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## "The impact of COVID-19 on the remittances: a systematic literature review"

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### *Abstract*

**Purpose:** This paper aims to provide a comprehensive review of the impact of COVID-19 on remittances, focusing on its economic, social, and policy implications based on the findings of 26 recent studies. **Design/methodology/approach:** A systematic review of 26 studies on the impact of COVID-19 on remittances was conducted, the search process uses the Scopus database to analyze research published between (2020-2022) covering a range of countries and regions, using various methodologies. **Findings:** The findings show that COVID-19 has significantly impacted remittances, leading to a decline in their flow and affecting the economic and social well-being of households and countries reliant on them. The paper identifies various policy implications and responses to the challenges posed by COVID-19 to remittance flows and their recipients. **Research limitations/implication:** This paper is limited by the availability and focus of recent studies on the impact of COVID-19 on remittances. Further research is needed to explore the long-term effects of the pandemic on remittances and their recipients. **Practical implications:** This paper's findings and policy recommendations can inform the design and implementation of policies to support remittance flows and their recipients during and after the pandemic. **Originality/value:** This paper provides a timely and comprehensive review of the impact of COVID-19 on remittances, highlighting its economic, social, and policy implications, and contributes to the literature on remittances and their role in economic development and resilience.

**Keywords:** COVID-19, remittances, economic impact, social impact, policy implications

### **Introduction**

Since late 2019, the Covid-19 crisis has influenced the world economy in an unprecedented way. The virus and the measures taken to control its spread have profoundly disrupted business globally and impacted people's lives (Sweidan & Elbargathi, 2021a; Lagum, 2021a); as it has infected more than 192 million people globally and caused more than 4.1 million deaths reported worldwide as of July 31<sup>st</sup> 2021, (World Health Organization, 2021).

Consequently, the effect of Severe Acute Respiratory Syndrome Coronavirus 2 (SARS-CoV-2) has extended from individual health concerns to entire global economic systems (Abu-Rumman et al. 2020; Lagum & Elektorowicz, 2022). The macroeconomic impact of the COVID-19 pandemic has been overwhelming when the world's global gross domestic product (GDP) fell by

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3.4% from 2019 to 2020, with an average loss of 84.54 trillion U.S. dollars in 2020 (World Bank, 2021), accordingly, 10% of global GDP was dedicated to the global spending on health sector, (World Health Organization, 2021).

The economic losses were shown to be highly correlated with drop in the remittances levels (Alzougool et al., 2015; Sweidan & Elbargathi, 2022b) ; as The World Bank estimates a 14% decrease in global remittances from \$715 billion in 2019's to \$616 billion in 2021's (Elbargathi & Al-Assaf, 2019; World Bank, 2021). This decline is the largest since the economy collapsed following the pandemic, displacing many migratory workers who contributed significantly to the tax base.

The impact of COVID-19 on remittances varies greatly from region to region, The World Bank projects that remittances to Low and Low Middle Income Countries (LMICs) would decrease by 7.2% by 2021, whereas remittances to high-income nations could reduce by just 0.9% (The World Bank, 2021). The Asia-Pacific region saw the most significant decline during the pandemic. North America is expected to have the highest drop, at 16%, followed by an 8% decline in Europe and Central Asia and a 9% decline in sub-Saharan Africa.

Most severely impacted by the pandemic have been families that rely on remittances to make ends meet, particularly in low and middle-income countries (Reja & Das, 2021).

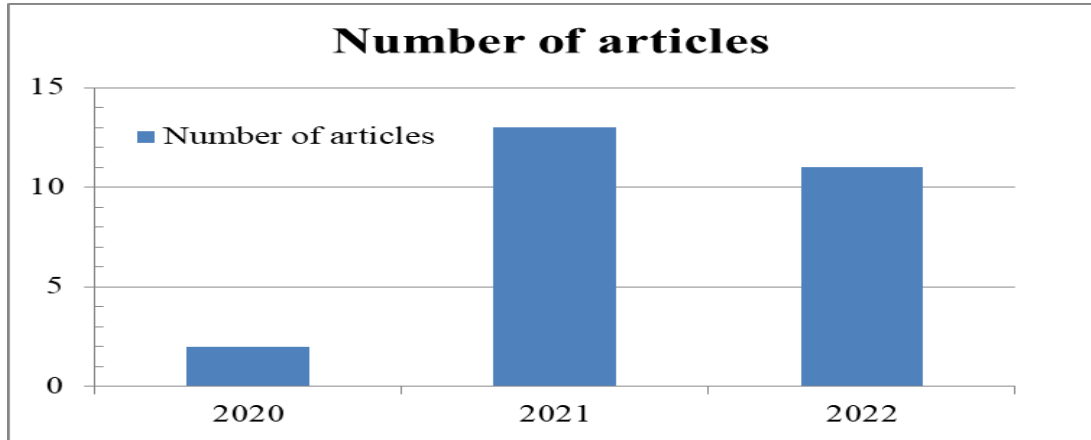
Therefore, the aim of this paper is to provide some insights into the dynamics and determinants of remittance flows during the pandemic, underscoring the importance of mitigating the negative effects of the crisis on family welfare in remittance-dependent countries. In this regard, a systematically review approach was conducted to evaluate the influence of COVID-19 on the remittances assessment since the start of the pandemic.

This paper is organized as follows: Section 2 discusses the methodology, while Section 3 introduces discussion and Conclusions are made in section 4.

## **Methodology**

This literature review search was performed using the Scopus database. Only peer-reviewed articles published between February 2020 and March 2023 were included in the search, Figure 1 presents the number of papers reviewed per each year. The twenty-six articles were informative, with research from Africa, Asia, South America, and Europe.

The research looked into how COVID-19 affected nations' emigration rates, poverty levels, and the growth of their economies. This study shed light on the economic effects of the pandemic on the nations that receive remittances and the groups that receive diaspora members' contributions, the summary of the 26 published studies that used in the present review can be shown in Table 1.



The goal of this paper is to extract all journal articles with “remittances and COVID-19” in their titles as they examined economic aspects, and they focused on remittances and the COVID-19 pandemic. The author searched in Scopus database, registrations, and publications to find relevant papers published up to 2023. Titles, abstracts, and keywords were examined, and duplicates were removed. Excel forms were used to collect the data, and review patterns were identified in the variation of research features and results. The data-charting forms were segmented according to the available connections regarding the research topic and were utilized for data extraction with pertinent notes and keywords for each article.

Furthermore, the review included only peer-reviewed papers, namely, articles and review papers, conference and working papers, reports, unpublished PhD dissertations, symposia, supplemental material, and prospective or intervention studies and book chapters were excluded. Articles were selected for this review are quantitative studies examining how COVID-19 affected remittances and those receiving them and this research and did not include articles published in languages other than English and all of the research results were backed up by in-text citations.

Title	Journal	Highlight of review	Reference
Remittances, household welfare, and the COVID-19 pandemic in Tajikistan	Asian Development Review	The impact that remittances have on the standard of living in Tajikistan	(Yamada et al., 2022)
Rising to the occasion: diaspora remittances to Zimbabwe during the COVID-19 pandemic	World Perspectives	This paper examines the nature, reasons, and goals of remittances sent by Zimbabweans living in the UK during the epidemic	(Mbiba & Mupfumira, 2022)

The impact of COVID-19 government responses on remittances in Latin American countries	Journal of International Development	The effect of economic and containment measures on remittances to South America	(Cardozo Silva et al., 2022)
Remittances and households' livelihood in the context of Covid-19: Evidence from Burkina Faso	Journal of International Development	The COVID-19 epidemic has affected the income of Burkina Faso families and the money sent home by migrants	(Tapsoba, 2022)
Forecasting the effect of migrants' remittances on household expenditure: COVID-19 Impact	Sustainability (Switzerland)	The effects of the COVID-19 epidemic on household spending in Ukraine	(Zhang et al., 2022)
Defying the odds: remittances during the COVID-19 Pandemic	Journal of Development Studies	This paper uses a local projection method to show that remittances are a major automatic stabilizer in countries of origin for migrants, with a positive response on COVID-19 infection rates.	(Kpodar et al., 2022)
Impact of Covid-19 pandemic on remittance inflow-economic growth-nexus in India: lessons from an asymmetric analysis	Remittances Review	Nonlinear analysis is used in this article to look at how remittances (REM) have different impacts on India's GDP per capita in different directions	(Jayaraman & Makun, 2022)
Are the remittance receipts of the South-Asian region resilient to the Covid-19 crisis? A peek into the future through the past	Journal of Sustainable Finance and Investment	This paper takes a look at how remittances fared in South Asia during the recent COVID-19 epidemic	(Khan & Akhtar, 2022)
Social economic outcomes of remittances from the diaspora and their role in managing the covid-19 pandemic in the emerging economy	Journal of Governance and Regulation	This article assesses the effect of diaspora remittances during the COVID-19 epidemic.	(Hoti & Kurhasku, 2022)
Remittances and Their Regional Influence in Times of Covid	Revista Portuguesa de Estudos Regionais	This article examines the impact that remittances had in different parts of	(Correa-Quezadaz et al., 2022)

Ecuador during the 2009  
COVID-19 outbreak

International migration, remittances and COVID-19: Economic implications and policy options for South Asia	Journal of Asian Public Policy	The COVID-19 has affected money sent back home to countries in South Asia, including India, Nepal, and Sri Lanka	(Withers et al., 2022)
Social remittances during COVID-19: on the “new normality” negotiated by transnational families	Comparative Migration Studies	The article look at how the global spread of the COVID-19 virus has changed the notion of "social remittances," or the international movement of ideas, customs, and norms	(Galstyan & Galstyan, 2021)
Remittances, financial development and poverty reduction in Sub-Saharan Africa: Implications for post-COVID-19 macroeconomic policies	Journal of Policy Modeling	This paper examines the influence of foreign remittances and financial development on poverty reduction in 44 sub-Saharan African nations from 2010 to 2019	(Acheampong et al., 2021)
The impacts of COVID-19 on migrants, remittances, and poverty in China: A microsimulation analysis	China and World Economy	The authors used a microsimulation model and a nationally representative household dataset to determine that during the pandemic lockdown period	(Zhang et al., 2021)
COVID-19 lockdown and penalty of joblessness on income and remittances: A study of inter-state migrant labourers from Assam, India	Journal of Public Affairs	This studies the effect of COVID-19-induced lockout on income and remittances of inter-state migratory workers from Assam, India	(Guha et al., 2021)
Impact of COVID-19 on fdis, remittances and foreign aids: a case study of Nepal	Millennial Asia	The article looks at how COVID-19 has affected FDI, remittances, and assistance for Nepal	(Bhattarai and Subedi, 2021)
Economic impacts of the COVID-19 lockdown in a	American Journal of Agricultural Economics	This article looks at how the COVID-19 lockdowns	(Gupta et al., 2021)

remittance-dependent region		have affected the finances of low-income families in a rural area of India	
The distributional impacts of the reduction in remittances in Central America in COVID-19 times	Research in Social Stratification and Mobility	This paper explores how the COVID-19 epidemic has affected the distribution of income in Central American countries	(Caruso et al., 2021)
Remittance arrangements within India and Covid-19: Kerala's Migrant Construction workers from West Bengal	South Asia Research	This article studies the effects of the COVID-19 epidemic on domestic remittance arrangements among migrant construction workers from West Bengal in Kerala, India.	(Reja & Das, 2021)
COVID- 19 impact on remittances and economic growth in three transitional countries in ASEAN: evidence from nonlinear analysis	Economics Bulletin	This article looks at how the COVID-19 pandemic affected three ASEAN countries in transition: Cambodia, Laos, and Vietnam.	(Makun & Jayaraman, 2021)
The impact of covid-19 pandemic on the volume of labor migration, employment, and remittances	Journal of the Geographical Institute Jovan Cvijic SASA	This article looks at how the COVID-19 outbreak has affected workers' ability to relocate for work	(Podra et al., 2021)
COVID-19: The impacts of the global crises on African remittances and countries response to this an extreme crisis	Cogent Economics and Finance	This paper investigates the possible impact of COVID-19 on remittances to the continent.	(Kassegn, 2021)
Remittances to Albania: before and after the COVID-19 pandemic	Remittances Review	This article looks at how the COVID-19 epidemic has affected remittances and how it has affected Albania's economy and society.	Barjaba (2021)
Impact of COVID-19 on remittances and its countercyclical effects on	Contaduria y Administracion	This article analyzes the countercyclical impacts of COVID-19 on regional	(López et al., 2021)

regional economies in Mexico	Environment and Planning A	remittances in Mexico in 2020.	(Abel & Gietel-Basten, 2020)
International remittance flows and the economic and social consequences of COVID-19	Environment and Planning A	This article takes a look at the ways in which the spread of COVID-19 might affect the money people send back home to their family and communities, as well as the effects this could have on national economies.	(Abel & Gietel-Basten, 2020)
The impact of the COVID-19 pandemic: the case of remittance recipient countries <sup>12</sup>	International Organisations Research Journal	This paper investigates the negative economic consequences of the spread of COVID-19 in countries that receive remittances and assesses the possible contribution that international financial institutions may make in addressing these consequences.	(Bondarenko, 2020)

**Discussion**

Twenty-six articles were evaluated on the effects of COVID-19 on remittances. Sub-Saharan Africa, Latin America, South Asia, and Europe were all represented in the studies that were released between 2020 and 2022. Descriptive analysis, time series analysis, panel data analysis, cross-sectional analysis, and mathematical modeling were all used in the investigations, thus, some studies employed regression analysis to examine how remittances affect macroeconomic variables, including GDP, poverty, and financial development (Acheampong et al., 2021). Barjaba (2021) used case studies to examine how COVID-19 affected remittances in certain places. On the other hand, some articles obtained information on migrants' remittance habits and the impact of COVID-19 via interviews and surveys (Zhang et al., 2022). The effects of COVID-19 on migration, remittances, and poverty are analyzed using micro simulation also (Zhang et al., 2021).

The majority of the research was on the effects of COVID-19 on remittances, which may have a profound effect on economic growth, poverty alleviation, a global charity, and individual well-being. Some studies looked at the cultural and sociological implications of remittances during the pandemic, while others examined how transnational families adjusted to a "new normal" back home. Twelve of the chosen studies examined how COVID-19 affected remittances and how that affected poverty reduction, financial development, and FDI. The research mainly focused

on third-world nations in Asia, Africa, and Latin America. Three studies looked at how the pandemic affected society and culture via remittances, and two examined how COVID-19 affected labor migration and employment. The effects of the COVID-19 pandemic on migrant workers' wages, regional economies, poverty alleviation efforts, FDI inflows, and family well-being were analyzed. The articles consistently pointed out the negative effects the pandemic had on remittances and how it affected the local economy. Whereas, several studies examine how government policies and reactions to the pandemic affect the administration of remittance inflows. The decline in remittances to Sub-Saharan African nations due to the pandemic can potentially increase poverty and slow financial growth in such regions (Acheampong et al., 2021). Similarly, the pandemic significantly impacted remittance inflows in Nepal, which might further affect the country's economic plight (Bhattarai & Subedi, 2021). Despite the country's economic woes, Zimbabwe saw an increase in remittances from its expatriate population due to the pandemic (Mbiba & Mupfumira, 2022). Moreover, COVID-19 has seriously affected countries that rely on remittances (Bondarenko, 2020). The labor market results have been worse for males, younger employees, and workers with lower levels of education, all of whom comprise a substantial portion of the low-skilled and informal workforce (Beland et al., 2020). Several nations have seen decreased in FDI, remittances, and help because of the pandemic (Bhattarai & Subedi, 2021). The migrant workers have been unable to provide for their families as usual, and those families have seen a decrease in remittances as a result (Guha et al., 2021). The former articles examined how remittances might help cushion the blow to families and the economy from the pandemic. Furthermore, the pandemic caused an alarming increase in unemployment rates in industrialized countries like the United States and Spain. Just 6.5% of Americans believed that unemployment would decrease in 2020, while 57.4% predicted that it would remain about the same, and 36.1% indicated that it would increase, according to a survey by Binder (2020). COVID-19 also caused havoc in the Spanish job sector, raising the unemployment rate that year by 11.9%. (Pinilla, 2021). It devastated the informal economy of underdeveloped nations, leading to massive job losses and underemployment (Podra et al., 2021). Workers have felt the effects of the economic losses incurred due to decreased demand, restricted travel, limited market access, and lost mobility of people and commodities (Rasul et al., 2021). According to research conducted in Nepal (Bhattarai & Subedi, 2021) and Burkina Faso (Tapsoba, 2022), the global pandemic caused many people to lose their jobs or be forced into underemployment. In addition, Countries like Nepal, Ecuador, and Tajikistan have seen large drops in remittance inflows due to the pandemic (Bhattarai and Subedi, 2021). As a result of the decline in remittances, some families have had to cut down on healthcare since they can no longer afford it (Correa-Quezadaz et al., 2022). Several governments have increased healthcare expenditures and social welfare initiatives to help their populations cope with the pandemic (Yamada et al., 2022). Consequently, government spending shifted away from infrastructure and military to healthcare and social welfare programs (Withers et al., 2022). The pandemic also brought attention to the need for further investment in healthcare infrastructure and research to combat new infectious disease



threats, (Hoti & Kurhasku, 2022). Besides, several nations have seen savings and investments suffer due to the pandemic's disruption of remittances, FDI, and help (Kpodar et al., 2022). As a result of the economic uncertainties brought on by the pandemic, many investors have either postponed or canceled their investment plans (Gupta et al., 2021). As part of their response to the pandemic, lockdowns and travel restrictions instituted by governments have also significantly reduced economic activity and hampered investment (Abel & Gietel-Basten, 2020). Alternatively, some studies claim the pandemic improved up innovation and the adoption of new technology, which may result in more investment and savings on the road (Makun & Jayaraman, 2021; Jayaraman & Makun, 2022). Indeed, a decline in remittances negatively affected household well-being in Tajikistan and adversely affected poverty alleviation in Sub-Saharan Africa (Acheampong et al., 2021). For local economies in Mexico, the pandemic had a countercyclical effect in the form of remittances that helped cushion the blow of the COVID-19 recession (López et al., 2021). The pandemic also affected foreign direct investments (FDIs), with several nations seeing a decline (Cardozo Silva et al., 2022) For instance, in Nepal, foreign direct investments, remittances, and international assistance dropped drastically during the pandemic (Bhattarai & Subedi, 2021). Contrary to expectations, remittances in South Asian nations remained strong during the COVID-19 crisis (Khan & Akhtar, 2022).

Moreover, a drop in remittances due to the pandemic negatively impacted family incomes and contributed to rising poverty rates. In Nepal, for instance, the decrease in remittances caused by COVID-19 led to a drop in family income and lower consumption (Bhattarai & Subedi, 2021). The economic effect of COVID-19 led to a fall in remittances in Albania, resulting in reduced revenue and consumption (Barjaba, 2021). In Sub-Saharan Africa, where remittances play a crucial role in poverty reduction, the drop in remittances significantly impacted poverty levels (Acheampong et al., 2021). Similarly, Remittances to Sub-Saharan Africa have decreased because of the economic slump, which negatively impacts financial development and alleviates poverty (Acheampong et al., 2021). In the same way, the pandemic in Albania reduced remittances, which had a major effect on the economy (Barjaba, 2021). Nepal's economic development slowed due to the COVID-19 pandemic because of its effect on FDI, remittances, and international assistance (Bhattarai & Subedi, 2021). Distributional effects of the drop in remittances in Central America were also experienced (Caruso et al., 2021).

## **Conclusion**

This review highlights the significance of remittance flows in different regions worldwide and how the COVID-19 pandemic disrupted this critical source of income for millions of families in developing nations. The studies demonstrate the resilience and countercyclical nature of remittances, which have provided a lifeline for households and contributed positively to economic growth. However, the pandemic-induced recession in advanced economies led to a sharp drop in remittance flows, posing severe challenges for vulnerable communities in

remittance-dependent countries. The findings emphasize the urgent need for policymakers to devise effective macroeconomic policies and public-private partnerships to mitigate the adverse effects of the pandemic and promote the stability and resilience of remittance-dependent families and economies.

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