A Sociological Analysis on the impact of Covid-19 on Migrant Remittances in Benin City Nigeria

By

Lugard Ibhafidon Sadoh PhD
Department of Sociology and Anthropology
University of Benin
Benin City Nigeria

Abstract

This sociological study examines the impact of the COVID-19 pandemic on migrant remittances in Benin City, Nigeria. Utilizing a quantitative approach, this research investigates how the pandemic's economic disruptions affected remittance flows, sending patterns, and implications on recipient households. The study was based on social action theory while the multi-stage sampling technique was used to identify the population sample and administer the research instrument. This study reveals the pandemic's far-reaching consequences on transnational financial support networks. The data collected was analyzed with the aid of the SPSS version 22.0 and the findings of the study concluded that remittances have developmental effects on migrant households in Benin City Nigeria. Recommendations were made based on the findings. Findings indicate that the pandemic led to reduced remittance flows, altered sending frequencies, and increased reliance on informal remittance channels. This research contributes to our understanding of the pandemic's socioeconomic implications on migrant communities and highlights the need for targeted support policies to mitigate the effects of global economic shocks on remittance-dependent households.

Keywords: Migrant, remittances, households, covid-19, development

Introduction

Remittance is a form of income that has helped in promoting socio-economic development in globally and Nigeria in particular. Remittances are said to have contributed largely to poverty reduction amongst households in Nigeria. Many

households rely on migrants for monthly stipends, infrastructural development, education and family upkeep (Odozi, 2010). This position is corroborated by Adeagbo & Ayandibu (2014) who argued that migrants provide socio-economic support for their loved ones across the world in general and Nigeria in particular despite the distance that appears to exist between them. This socio-economic support is made possible by migrants through remittances. In a study on remittances in Nigeria, Odozi (2010) found out that poverty reduction was more evident among households with clear track record of remittances than households with no record of remittances. Some other studies also showed that remittances play several roles on poverty alleviation through direct increase in the income of households and standard of living of family members (Ratha, 2005; Alam, Siwar, Islam, 2011, Chukwuedozie, 2013).

According to Alenkhe and Longe (2015), income from remittances is considered an important and stable source of income for households in Nigeria because it is least affected by economic downturns and remains a stable source of family income. In essence, they have transformed the way of life of many families across Nigeria. The authors further noted that remittances produce economic development and human capital development among household members of migrants. Remittances have the power to reduce poverty and income inequality and help stabilize families financially, as they are used for basic expenses such as food, education, health, and housing. They imply greater well-being for families and have a multiplying effect on the country's economy through employment generation (Orozco, 2019). In migrant households, remittances form a significant percentage (as high as 60%) of total migrant household income, and act as a substitute for earned income unemployment, illness, retirement, falling wages, and crop failure, among others, and they eventually protect poor families against erosion of their basic household assets (CBS, 2012).

On a macro scale, remittances can contribute to the accumulation of human capital leading to the growth of total productivity of the local economy (Chami and alii, 2008). Remittances have the potential to fuel economic growth, by funding investment in human or physical capital or by financing new businesses. Furthermore, Yang (2004), found that remittances at household levels, can spur entrepreneurial activities. He noted that as the inflow of remittances increases, the

household begins to offset its needs and seek channels of investment. Such investment provides employment for other members of the household and improves the lot of the household. Finance is a major constraint for entrepreneurs and remittances serve as a source of finance for the small entrepreneurs in creating job opportunities. They could assist in generating employment opportunities, to raise income and to break the vicious circle of poverty. In today's world, successful small businesses are the primary engines of job creation, income growth, poverty reduction and in turn socioeconomic development. On the long run, there is a possibility for the household to make income from its primary source, from the business investment and from more remittance. This will lead to better livelihood and changing of economic status of people from poverty to wealth thereby influencing the social structure in terms of their living standards, rural finance and trade activities, and income consumption levels.

Statement of the Problem

With the emergence of Covid19 and its attendant consequences, most countries of the world have placed travel restrictions amidst total and partial lockdown (IOM, 2020). These restrictions and shutdowns have affected local and international travel as well as impacted most economic activities including the formal and informal channels of remittances (World Bank, 2020). Expanding on this notion, Alenkhe and Longe (2015) observed that while income from remittances is hardly affected by economic downturns, the effect of Covid 19 on human lives since March 2020 has been extraordinary. Furthermore, the World Bank (2020) suggests that, aside spurring sharp increases in poverty, the crisis could exacerbate xenophobic and discriminatory treatment of migrants, calling into action more vigilance against such practices. From the foregoing, the study seeks to examine the effects of covid19 on migrant remittances among migrant households in Benin City.

Research Questions

The research questions in this study are:

i. How important is migrant remittances to migrant households in Benin City?
ii. What are the effects of covid19 on migrant remittances among migrant households in Benin City?

iii. What are the alternatives to remittances adopted by migrants in supporting migrant households in Benin City?

Objectives of the Study

The objectives of this study are to:

i. Show the importance of migrant remittances among migrant's household in Benin City
ii. Examine the effects of covid19 on migrant remittances among migrant households in Benin City.
iii. Identify the alternatives to remittances adopted by migrants in supporting migrant households in Benin City.

Literature Review

Migrants are faced with multiple challenges, especially the challenges associated with sending remittances to their families and loved ones as well as the challenge of channeling such remittances appropriately in promoting socio-economic development. These challenges also include unemployment or underemployment of migrants, financial restrictions in host countries and countries of origin amongst several others; all of which have a direct effect on remittances.

Odozi (2010) opined that the Nigerian government has no known policy that caters for how remittances can be used for developmental projects and economic growth. It is noteworthy that remittance inflow into Nigeria has been increasing every year for more than a decade now. Data from statistics shows that remittances through banking system (official ways) in Nigeria was USD 2.2 billion in 2004, USD 14 billion in 2005, USD 18 billion in 2007. According to World Bank's migration and remittance report (2014), Nigeria recorded the highest remittances (USD 21 billion) in Africa in 2013 financial year and USD 19.64 billion in 2016, USD 22 billion in 2017 and USD 25 billion in 2018 financial year from millions of migrants abroad but little or nothing can be shown for its impact on the country economically except the usual consumption behaviour of remittance receiving household. Odozi (2010) further suggested that remittances can aid development in Nigeria If adequate programs are put in place. As Chammartin (2004) opine, policies such as reduction of transaction costs of remittance transfer and dissemination of information on types of transfer channels to use, as well as establishment of

voluntary codes of conduct for fair transfers, can strengthen the formal financial infrastructure that is supportive of remittances by mainly increasing competition and improving the technology of money transfers and its presence in small communities and so on can be put in place.

Studies have shown that Bangladesh, Mexico, and Philippines which are also developing countries like Nigeria have made efficient use of their remittances. Therefore, remittances have aided socio-economic growth in both countries. For instance, Grimble (2017) notes the increase of money transfer in Mexico with technological innovations which are relatively fast, cheap and convenient. The app 'Tuyya' has made sending and receiving remittances easier. In the Philippines, there are websites that can be assessed anywhere in the world to provide information on institutions that provide remittance services into the country. This would ease and increase the channels of sending remittances back home by the diaspora. The remittances environment is transparent and offers customers protection. Loss of money through internet fraud is tackled through safe online transfer mechanism that ensures the safety of information and identities of the recipients/senders (CBN, 2007)

Other factors affecting remittances in Nigeria include but not limited to the following: corruption, political instability, over dependence on oil amongst others. High rate of corruption and negative attitudes in Nigeria is another factor affecting remittances and its impact on socio-economic development. Corruption is fast becoming endemic today. From time immemorial, corruption has become a tradition in Nigeria, and this has been transferred to the new generation of leaders because of the act of impunity that ravages the country. Nigerians have slowly imbibed the culture of survival of the fittest; this is gradually destroying the culture of integrity and service. Individuals are now driven by monetary success irrespective of where it comes from therefore, they have resorted to engaging in various negative practices such as bribery and corruption, kidnapping, terrorism, cultism, armed robbery, cybercrime, dishonesty, to mention but a few (Sadoh, 2019). All these practices have gradually affected the nation by tarnishing its image in the frontiers of the world in one way or another. The consequence of this is that nobody (citizens and foreigners alike) would want to invest in a country where corruption and other forms of negative attitudes has become the order of the day

thereby incurring losses eventually. Some migrants are willing to send remittances which will in turn promote socio-economic growth and development but will not want to send because of corruption. More so, investors will not want to invest in the economy because they are aware that corruption has eaten deep into all sectors of the economy.

Political instability in the country has further hindered migrant remittances in promoting socio-economic development in the country. Economic growth and political stability are deeply interconnected. On one hand, the uncertainty associated with an unstable political environment may reduce investment and the pace of economic development and on the other hand, poor economic performance may lead to government collapse and political unrest (Hussain, 2014). Adeagbo & Ayandibu (2014) asserted that the continuous insurgence of Boko Haram (2009- present) in Nigeria can deter migrant workers abroad to remit money home for investment purposes even if adequate remittance programs are formulated and implemented. Other examples of political instability in Nigeria are the Nigerian-Biafra civil war of 1967, herders and farmers clashes (2015-2018) and 2019 Kaduna state massacre; Niger-Delta conflicts (2003-present), all these conflicts/insurgencies have in one way or the other dissuaded migrant workers/investors from investing in the Nigerian economy. Take for instance, the Boko Haram insurgencies in the Northern Region of the country have discouraged people/ individuals from engaging in trade in those areas which will also aid the growth of the economy. Wahba (1991) maintains that political stability and government policies often influence the flow of remittance in migrants' countries of origin. This finding corroborates the current political situation in Nigeria. Beyond these factors discussed above, the World Bank have hinted that Covid 19 could affect migrant remittances across the world.

Theoretical Framework

Social Action Theory

Social action theory was founded by Max Weber who was one of the founding fathers of sociology. Weber saw both structural and action approaches as necessary to developing a full understanding of society and social change. In one of his most important works, 'Economy and Society', first published in the 1920s, he said sociology is a science concerning itself with interpretative understanding

of a social action and thereby with a causal explanation of its cause and consequence (Weber, [1922] 1978, p. 4). To Weber, social action involves the actions of people in the context of the meaning that they assign to them and the relationship these actions have with the actions of others. Weber defines action that is social as when the acting individual attaches a subjective meaning to his behaviour be it overt or covert, omission or acquiescence. Action is "social" insofar as its subjective meaning takes account of the behavior of others and is thereby oriented in its course' (Trueman, 2015). Weber further held that a 'social action' is an action carried out by an individual to which an individual attached a meaning. Social action is not action in isolation, meaning a solitary act of meditation, for example, is not a social action (Trueman, 2015). Therefore, an action that a person does not think about cannot be a social action. An accidental collision of bicycles is not a social action as they are not a result of any conscious thought process. On the other hand, a wood cutter cutting wood has a motive, an intention behind that action. It is therefore 'a social action'. Conversely, a group of people together does not constitute social action unless they start interacting. Social action involves meaningful comprehension of the social action of others. So, social action is confined to situations where the actor's behaviour is meaningfully related to behaviour of others (Harvey, 2012). Weber believed that social action occurs because of cooperation and struggle between the individual and the wider society. Social action theory seeks to understand how individuals determine and negotiate between their personal desires and the social pressures that largely define and orient their actions. Thus, government restriction of movement of people to minimize the spread of an infectious disease like Covid19 is a social action and as such can have effect on migrant behaviour.

Research Methodology

Research design.

This study adopted a survey research design method. This method entails the use of the questionnaire in generating research data. This method is preferable to other research designs because of the advantages of investigating a sample and generalizing of the sample to arrive at a conclusion.

Study Population

The study population comprised of all household heads (male/female) and such households/families have a family member outside the country (a foreign migrant) that has been sending money and materials to their households/families in Benin City Nigeria.

Sampling Technique

A multistage sampling technique was used in selecting the respondents for this study. Convenient sampling was adopted to select three LGAs, Stratified Sampling was used for the selection of the Wards, Simple Random Sampling for the Households and Snowball Sampling for Foreign migrants' households.

Data Analysis

Data generated from the questionnaire were subjected to Statistical Package for Social Sciences (SPSS) version 22.0. Frequency tables, percentages and graphs were used in this study.

Results: Analysis and Discussion of Findings

Socio-demographic Characteristics of the Respondents

Table1: Showing frequency distribution table of socio-demographic characteristics of respondents.

Variables	**Responses (Categories)**	**Frequency**	**Percentage**
Gender	Male	88	64.2
	Female	49	35.8
	Total	137	100.0
Age	Below 29 years	13	9.4
	30 to 59 years	42	30.7
	60 years and above	82	59.9
	Total	137	100.0
Marital Status	Never married	6	4.4
	Married	56	40.9
	Separated/Divorced	53	38.7
	Widowed	22	16.0

	Total	137	100.0
Level of Education	No formal education	28	20.4
	Primary	34	24.8
	Secondary	33	24.1
	Tertiary	42	30.7
	Total	137	100.0
Employment Status	Unemployed	6	4.4
	Self-employed	11	8.0
	Employed	49	35.8
	Retired	71	51.8
	Total	137	100.0
Level of personal income	1 to 49,999 naira	70	51.1
	50, 000 to 99,999	55	40.1
	100,000 & above	12	8.8
	Total	137	100.0

Source of Data: *Field Survey by Sadoh, 2024.*

Table 1 Figure 1.1 shows that 64.2% male household heads and 35.8% female household heads participated fully in the study. Majority of the respondents 82 (59.9%) were ages 70 years and above this was followed by 42(30.7%) and 13(9.4%) for ages below 29 years and ages 30 to 59 years respectively. 56(40.9%) household heads were married while 53(38.7%) were separated/divorced. 6(4.4%) were never married suggesting some level of cohabitation or family members who have lost fathers and mothers thus creating a new form of household heads who have never been married while 22(16%) were widowed. On the educational status of household heads, the study found out that 28(20.4%) had no formal education, 34(24.8%) had primary school education, 33(24.1%) had secondary school education while 42(30.7%) had tertiary education. On the level of personal income majority of the respondents 70(511%) earned between 1 to 49,999 naira, 55(40.1%) earned between 50,000 to 99,9999 naira while 12(8.8%) earned personal income of 100,000 naira and above.

Table 2: Showing the importance of migrant remittances among households in Benin City

Variables	Responses (Categories)	Frequency	Percentage
How important is remittances to your family?	High	73	53.3
	Medium	48	35.0
	Low	16	11.7
	Total	137	100.0
What purpose does remittances serve in your family	Multi-purpose (upkeep, capital projects, education, building etc.)	95	69.3
	Family upkeep	25	18.3
	Capital project/business	17	12.4
	Total	137	100.0
Can your family run smoothly without remittances	Yes	35	25.5
	No	93	67.9
	Undecided	9	6.6
	Total	137	100.0

Source of Data: *Field Survey by Sadoh, 2024.*

The study sought to examine the importance of migrant remittances to migrants' households in Benin City. On the level of importance attached to migrant remittances in Benin City, 73(53.3%) rated migrant remittances as high in importance, 48(35%) as medium in importance while 16(11.7%) rated migrant remittances as low in importance. The implication is that migrant remittances are perceived to be very important among migrant households in Benin City. Respondents' views were sought to identify the purpose to which remittances are deployed. 95(60.3%) held that migrant remittances are used to meet multi-purpose needs. They identified these needs to be capital projects such as house construction, hostel construction; factory set ups amongst others. Other needs include educational needs and socio-economic development of household members, skill acquisition and start-up capital for businesses. Finally, the multi-purpose needs include up-keep allowances for meeting day-to-day family needs. 25(18.3%) held that remittances are strictly meant for family up-keeps while 17(12.4%) held that remittances only serve the purpose of raising capital, funding of family projects and setting up of businesses for family members. Finally,

respondents were asked if their families could run smoothly without remittances. Majority of the respondents representing 93(67.9%) gave a No response, 35(25.5%) gave a Yes response while 9(6.6%) were undecided in their response. The above findings show that migrant households in Benin City have come to attach a lot of value to remittances.

Table 3: Showing effects of covid19 on migrant remittances among migrant households in Benin City.

Variables	**Responses (Categories)**	**Frequency**	**Percentage**
How has Covid19 affected the number of remittances to your family?	Positively	18	13.1
	Negatively	89	65.0
	No difference	30	21.9
	Total	137	100.0
How has the effect of Covid 19 on migrant remittances affected your financial status	Positively	17	12.4
	Negatively	101	73.7
	No difference	19	13.9
	Total	137	100.0
How has the effect of Covid 19 on migrant remittances affected your access to health and livelihood?	Positively	11	8.0
	Negatively	56	40.9
	No difference	70	51.1
	Total	137	100.0
How has the effect of Covid 19 on migrant remittances affected your standard of living	Positively	15	11.0
	Negatively	104	75.9
	No difference	18	13.1
	Total	137	100.0

Source of Data: *Field Survey by Sadoh, 2024.*

On how Covid19 has affected the number of migrant remittances to migrants' families, majority of respondents representing 89(65%) held that Covid19 has negatively affected remittances, 18(13.1%) held that Covid19 has positively affected remittances while 30(21.9%) held that there was no difference in migrant remittances in the aftermath of Covid19 among migrant's households in Benin City. On how the effect of Covid19 on migrant remittances affected their financial status majority of the respondents representing 101(73.7%) held that it negatively affected their financial status, 17(12.4%) held that it positively affected their financial status while 19(13.9%) held that there was no difference between pre-covid19 era and the Covid19 era. On how the effect of Covid 19 on migrant remittances has affected migrant's household access to health and livelihood majority of the respondents representing 70(51.1%) held that there was no difference, 11(8%) held that there was positive effect while 56(40.9%) held that the effect of Covid19 on migrant remittances has negatively affected their households access to healthcare and livelihood. Respondents were also asked to find out their perception on how the effect of Covid19 on migrant remittances has affected migrant's household's standard of living. Majority of respondents representing 104(75.9%) held that Covid 19 has negatively affected the standard of living of migrant's households because of its effects on migrant remittances, 15(11%) held that the effect was positive while 18(13.1%) held that there was no difference in the standard of living of migrant households in the wake of Covid 19.

Table 4: Showing Covid 19 has affected the number of remittances among migrant households in Benin City.

How has Covid 19 affected the number of remittances to your family?	Income Level						Total	
	1 to 49,999 naira		50,000 to 99,999 naira		100,000 naira & above			
	No	%	No.	%	No.	%	No	%
Positively	3	4.2	6	10.9	9	75.0	18	13.1
Negatively	58	82.9	29	52.7	2	16.7	89	65.0

No Difference	9	12.9	20	36.4	1	8.3	30	21.9
Total	70	100.0	55	100.0	12	100	137	100.0

Source of Data: *Field Survey by Sadoh, 2024.*

The table 4 above showed the perception of migrant's household heads on how the Covid 19 has affected the number of remittances or income of household heads in Southern Nigeria. There were three responses namely: positively, negatively and no difference. The result showed that there was variation based on respondent's income group. For respondents who felt Covid 19 has affected the number of remittances positively the result showed that there were 3 household heads representing 4.2% of income group between 1-to-49,999-naira, 6 household heads representing 10.9% of income group between 50,000 to 99,999 naira and 9 household heads representing 75.0% of income group between 100,000 naira and above. For respondents who felt Covid 19 has affected the number of remittances negatively the result showed that there were 58 household heads representing 82.9% of income group between 1-to-49,999-naira, 29 household heads representing 52.7% of income group between 50,000 to 99,999 naira and 2 household heads representing 16.7% of income group between 100,000 naira and above. Finally, the findings showed that for respondents who felt Covid 19 has not made any difference on the number of remittances the result showed that there were 9 household heads representing 12.9% of income group between 1 to 49,999 naira, 20 household heads representing 36.4% of income group between 50,000 to 99,999 naira and 1 household heads representing 8.3% of income group between 100,000 naira and above. Thus, the findings showed that 65% of respondents' income from remittances has been affected negatively by Covid 19, 13.1% affected positively while 21.9% of the respondents have not experienced any substantial difference in the number of remittances since the Covid 19 pandemic began. This notwithstanding the findings showed that there is variation in responses based on income level. Majority of respondents with a positive remark received 100,000 and above while majority with negative remark received between 1 to 49,999 naira.

Table 5: Showing alternatives to remittances adopted by migrants in supporting migrant households in Benin City.

Variables	Responses (Categories)	Frequency	Percentage
Would you consider remittances your major source of family support?	Yes	62	45.3
	No	51	37.2
	Can't say	24	17.5
	Total	137	100.0
What other sources of family support have you resorted to?	Earnings from salary/wages and businesses	77	56.2
	Money from investments	38	27.7
	Others	22	16.1
	Total	137	100.0
Have these alternatives adequately met your family needs?	Yes	34	24.8
	No	95	69.3
	Can't say	8	5.9
	Total	137	100.0

Source of Data: *Field Survey by Sadoh, 2024.*

On the alternatives to remittances adopted by migrant's households' respondents were asked if they would consider remittances as their major source of family support. 62(45.3%) gave a Yes response, 51(37.2%) gave a No response while 24(17.5%) held that they couldn't say. On other sources of family support adopted by respondents in the wake of Covid 19 77(56.2% depends on earnings from salaries/wages and other business/trade proceeds, 38(27.7%) depends on money from investments while 22(16.1%) were categorized as other such as money from rents, support from family members within the country and reliance on credits. Finally, respondents were asked if these alternatives adequately met their needs. Majority of respondents representing 95(69.3) gave a No response, 34(24.8) gave a Yes response while 8(5.9%) couldn't say if these alternatives to migrant remittances have adequately met their family needs or not.

Discussion of Findings

The impact of migrant covid-19 on migrant remittances has been largely negative leading to worsening financial situation for household members depending on remittances for support and wellbeing. While investigating the importance of migrant remittances to migrants' households in Benin City Nigeria, the study found that a lot of importance is attached to migrant remittances in Benin City Nigeria. The study further showed that migrant remittances were used to meet multi-purpose needs such as capital projects, house construction, hostel construction; factory set ups amongst others. Remittances were also used to meet educational needs and socio-economic development of household members, skill acquisition and start-up capital for businesses. The importance attached to remittances in Nigeria was also discussed. The study found out that despite the Covid 19 pandemic migrant households were still expecting remittances for effective running of their families and households. These findings agree with previous studies by Odozi (2010) who linked remittances to development in Nigeria.

On how Covid19 has affected the number of migrant remittances to migrant's families, majority of respondents held that Covid19 has negatively affected remittances among migrant's households in Benin City Nigeria. The findings did not agree with Alenkhe and Longe (2015) who had observed that incomes from remittances are hardly affected by economic downturns. The study showed that the effect of Covid19 on migrant remittances is mainly on household's financial status. The results further showed that the effect of Covid 19 on remittances has affected migrant's household access to health and livelihood although not substantially. Furthermore, the study found out that Covid 19 has had substantial negative effect on the standard of living of migrant's household due to reduction in remittances. These findings in a way differ from the findings of Alenkhe and Longe (2015) who observed that incomes from remittances are hardly affected by economic downturns.

The study also provided insight to show the perception of migrant's household heads on how the Covid 19 pandemic has affected the number of remittances or income of household heads in Benin City Nigeria. The result showed that the perception of respondents varied with their income levels. Respondents with

lower income level perceived the effect to be negative while respondents with higher income level perceived the effect to be positive. The study thus, established a relationship between the volume of income and perceived impact of Covid 19 pandemic on the volume of remittances to households in Benin City Nigeria. In a way the pandemic has caused political and economic instability across most countries of the world. This political instability occasioned by the virus is partly responsible for the decline in remittances in Benin City Nigeria. This position somehow aligns with the study of Wahba (1991) who maintained that political stability and government policies often influence the flow of remittance in migrants' countries of origin. The implication is that the political unrest and uncertainty occasioned by Covid 19 has contributed greatly to travelling restrictions and reduction of transaction activities in the financial sector and by implication has affected remittances in Benin City Nigeria.

The study discovered that remittances were a major source of income and support to over 60% of respondents in the study. The others who didn't consider remittance as their major source of support listed other alternatives such as earnings from wages and salaries, business or trade proceeds, returns on investment and support from family members. However, about 70% of respondents opined that the alternatives to remittances did not adequately meet their needs which means that the drop in remittances has increased their vulnerabilities.

Conclusion and Recommendations

While Covid-19 has come and gone it has led to the emergence of 'New-Normal' in the way individuals, institutions and nations act and react to human behaviour such as migration and migrant remittances. This 'new-normal' in form of policies and laws to regulate migration and migrant remittances have continued to impact households whose main source of funding come from remittances. This study therefore reviewed the importance of migrant remittances to migrant households in Benin City. As noted in previous study (Odozi, 2010) this study found out that poverty reduction was more evident among households with clear track record of remittances than households with no record of remittances. However, with Covid-19 came massive reduction in remittances; the findings in this study indicate that covid 19 has had significant impact on remittances in Benin City, leading to

reduced financial support for households. This study showed that remittances play several roles on poverty alleviation which comes in the forms of increase in household disposable income, including savings and investment.

This study further considered the impact of covid19 on migrant remittances among migrant households in Benin City and discussed the alternatives to remittances adopted by migrants in supporting migrant households in Benin City. The findings in this study showed that remittances are considered important and pivotal to the survival and prosperity of household members because of their impact on the standard of living of family members. The absence or reduction of remittances to households in Benin City has negative consequences on household development, production, spending habits and consumption pattern. The study therefore concludes that Covid19 pandemic contributed to the reduction in remittances and ultimately reduction in the quality of life of household members and socioeconomic development in Benin City. Finally, this study identified the following alternatives adopted by households in the face of declining remittances: reliance on salaries/wages and other business/trade proceeds by household members, proceeds from family investments, proceeds from rents, support from viable family members and reliance on credit facilities.

The study recommends the following:

1. The governments of Nigeria and other nations should initiate friendly policies to aid regular migration and promote healthy and legal migrant remittances to encourage the utilization of appropriate formal channels capable of promoting remittances as well as increase government internal generated revenues through reasonable fees and taxes.

2. Since remittances are very important to household in Benin City government should engage the household on trainings to promote skill acquisition, knowledge sharing and entrepreneurship. This will help families to avoid the problem of wasteful spending discovered in the study.

3. Since the alternative to remittances was not adequate among most households there is need for the relevant government institutions

concerned to engage residents with a view to dealing with the problems of unemployment and poverty. The prevalence of these factors is responsible for the presence of irregular migration and undue reliance on migrant remittances. Young people must be taught the importance of skill acquisition and farming to increase productivity and eradicate poverty.

4. Finally, the study advocates the need for government to boost the productive sector in Benin City with a view to promoting nation building, minimize irregular migration and foster an environment that promotes mass mobilization, youth employment and economic recovery.

References

Adeagbo O. and Ayansola O. A 2014 Impact of remittances on development in Nigeria: challenges and prospects. *Journal of Sociology and Anthropology*. 5(3): 311-318.

Alam, F, Siwar. C., Talib .B .& Islam. R.(2011), "Impacts on International Migration and Remittances Growth," American Journal of Environmental Sciences 7(1):20-25, 2011.

Alenkhe O.A. and Longe J.S. (2015), "Migration and Remittances: A Strategic Tool for Socio-economic Development in Ikpoba-Okha LGA, Southern Nigeria,"Journal of Educational and Social Research, MCSER Publishing, Rome-Italy, Vol. 5(2): 29-34 May 2015.

Chami, R., Barajas, A., Cosimano, T., Fullenkamp, C., Gapen, M., &Montiel, P. (2008). Macroeconomic consequences of remittances.Occasional Paper 259. Washington DC: International Monetary Fund.

CBN (Central Bank of Nigeria). 2007. "The Remittance Environment in Nigeria." Unpublished study by the Research and Statistics Department, CBN, Abuja, Nigeria.336

Chukwuedozie K and A, Patience C. O (2013), "The Effects of Rural-Urban Migration on Rural Communities of Southeastern Nigeria," International Journal of Population Research, Vol. 2013, Article ID 610193.

Harvey, L. (2012). Max Weber – Theory of social action: Social Research Glossary, Quality Research International,http://www.qualityresearchinternational.com/socialresearch/: ttp://uregina.ca/~gingrich/319j1503.htm:336

Odozi JC, Awoyemi TT, Omonona BT (2010), "Household poverty and inequality: The implication of migrants' remittances in Nigeria", Journal of Economic Policy Reform, 13(2): 191-199.

Orozco, M. (2019). Worker Remittances in an International Scope.Report of Inter-American Dialogue. Washington, D.C.: USAID.

Ratha D. 2013.The Impact of Remittances on Economic Growth and Poverty Reduction.

Ratha, D. (2005), "Worker's Remittances: An Important and Stable Source of External Development Finance," Chapter 1in S. M. Mainboaled D. Ratha (eds.) "Remittances Development Impact and Future Prospects. The World Bank.

Ratha, D. (2003), "Workers' remittances: An important and stable source of external development finance", Global Development Finance 2003, World Bank, Washington DC., pp 157-175.

Ratha, D. (2007), "Leveraging Remittances for Development", in Hollifield, J. F., Orrenius, P.M. and Osang, T. (eds.). Migration, Trade and Development. Proceedings from the 2006 conference on Migration, Trade, and Development, Federal Reserve Bank of Dallas, Dallas Texas, pp. 173-185.

Sadoh L. I. &Alenkhe O. A. (2014). Impact of Migrant Remittances on SocioEconomic Development In Benin City, Nigeria. Ilorin Journal of Business and Social Sciences.Volume 16.No. 1.Pp 149-160Sander C, Maimbo S (2003). Migrant Labour Remittances in Africa: Reducing Obstacles to Developmental Contributions. Africa Working Paper Series, World Bank.337

Trueman, C.N (2015). Social Action Theory. The History Learning Site, 25 May 2015. 30 Nov 2015. http://www.historylearningsite.co.uk/sociology/theoriesin-sociology/social-action-theory/337

Wahba, S. (1991). "What Determines Workers' Remittances?" Finance and Development, December: 41-44.

Weber, M., [1922, 1978). Economy and Society. Berkeley: University of California Press.337

World Bank. 2020. COVID-19 Crisis Through a Migration Lens. Migration and Development Brief, no. 32;. World Bank, Washington, DC. World

Bank. https://openknowledge.worldbank.org/handle/10986/33634 License: CC BY 3.0 IGO."

Yang, D. 2004. "International Migration, Human Capital, and Entrepreneurship: Evidence from Philippine Migrants' Exchange Rate Shocks." Research Program on International Migration and Development.DECRG.Policy Research Working Paper 3578. World Bank338

https://www.iom.int/sites/default/files/our_work/ICP/MPR/migration_factsheet_6_covid-19_and_migrants.pdf

file:///C:/Users/PROFSE~1.OMO/AppData/Local/Temp/PB_20-30_Amal%20(1).pdf

file:///C:/Users/PROFSE~1.OMO/AppData/Local/Temp/de-haas-2014-imi-wp100-migration-theory-quo-vadis.pdf

file:///C:/Users/PROFSE~1.OMO/AppData/Local/Temp/WP9%20Migration%20and%20Development%20Theory.pdf

file:///C:/Users/PROFSE~1.OMO/AppData/Local/Temp/E_POPU_1301_0153.pdf