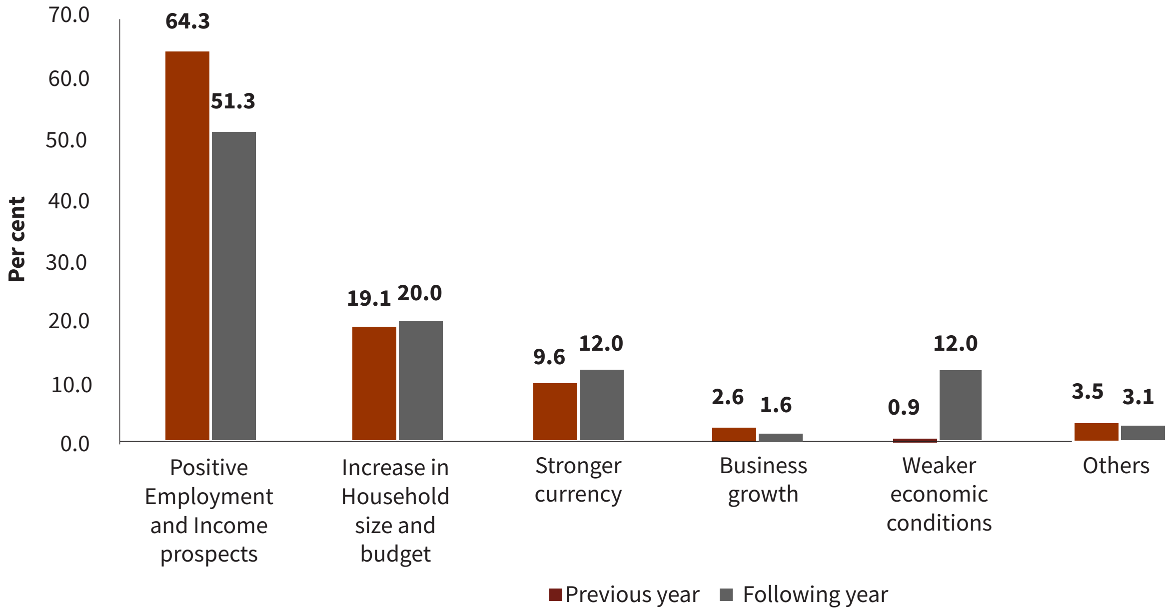
Figure 5.6: Changes in Cash Remittances Received



Drivers of Change in Cash Remittances Received

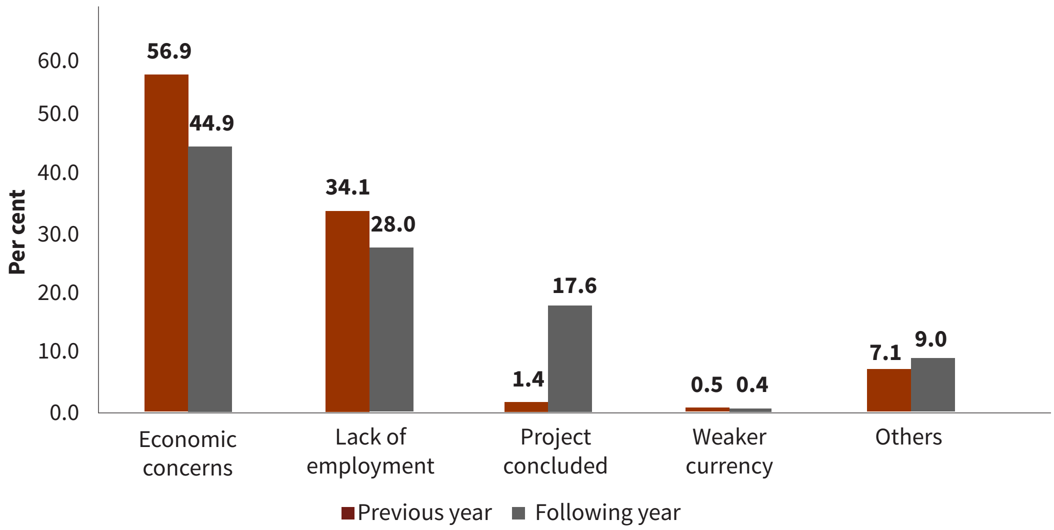
5.9 As shown in Figure 5.7, the main reason for increased cash remittances compared to the previous year was positive employment and income prospects, which were reported by 64.3 per cent of the recipients. Further, 51.3 per cent of the recipients reported that they expected to receive increased cash remittances the following year after the survey, due to positive employment and income prospects. Increased household size and budget were the second driver for increased cash remittances received compared to the previous and the following year as reported by 19.1 per cent and 20.1 per cent of the recipients, respectively.

Figure 5.7: Reasons for Increase in Cash Remittances Received



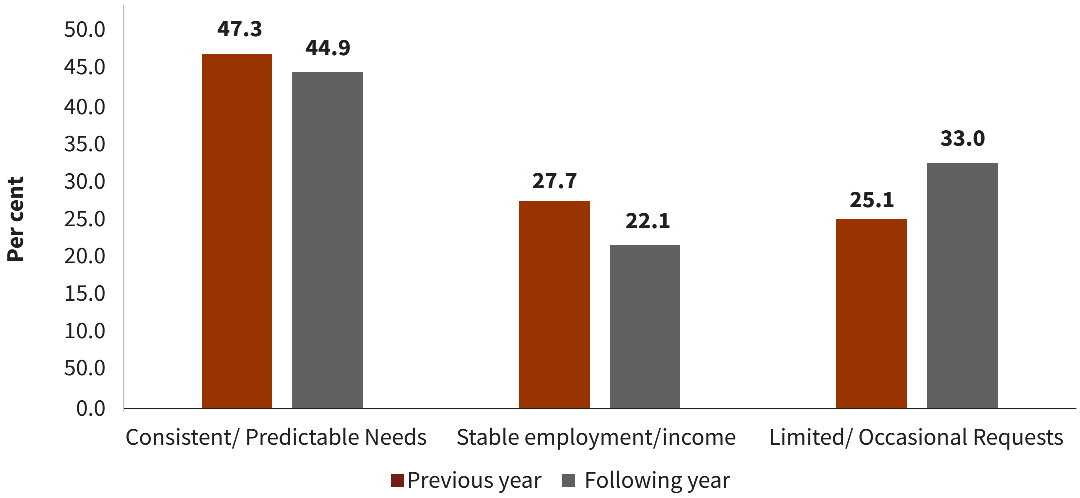
The main reasons for decreased cash remittances received compared to the previous and following year are presented in Figure 5.8. Economic concerns were pointed out by the recipients as the major reason for reduced cash remittances received as reported by 56.9 per cent of recipients compared to the previous one year. Similarly, about 44.9 per cent of recipients reported that they expected to receive reduced cash remittances in the year succeeding the survey , due to economic concerns. Lack of employment was the second most cited reason for reduced cash remittances received compared to the previous and following year, followed by project conclusion.

Figure 5.8: Reasons for Decrease in Cash Remittances Received



Majority of the recipients who reported no change in the cash remittances received cited predictable/ consistent need as the main reason as presented in figure 5.9. Stable employment/income and limited/occasional requests in that order were reported as the other reasons for cash remittances received remaining unchanged compared to the previous and following period.

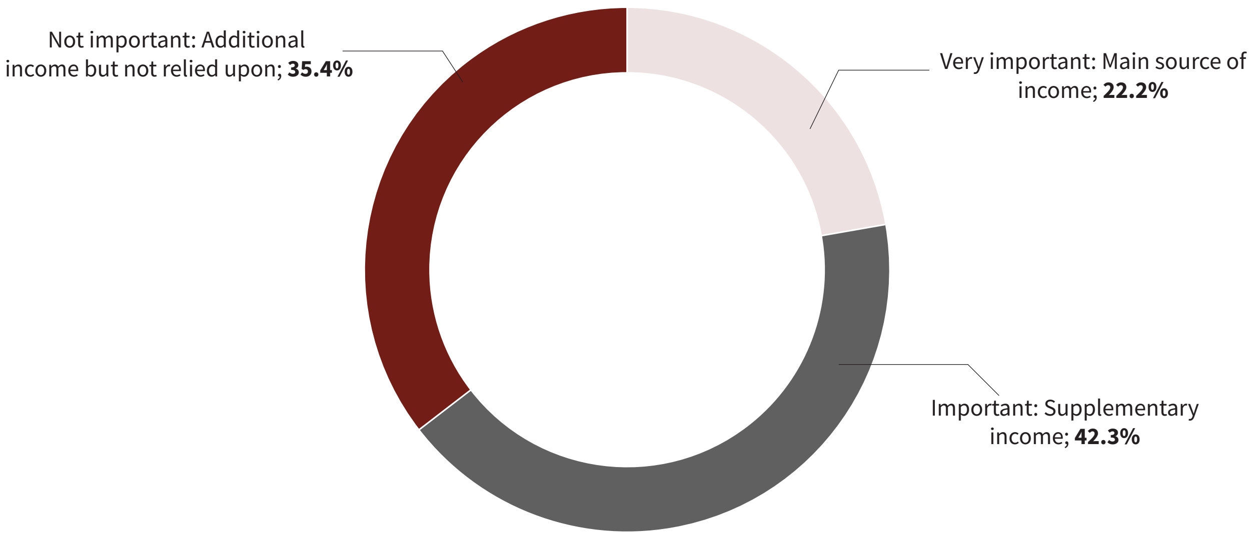
Figure 5.9: Reasons for Cash Remittances Received Remaining Unchanged



Perceived Importance of Cash Remittances to Household Income

5.10 Figure 5.10 shows the perceived importance of remittances to household income by the recipients. The majority (42.3%) of the recipients indicated that the cash remittances received were important as a supplement to other sources of income and were not the only source of income. About 35.4 per cent of the recipients indicated that cash remittances only served as additional income and not the income the household relied on. The share of recipients reported cash remittances as very important, and their main source of income was 22.2 per cent of the total recipients.

Figure 5.10: Importance of Cash Remittances to Household Income



Investment Opportunities for the Diaspora

5.11 Remittances are mainly used for daily needs, but they also show clear opportunities for the diaspora to invest in ways that build long-term stability for their families. There is strong potential for products that help households put money into better housing, education savings, health cover, and farming improvements, since these are areas where families already spend a lot. There is also room to grow investments in small businesses, clean energy solutions like solar and efficient stoves, and water or sanitation upgrades.

Financial institutions, SACCOs, and county governments can create simple, trusted, and affordable investment options—such as low-cost housing loans, school-fee savings plans, micro-insurance, pay-as-you-go green technologies, and diaspora investment funds. These kinds of products would help channel part of the remittances toward assets that support long-term wealth and resilience, not just short-term consumption.

CHAPTER 6: CONCLUSIONS AND POLICY RECOMMENDATIONS

Overview

Kenya's economic blueprint, the Vision 2030, recognizes diaspora remittances as key to enlisting the potential of Kenyans abroad to contribute to the country's social and economic development. The country's 2024 Diaspora Policy, which updates and reinforces the previous policy of 2014, underscores the Government's commitment to understanding and addressing the challenges that Kenyans living abroad encounter on a day-to-day basis. The policy outlines the government's goal of protecting, engaging, empowering, and prospering the Kenyan diaspora. The goal is emphasized in the policy statements therein, centering on diaspora rights, welfare, and interests; diaspora savings, investments, remittances, and technology transfer; diaspora partnerships and engagement; and international job placements for Kenyans. The Kenya Vision 2030 and the Diaspora Policy 2024 position remittances as a strategic pillar for national development, besides emphasizing the need for reliable, comprehensive evidence to continually understand how diaspora resources contribute to household welfare, investment, and economic growth.

6.2. In view of the foregoing, reliable, comprehensive and accurate data is required for continuous policy review, monitoring and evaluation. Such data supports not only national planning but also has the potential to strengthen the accuracy of the balance of payments compilation, particularly within the Secondary Income account where personal transfers are recorded. Furthermore, the Sustainable Development Goals (SDGs) emphasize the need for improved measurement of migration related financial flows, including remittances as a proportion of GDP and remittance costs as a proportion of the amount remitted. The data collected in the household-based survey on remittances will particularly be useful in monitoring the SDG indicators across multiple levels: household welfare and poverty reduction (SDGs 1–6), access to clean energy, resilient communities and climate action (SDGs 7–13), and strengthened global partnerships for development (SDG 17). By capturing the full spectrum of remittance characteristics—including channels, costs, informal transfers, in kind transfers, utilization, and impacts—the survey will significantly enhance Kenya's ability to monitor progress and guide data driven policy interventions.

6.3. Despite the high level of interest in remittance flows, evidence suggests that existing statistics on remittances substantially underestimate their true scale and complexity. The current primary source of data (commercial bank reports submitted through the International Transaction Reporting System (ITRS))—captures only formal, bank mediated personal transfers, thereby leaving out significant volumes transferred through non-bank formal providers, informal channels, and in-kind remittances. Moreover, ITRS data are limited to the value and source country of transfers, omitting critical policy relevant dimensions such as transfer costs, channels used, speed, location, purpose, gender, age, and accessibility of services, the characteristics of senders and recipients, and the ultimate uses and impacts of remittances at the household level. These gaps highlight the need for more comprehensive, household-based data to fully understand remittance characteristics and to support evidence-driven policy and regulatory interventions.

6.4. Lessons learned from the 2015/16 KIHBS; the Population and Housing Census of 2009 and 2019; and other previous efforts aimed at collecting data on remittances, pointed to the need for a special sampling frame specially designed for the household remittances survey. This experience is what informed the sampling methodology for the 2025 Kenya households' remittances survey, with concentration of migrants as a key sampling criterion. The survey was therefore able to establish the magnitude of remittance flows into and out of Kenya; the source and receiving countries; seasonal variations, and frequency. The survey also established the transmission channels and costs of remittance transfers; remittance flows through informal channels; as well as the uses and the impact of remittances on the livelihoods of recipients. This represents a significant improvement in the breadth and quality of remittance statistics available for policy, planning, and Balance of Payments compilation.

Conclusions and Policy Recommendations

6.5 In 2024, total remittances inflows received by households through both formal and informal channels amounted to KES 931.8 billion, comprising KES 848.4 billion as cash and KES 83.5 billion as in-kind transfers. Whereas these combined receipts are yet to attain, the KES 1 trillion vision 2030, MTP (IV) target, they are not very far away. The country should therefore maintain and even accelerate efforts, especially those that seek to provide more international job placements for Kenyans as a way to increase the inflow of remittances.

6.6. Formal channels dominate inflows at 92.1 per cent, mainly via commercial banks and mobile money, indicating well-established rails that can be optimized on cost and speed to increase the net value that reaches households.

6.7. The survey revealed a positive correlation between the inflow of remittances and the level of education. Recipients with university education accounted for 30.8 per cent of all in-ward remittances, with cash remittances forming the dominant share. Those with secondary education followed closely, at 28.8 per cent, while those with no formal education received only 7.4 per cent of total remittance inflows. The country's efforts to promote education should therefore be sustained as the same has proved impart positively on inflow of remittances.

6.8. Key Drivers of Change in Remittance Inflows emerged as "positive employment and income prospects" with about 64.3 per cent of the respondents indicating this as the reason for the increased remittance flow during the survey period compared with the previous year. The country should therefore come up with initiatives to enable Kenyans to secure more earnings out of international job placements. These could be through training enhancements, foreign languages or other initiatives to increase demand for Kenyan labour in the diaspora. There is also an opportunity to pair international placement initiatives with corridor-specific cost and speed improvements so that higher earnings translate into higher effective value delivered to households, net of fees.

6.9. The survey revealed that 43.74 per cent of all received remittances were channeled through commercial banks, while 33.24 and 13.20 per cent were channeled through mobile money platforms and the MTOs (i.e., Western Union, MoneyGram, and Dahabshiil), respectively. Fintech platforms constituted only 1.92 per cent, while informal channels (Hawala, Hundi, in-person delivery, and cryptocurrency) contributed 7.92 per cent in total. Considering that the majority of respondents (47.5 per cent), cited inflow remittance costs as the main challenge, this points to the need to continually review and address the cost elements that particularly affect the 3 main avenues which carry about 90 per cent of all remittance inflows (i.e., commercial bank, mobile money, and MTO platforms). Is it worth exploring the publishing of a quarterly effective-cost dashboard (amount received per cent net of fees) by corridor and channel to guide consumer choice and regulatory action?

6.10. The USA emerged as the biggest source of remittances at 43.5 per cent. The country should put efforts to retain these important sources as well as seek ways to also bring on board other countries as sources of remittance inflows.

6.11. Promoting remittance-linked products to facilitate non-immediate usage of these resources (i.e. savings, insurance) to enhance remittance household resilience to cope with shocks and challenges fostering environmentally related usage and practices to mitigate and adapt to climate vulnerability and promote sustainable practice.

6.12. Remittances sent outside Kenya were received mainly by individuals whose current occupation abroad is a student or pupil. In 2024, the students/pupils received a total of KES 27.7 billion from Kenya, accounting for 67.4 per cent of total outflows and over three-quarters of all cash transfers. This remittance outflow can impact negatively on the country's balance of payment position and should therefore be minimized by locally providing education opportunities that Kenyans would otherwise seek abroad. It is worth exploring introducing cost-efficient outward rails for education payments with transparent foreign-exchange pricing and capped fees and expanding domestic education financing to preserve human-capital gains while managing balance-of-payments pressures.

6.13. The largest share of remittance inflows was directed towards food and household goods at 53.5 per cent. Beyond basic needs, 16.4 per cent was dedicated to education and 12.5 per cent to medical care. These significant proportions indicate the important role that remittances play in household welfare and poverty reduction, especially as envisioned in SDGs 1–6. These investments have long-term socio-economic benefits, improving future income prospects and overall household resilience.

6.14. The survey also revealed that, except in 15.8 per cent of cases where it is the sender who decides how the remittances are used, in most cases, the recipients and their families have the leeway to decide how to use the same. This is an important realization, since the recipients have the flexibility to prioritize use of the remittances in a way to maximize benefits as pertains to the circumstances at hand.

APPENDIX 1

Concepts and Definitions

Agroforestry Activities: Farming practices that combine trees, crops, and sometimes livestock on the same piece of land to achieve ecological, economic, and social benefits.

Adult Basic Education (ABE): Education provides adults with fundamental skills such as reading, writing, numeracy, and life skills to improve their personal development and participation in society.

Asylum seeking: The act of requesting protection in a foreign country because one is fleeing persecution, war, or violence in their home country.

Balance of Payments Statistics (BOP): A statistical statement that systematically summarizes the economic transactions of an economy with the rest of the world for a given period of time.

Bank Account: A financial account held at a bank that allows an individual or organization to deposit, withdraw, and manage money.

Bonds: A loan made by an investor to a company, government, or institution. The issuer promises to pay back the principal with interest after a set period.

Bungalow: A single-storey house, often with a simple design, that may include a veranda or porch and is usually detached.

Cash Remittance: The transfer of monetary money in the form of physical or digital cash from one person to another, often across distances.

Cash Transfer: The direct provision of money to individuals or households, usually by the government or an organization, to support their basic needs or improve their well-being.

Channels for Remittance: Remittances can be sent through formal channels (banks, financial institutions, money transfer operators) or semi-formal/informal channels (hawala, in-person transfers, in-kind transfers) outside regulated systems.

Cohort: A group of people who share a common characteristic or experience within a defined period, such as year of birth, graduation, or joining a program.

Commercial Bank: A financial institution that provides financial intermediation. Commercial banks enable cross-border remittances through their global networks and international payment systems.

Compound House: A house that consists of several dwelling units within one compound, typically sharing toilets and baths, with cooking done outdoors, on a porch, or in an enclosed area.

Courier Companies: Companies that deliver remittances by mail or direct handover, verifying recipient identity before delivery.

Cryptocurrency: A digital, blockchain-based currency.

Demographic: A specific group of people within a population who share similar characteristics.

Diaspora: A group of people who have spread or live outside their original homeland.

Digital Loan App: A mobile or online application that allows users to apply for, receive, and repay loans electronically without visiting a physical bank.

Duksi: A term used in some regions for smaller or local religious classes within or outside a madrassa.

Dwelling Unit: A self-contained unit of accommodation intended for a single household, providing living, sleeping, cooking, and sanitary facilities.

Emigrant: A person who leaves their country of nationality or residence to live in another country.

Financial Inclusion: Refers to the access and usage of financial services and products by individuals and businesses. Making financial services accessible and affordable to all individuals and businesses, especially those traditionally excluded.

Flows: Economic actions and effects of events within an accounting period, reflecting the creation, transformation, exchange, transfer, or extinction of economic value.

Green Sustainable Investments: Putting money into projects, companies, or financial instruments that aim to generate profit while benefiting the environment and society.

Group Account: A bank or financial account held by a group of people or members for a common purpose.

Habitable rooms: Rooms in a dwelling designed for living purposes, excluding bathrooms, toilets, and utility spaces.

Head of Household: The member recognized by others as having primary economic and social responsibility in the household.

Household: A person or group of people who live together in the same house or compound, share housekeeping arrangements, and recognize one person as the head.

Household Size: The total number of people in a household, regardless of age, sex, or residence status.

Hundi: A written order directing payment of a specified amount in an informal system, arranged by a local agent and their overseas partner.

Inflows (in remittance): Money or resources coming into a country, region, or household from external sources.

Infrastructure Gap: The difference between existing infrastructure that enables remittances and what is needed to adequately meet the demands of a population or area.

Insurance: A financial arrangement that protects individuals or businesses from financial loss in case of unexpected events.

Institutional Unit: An economic entity capable of owning assets, incurring liabilities, and engaging in economic activities and transactions.

Internet-Based Transfers (IBT): Digital platforms enabling households to send funds electronically, converting them to local currency or depositing directly into bank accounts.

Madrassa: An Islamic school where children or adults learn about Islam, the Quran, Hadith, and often Arabic.

Masionettes: Multi-storey residential buildings, smaller than a full mansion, designed to house one or more families.

Manyattas: Traditional homesteads or temporary shelters used by pastoralist or rural communities.

Migration: The movement of people across countries.

Mobile Money Account: A digital account on a mobile phone that allows users to store, send, receive, and manage money electronically.

Mobile Money Agent (MMA): Authorized individuals or businesses providing services like cash-in, cash-out, and account inquiries on behalf of licensed mobile money operators.

Mobile Money Operators (MMO): Licensed providers offering financial services through mobile phones and networks.

In-kind / Non-cash: The transfer of value or support without using physical cash, such as goods, vouchers, or electronic payments.

Non-recipient of remittances: An individual who does not receive any money or in-kind transfers.

Occupation/Work: Any economic activity a person performs contributing to producing goods or services.

Outflows (in remittance): Money or resources sent out of a country, region, or household to others.

Personal Remittances: Money or in kind transfers between resident and non-resident households, plus net earnings of household members working abroad.

Personal Transfers: Current money or in-kind transfers between resident and non-resident households, regardless of sender's income, relationship, or purpose.

Pension: Regular payment made to a person after retirement to provide financial support.

Population: The total number of people living in a specific area or country at a given time.

Post Office: Supports cross-border remittances through international money orders or as agents for other transfer companies.

Prepaid International Cards: Financial tools working across borders issued by financial institutions such as TransferWise and Revolut. Cards can be issued to the sender, which the recipient uses to make purchases in local currency.

Recipient: The person, household, or organization that receives money, goods, or support.

Recipient of Remittances: An individual who receives money or in-kind gifts.

Residence: The economic territory with which an institutional unit (or an individual) has the closest link, defined as its centre of predominant economic interest.

Resident: An individual whose principal dwelling and centre of economic interest are in Kenya.

Rural: Areas located outside towns and cities, usually with low population density, small settlements, and dependence on agriculture.

Sample: A smaller, representative part of a population selected for study.

Senders/Remitters: Individuals who give money and in-kind transfers in the form of either goods or services.

Shanties: Poorly built, informal, and temporary dwellings, often constructed with scrap materials.

Social, demographic, and economic characteristics: Features describing a population in terms of who people are, how they live, and how they earn and use resources.

Swahili-type house: Traditional coastal East African house, typically made of coral stone or mud walls with thatched or tiled roof, verandas, and decorative doors.

Support modality: The method or form through which assistance is delivered, such as cash, or in-kind support.

Tenure profile: The classification of land or property according to ownership or occupancy rights.

Trade based systems: Methods where a sender uses an importer in the recipient's country to pay the beneficiary on credit or deposit money for goods to be bought and shipped.

Technical and Vocational Education and Training (TVET): Education and training that equips individuals with practical skills for specific trades, careers, or occupations.

University: An institution of higher learning that offers undergraduate and postgraduate education, conducts research, and awards academic degrees.

Urban: Areas characterized by high population density, large settlements, and diverse economic activities.

Vocational Training (Artisan/Craft): Training that equips individuals with practical skills and knowledge for specific trades or crafts.

Workers' Remittances: Cash or in-kind transfers sent by migrants to relatives in their home country.

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