

The Impact of Covid 19 Lockdowns on Remittance Dependent Households: The Case of Makokoba, Bulawayo

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ABSTRACT

Remittances continue to be an integral part of livelihood strategies that have been used for a long time particularly in low-income nations. They remain critical for the survival of recipients at household level. The study seeks to unravel the adverse effects on sustenance and survival of households in Makokoba that has been caused by the novel corona or Covid-19. The research methodology underpinning the study is qualitative with interviews and questionnaires being used to collect data to establish the impact of low remittances on receivers from the diaspora family. The study found out that the majority of households rely on remittances from the diaspora families for sustenance and that due to the Corona Virus, loss of jobs has had negative impacts on the senders hence their inability to remit back home. The study furthermore, noted that remittance dependent households in Makokoba have been left vulnerable as they struggle to meet their basic daily needs. The study also revealed that they have turned to unsustainable income that can hardly sustain them. However, the study recommends the need for the government and its stakeholders to come up with alternative measures to reduce over-reliance on remittance inflows.

Keywords: Coronavirus, Covid 19, Remittances, Households, Sustenance, Vulnerable

INTRODUCTION

The impact of Covid 19 and remittances on livelihoods in Bulawayo's Makokoba suburb has been greatly affected by the pandemic as it resulted in loss of employment and in some cases no remittances being sent back home. Makokoba's households largely derive their livelihoods from remittances from countries such as South Africa, Botswana, Namibia, the United Kingdom, United States of America and Australia. Migration and remittances are well recognised as they impact immensely on the development discourse, particularly in low-income countries. Remitting of money, gifts and services have become economically significant to households, individuals, communities and commercial establishments over the years, (Magunha, Bailey, &

Cliffe, 2009). Remittances are financial inflows resulting from the cross-border migration of citizens of a country or the transfer of goods and cash sent by a migrant in the host country. However, millions of people across the world are at risk of falling into extreme poverty as job losses are being experienced as a result of Covid 19 restrictions/lockdowns. Closure of borders, restrictions on trade has disrupted the chain of supply, decimated jobs that have placed millions of livelihoods at risk.

As of 2006, Latin America and the Caribbean were the highest recipients of remittances with East Asia and the Pacific following lastly Sub-Saharan Africa. In some contexts, remittances are seen as livelihoods diversification, a survival strategy at the household level and an investment in economic activities (Nzima, Duma, & Moyo, 2016). In Bangladesh, remittances are found to promote growth but not so in India. (Abayie, Awuni, & Adjiel, 2020) believe that there is no relationship between economic growth and remittances' indicating that the impact is mostly at the household level and more emphasis for the wider development is on foreign direct investment. This is in line with the view by (De Haas & Flahuax, 2016) who concluded that migrant-receiving countries tend to separate migration from the wider development policies even though the notion of migration hinges on poverty alleviation which in itself is a development issue. However, both India and Bangladesh had recorded successful remittance flows until the Covid 19 pandemic which has seen a significant slump in the inflows.

(World Bank, 2020) estimated a drop of 9% of remittances to India and a 25% decrease for Bangladesh. The impact of Covid 19 has been quite significant for Mexicans as well who mainly derive their remittances from migrant families in America and to this end, massive job losses in the host country have had an impact on remittance inflows as America grapples with the virus. As of September 2020, 25% of Americans had at least one member of their household laid off (Galstyan & Galstyan, 2021). (Michler, Kilic, & Josephson, 2020) concur that the spread of the Covid 19 virus has resulted in the contraction of the global economy, hence remittances are under threat.

Remittances stimulate growth and development back home. However, due to Covid 19 pandemic, the pattern has significantly changed as a result of job losses worldwide. According to the (World Bank, 2020), a 23.1% decline in remittances to Africa will be experienced. (Bisong, Ahaime, & Njobe, 2020), aver that Covid 19 restrictions have affected the flow of development finance, particularly to Africa. Sectors such as tourism, hospitality, construction and manufacturing that employ most migrant workers have been under threat. As with most sub-Saharan African countries, Gambia and Liberia are illustrative examples of countries that highly depend on remittances and as of the end of 2020, the countries have recorded low remittances that have affected 60% of households dependent on them. Kenya recorded remittances as the highest source of foreign currency ahead of coffee but is currently facing its lowest remittance inflows yet.

It is interesting to note that Zimbabwe, the economic hardships characterising the lives of most Zimbabweans have significantly seen the rise of skilled and semi-skilled labour out-migration from 2000 to date. The motivation for migrating, over the years, has been necessitated by remitting back to the family. (Bloch, 2008) concurs that migrants always maintain strong ties with family back home by improving their livelihoods given the high rate of unemployment in the country. As the socio-economic conditions worsen, out-migration has also been increasing

as one of the solutions for survival. (De Haas & Flahuax, 2016) posit that when a household member migrates there are high expectations that they will send remittances in the form of cash and goods.

Citing the critical role of remittances to the economy, a plethora of policies by the government, through the Central Bank have been put in place to promote the official flow of remittances (Ministry of Economic Planning and Investment Promotions, 2016). Resultantly, the flow of remittances at both national and household level have been negatively impacted by the novel Covid 19 pandemic leaving dents on receiving families and individuals. It has proved to be one of the greatest health challenges to mankind (World Bank, 2020). As the virus ravages, those who rely on remittances including families in Bulawayo urban's Makokoba suburb have not been spared citing a loss of livelihood and therefore an increase in poverty.

OVERVIEW OF THE LITERATURE

Remittances characterise an imperative apparatus for poverty reduction by ensuring the flow of financial resources from migrants to households in other countries. The Covid 19 crisis has evolved into a health and economic crisis affecting financial flows globally. As the crisis continues there is uncertainty on the devastating impact on remittances flows to countries of origin as no continent has been spared by the pandemic. This paper aims to give an outlook of the effect of Covid 19 on South African and international remittances and livelihoods to households in countries of origin particularly Zimbabwe.

The conceptualisation of terms- Household, Remittances and Livelihoods

Households that receive remittances have certain features such as having a family member abroad or specific prerequisites owing to their composition (perhaps they have more dependents or elderly members). Furthermore, migration and care need influence household dynamics. In the case of migration, the migrant is tied to the household by residential entitlements and family obligation as stated by (Elmhirst, 2008). The family that is left behind has to run the household, hoping to receive remittances. Despite the concept of the household being multidimensional, it is more dimensional and culturally comparable than many more frequently studied concepts (Niehof, 2011). A household is defined as a co-residential unit, usually family based in some way that takes care of its resource management and primary needs of its members (Rudie, 1995).

The start of the 21st century has seen a dramatic renewal and economic analysis of remittances. (Borici, 2015) defines remittance as the money or goods that are transferred by the migrant worker working outside their country of origin to their households (in the country of origin). Migrants remit for various reasons including the decision to send money conditioned by income, the motivation to share the income with the household of origin.

The creation of livelihoods through remittances has been tackled by several researchers. (Chambers & Conway, 1992) define a livelihood as comprising the capabilities, assets (including both material and social resources) and activities required for the means of living. A livelihood is sustainable when it can cope with and recover from stresses and shocks maintain or enhance its capabilities and assets, while not undermining the natural resources base (Chambers & Conway, 1992). Most households in low-income countries pursue livelihoods strategies with the primary concern to achieve food security and alleviate poverty. Remittances

play a fundamental role in sustaining household livelihoods. For instance in Senegal remittances have been a source of funding during shocks and after disasters for unexpected expenditures, such as health emergency care and funerals, and areas affected by climate change and environmental degradation (UN Development Programme, 2009) ; (UN-OHRLLS; OSAA, 2006). Remittances in relation to household livelihoods are seen in a positive light by many migration scholars. The percentage of poor people in Uganda decreased by 11 percentage points through remittances as stated by (Ratha, D; Mohapatra, S, 2007). Increased dependence on remittances as sources of income has been observed, as in 21 percent of surveyed Kenyans in 2009, up from 14, 3 percent in 2006 (Central Bank of Kenya & Financial Sector Deepening Kenya, 2009). For young people, remittances have become the main income, 60, 1 percent in 2009, 54,6 percent in 2006 (Central Bank of Kenya & Financial Sector Deepening Kenya, 2009)

Migration, Remittances and Covid 19

Positive impacts of migration and remittances have been largely discussed in most theoretical literature including, increased savings, investments and social prestige by the migrant worker (Adams & Page, 2005); (Chowdhury, 2011); (Gupta, Pattillo, & Wagh, 2009); (Ratha, D, 2003). The majority of the existing studies find positive, direct and indirect growth and development effect of remittances, especially for developing countries. Africa as a whole received \$82.7bn in personal remittances in 2019, nearly double foreign direct investment (FDI) flows of \$46bn as highlighted by (Himbara, 2020). Nigeria's 22 billion dollars of remittances in 2017 were the highest on the continent (Ischebeck, 2020). The other two countries with the highest number of remittances were Senegal and Ghana with 2,2 billion dollars in 2017 as stated by (Ischebeck, 2020).

There is a lot of information that is not acquired as there are a lot of remittances transferred through informal channels whose figures cannot be determined. Areas like Eastern Europe and Sub-Saharan Africa see a much higher prevalence of informal remittances when compared to East Asia or the Pacific region as concluded by (ZImVAC, 2020). Lack of trust, cost, speed and convenience define whether a migrant worker will prefer to use formal or informal remittance channels. In the first quarter of 2019, the fee for sending money such as US\$200 as a remittance to a Low and Middle-income country (LMIC) was 7 percent (ZImVAC, 2020). That is 4 percent higher than the targeted cost specified by the United Nations Sustainable Development Goals (ZImVAC, 2020). Sending money from South Africa to other SADC Countries is more costly averaging 17, 08 percent in 2018 (World Bank Group, 2018). Comparative to the low incomes of migrant workers, such high costs can be exorbitant. Accordingly, remittances within SADC are often channeled through unregistered, unregulated or informal channels such as transport companies, buses or carried in hand by relatives (World Bank Group, 2018). In 2015 the United Nations developed Sustainable Development Goals (SDGs). SDG 10 aims to reduce to less than 3 percent of the transaction costs of the migrant remittances and eliminate remittance corridors with costs higher than 5 percent (World Bank Group, 2018).

Based on the World Bank remittance assessments conducted in SADC countries, the main legal and regulatory barriers impacting remittances markets were licensing requirements for Remittance Service Provider (RSPs), Money Transfer Operator (MTOs), foreign exchange controls, reporting requirements, Anti-money laundering (AML) and combating the financing of terrorism compliance requirements (World Bank Group, 2018). A number of new innovative MTOs have emerged in the SADC region countries where regulatory framework allows for

MTOs to operate independently. The remittance market in the SADC region is dominated by well-established MTOs such as Western Union and MoneyGram. In Lesotho, both local MNOs have partnered with MTOs to offer cross border mobile remittances.

The Covid 19 crisis and its ramifications

The global pandemic, Covid 19 will reckon as one of the most consequential phenomena of the 21st century. Covid 19 has shown its dreadful side, which brought so much grief and spawned economies into chaos with continuous lockdowns. Globally, jobs and worker welfare have been severely affected by the pandemic. But some sectors have been hurt more than others. Hard-hit sectors include retail and wholesale trade, hospitality and recreation, manufacturing, and accommodation and food service sectors, which are engaged largely in nonessential service activities with frequent face-to-face interactions (International Labour Organisation, 2020).

Migrant and informal workers are among those facing the most severe impacts, as they often do not have regular contracts or strong bargaining power (Takenaka, Villafuerte, Gaspar, & Narayanan, 2020). Migrant workers are more vulnerable to layoffs once prolonged lockdowns and production breaks drive companies out of business. In addition, uncertainty looms about the timing of full recovery, even as lockdowns are lifted, with concerns about persistent weak demand in some economic sectors. Physical distancing and poor access to well-balanced meals during quarantine have been exposed to negatively affect the migrant worker (Takenaka, Villafuerte, Gaspar, & Narayanan, 2020). All these challenges are severely affecting the resilient of remittances flows globally in an unprecedented manner. The World Bank is projecting the highest historical weakening in global remittances of about 20 percent as a result of Covid-19 (World Bank, 2020). It is estimated that Covid 19 in Africa may push about 27 million people into abject poverty (United Nations Economic Commission for Africa, 2020).

Situating the Zimbabwean context

Zimbabwe received US\$635 million in diaspora remittances in 2019, up 2.6 percent from US\$619 million in 2018 (Mhotseka, 2021). In total, the country received US\$1.647 billion remittances in 2020, leading as the country's largest source of forex inflows ahead of heavyweights like gold, and tobacco (Mhotseka, 2021). Zimbabweans in the diaspora have played an important role in sustaining their families back home; by sending foreign currency and food at a time many are struggling. At the height of Zimbabwe's hyperinflationary era in 2008, many households were sustained by family members abroad. Over the past decades, many qualified and unskilled Zimbabweans left the country as a result of a prolonged socio-economic and political crisis (Munyoka, 2020). Nearly 3, 4 million Zimbabweans have migrated to South Africa to escape poverty (Munyoka, 2020). While the motive of sending money relates to the financial support provided by the migrant worker to their left-behind families in the country of origin.

Zimbabwe like the rest of the world had to contend with the effects of Covid 19. Since March 2020, the country has imposed a series of lockdown measures which among others curtailed not on the spread of the virus but economic activity including the flow of remittances. According to (Marisa, 2021), the informal sector was the worst hit by the pandemic, during lockdowns informal markets were closed. Formal businesses also struggled to retain employment capabilities, cutting down the size of their workforce (Marisa, 2021). Covid 19 lockdowns impacted differently on households' lives with 25 percent reporting reduced food sources, 21

percent reducing sources of income whilst 17 percent reported a loss of income (ZImVAC, 2020). In Zimbabwe, remittances have demonstrated greater resilience and reliability as a source of capital. Tight restrictions on international travel imposed by the Zimbabwean Government to fight Covid 19 have closed off informal money transfer channels and boosted Zimbabwe's formal remittances as they rose by 58 percent to US\$ billion (The Zimbabwe Mail, 2021). Economists predict that remittances would reach US\$ 1, 3 billion by December 2021 (The Zimbabwe Mail, 2021). The increase in formal remittances may reflect the shift to greater use of official channels for remittances due to the pandemic. Most current literature has overlooked how Covid 19 has impacted on regional and international remittances as well as on urban livelihoods. This study will further explore to the developmental effect of remittance flows attained by households in urban Makokoba in relation to the ongoing Covid 19 lockdowns. More so, the study will examine how Covid 19 lockdowns affected the amount of remittances received by citizens of Makokoba and how it affected their livelihoods. Such remittances could have been received through formal and informal channels but the most important aspect is to determine their sustainable developmental impact on the livelihoods of the people of Makokoba Suburb.

METHODOLOGY

The study was guided by a qualitative approach which utilised primary data gathered through interviews and questionnaires. To establish the impact of the Covid 19 lockdown on the amount of remittance flows in the Makokoba suburb. Data was collected through personal interviews, where face to face interviews were done. Participation was voluntary after the research objectives were explained to the household members in the suburb. The semi-structured interview method was used in the study as it allowed the researchers more room to ask supplementary questions.

Semi-structured interviews are useful when collecting attitudinal information on a large scale, or when it is not possible to draw up a list of possible pre-codes because little is known about the subject area (Fox, 2009) This allowed the households to comprehensively express their experiences of how the Covid 19 lockdown has affected the amount of remittances they receive. This methodology was used because it produces more in-depth and comprehensive information. Questions asked during the interviews allowed participants to express themselves freely and enable the researchers to use probes and prompts to clarify information and encourage participants to reveal their experiences.

Before data was collected, the recipients of remittances were thoroughly informed of the purpose of the research. The local leadership of Makokoba was informed about our research activities within their community for accountability and transparency purposes. Households were selected using a snowballing technique. This is mainly because we had no knowledge of the households that receive remittances from regional and international locations and we relied on referrals from the participants that were interviewed. Due to its networking characteristics and flexibility, snowball sampling has become a popular means of recruiting research participants when seeking access to hard-to-reach populations. Such potentially unobtainable populations can have low numbers, be geographically dispersed, be unrecorded or inconspicuous, feel stigmatized and/or desire anonymity, be particularly sensitive and vulnerable, and require a degree of trust to become a willing participant (Parker, C; Scott, S, 2020)

The analysis of the data was carried out by using thematic content analysis; and by looking for patterns and themes as well as ruptures in the data. The responses of the recipients of remittances found in the various households were analysed. The same method of analysis was used to identify common themes and patterns in the focus groups. The responses to the questions give rise to a discussion of key findings.

Some research participants were not comfortable divulging information about themselves or their views and attitudes, to be identified and made available to the public. All participants who volunteered to participate in the research were asked to sign an agreement form. Confidentiality was upheld which places a strong obligation on the researcher to guard jealously against information that was confided to the respondents (De Vos, Fouche, Strydom, & Delport., 2005). To ensure confidentiality participants were ensured that their real names will not be used so that they remain anonymous.

RESULTS AND DISCUSSION

The study was carried out in Makokoba suburb, Bulawayo. Hence, to explore and establish the impact of low remittances on households' livelihoods. Makokoba is one of the oldest suburbs in Bulawayo and is characterised by high population and poverty levels as evidenced by families and households living below the poverty datum line. The population of Makokoba is made up of 303346 (46%) males and 349991 (54%) females (Zimstats, 2012).

Table 1 below shows the total number of households that participated in the study

Household Number	Marital Status	Age	Gender	Household Size	Level of Education
001	Widow	62	Female	2	No education
002	Widow	68	Female	5	Standard 2
003	Widower	65	Male	5	Certificate
004	Single	54	Female	6	High School
005	Widow	46	Female	4	High School
006	Married	45	Female	5	High School
007	Married	35	Female	5	High School
008	Single	35	Female	5	High School
009	Divorced	26	Female	5	High School
010	Widow	51	Female	7	High School
011	Divorced	33	Female	4	High School
012	Married	52	Female	6	High School

(Source: Field study, 2021)

Remittances at Household Level

A total of 12 households participated in the study. The first household was purposively picked with the rest being snowballed. The advantage of snowballing, in this case, was that one household referred others. It was interesting to note that the households who received remittances from the diaspora family knew each other very well. Naturally, one household led us to the other until we reached the target of 12 households. Participants were selected based on specified characteristics (Parker, C; Scott, S; Geddes, A; 2020). In this case, the main characteristics were mainly on households whose livelihoods were derived from remittances.

Resultantly the 12 households displayed and showed the same trend, as far as remittances and livelihoods are concerned. (Giorgis & Molla, 2011) note poor households spend their remittances on investment goods, health care and housing, accordingly, they denote the present situation Makokoba hence household number 001 had this to say;

"Covid 19 has resulted in major changes in our household. This is attributed to the low remittances that I am currently receiving from my son in South Africa. I am even struggling to pay rent, my household is poor without any income from my son". The last time he sent money was three months ago. He only works a few days a week now because of lockdowns".

In essence, remittances are central at household level as they create livelihoods. (Ellis, 2000) describes the achievement of positive livelihoods as crucial for sustaining families at household level. However, some studies have argued that remittances at household level have been termed unproductive investments as they are mainly consumed. Consequently, there is more to this assertion as the head of households in Makokoba indicated that some of the money remitted goes towards their small businesses. Household 8 lamented that;

'Before lockdown when remittances flow were steady, we only operated these small businesses for emergencies, but now they have become the beacons of our everyday life.

The above sentiments show that most households are under socio-economic distress as a result of Covid 19 induced lockdowns. Lockdowns have rendered millions around the globe poor, unemployed and battling to sustain their lives and livelihoods. The concept of vulnerability involves being at risk of becoming poor as a result of nature or a socially induced phenomenon as with the case of Covid 19 lockdowns. More so, (Nyabeze & Chikoko, 2021) note that Covid 19 lockdowns have seen the demise of the informal sector, exposure to poverty and increased inequalities.

Age profiles of participants

The age profile of the participants is between 25 and 70, an indication that heads of households across these age groups rely on remittances from the diaspora families as their major livelihood. However, it cannot be ruled out that there are more elderly headed households than other age groups. Furthermore, it is also evident that vulnerability and poverty are more defined by the older group as their coping mechanisms is not as defined as the middle-aged.

Level of education and household composition

As shown in table 1 above, of the 12 households that participated in this study, only one household was male-headed, the rest were female-headed families. The study shows that more female-headed households in the suburb rely on remittances for their livelihoods. Females are more inclined to look after and head families in the absence of males. (Sanders, 2003) argues that migration and remittances form part of the livelihood strategies used by poor people. In essence women and children are classified as the poorest groups due to their limited coping mechanisms. Female-headed families have for decades, been classified as the poorest of the poor. To this end, most of the households partaking in the study revealed that remittances were the only source of livelihood they depended on, and over the years had proved to be sustainable. The sentiments of household number 002 showed what the current Covid 19 Lockdowns have had on those depending on remittance;

I have two children in South Africa and both lost their jobs due to Covid 19 lockdowns. I am struggling to fend for the family as it is. There has not been any money being sent, as you can see, I have resorted to selling opaque beer from my backyard so that I can support the family. My husband died a long time ago and I have been relying on my sons until Covid started, they were very consistent in remitting back home.

When asked how much she is getting from the beer sales;

It is not even enough to pay rent, but I manage to buy food for the family.

Additionally, women are mostly not well educated, and this limits their earning capacities. In the Makokoba context, most of the heads of households are not well educated which makes it difficult to engage in any productive meaningful work. Consequently, diversification of livelihoods is not attainable. The study, therefore, revealed that they are vulnerable and faced with poverty as the decline in their main livelihood (remittances) is compromised. Lockdown measures and other conditions for Covid 19 have been very prohibitive for the small vending activities that the receivers of remittances try to engage in. Most of these activities have been banned (Nyabeze & Chikoko, 2021), a situation that is exposing them to absolute poverty.

Frequency and channels of remittances

From the interviews conducted, it was revealed that 9 participants predominantly receive remittances from relatives based in South Africa and 3 participants receive international remittances from Sweden and the United Kingdom respectively. The frequency of remittances sent home varies with the income levels of the migrant workers and their type of occupation. This was supported by one of the participants Interviewee 001 who stated that:

*“Umntwana wami ungithumela imali ngendlela ahola ngayo nyanga ngenyanga”
meaning my child sends me money based on her level of monthly income.*

The majority of participants in Makokoba mentioned that before the Covid 19 lockdowns were implemented they used to receive remittances more frequently to assist with their livelihoods. On average, 11 participants of the total sample used to receive money and groceries 3 to 4 times a year. Comparatively, the Covid 19 lockdowns resulted in 10 participants receiving remittances once a year or not receiving at all meaning, they received the lowest amount of remittances when the pandemic started.

Before Covid 19 lockdowns were implemented, the participants cited that they used to receive remittances through formal channels like Mukuru, Western Union and World Remit. In addition to the finances received participants stated that they received groceries through informal channels, which include “*omalayitsha*” (cross border taxi operators). Participants noted that before Covid 19 started they used to receive between R500-1500 at various intervals within a year to cater for their needs. In addition to the cash received, most participants received groceries to supplement their food security needs.

Utilisation of remittances

The study revealed that remittances were a major source of income for the participants before the Covid 19 pandemic era. 11 participants highlighted that before Covid 19 lockdowns began their living standards were stable as a result of the sustainable income they received from

remittances. This reflects a high dependence on remittances for the participants. Generally, the majority of households interviewed utilise remittances for their general upkeep and welfare. The low levels of remittances received by households meant that they could not make any sustainable investments such as opening up business enterprises in their communities. For example, respondent 009 stated that she used her remittances for purchasing necessities such as food, paying rent, health services, clothing and paying school fees for her grandchildren. The latter respondent further highlighted that:

“Imali engithunyezelwa yona ngumntana ayingiyenelisi ukuthi ngiyigcine okwesikhathi eside ukuthi ngikwanise ukuyisebenzinja phambili” meaning that the remittances that she received did not allow her to make any meaningful savings for future use and investments.

Impact of Covid 19 Lockdowns on Livelihoods

(Khatiwada, et al., 2017) states that livelihoods outcomes are the gains from livelihood strategies (such as income, food security, and environmental sustainability pursued and vary across strategies and households centred on the welfare outcome of a household's livelihood strategies. The remittances received by participants largely fed into these strategies mentioned above. As a result of Covid 19 lockdowns, these livelihood strategies were negatively impacted. Across the selected sample there was a similar observation that the migrants sending money to the participants sporadically sent lower remittances during the lockdown periods. The standard of living for the participants was exceptionally lowered. 10 participants reported receiving low to non-remittance because their migrant relatives were stranded or jobless in their migrant country. While 2 participants articulated that their remittances were hardly affected by the Covid 19 lockdowns. Amongst the 2 participants, it was highlighted that they had more than two or more relatives who sent them money at different intervals.

In support of the view stated by participants (Asegie, Adisalem, & Eshetu, 2021) mention that the Covid 19 pandemic would result in increased unemployment, decreased income for daily labour and depletion of savings. Furthermore, the Covid 19 pandemic led to some unfortunate situations amongst migrants and their families at home as some migrants passed away due to the pandemic. Participant 012 revealed that her sister who was the breadwinner passed away in South Africa where she was based as a migrant worker. Resultantly this meant that participant 012 was no longer receiving any remittances to finance her family's basic needs such as paying school fees for her children and providing medical care for her mother who is diabetic.

Alternative livelihood strategies

The negative impact of the Covid 19 lockdown on remittances has led to forcing families to come up with alternative livelihood strategies which are not dependent on remittances. This speaks to local-based activities that are employed by the participants from the Makokoba area. Seven participants indicated that they are now involved in entrepreneurial activities as self-employed individuals. These activities include vending within Makokoba, Renkini bus terminus and the nearby Central Business District. Two participants own personal vehicles which they use for pirating and transporting livestock. One respondent is formally employed as a preschool teacher at a nearby preschool while the other two participants get their income from urban farming and pension benefits respectively. The participants mentioned that the current coping mechanisms which they adopted to earn an income are not improving their standards of living

and welfare as compared to the remittances they used to receive before the Covid 19 pandemic started. Interviewee 010 alluded that:

“Sengiphila ngokulima edhorobeni ngengoba umtwanami walahlekelwa ngumsebenzi ngenxa yomkhuhlane we Covid 19” meaning she now depends on urban farming as a coping mechanism after her son lost his job in South Africa due Covid 19 related job lay-offs.

RECOMMENDATIONS AND CONCLUSION

This research focused on the impact of Covid 19 on remittance dependent households in urban Makokoba. Regardless of an increase in remittance inflows into the country in recent years, the Covid 19 pandemic adversely impacted several households in Makokoba which witnessed a substantial decline in the number of remittances they received. It was clear that most of the participants used the remittances they receive mainly for basic needs. The majority of participants voiced that the Government needs to come up with measures that will empower them economically and reduce reliance on remittance inflows. Such measures could include entrepreneur projects which are sustainable enough to help households in Makokoba fulfil their livelihoods strategies.

(Kalantaryan & McMahon, 2020) mention that falling remittances will exacerbate economic hardship for many during the crisis, especially for people who do not have other sources of income or rely on remittances to address economic problems. Government must formulate policies that create employment for its population at large so that urban communities like Makokoba can experience local development, which is driven by local citizens. This will reduce the over-dependence of urban households on aid and remittances as household members would have employment opportunities.

In light of the above, household economies cannot be sustainably anchored by remittance inflows alone. This confirms that remittances received by households in Makokoba did not serve as a form of insurance to mitigate the effects of the Covid 19 crisis and the deplorable economic situation prevailing in the country. It is also clear from the study that many participants interviewed have not recovered from the socio-economic effects of the unprecedented crisis. The study unveiled that most of the participants who depend on remittances are not employed. In this regard, policymakers should make efforts of formulating policies that are aimed at providing support to the household's members who have initiated their entrepreneurial projects. These projects should be implemented using a bottom-up approach, which will help the household members to fully participate in the formulation and implementation of the relevant policies.

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