



IMPACTS OF COVID-19 ON MIGRATION DYNAMICS AND REMITTANCES IN SUB-SAHARAN AFRICA (SSA)

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ABSTRACT: *The paper x-rays the impacts of the COVID-19 pandemic on migration dynamics by analyzing the types and trends dynamics of migrants' movement and demographic dynamics of migration as related to the inflow of remittances (both cash and in-kind) to SSA countries prior to the pandemic. Also discusses the constraints of transferring cash remittances and subsequent decline posed by the COVID-19 outbreak during and beyond the pandemics. Secondary evidences from Somali and Nigeria were analyzed on the constraints of remitting cash, while in-kind remittance from the Republic of Chad was evaluated. The importance of remittances to the home communities was established. Measures to safeguard SSA migrants' mobility and their remittances, citing some selected countries of destination were exploited. The paper concludes that COVID-19 impacts on migration should be opportunities for policymakers (both home and destination countries) to reset their efforts towards protecting migrants and their future activities.*

KEYWORDS: Impacts, COVID-19, Remittances, Migration Dynamics, Migrants, Sub-Saharan Africa.



INTRODUCTION

Sub-Saharan Africa (SSA) has always been a place of intensive mobility and population mixing. It is also marked by strong migration from and within the sub-continent by local and international population movement, with more people moving for work, education, family reasons, tourism and survival than ever in the past (Skeldon, 2018). Data indicated that 84 percent of migratory movements are directed to another country in the sub-continent (UNESCO, 2020). Aside from the economic motivation that may prompt the decision to migrate; men, women, girls and boys who move from SSA countries also seek to protect themselves from human rights violations in their home communities. Coupled with the above assertions on migration, COVID-19 emerged and ravaged the entire global system.

COVID-19 pandemic as a global health challenge has raised fundamental and difficult questions about migration, human rights, social justice and code of ethics in major countries hosting SSA migrants during the high wave of the pandemic. In the beginning of the crisis in March, 2020, intensified lockdown regulations were imposed but later relaxed. Presently in 2021, there are still some SSA migrants' host countries with stricter protocols. Such protocols have not only exposed migrants from the sub-continent to inhumane conditions but also violated their human rights. For instance, unwarranted days of quarantine, travel restrictions and bans, the use of ICT technologies in contact tracing, exclusion from preventive, diagnostic and therapeutic medical intervention. To corroborate this, on the 9th of April 2020, the exclusion of migrant workers in containment efforts led to fears of a second wave of COVID-19 infection in Singapore (Guadagno, 2020). On the other hand, the returning migrants, particularly in the beginning of the pandemic were treated inhumanely in their home countries in SSA. Some were subjected to unending periods of quarantine and stigmatization, some were left stranded for days in their rejected countries of destination, while migrants tested positive amongst them were not given adequate medical treatment by the government of their countries of origin.

COVID-19 has not only affected the social, economic and health milieu of migrants' host countries but also of the migrants. Beside some key professions (scientists, doctors, journalists, government leaders) exempted from lockdown, migrants who travel to work and travel for work were not able to do so since early 2020 in major migrants' destination countries from SSA. Migrants whose jobs are on-site, such as agricultural fields, constructions, etc., were restricted with "stay at home" orders. Meanwhile, migrant workers in commerce, businesses and services industries staying at home could easily lose their jobs with the accelerated invention of automation capabilities due to quarantine. This implies that family, economic and potentially food security are at risk in the countries where they are living and on the other hand, families' welfare pivoted on the remittances from migrants in their countries of origin is in jeopardy.

The paper is therefore aimed at examining and analyzing the impacts of COVID-19 on the dynamics of migration and remittances in SSA. To achieve this aim, the paper is therefore sectionalized into seven: one, the introduction, two, COVID-19 and its impacts on the dynamics of migration in SSA. Three, remittances to SSA, four, COVID-19 impacts on remittances, and five, measures to safeguard SSA migrants from COVID-19 in selected countries of destination. Section six, is the measures to safeguard cash remittances declined to SSA from COVID-19 and finally, the conclusion.



COVID-19 AND ITS IMPACTS ON THE DYNAMICS OF MIGRATION IN SSA

Impacts of COVID-19 on Mode or Type of Migration

Mode or type of migration dynamics in the sub-continent could sometimes be regular and or irregular, in most cases. According to Yayboke (2020), prior to the insurgence of COVID-19 pandemic, hundreds of millions of vulnerable people globally have been pushed into shadowy irregular pathways. This is because regular move occurs only out of little opportunity and the irregular move due to lack of enough opportunities, safety and prosperity at home. However, with the presence of COVID-19, coupled with the economic, inequality, political, and displacement-related implications, there has been an increase in the desperation of potential migrants with fewer existing migration pathways. For instance, despite the COVID-19 regulations and protocols by CDC, the border surge in the Southern borders of the United State (US); by adults (male and female), youth and particularly children from Central America countries (Mexico, Honduras and Guatemala) and some from the Middle East is borne out of desperation for better life and security. These potential migrants could not wait for legal processes of their statuses as refugees, asylum-seekers, displaced persons, etc., but took irregular means to enter the US. Though, the irregular mode or type of migration has always been tagged as dangerous and illegal means, still, potential migrants preferred to risk their lives to move than to stay-put in their home countries.

Impacts of COVID-19 on the Trends (Volumes and Destinations) of Migration

The trend of migration; volumes and destinations of migrants to countries outside and within Africa have been placed within the crisis' trajectories (Guadagno, 2020). In 2017, most African-born migrants living outside the region were residing in the conventional countries of Europe, Asia and Northern America. Other noteworthy destination areas of SSA migrants are the Middle East and the Gulf Cooperation Council countries (FAO, 2020). In addition, the IOM data portal in June 2020 (analysis based on UN DESA, 2019 and WHO, 2020), reported that migrants accounted for at least 8 percent of the population in 8 of the 15 countries with the highest number of COVID-19 cases. Table 1 presents 10 major destinations and stocks of global migrants; however, according to Abejide (2016), three-quarters of these countries were the major predominant destinations of highly skilled professionals and students from the SSA countries and Nigeria in particular.

Table 1: Number of deaths by COVID-19 and international migrant stock in 10 countries affected by COVID-19, as at 13 April 2020 as against 22 April, 2021

Country	Population	Deaths by COVID-19 (13 April, 2020)	Death/ 1000 people	Deaths by COVID-19 (22 April, 2021)	Death/ 1000 people	Stock of international migrants	% of international migrants
United States	329,064,917	23,068	0.07	583,330	1.77	50,661,149	15.4
Italy	60,550,075	20,465	0.34	117,997	1.95	6,273,722	10.4
Spain	46,736,776	17,628	0.38	77,364	1.66	6,104,203	13.1
France	65,129,728	14,967	0.23	101,881	1.56	8,334,875	12.8



United Kingdom	67,530,172	11,329	0.17	127,327	1.89	9,552,110	14.1
Iran (Islamic Republic of)	82,913,906	4,585	0.06	67,913	0.82	2,682,214	3.2
Belgium	11,539,328	3,903	0.34	23,867	2.07	1,981,919	17.2
Germany	83,517,045	3,043	0.04	81,382	0.97	13,132,146	15.7
Netherlands	17,097,130	2,823	0.17	16,983	0.99	2,282,791	13.4
Switzerland	8,591,365	1,138	0.13	10,546	1.23	2,572,029	29.9

Source: Adopted from Guadagno (2020) assessed 22 April 2021, & Worldometer, 2021, Modified by the Authors (2021)

Given a closer look at the above table, as of April 2020, less than one person or at most, one person out of 1000 persons would die of COVID-19 daily. But a year after- April 2021; at most, two persons out of 1000 persons die of the pandemic in Belgium daily, almost two persons out of 1000 persons would die in the US, Italy, Spain, France and the United Kingdom (UK), while one person die out of 1000 persons daily in Iran, Netherlands and Switzerland. Consequently, according to the table, migrants represent a substantial share of these countries' population (IOM, 2020a), which could in turn make migrants vulnerable to COVID-19 pandemic.

Impacts of COVID-19 on Demographic Dynamics of Migration

Impacts by Age of Migrants

The United Nations (UN) Sustainable Development Goal number 3 calls for ensuring healthy lives and promoting well-being for all at all ages. This goal definitely includes migrants of all ages in any destination. However, with the emergence of COVID-19, different age groups face varying vulnerabilities as both migrants and as part of a certain period in life. Table 2 reveals less than one year, the confirmed cases of COVID-19 per 100,000 population in the listed seven countries are inimical. As at April 2021, Islamic Republic of Iran would have the highest number of infected persons (35), of which migrants could have been included. Furthermore, about 12 percent of all international migrants are 65 years and older, which indicates a highly susceptible and vulnerable working age group to COVID-19 infection. Out of the seven countries on Table 2 with high confirmed cases, between 68 per cent and 86 per cent of migrants are estimated to be of working age (between 20 and 64 years old). Migrants are thus more likely to be either young or of working age, and are part of the response by working in critical sectors. Similarly, the migrants in the working age are also at risk of being exposed to COVID-19 by working in sectors where home-based work is not possible. For instance, those in agricultural sectors, as the engine of a globalized economy, if they stop moving due to the pandemic restrictions, it may disrupt the global food supply chain, and thereby resulting in longer-term impacts on global food security (Yayboke, 2020).



Table 2: Number of COVID-19 cases per 100,000 and international migrant stock by age in seven countries affected by COVID-19, as at 17 June, 2020 as against 22 April, 2021

Country	Population	COVID-19 confirmed cases/100,000 of the population as of 17 June 2020	COVID-19 confirmed cases as of April 22, 2021	COVID-19 confirmed cases/100,000 of the population as of April 22, 2021	% of international migrants	share of working age migrants (20-64 years) in migrant stock (%), mid-2019	share of persons 65 years and older in migrants stock (%), mid-2019	share of persons 65 years and older in population (%), mid-2019
United States	329,064,917	653.4	32,602,051	9,907.5	15.40	76.2	15.1	16.2
United Kingdom	67,530,172	448.7	4,395,703	6,509.2	14.10	79.4	11.0	18.5
Italy	60,550,075	329.7	3,904,899	6,449.0	10.40	85.6	5.8	23.0
France	65,129,728	297.8	5,374,288	8,251.7	12.80	68.8	21.9	20.4
Iran (Islamic Republic of)	82,913,906	235.3	2,311,813	2,844.9	3.20	76.2	3.7	6.4
Germany	83,517,045	NA	3,208,672	3,877.1	15.70	79.5	13.2	21.6
Spain	46,736,776	NA	3,446,072	7,396.5	13.10	81.1	9.3	19.6
Global average					3.4	74.2	11.8	9.1

Source: John Hopkins University, 2020a and 2020b (as of 17 June 2020) analysis based on UN DESA, 2019 & Guadagno (2020) assessed 22 April 2021 & Worldometer, 2021. Modified by the Authors (2021)

Impacts by Sex of Migrants

In 2017, SSA countries hosted approximately 11.9 million migrant workers, of which 8.3 million were males and 3.6 million were female (ILO 2018). The larger presence of men in the international migrant stock is also reflected in the proportion of male migrant workers. On the other hand, women comprise less than half, 130 million or 47.9 per cent, of the global international migrant stock in mid-2019 (UN DESA, 2019, IOM, 2020a). In most of the OECD countries highly affected by the crisis, women make up between six and eight out of ten of the foreign-born workers in the sales and service sectors (IOM, 2020a). As the UN SDGs (Goal 5) calls for the achievement of gender equality and empowerment of all women and girls, more female migrants are now migrating independently for work, education and as heads of households. Despite these advances, female migrants may still face stronger discrimination, and are more vulnerable to mistreatment compared to male migrants. Nonetheless, men are also exposed to vulnerabilities in the migration processes. On the one hand, in most of the



major destinations of migrants from SSA, care work is also disproportionately resting on women, although some irregular male migrants do involve in caregiver's work, particularly for the aged and those in the nursing homes. The caring work for those affected by COVID-19 and children in light of daycare and school closures may have serious risks for male and female migrants. As healthcare workers, female migrants may face an additional burden to their job by having to care for family members at home and at the same time potentially facing stigmatization if in contact with patients infected with COVID-19. In general, the pandemic has led to an increase in gender-based violence (IOM, 2020a). Female migrant workers may thus be more affected by unemployment in the current global health crisis than female nationals in countries, and thus can experience double discrimination as both migrants and as women in their host country.

Impacts by Occupation of Migrants

IOM (2020a), quoting ILO (2018), that 164 million people were estimated to be migrant workers in 2017, which were impacted by COVID-19 related restrictions. In Addition, migrant workers accounted for 20.6 per cent and 17.8 percent respectively of all workers in the major countries of destinations (Northern America, and in Northern, Southern and Western Europe) of migrants from SSA (IOM, 2020a). They therefore represent about one in five workers in those countries and possibly, first among persons to be affected by lay-offs and movement restrictions and lockdowns impacting livelihoods such as losing their businesses due to COVID-19.

The shortage of healthcare workers has been present at the global level for many years, and the demand for skilled health personnel is likely exacerbated by the current pandemic. In particular, origin countries of skilled migrants are faced with shortages in the health sector, which is however not only attributable to the emigration of workers. As depicted on Figure 1, seven out of 10, prominent destinations (particularly the UK and US) of migrants from SSA had the majority of foreign-trained doctors and nurses in 2016 born in India and Pakistan. In the same vein, many foreign-trained doctors and nurses in those countries of destination studied in the Caribbean Islands, the Philippines, Mexico and Canada while many practicing in the United Kingdom studied in Nigeria, Egypt, Ireland, Greece and South Africa (Abejide, 2015, OECD, 2019).

In the transport sector, during the lockdown, more than 52 thousand extraordinary restrictions to mobility were put in place worldwide. In the tourism sector, the United Nations World Tourism Organization predicts a 45-70 per cent decline in the international tourism economy. In the agriculture sector, due to movement restriction, producers experience severe labour shortages, which resulted in disruptions to harvesting, processing and distribution, and impacting agric-food systems more broadly. The construction sector, which employs migrant manual workers, especially in the Middle East, has been similarly negative impacted (IOM, 2020b)

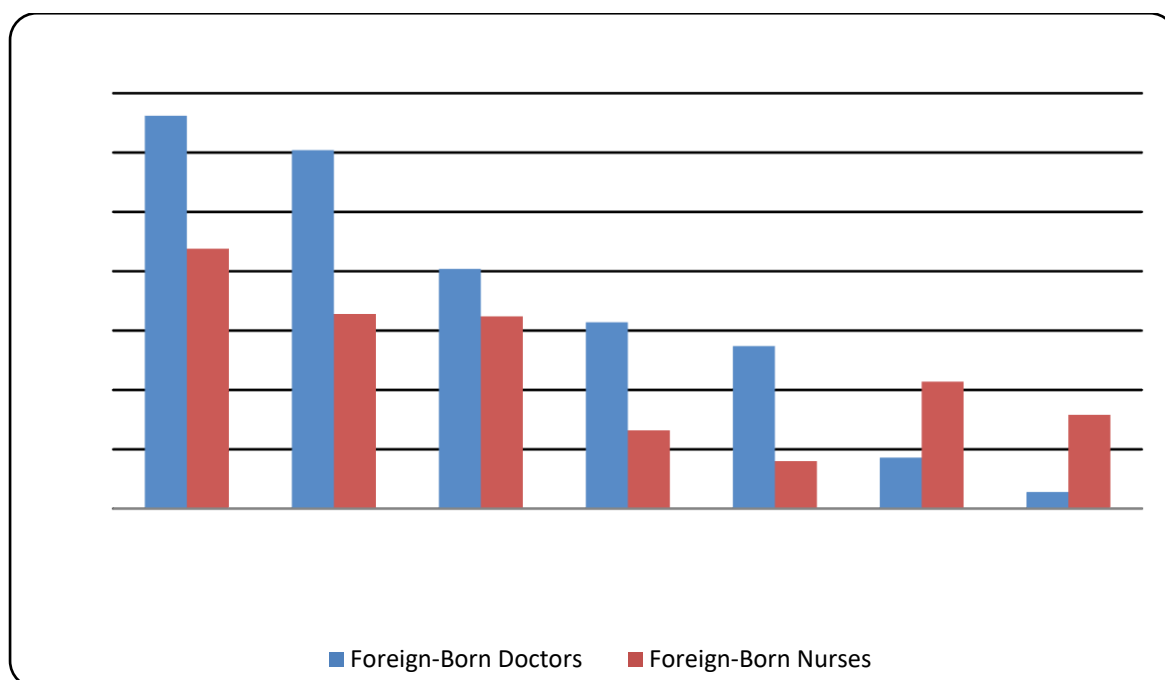


Figure 1: Share of Foreign-Born Doctors and Nurses in Selected OECD Countries, 2015-2016.

Source: OECD, *Recent Trends in International Migration of Doctors, Nurses and Medical Students* (Paris, 2019), Modified by the Authors (2021)

Note: The OECD countries on this chart are among the 10 countries with highest number of confirmed cases globally as of 17 June 2020 (WHO, 2020)

Migrants, regardless of where they work, make important contributions to address the pandemic but are also exposed to higher risks of contracting the virus. Migrants constitute a significant share among sectors that are critical as well as sectors that are most affected by the crisis: For example, more than 13 percent of all services and sales workers in seven of the 10 countries with the highest number of COVID-19 cases were foreign-born. Additionally, available data show that more than 9 percent of all skilled agricultural, forestry and fishery workers in 5 of the above-mentioned countries were foreign-born (IOM, 2020a). The lockdowns in many countries had disproportionate implications on the socioeconomic status of most labour migrants. For instance, in times of COVID 19, employers of migrant workers could be infected; thereby passing the disease on to the workers, such migrants would lose their income since work permits are often tied to the employers.



REMITTANCES TO SSA COUNTRIES PRIOR AND DURING COVID-19

Cash Remittances to SSA Countries prior COVID-19

It was estimated that over 25 million expats from SSA have increased their cash remittances from USD 4.8 billion in 2000 to USD 48 billion in 2018 and this trend is expected to continue through 2020. In areas of origin, remittances represent an important source of income for many rural and urban households who rely on them mostly to cover basic domestic expenditures such as food, housing, education and health. Remittances represent the main source of foreign exchange income in SSA and account for significant shares of countries' GDP. In 2019, for instance, remittances accounted for up to 34.4 percent of the national GDP in South Sudan, 21.3 percent of the national GDP in Lesotho and 15.5 percent of the GDP in the Gambia. Nigeria, the largest recipient of remittances in SSA, received approximately USD 23.8 billion; while countries such as Ghana, Kenya and Senegal received USD 3.5 billion, USD 2.8 billion and USD 2.5 billion, respectively (World Bank, 2020a, cited in FAO, 2020). However, with the insurgence of COVID-19 pandemic, the expectations of the increasing flow of remittances to SSA by early 2020 through 2030 predicted by stakeholders became an illusion.

Cash Remittances to SSA Countries during COVID-19

Sequel to the emergence of COVID-19 and the announcement of lockdown, challenges faced by migrant workers amid the crisis are already impacting the flow of remittances into the region. The World Bank projects a decline of total remittance flows into SSA of approximately 23 percent in 2020, decreasing from an estimated USD 48 billion in 2019 to a forecasted USD 37 billion in 2020 (World Bank, 2020a). The decline is expected to exacerbate poverty in the region and hit households that rely on them, some of which might resort to negative coping strategies, such as distress selling of assets or child labour. Economic downturns are already visible in migrant destination areas (the European Union, the United Kingdom of Great Britain and Northern Ireland, the United States of America, the Middle East and China) that account for nearly 25 percent of all remittances sent to the region. This dramatic reduction in remittances is expected to severely impact SSA economies and socioeconomic dependents of the cash flow in countries of origin.

Factors responsible for decline in cash remittances to SSA Countries: secondary evidences from Somali and Nigeria

The crisis has made sending remittances to SSA countries challenging since most payments are still cash-based and some money transfer operators (MTOs) have closed or reduced their working hours during lockdowns. On the other hand, the use of digital technology to send remittances is currently on the rise, despite many migrants and their families' limited financial inclusion or limited access to digital services. The persistently high cost of sending remittances, at about 9 percent in SSA (considerably above the SDG target of less than 3 percent), does little to help. The Southern African sub-region generally represents the most expensive corridor in remittance transfers, excluding the Ghana-to-Nigeria corridor that hit the record high of over 20 percent of the value sent, during the last quarter of 2019 (World Bank, 2020a).

In Somalia, where remittances reached a total of USD 1.4 billion, (representing a significant 23 percent of the country's GDP) in 2015 (World Bank, 2016), the decline in transfers, compounded by other ongoing crises (such as desert locust infestation, droughts, floods and conflicts), may have impacts on hunger and poverty. Somali MTOs have already reported



substantial drops in transfers during the pandemic, due to loss of income by Somali Diaspora, financial system barriers and physical distancing measures. In addition, Somali MTOs reported their inability to reach remote communities, including internally displaced persons (IDPs), and refugee settlements, where the most vulnerable live (Nexus, 2020).

The growth of remittances to Nigeria in 2018 represented a 14% uptick from the preceding year. It amounted to 83% of the Federal Government's budget for the year and over 10 times the FDI inflow. Over the last six years, over 17 million Nigerian expats have made international money transfers to Nigeria to the tune of US\$96.5 billion, representing a surge of over 126%. Moreover, the growth of remittances to Nigeria is expected to increase to US\$29.8 billion and US\$34.8 billion in 2021 and by 2023, respectively. On the other hand, COVID-19 pandemic has ravaged the socioeconomic milieu of the Nigerian Diasporas, through lockdown, restriction on internal travel to work or for work, loss of jobs and earnings. However, despite the rise in international money transfers to Nigeria, the average cost for money transfers to the country remains the highest in the world. While the global average cost of remittances is 6.82% as of Q4 2019, the cost to send money to Nigeria is over 200% higher (approximately 8.96%), according to the World Bank. This cost not only impacts the lives of the expats and their families but also affects SSA's economy in general. According to industry reports, it is estimated that excess fees charged for remittances to Africa cost the continent a whopping US \$1.8 billion last year.

In-kind remittance prior and during COVID-19: an evidence from Republic of Chad

In-kind remittance transfers made by migrants to friends, relatives and communities of origin across the SSA countries help the recipients make ends meet and contribute to local development, sometimes being channeled towards the construction of key infrastructure in local communities. In Chad, for instance, in 2019, several Diaspora members came together and formed the Groupe d'entraide à l'Enseignement Supérieur et à la Santé au Tchad- GESST (Self-help Group for Education and Health in Chad). The group is made up of nearly 200 Chadian medical doctors, researchers and engineers. Medical doctors developed a project to map Chadian healthcare, researchers and engineers used their skills and knowledge for the country's development (IOM, 2020c). However, with the coronavirus pandemic, most of the Chadian Diasporas in the group were either got stocked due to strict COVID-19 regulations and protocols and, or affected by the virus in the line of duties in the countries of destinations.

COVID-19 IMPACTS ON REMITTANCES

COVID-19 Impact on Remittances Decline, as affecting Migrant's Enterprises and Trade

Migrants and Diaspora entrepreneurship is primarily concentrated in small and medium-sized Enterprises (SMEs) and micro-businesses. COVID-19 has particularly impacted micro-businesses and SMEs of SSA migrants in most of the host countries. As of April, 2021, only two states (Texas and Florida) out of 50 were fully opened to socioeconomic activities in the US. ILO estimates that around 81 per cent of employers and 66 percent of own-account workers are in countries with recommended or required workplace closures with severe impacts on current operations and solvency. Most migrants and Diaspora trade are operating as cross-border traders. Trade in goods and services in the era of the COVID-19 pandemic is seeing a



slowdown owing to disruption of value chains, border restrictions, and trade policy shocks, such as commodity prices. These, in turn affect cash remittances being sent to home countries.

COVID-19 Impact on Remittances Decline, as affecting Migrants and Families

Migration creates new livelihood and income opportunities, including through remittances. Interruptions to cross-border financial flows related to the current pandemic particularly hit migrants and their families. Migrants in most cases have limited safety nets, due to often being in informal employment, engaged in jobs that cannot be done remotely and excluded from government measures to mitigate the impact of job losses, resulting in limited or low income. In this crisis, many migrant workers face unemployment or reduced income, are stranded in their host countries with little or no support and are unable to support their families at home.

Migrants' families in their home countries depend on incoming remittances for basic necessities such as: Events purchasing food, and paying for housing, education and healthcare. Without remittances, families face the risks and acute consequences of not being able to afford these basic needs. Access restrictions are critical challenges to many migrants' and their families. Inability to send and receive remittances due to the pandemic regulations, as there is limited awareness and or the adoption of digital channels. A reduction in remittances has the potential to reverse the development progress made on the 2030 Agenda for Sustainable Development and the SDGs.

COVID-19 Impact on Remittances Decline, as affecting Local Economies and Communities

Remittances account for more than 5 percent of GDP for at least 60 LMICs in which SSA countries are inclusive. As foreign direct investment (FDI) is expected to decline by more than 35 percent in 2020 due to the insurgence of COVID-19, remittance flows are expected to become even more important as a source of external financing for LMICs (SSA inclusive). A reduction in remittances can have major ripple effects across entire local economies and communities, resulting in a decrease in productive investment, consumption spending and access to education and health services.

COVID-19 Impact on Remittances Decline, as affecting Service Providers

When migrants' income is reduced as a result of global COVID-19 insurgence, remittances fall and so the revenues of remittance service providers in sending and receiving countries also decline. Unexpected flows and volatile exchange rates make it difficult for remittance service providers to manage their liquidity. Forced closures and remote working pose challenges to providers' ability to continue operating. Remittance service providers are put in a tight corner with the virus regulations and restrictions, therefore seeking first their customers' health and safety, but face challenges in transitioning clients to digital channels due to lack of digital readiness in the market and face-to-face customer verification obligations. In addition, the lack of identification documents, adequate financial awareness, access to digital technology and digital literacy amongst migrants and families can mean that when access to formal channels declines, there is an increased reliance on informal remittance channels.



MEASURES TO SAFEGUARD SSA MIGRANTS FROM COVID-19 IN SELECTED COUNTRIES OF DESTINATION

Some destination countries to which SSA workers migrate have tried to ensure that migrants have access to some social protection measures and public services.

- Portugal, for example, has decided to temporarily grant full citizenship rights to all migrants and asylum seekers currently in the country, allowing them to have access to public services such as healthcare (ILO, 2020).
- Saudi Arabia announced it will cover testing and subsequent medical expenses of all residents, including expats and those in violation of residency laws (ILO, 2020).
- Qatar declared that migrant workers who are in quarantine or undergoing treatment will receive full salaries.
- China announced an accelerated disbursement of unemployment insurance and extension to migrant workers.

Seasonal, migrant and casual workers are being recognized as essential frontline workers in agriculture and food security in some migrant destination countries.

- Spain, for example, announced it will authorize temporary recruitments of tens of thousands of immigrants or jobless persons to address labour shortages in agriculture (InfoMigrants, 2020). Spain also issued Occupational Safety and Health (OSH) guidelines, adapted to the workplace in the context of COVID-19, for the agriculture, fisheries and food industry.
- Other countries, including France and the United Kingdom of Great Britain and Northern Ireland, issued specific OSH guidelines for seasonal workers in agriculture (EU-OSHA, 2020).
- In Portugal, the municipality of Odemira has prepared 500 quarantine places for foreign agricultural workers who often live in close quarters, to prevent transmission within this population (European Commission, 2020).
- The United Kingdom of Great Britain and Northern Ireland also amended its COVID-19 Health Protection Regulations to include remittance service providers as essential services, exempting them from lockdown restrictions (AFFORD, 2020).
- The US House of Representative (US Congress) approved COVID-19 stimulus of USD1,400 to all Americans including immigrants with Social Security Number (SSN) and those without SSN but with Individual Taxpayer Identification Number (ITIN) (USA Today News, 2021).



MEASURES TO SAFEGUARD CASH REMITTANCES DECLINE TO SSA FROM COVID-19

- 1) Monitor the situation and evolve appropriate responses: As industries and sectors respond and restructure to the COVID 19 pandemic, labour mobility is likely to evolve, with some jobs being created while others becoming obsolete either by design, or default. Effective responses at each distinct phase of the COVID-19 crisis will depend on well grounded information relating to migrant movement and concerns, the financial sector, economy wide developments and national policy measures.
- 2) Access to social security and fiscal stimulus packages: As of now, 190 countries introduced some kind of a social protection programme in response to COVID-19. Most countries also implemented some form of financial stimulus. These mechanisms can be an important safety net for migrant employees, self-employed individuals, entrepreneurs, and traders. Ensuring awareness of and access to financial stimulus packages and other employment measures is important for both Diaspora and stakeholders in the migration continuum, such as remittance services providers.
- 3) Digital Remittance Transfers: A technology-centric framework can bring remittance costs down, largely due to the lower physical infrastructure requirements, as was the case for mobile money transfers in SSA.
- 4) Informal Remittances: It is estimated that informal remittances amount to 35-75 percent of official remittances to developing countries with significant regional variations, exact figures are however difficult to obtain. Digitization and falling commission charges may reduce reliance on informal channels. Enabling behavioral change from informal towards formal remittances including through financial and digital literacy is therefore important.
- 5) Financial inclusion: In 2017, only 63 per cent of adults in developing economies had an account at a financial institution, well below the 93 per cent in developed economies. The COVID-19 pandemic provides an opportunity through greater digitization and expanding the migrant and Diaspora financial ecosystem to enable greater financial inclusion. Financial/digital literacy enables informed choices by migrants on the cheapest and most secure means of sending money home, as well as saving possibilities. Enhancing the financial ecosystem, in terms of creating or re-adapting financial products to migrant- specific needs including savings accounts, insurance products, mortgages, investment products, portfolio investment and real estate purchases can further boost financial inclusion.
- 6) Diaspora contributions: A key and often forgotten factor is the need for active inclusion of Diaspora and migrants who are willing contributors in times of crisis. In the context of the COVID 19 pandemic, governments can deepen relations with Diaspora communities and strengthen virtual collaborations with skilled Diaspora, such as health care professionals via telemedicine.
- 7) Migrant enterprises and trade opportunities: migrant enterprises lack access to finance and are least likely to benefit from COVID-19 linked fiscal stimulus measures. Migrant entrepreneurship and trade can consider the applicability of financial stimulus packages and other schemes to access credit, loan guarantees, and microfinance.



- 8) Monitor remittance flows and their impact on livelihoods: contributing to wider COVID-19 socio-economic impact assessments, and informing the appropriate design of response and recovery interventions. During the crisis, money transfer operators should be considered essential service providers and remain open despite lockdowns, while regulated digital remittance channels, currently on the rise, should be encouraged to facilitate transfers.
- 9) Support efforts to reduce remittance costs: from a current average of 8.9 percent, towards the SDG 10.c target of less than 3 percent by 2030. To this end, it is important to increase financial inclusion in the region, promote emerging remittance models that use digital technology, and improve the regulatory environment to encourage market competition.

CONCLUSION

Finally, the world of work even prior to the COVID pandemic was already changing due to technology and globalization. COVID-19 may result in newer ways of working, that is digital versus physical, changes in business models, for example, 3D printing versus manufacturing, changing workers preference, in other words, remote versus on site working and potentially both job destruction and job creation. Developments in the future of the work arena can act as both a driver of migration; if there is massive unemployment, as well as reducing migration pressure, if creative solutions can be found. These developments are likely to influence migration flows resulting in what some economists refer to as a “period of unpredictable and fast-changing migration flows” (IOM, 2020b). A key challenge will therefore lie in managing these transitions.

In conclusion, while the true impact of COVID 19 will depend on the kind, shape and duration of the economic recession, it does provide us with an opportunity to reset, for the better, certain areas of the migration continuum, including in the area of migrant and Diaspora economic contributions. Any way we look at the evolving post COVID-19 world, and how it will impact the migration domain, we are at an inflection point with the opportunity of turning this phenomenon into something that benefits SSA migrants, countries and communities.

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