



Migration Theories Versus Remittance Behaviour of Migrant Women in Kenya

-Wanjiru Gichuhi¹ and -Alexander Mukungu Nasiyo²

Abstract

The linkages between development and migration have received increasing attention by international institutions and donor agencies alike. With approximately half of all migrants being women, the impact of financial and social remittances is presumably mediated by gender relations. Interestingly, women's socio-economic contributions and unique experiences have not been given the prominence they deserve, especially in migration and remittance studies. Women have always been present in migratory flows, traditionally as spouses, daughters and dependents of male migrants. However, in the most recent decades there has been an increase in women's autonomous migratory behaviour. Notwithstanding other factors such as the migrants' marital and migration status, it has been argued that gender affects the volume of remittances, with women sending back home more than men do. Given the fact that migration has reached beyond national boundaries, the significance of remittances as a key driver of national development, especially in developing countries such as Kenya, cannot be ignored. This paper will attempt to make a theoretical case that, even though no substantive data may exist, current thinking is that migrant women are potential agents of development via pecuniary remittances. They do not only send remittances but also return to their country of origin with newly acquired skills and valuable knowledge. Indeed, previous studies have established that Kenya and Nigeria are among the leading countries in sending money through wire services. But most studies on remittance do not take a gender approach and have not questioned the decision-making processes involved in remittance behaviour. The migrant women's remittance behaviour in Kenya will be reviewed based on a broader social development perspective as it relates to issues of education, health, social welfare and political participation. Gendered aspects of remittances will also be approached from the senders' as well as recipients' perspective. The theoretical findings will contribute towards building knowledge in women's experiences as potential agents of change and development as well as in the shaping of feminist perspective in remittance studies in Africa.

Key Words: *Migration theories, remittance behaviour, women & development, Gender & development*

¹ Population Studies Research Institute (PSRI), University of Nairobi (wgichuhi@hotmail.com)

² Population Studies Research Institute (PSRI), University of Nairobi (alexmukungunasiyo@gmail.com)

1.0 Introduction

Hagen-Zanker (2008) defines migration as the temporary or permanent move of individuals or groups of people from one geographic location to another for various reasons, ranging from seeking better employment opportunities to escaping persecution. The National Geographic (2005) defines migration of humans as the movement of people from one place in the world to another for the purpose of taking up permanent or semi-permanent residence, usually across a political boundary. An example of "semi-permanent residence" would be the seasonal movements of migrant farm labourers. People can either choose to move ("voluntary migration") or be forced to move ("involuntary migration"). The World Bank (2009) posits that migration is now a global phenomenon, with 3 per cent of the world's population living temporarily or permanently outside their country of origin.

It is argued that for migrants gender is perhaps the most important single factor shaping their experience, which is more important than their country of origin or destination, their age, class, race or culture (IOM, 2003). United Nations statistics indicate that in 2005, 49.6% of the international migrants (about 94.5 million) were women. However, in Africa female migrants are in the majority, compared to their male counterparts (UN, 2005). According to Cortina (2012), globally there are 95 female migrants for every 100 male migrants under the age of 20 but in Africa, for every 100 male migrants there are 108 female migrants under 20 years of age (UNICEF, 2013). This migration pattern can be explained by the increased demand for female labour, particularly in domestic work (cleaning and care) and the sex industry. For instance, employment in the domestic work sector rose sharply in the 1990s, especially in Southern Europe but also in the countries of the global North (Anderson, 2000). It has also risen in sex work, where it is estimated that 80% of trafficked women are employed (Augustin, 2005). Theoretical discussions of female migration have revolved strongly around these sectors of the labour market, particularly domestic employment. But this focus ignores the many other sectors of the labour market where women are also present, including the more skilled sectors.

According to Hagen-Zanker (2008) in the 1950s the migration theory moved from purely mechanical models to more sophisticated theories which can be classified by their level of focus. Micro-level theories focus on individual migration decisions, whereas macro-level theories look at aggregate migration trends and explain these trends with macro-level explanations. The meso-level is in between the micro and macro level, for example, on the household or community level and can explain both causes and perpetuation of migration among women (Hagen-Zanker, 2008). Given this scenario, the paper will first discuss the most important theories of internal and international migration with emphasis on women experiences. While the emphasis is on economic theories, this approach recognizes that some of these theories are closely linked to sociological, geographical and anthropological theories.

UN-INSTRAW (2006) promulgates that women have always been present in migratory flows, traditionally as spouses, daughters and dependents of male migrants. According to data from the United Nations Population Division, obtained

mostly from population censuses and covering both documented and undocumented migrants, the number of female migrants grew faster than the number of male migrants between 1965 and 1990 in the most important receiving countries, industrialised as well as developing. More women are now migrating independently in search of jobs, rather than as family dependents travelling with their husbands or joining them abroad (UNICEF, 2013). In Africa widespread poverty, disease, land degradation and high male unemployment that push women to take on the responsibility of providing family income are all contributing to a steady increase in female migration, and at a faster rate than the global average.

The international migration process involves three main phases: pre-departure, stay at the destination and return. Although the principle driver of migration appears to be relative poverty, this is not always the case. Gender discriminatory practices and attitudes in the pre-migration phase also play a significant role. Women's employment opportunities, educational levels, health care and other services in their home communities are often less well advanced or provided for than in the case of men (Boyd & Pikkov, 2004). For example, the socio-cultural aspects in Kenya are a very important factor because negative attitudes towards divorced, widowed, childless or single women have been found to contribute to a stronger push into outmigration than that experienced by men. All of these impact upon the level of choice that women have as to whether to migrate at all, by which means, to which destination, and for what kind of employment.

International migration has been going on in Kenya for many years but with small numbers, especially before independence. Macharia (2003) points out that just before independence (1960-1963) many Kenyans were given student scholarships to go to Western and Eastern Bloc countries to pursue higher education. In addition, most of these international migrants were forced out of Kenya by the lack of promising jobs, a declining economy, and harsh political conditions especially during the Moi era (Macharia, 2003). Recently Kenya has witnessed women's roles changing in the family, the community and the workplace and consequently in the dynamics that drive international migration. As economic decision-makers, they are emerging from the margins to become key players in the international migration equation.

Studies show that most female migrants have assumed the role of main economic providers and heads of households (Carling, 2005). In addition, they play an important role at the different stages of migration, as caregivers for those left behind, and as managers of remittances. Women play a key role as recipients and managers of remittances, using remittances primarily for food and education (UN-INSTRAW, 2006). The public debate about the increase in migration in general and the growing political interest in the connection between international migration and development in particular, have led to the realisation that female migrants in Kenya are or can also be important development agents.

The Women in Development and the Gender and Development discourses constitute frameworks for narratives by national and international actors about women as development agents. These discourses, in spite of their achievements, have produced

stereotyped representations of women desperately struggling against gender disadvantages or heroically fighting for autonomy within their respective society. Thereby women are constructed either as victims or as winners of, for example, global neo-liberal restructuring. In addition, the Moser gender planning framework rests on three basic concepts: the triple role of women, practical and strategic gender needs and categories of WID/GAD policy approaches. The triple role consists of reproductive, productive and community-managing activities. Practical needs are ones that, if met, help women in current activities. Migration has historically presented a major development opportunity and does so still today (World Commission, 2004). With approximately half of all migrants being women in Kenya, the impact of financial and social remittances (ultimately on development) is presumably mediated by gender relations.

This paper will attempt to make a theoretical case that, even though no substantive data may exist, current thinking is that migrant women are potential agents of development via pecuniary remittances. They do not only send remittances but also return to their country of origin with newly acquired skills and newly acquired valuable knowledge. The migrant women's remittance behaviour in Kenya will be reviewed based on a broader social development perspective as it relates to issues of education, health, social welfare and political participation. Gendered aspects of remittances will also be approached from the senders' as well as the recipients' perspective. The theoretical findings will contribute towards building knowledge of women's experiences as potential agents of change and development as well as of the shaping of feminist perspective in remittance studies in Africa.

2.0 Migration Theories

According to the literature, the theories of migration are diverse (Hagen-Zanker, 2008; Bozzoli & Nkotsue, 1991; and Harris & Todaro, 1970). As cited earlier on, they include micro-level theories which focus on individual migration decisions and macro-level theories which look at aggregate migration trends and explain these trends with macro-level explanations while the meso-level is in between the two, emphasizing among others the household or community level. Other theories may incorporate the forced or voluntary migration perspective.

Researchers point out that there is still no single, unified theory of why women migrate today. Sociologists and economists have different views about why women migrate, and politicians and policymakers seem to have yet another set of views (Black, *et al*, 2004). All the theories presented here will be useful in understanding women migration with special attention on migrants in Kenya.

2.1 Macro-Theories of Migration

The neoclassical macro migration theories explain migration as part of economic development. Internal migration occurs as a result of geographical differences in the supply and demand of labour, mostly between the rural traditional agricultural sector and the urban modern manufacturing sector. Study by Macharia (2003)

explained that proximity to Nairobi was seen as a major attractive “pull” factor for the women who migrated to Nairobi. Despite restrictions and the unwelcome conditions in the urban areas, some women found their way in Urban Centres hoping to engage in trade. A trader (or a hawker) was something women felt they could do on their own rather than look for employment or a job. The majority of the women were unable to overcome employment discrimination, for instance, the colonial labour market in the urban areas favoured and preferred men to women (Francis, 2002). Traditionally the women were expected to be docile, homemakers and the ones who cultivated their small rural farm holdings. The basic model (Lewis, 1954 and Ranis & Fei, 1961) that grew out of the trade theory, assumes perfect markets and a labour surplus in the traditional agricultural sector that is absorbed by the modern sector. Rural women, who were lucky to get employed, were attracted by the positive wage differential which pulled them to the urban areas.

Todaro and Harris (Todaro, 1969 and Harris & Todaro, 1970) augmented this model to account for the significant urban unemployment that was found in many less developed countries. Migration is not completely risk-free, because the woman migrant does not necessarily get a job upon arrival in the city. Agesa & Agesa (1999) have argued that in the rural areas of Kenya, there are fewer educated women with at least high school or college diplomas. The fact that they are less educated than their counterpart men suggests that they are less likely to expect to find formal employment in the urban areas.

Another macro-level model explaining rural-urban migration in less developed countries is Mabogunje’s (1970) migration as a system model, in which he explained migration as a dynamic spatial process. Aggregate migration flows and interactions are modelled by starting with a pool of rural potential migrants that is affected by various factors in the decision to migrate. For example, proximity to Nairobi was seen as a major attractive “pull” factor for the women who migrated to Nairobi. For example, Robertson (1996) stipulated that women from Kaimbu area which is adjacent to Nairobi were more likely to make short day trips to trade in beans and other cereals than women from longer distances. However, the environment and sub-systems are constantly changing, also as a result of the migration flows, which make the system open and dynamic.

2.2 Micro-Theories of Migration

Lee (1966) was the first to formulate migration in a push-pull framework on an individual level, looking at both the supply and demand side of migration. Positive and negative factors at the origin and destination push and pull migrants towards (non) migration, hindered by intervening factors (for example, migration laws) and affected by personal factors (for example, how the migrant perceives the factors). He makes a number of predictions, for example that women were “pushed out” of their rural settings by a number of non-economic factors (Lee, 1966). Key among those conditions included social conditions at their rural homes, marital unhappiness and lack of social services (Macharia, 2003). Study by Bozzoli (1991) observed that

daughters who refused to accept marriages arranged by their parents were more likely to migrate to urban areas to avoid the imagined misery of an arranged marriage (usually to an older spouse). This was also typical of the women who migrated to Nairobi particularly during the colonial days (Macharia, 1997). But Hagen-Zanker (2008) conceded that push-pull framework is barely a theory, rather, he argued that it is more a grouping of factors affecting migration, without considering the exact causal mechanisms.

Wolpert's stress-threshold model (1965) describes a behavioural model of internal migration, similar to a cost-benefit analysis, but assuming individuals that intend to be rational ex-ante, but are not necessarily so ex-post (Wolpert, 1965). Wolpert further argues that individuals have a threshold level of utility they aspire to. Place utilities for the current position are based on past and future rewards, whereas place utilities for possible destinations depend on anticipated rewards. For instance, women have been moving to towns, especially in Nairobi because the majority of them are more likely to be landless in rural homes and have to support their families (Robertson, 1996). In many instances, women come in the towns to stay without plans of going back to their rural home of origin (Macharia, 2003). For example, they are motivated not to go back because of communities and patriarchal traditions that limit women's opportunities and freedom, getting out of a bad and abusive marriage, fleeing from domestic violence, and desiring equal opportunities. Thus, migration flows occur as a consequence of the individual place utility evaluations and are not necessarily optimal according to rational and perfect information standards (Hagen-Zanker, 2008).

The behavioural model, the value-expectancy model (Crawford, 1973) is also a cognitive model in which migrants make a conscious decision to migrate based on more than economic considerations. The potential migrant's strength of migration intentions depends on a multiplication of the values of migration outcomes and expectations that migration will actually lead to these outcomes. Besides economic reasons for migration, cultural factors and expectations have also played a role in "pushing" women from rural to urban areas.

2.3 Family-Decision Making and the New Economics of Labour Migration

Sandell (1977) and Mincer (1978) view migration as a family decision. The family as a whole migrates if their net gain is positive. If only one member finds a (better) job at the destination, the family only migrates if gains of one family member internalize the losses of the other family member. The family migration decision is thus in essence an aggregation of individual migration utilities. Bigsten (1988) also considers migration a household decision in which a family allocates labour to the urban or rural sector depending on the marginal products of combined wages. For example, Robertson (1996) argues that in the Luo community, women did not freely migrate to the towns because the men looked down upon such women migrants. Although some may have joined their husbands in the towns, the majority of the women remained behind to look after the children and the husband's land (Robertson, 1996). In fact,

this may have been the model for many communities in Kenya, especially immediately after independence. Male migrants were seen as the main economic players and women were often seen as passive followers.

A more recent theory is the New Economics of Labour Migration (NELM). Decisions are often made by household members together and for the wellbeing of the family as a whole. Households also do not migrate together, but rather send one or more household member(s) off as migrant(s) (Taylor & Fletcher, 2001; Taylor, 1999). This has been the case of the majority of households in Kenya, especially those in the rural areas. Women ideally are supposed to be the guardians of the rural household, thus, the reason they are left behind. In patriarchal social systems such as the one that dominates almost all-Kenyan ethnic groups, the women were expected to be docile, homemakers and the ones who cultivated their small rural farm holdings (Macharia, 2003). In addition, men primarily left their rural homes during the colonial period to go and work in the urban areas, women often left without the promise of a job. In recent times however, women's presence and contribution in migration flows has become increasingly significant. This is reflected in the increasing percentages of women in migration flows to all world regions.

Referring to the classical migration approaches, the NELM acknowledges that potentially earning higher incomes matters to potential migrants, while adding that relative income (or accordingly relative deprivation) of the household also matters. Stark (1991) posits that in real life it is likely that migration decisions are influenced by both absolute and relative income considerations. Relative income can be seen as social "status", assessed in comparison to the reference group of the household. The reference group can be the local community or village. Status is not only of intrinsic value, but it might also translate into monetary benefits, for example, in Kenya money lenders often lend money with implicit gender status as the collateral. Most cultural practices in Kenya have been cutting off women from inheritance and the majority of them who live in the rural areas languish in poverty.

Hagen-Zanker (2008) argues that a household then gains twofold from having a household member abroad to a place with higher income: in terms of a higher absolute income and in terms of a higher relative income. Both factors lead to the hypothesis that a woman in a household at the lower end of the income distribution is more likely to migrate. However, this prediction might not hold for the most deprived households, since bare survival of the family is more urgent for the woman and they might not be able to afford migration.

The other major contribution of NELM is the consideration of risks. For instance, international migration costs are shared between household members and there is household coinsurance: The woman migrant may be supported by the family in times of need as the migrant woman will send remittances to the family for their consumption and for investment activities. Studies have revealed that gender affects the volume of remittances, with women sending more than men (UN General Assembly, 2004), for example, women are more likely to invest in businesses back at home as well as purchase or get a mortgage to buy a house for the family. Taylor

(1986) supported this notion by stipulating that the arrangement is possible due to a different time profile of risks. First the migrant is supported until a job has been found, then the household receives remittances to make the investment. Due to coinsurance, both parties (the sender and the receiver) are able to participate in temporarily risky behaviour. The majority of women who migrate abroad and the family back home face uncertainty about the expected returns of their activities (Taylor, 1986). Not only rural activities are subject to uncertainty, but also the activities of women migrants. For example, there are frequent incidences of abuse and discrimination among women migrants. The majority of women who travel abroad particularly in the Arab countries, take up domestic work. The most widespread problems with domestic work are the low pay and long working hours, the inferior positions of domestic workers and highly personalized relationships with employers which make it difficult for workers to receive their agreed pay or get time off (Augustin, 2005). The health and safety situation in the home is not satisfactory, and if they are ill they do not get paid and may even lose their jobs. That is precisely why the coinsurance and diversification of income sources is so useful.

Hagen-Zanker, (2008) concludes that if income and or status are low and or risks are high and there are market and government failures (so no other means of social protection), the household then makes the decision that one or more members of the household migrates to a labour market that is negatively or non-correlated with the local labour market. Both the diversification of income and the investment-enabling character of remittances matter to the migration strategy. Households cooperate to achieve the income diversification and informal insurance and also benefit from intra-household specialisation.

3.0 Gender and Development

In recent decades gender and development has become a distinctive field of development policy and research. Different strategies and policies concerning gender issues within mainstream development discourses can be identified. Whereas the aim of the Women in Development approach (WID) in the 1970s was to integrate women in development processes, the Gender and Development approach (GAD) which came a decade later, focuses on gender relations as an essential dimension of development processes. Strategies such as women's empowerment or gender mainstreaming were taken up by national as well as international development actors and became institutionalized.

The 'discovery' of the feminisation of migration happened, as mentioned already, within the context of the growing attention given to mobility worldwide due to globalization processes. Massey (1998) coined the term "the age of migration" to describe the increase in mobility and mentioned the feminization of migration as a new migration pattern, focusing thereby mainly on the quantitative increase in women's mobility worldwide.

In Kenya female migration is by no means a new phenomenon as feminist studies and a closer look at the available data and historical research reveal (Robertson,

1996). Due to a growing interest in international migration in general, women were found to be transnational actors contributing to the global flow of money and knowledge. In the eyes of international institutions and organizations these flows can have a positive effect on what is called development in the sending countries. The remittances sent home by the migrant women are likely to foster development processes in the migrants' sending countries and are therefore, of crucial importance.

As stated earlier, here in Kenya female migrants have entered the scene of international and national policy and research debates in the role of 'new' development actors. For example, the final Report of the Global Commission on International Migration (2005) states that female migrants not only send back remittances in higher amounts and more regularly than male migrants do but also use the remittances more efficiently for local development processes than their male counterparts. This is true in the case of Kenya, where the majority of women who migrate abroad tend to do it on a temporary basis and thus, generate more remittance to invest back at home. Dannecker & Sieveking (2009) add that women are more responsible towards their families and communities than men. Also, UN INSTRAW (2006) has come up with some case studies revealing that women send money more regularly and do react more positively to calls from the country of origin. They also seem to be more reliable managers of remittances and send back higher percentages of their generally lower salaries than male migrants do (Ramirez *et al*, 2005).

Dannecker & Sieveking (2009) point out that female migrants, who for decades have tended to be seen by international and national development organisations and policy makers on the losing side of globalization processes, seem to merge more and more into important development actors and transnational entrepreneurs conscientious of the development of their families and communities. In Kenya, the increase in women temporary labour migration, particularly to the United States and European countries, and the realization that temporary migration results in higher flows of remittances than permanent migration and the indications that unskilled migrants, again particularly women migrants, tend to generate more remittances has amplified the debate on migration, gender and development (Holst *et al.*, 2011). This has not been without effects in the realm of policies, as can be seen by the example of banking services in Kenya that have been developed to be geared towards women for a safer transfer of money. Likewise, national governments of sending countries are increasingly trying not only to motivate women to migrate but also decrease the possible restrictions

4.0 Migrant Women's Remittance Behaviour

Until recently, international financial remittances were defined as the sum of workers' remittances, compensation of employees, and migrants' transfers (World Bank, 2010). Based on recommendations by a Technical Working Group on improving remittance data led by the World Bank in 2009, migrants' transfers are not included in the definition anymore and workers' remittances were replaced by

the concept of 'personal transfers'. Therefore, since 2009 the IMF considers remittances being composed of only two components in their Balance of Payments Statistics which include 'compensation of employees' and 'personal transfers' (Melde & Schicklinski, 2011).

Skeldon (2004) explains that remittance involves resources sent or brought back by the migrants, and resources needed by migrants themselves as well as their families. The former revolves around social and economic remittances. Much remittance research stems from a concern for economic development. It is not surprising, then, that the interest in the issue of migration and development has mainly centred upon determining the volume and assessment of the contribution to local development through investments in productive activities among others. But most remittance studies do not take a gender approach and have not questioned the decision-making processes involved in remittance behaviour by the different genders

March, *et al.* (1999) promulgates that the Moser framework follows the Gender and Development approach in emphasizing the importance of gender relations. As with the WID-based Harvard Analytical Framework, it includes collection of quantitative empirical facts. Going further, it investigates the reasons and processes that lead to conventions of access and control. The Moser Framework includes gender roles identification, gender needs assessment, disaggregating control of resources and decision making within the household, planning for balancing the triple role, distinguishing between different aims in interventions and involving women and gender-aware organizations in planning. The framework acknowledges a political element to gender planning, and assumes that the process will have to deal with conflicts. Current thinking by policymakers and donor agencies in Kenya as well as by many academicians is to view women migrants as potential agents of development by not only sending remittances but also returning with newly acquired skills and valuable knowledge to the country of origin.

Ramirez *et al* (2005) point out that migration and the existence of family and friends networks in the home country are crucial preconditions for remittances. Feminist critique has revealed how gender roles and a gender-specific division of labour shape the migratory process. It is argued that with remittances, women's economic importance within the transnational network increases. In many cases, sending financial remittances home makes women important players in the transnational network, and this in turn can provide them a higher degree of social independence (Holst *et al.*, 2011). Cash flow involves resources sent or brought back by the migrants, and resources needed by migrants themselves as well as their families. Moser (2003) points out that those two very different socio-economic and political conditions have resulted in the increase of the numbers of de facto female-headed households during recent decades. Most important of all is female labour migration. This consists not only of the rural-urban migration common in parts of Africa, but also the dramatic flows of international migration such as those from the resource poor areas of Asia to the rich Middle Eastern economies. In Kenya, female-headed

households also emerge under conditions of war, insecurity and disaster, whether 'man-made' or natural.

Funkhouser (1992) asserts that standard economic theory on remittances has mainly focused on the analysis of international labour migration. A growing strand of this literature has begun considering household characteristics and family ties (Mincer, 1978) as important aspects of migration. In general, they distinguish between joint migration and split migration. In the case of joint migration, the entire household moves to the destination country. In the case of split migration, on the other hand, the composition of the household in the home country changes but still survives. Split household models have potentially rich implications for predicting remittance behaviour by women and men (Taylor & Fletcher, 2001). However, Moser (2003) posits that the economic conditions of female-headed households vary considerably. They depend on such factors as the woman's marital status, the social context of female leadership, her access to productive resources and income, and the composition of the household. Moser argues that some de facto female headed households in which husbands regularly send remittances home are better off than if their husbands were present. In other cases, where men become 'guest husbands' with a series of temporary liaisons, the situation is worse. Nevertheless, it is important not to assume a priori that households headed by women are poorer than those with a male 'head'. Clearly in some instances, women choose not to marry and in some other contexts, they marry but live separately from their husband probably due to circumstances.

A study by Stark (1991) established that remittances are usually seen as the result of international transnational family contracts for insurance and investment. There are strong arguments that these contracts are gender-sensitive. From empirical evidence, it is known that in some cases in Kenya, social norms prevent females from independent migration and thus constrain remittances. In addition, gender roles might influence the power of the immigrant within the transnational network and might thereby affect the amount remitted. However, standard economic theory on remittances fails to provide a more detailed analysis of these intra-network contracts.

5.0 Conclusion

According to the literature there has been a much broader approach to migration, and many variables have been tested representing influences that are lacking in the available theoretical models of migration. There is still a big gap between theory and women migration and remittance behaviour and much needs to be done to bridge that gap. It is evident that for a long time women have remained invisible in studies on migration. Women's socio-economic contributions and unique experiences have not been taken into account. For instance, studies reveal that in the 1960s and 1970s migration theories often assumed that most migrants were male, and women were merely wives and dependents who followed their husbands. Apparently, women have always been present in migratory flows, but more recently there has been an increase in women's autonomous migration.

This paper showed the complementarities between the different migration theories among women migrants. Very broadly, the migration decision entails weighing the costs versus the benefits of migration. The importance of wage differentials or income consideration, emphasized by the neoclassical approaches, is taken for granted by most theories and it is considered a necessary condition for women to migrate. Other more sociological factors, coming from the behavioural models such as the need for security, should also be considered. Furthermore, it has been argued that co-insurance and relative deprivation affect migration decision making as well. It is also clear that a wider decision-making framework on the household level is appropriate, as very few women are isolated actors that take decisions in a social vacuum.

The gendered aspects of remittances can be approached from the senders' as well as recipients' perspective. It has been argued that gender affects the volume of remittances, with women sending more than men, but this very much depends on other elements such as migrants' marital and migration status as well as age. Current thinking by policymakers and donor agencies in developed countries as well as among many academicians is to view migrants as potential agents of development by not only sending remittances but also returning with newly acquired skills and valuable knowledge to their country of origin.

In conclusion, most existing analyses of the women migration development nexus still focus exclusively on economic development in the countries of origin, and there is a clear lack of research on the impact of women migration on broader social development as it relates to issues of education, health, social welfare, political participation and the link between social development and democratization of human relations. So far, the existing literature on gender-specific remittance patterns has not inspired detailed theoretical approaches on women migrants.

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