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Unpacking the financial constraints and development limitations of remittances flows in Gokwe North, Zimbabwe

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ABSTRACT

This paper explores the challenges faced by recipients of financial remittances in rural Gokwe North District, in the Midlands Province of Zimbabwe. It is a qualitative empirical study couched in the Capability Approach of Amartya Sen which focuses on individuals' capabilities to achieve their objectives and well-being in life. The study essentially examines how structural and institutional constraints undermine recipients' capabilities to convert remittances into sustainable development outcomes. The research interviewed 20 participants selected through purposive and snowball sampling to understand the major challenges faced by recipients of remittances and the strategies that can be employed to address them. Thematic analysis was employed to identify recurring patterns and meanings in participants' narratives of remittance receipt and utilisation. The study identified five interconnected challenges of limited access to financial services, dependency on remittances without sustainable development, poor financial literacy and management skills, high transaction costs and fees, and delays and unreliability in remittance delivery. These constraints do not operate in isolation but constitute an interconnected system of deprivation that systematically erodes remittance value and limits recipients' capabilities. The findings reveal that while remittances provide essential short-term relief for basic consumption, education, and healthcare, their transformative potential is severely constrained by infrastructural deficits, institutional weaknesses, and capability deprivations. Recipients are forced to rely on informal channels that expose them to high costs, exploitation, and unreliable service delivery. The study concludes that realising the developmental potential of remittances requires targeted interventions including financial literacy programmes, expanded rural agent networks, improved digital infrastructure, regulatory reforms to cap transaction fees, and integration of vocational training with remittance utilisation strategies. These interventions must be implemented in an integrated manner to address the interconnected nature of the identified constraints. In light of the above findings, improving financial literacy and access to formal financial systems is crucial to enhance the developmental potential of remittances.

Keywords: Capabilities, Gokwe North, Midlands Province, Remittances, Strategies, Zimbabwe

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I. INTRODUCTION

Remittance flows have emerged as critical lifelines for households and communities in many parts of the developing world, including rural Zimbabwe. In Gokwe North, a predominantly agrarian district characterised by economic precarity and limited state-led development, remittances have increasingly substituted for formal income and public services. While much scholarly attention has highlighted the positive development potential of remittances such as poverty alleviation, improved access to education and healthcare, and enhanced household resilience, less attention has been paid to the structural and financial constraints that limit their transformative capacity at both micro and macro levels.

Remittances have become an increasingly important and resilient source of external finance for many developing countries, often surpassing Foreign Direct Investment (FDI) and Official Development Assistance (ODA). According to the World Bank (2023). global migrant remittance flows to low- and middle-income countries (LMICs) reached approximately USD54 billion, compared to USD30 billion for FDI and USD60 billion for ODA (Yoda, 2025), reflecting the growing significance of transnational financial flows in sustaining livelihoods and stimulating grassroots development. These transfers, often sent by migrant workers back home, have proven to be more stable than other financial flows during times of crisis, such as economic downturns or pandemics.

In the context of Sub-Saharan Africa, remittances amounted to over USD31.656 billion in 2010 and increased to USD49.33 billion in 2019, accounting for 2.20% and 2.73% of Gross Domestic Product (GDP) respectively (World Bank, 2021; Owamah et al., 2025), with countries such as Nigeria, Ghana, Kenya, and Zimbabwe among the top recipients. For Zimbabwe, remittances have become a crucial economic buffer. In 2022, Zimbabwe received over USD1.66 billion in diaspora remittances, a significant increase from USD939 million in 2020 (Reserve Bank of Zimbabwe, 2023; Abel et al., 2025). These flows now account for over 10% of the country's GDP (Abel et al., 2025), demonstrating their centrality in household consumption, healthcare, education, investment in housing, and rural development.

However, some studies have supported the economic impact of remittances in Africa (Muzapu & Havadi, 2021; Bucevska, 2022; Taiwo, 2020), while other scholars have professed negative economic impacts of remittances (Bird & Choi, 2020). The divisive debate on the impact of remittances in Africa triggered this study, with the desire to understand financial development constraints of remittances in Gokwe North district in Zimbabwe. In rural districts of Zimbabwe such as Gokwe North, where formal employment opportunities and public service delivery are severely constrained, remittances are increasingly relied upon as a primary means of survival. The remittances contribute to purchasing agricultural inputs, financing children's education, building houses, and cushioning against food insecurity (Sikhosana et al., 2025). However, while remittances offer notable development potential, their impact remains uneven and limited by structural and institutional challenges. These include high transfer costs, poor rural financial infrastructure, regulatory inconsistencies, and the absence of targeted strategies to integrate remittances into local development planning (Mbiba & Mupfumira, 2022). The need to understand these challenges and targeted interventions motivated this study.

Moreover, the heavy dependence on remittances raises concerns about long-term sustainability, particularly as they may reduce pressure on the state to deliver services or inadvertently deepen economic inequalities between remittance-receiving and non-receiving households (Moyo, 2024). The existing literature often celebrates remittances as private safety nets but overlooks the broader political economy that constrains their full developmental utility (Moyo, 2024), especially in marginalised regions like Gokwe North. Thus, the study seeks to critically examine the financial constraints and development limitations of remittance flows in Gokwe North, moving beyond simplistic narratives of remittances as inherently beneficial. It interrogates how remittance-dependent development plays out at the local level, highlighting the institutional, infrastructural, and socio-political dynamics that shape their use and impact.

1.1 Statement of the Problem

While financial remittances are a vital source of income for many households in Gokwe North, recipients face several challenges that undermine the potential benefits of these financial resources. Recipients face issues such as high transaction costs, limited access to formal banking services, fluctuations in exchange rates, and a lack of financial literacy, which inhibit the efficacy of remittance utilisation (Moyo, 2024; Mbiba & Mupfumira, 2022). In addition, dependency on remittances has the potential to undermine the local economy in Gokwe North and contribute to the cycle of poverty, as families focus more on consumption at the expense of long-term investments in education or business development. Research carried out has explored the critical role of remittances in poverty alleviation and economic development (Muzapu & Havadi, 2021); however, most have not focused on the challenges faced by recipients in a rural setting such as Gokwe North. This research provides a unique focus on the lived experiences in a rural setting with limited financial infrastructure, hence informing policy and institutional interventions.

1.2 Research Objectives

i. To examine the financial and infrastructural challenges constraining remittance utilisation among households in Gokwe North, Zimbabwe.
ii. To identify strategies for enhancing the developmental impact of remittances in Gokwe North, Zimbabwe.

II. LITERATURE REVIEW

2.1 Theoretical Framework

This study is anchored in the Capability Approach, pioneered by Amartya Sen (1985, 1999) and refined by Martha Nussbaum (2000, 2011). The framework shifts evaluative focus from resource availability to individuals' actual freedoms and opportunities to achieve valued outcomes. Sen's (1999) foundational contribution conceptualises well-being as multidimensional, extending beyond conventional economic indicators to encompass what individuals are able to be and do and their capabilities and functionings (Terzi, 2025). This distinction is particularly pertinent to remittance studies, compelling researchers to interrogate whether financial transfers genuinely translate into enhanced well-being and expanded life choices, or merely provide temporary relief without fostering sustainable development. A second critical dimension is Sen's (1999) emphasis on individual agency, people's capacity to act on their own behalf and pursue lives they have reason to value (Bartolomei et al., 2024). Development interventions must respect diverse aspirations and contextual realities (Natarajan et al., 2022). Third, the Capability Approach recognises that capabilities are profoundly shaped by social, political, and environmental contexts including institutional quality, infrastructure, and access to education and healthcare (Natarajan et al., 2022). This contextual sensitivity is directly applicable to Gokwe North, where poor financial infrastructure, limited institutional support, and environmental vulnerabilities such as recurrent droughts systematically constrain recipients' capacity to transform remittances into durable improvements. As Mohammed (2022) observed, poverty is not merely a lack of income but a deprivation of fundamental freedoms, a condition that accurately describes many Gokwe North recipients who, despite receiving financial transfers, remain trapped in cycles of vulnerability and dependency. Finally, the Capability Approach carries normative implications for evaluating justice and inequality (Terzi, 2025), illuminating structural inequalities in Gokwe North's remittance landscape, where uneven access to financial services, differential exposure to transaction costs, and disparities in financial literacy systematically disadvantage certain households. The Capability Approach is thus exceptionally well-suited to this study. By focusing on what individuals can actually do with financial resources, the framework provides a nuanced understanding of how structural issues, poor infrastructure and high costs constrain conversion of remittances into valuable outcomes such as improved health, education, and economic security. The approach offers both a diagnostic tool for identifying barriers to effective remittance utilisation and a normative compass for designing interventions that genuinely expand recipients' freedoms and capabilities.

2.2 Empirical Review

2.2.1 Financial and Infrastructural Challenges Constraining Remittance Utilisation

The literature identifies five interconnected challenges that constrain remittance utilisation in rural contexts. First, limited access to formal financial services perpetuates financial exclusion. Guermond (2020) found that formalising remittances flows faces resistance from recipients who prefer informal channels that bypass complicated financial systems, advocating instead for financial architectures responsive to local realities. Barkat et al. (2024) similarly observed that lack of access to formal banking leads to dominance of informal channels that are difficult to supervise, control, or leverage for development. While Dzeha et al. (2025) found that remittances have positive effects on financial inclusion, but these are contingent upon supportive institutional frameworks (Rossel & Schank, 2024). The institutional contingency is particularly relevant to rural contexts, where weak institutional capacity severely constrains the developmental potential of remittances. Furthermore, Mohammed (2022) noted that rural areas face infrastructural marginalisation, where services are urban-centred, leaving rural populations underserved, while Moyo, (2024) observed that where formal remittance outlets are scarce, rural people turn to informal channels that lack transparency and expose recipients to fraud and high costs. Essentially, without deliberate institutional interventions, remittances may be absorbed into informal systems that perpetuate rather than reduce financial exclusion.

Second, dependency on remittances without sustainable development undermines local economies. Mack et al., (2024) and Ratha (2023) contend that unless remittances are channelled into productive investments, they are highly likely to be unsustainable in the long term. De Haas (2020) reinforce this perspective, observing that overreliance undermines rural economic transformation as recipients align more with consumption than investment. Conversely, Sikhosana et al. (2025) found that remittances provide crucial protection in Zimbabwe's volatile economy, contributing to poverty reduction and supporting local economic projects, though they acknowledge that protection does not automatically translate into development without complementary institutional support and capacity building. In essence, the developmental impact of remittances is contingent upon the presence of supportive institutions and policies that facilitate productive investment.

Third, limited financial literacy constrains recipients' ability to invest productively. Alqam and Hamshari (2024) found positive effects of financial literacy on financial inclusion, while Osabutey and Jackson (2024) highlighted the developmental role of financial education. Yoda (2025) argued that remittances can enhance development only when recipients have access to financial education and savings mechanisms. However, Carling (2020) cautioned that structural limitations can diminish the impact of individual financial literacy, noting that financial training alone cannot resolve structural poverty without complementary institutional support. Osei-Gyebi et al., (2023) critiqued the assumption that remittances are inherently developmental, arguing that their impact is heavily influenced by local conditions, including education, infrastructure, and institutional support. Effectively, financial literacy programmes must be complemented by broader interventions addressing access to credit, markets, and supportive institutions.

Fourth, high transaction costs erode remittance value. Ratha (2023) noted that Sub-Saharan Africa has among the highest remittance fees globally, while N'Dri and Kouame (2025) argued that transaction costs significantly reduce the effectiveness of remittances as development tools, particularly where financial infrastructure is poor. Bonga (2020) emphasised that rural recipients face higher costs due to weak networks, poor access to financial services, and lack of financial literacy. Bare et al., (2022) additionally noted how financial literacy, costs, and informal agent exploitation reduce the efficacy of remittances in moulding productive investment among rural women and small entrepreneurs. Clemens and Ogden (2020) warned that without supportive systems and policies, remittances risk entrenching inequality rather than solving it, a concern particularly pertinent to Gokwe North where high transaction costs and limited access points create a situation in which remittances may paradoxically perpetuate rather than reduce vulnerability.

Fifth, delays and unreliability undermine planning and investment. Moyo (2024) noted that delays and unreliable systems affect how households use remittances, as unpredictability undermines planning and investment. Mack et al., (2024) observed that unpredictable remittance flows cripple consumption patterns, making it difficult for families to meet obligations timeously. Forhad & Alam, (2025) argued that transaction delays and service inefficiencies undermine development impact, particularly in low-income rural areas. Crush and Tawodzera (2023) found that recipients struggle to utilise remittances effectively when currency instability and conversion challenges prevail, while Mbiba and Mupfumira (2022) observed that the efficacy of remittances was undermined by limited access to USD cash and unsustainable exchange rates. Sikhosana et al. (2025) and Jallow and Jiang (2025) noted that despite delivery challenges, remittances remain key to poverty reduction, though this potential is significantly compromised when delivery is unreliable.

2.2.2 Strategies for Enhancing Developmental Impact of Remittances

The literature proposes several strategies to enhance remittance impact. Financial literacy training enables recipients to save, invest, and plan effectively (Ratha, 2020; Yoda, 2025; Osabutey & Jackson, 2024). However, as Carling (2020) cautioned, financial training alone cannot resolve structural poverty without complementary institutional support. This suggests that financial literacy programmes must be complemented by broader interventions addressing access to credit, markets, and supportive institutions. Improved agent networks and remittance infrastructure reduce transaction costs and access barriers (Bonga, 2020; Alhassan et al., 2025; Sithole et al., 2025a, 2025b). Investment in inclusive infrastructure is not merely logistical but developmental, creating equity in financial access. Ky (2025) demonstrated the potential of mobile money but noted that consistent infrastructure is crucial to realise these benefits fully. This is particularly relevant to rural settings, where even mobile money platforms are undermined by network unreliability, agent shortages, and limited digital literacy. Community-based savings and lending groups enhance financial resilience through collective action (Landman & Mothombeni, 2021; Chikweche et al., 2023; Allen et al., 2014). These groups serve as critical informal institutions that fill the gap left by absent formal financial services. By enabling members to save collectively, access credit, and invest in productive activities, savings groups expand participants' capabilities and reduce vulnerability to the volatility of individual remittance flows. However, these groups cannot fully substitute for formal financial services; they represent a partial adaptation rather than a comprehensive solution. Integration of digital and mobile money platforms offers transformative potential, though effectiveness depends on consistent infrastructure (Ky, 2025; GSMA, 2020; Batista & Vicente, 2025; Diallo, 2025; Akinyemi et al., 2020). Mobile money offers transformative potential, but this potential is contingent upon supportive infrastructure and regulatory frameworks. Digital financial inclusion requires not only platform availability but also investment in infrastructure, literacy, and institutional support. Vocational and entrepreneurship training enables recipients to use remittances as seed capital for income-generating activities (Mohamad et al., 2025; Alhassan et al., 2025; De Haas, 2020). This strategy recognises that remittances alone cannot drive sustainable development without institutional support for skill-building and enterprise development. Vocational training not only enables productive investment but also enhances resilience by reducing dependency on remittances. Regulatory reforms that protect recipients from exploitative practices, including capping transaction fees, ensuring currency conversion transparency, and establishing complaint mechanisms, are also essential (Mbiba & Mupfumira, 2022; Sithole, 2025). Dhakal (2022) emphasised that addressing fragile operational structures and bureaucratic delays is critical to realising the transformative potential of remittances. Regulatory reforms must be implemented in conjunction with other strategies to address the systemic nature of the challenges.

2.3 Synthesis and Research Gap

The literature demonstrates that remittances possess significant potential for poverty alleviation and economic development, yet this potential is consistently constrained by structural, institutional, and contextual factors. Studies have explored the financialisation of remittances (Guermond, 2020), their impact on human capital investment (Bare et al., 2022), their role in local economic development (Sikhosana et al., 2025), and the challenges of transaction costs and infrastructure deficits (Ratha, 2023; Mbiba & Mupfumira, 2022). However, most studies have focused on macro-level analysis or urban contexts, with limited attention to rural recipients' lived experiences in settings characterised by severe infrastructural deficits and institutional weakness. While scholars have acknowledged challenges of high transaction costs and poor financial infrastructure (Ratha, 2023; Mbiba & Mupfumira, 2022), there is a notable lack of empirical research that critically unpacks how these constraints operate at the micro-level and limit capability expansion, as conceptualised by Sen's Capability Approach. The existing literature tends to treat remittances as relatively uniform financial flows, neglecting the heterogeneous experiences of recipients in different socio-economic and geographical contexts. Moreover, the literature often celebrates the potential of remittances while paying insufficient attention to the structural barriers that systematically undermine their developmental impact, particularly in marginalised rural communities. The literature also reveals a gap in understanding how community-based financial mechanisms (Carling, 2020; Allen et al., 2014; Landman & Mothombeni, 2021; Chikweche et al., 2023), digital financial inclusion (GSMA, 2020; Batista & Vicente, 2025; Diallo, 2025; Akinyemi et al., 2020; Ky , 2025), financial literacy and vocational training (Alqam & Hamshari, 2024; Osabutey & Jackson, 2024; Mohamad et al., 2025; Alhassan et al., 2025), and structural and institutional barriers (Carling, 2020; Dhakal, 2022; Narayan et al., 2011; Sander & Maimbo, 2005; Khazanchi & Saxena, 2025; Bahr et al., 2024) interact with remittance flows to shape developmental outcomes in rural contexts. This study fills this gap by providing a qualitative, context-specific analysis of remittance constraints and strategies in Gokwe North, Zimbabwe, illuminating the institutional, infrastructural, and socio-political dynamics that shape remittance utilisation and developmental outcomes, thereby providing empirical evidence to inform policy and institutional interventions that can genuinely expand the capabilities of remittance recipients and contribute to sustainable rural development.

III. METHODOLOGY

3.1 Research Design

The paper is guided by the interpretivist paradigm in its analysis of the challenges faced by recipients of remittances in Gokwe North. This is largely a qualitative empirical study that sought to understand the lived experiences of remittance recipients in Gokwe North. The study's design used in-depth interviews to collect data to allow for a deeper exploration of sensitive issues and complex realities (Taherdoost, 2021).

3.2 Study Area

The study was conducted in Gokwe North District, Midlands Province, Zimbabwe. Gokwe North is a predominantly agrarian district characterised by economic precarity and limited state-led development. The district faces significant challenges including recurrent droughts, poor infrastructure, and limited access to financial services, making it an ideal context for studying the challenges faced by remittance recipients.

3.3 Population and Sampling

Twenty participants participated in the research study. The sample of 20 participants was selected using a combination of methods to ensure representation and relevance to the study on challenges faced by recipients in Gokwe North.

Sixty percent of the participants were selected using purposive sampling, based on their experience receiving remittances and living in Gokwe North. These people were identified through community leaders, Non-Governmental Organisations (NGOs), and village heads. Considerable 40% were chosen using snowball sampling whereby initial participants referred other eligible recipients, expanding the sample size.

Table 1
Participant Demographic Profile

Category	Number	Gender Distribution
Remittance Recipients (Household Heads)	6	4 Females, 2 Males
Remittance Recipients (Youth/Young Adults)	4	2 Females, 2 Males
Money Transfer Agents (e.g., Mukuru, EcoCash)	3	2 Males, 1 Female
Local Business Owners/Informal Traders	3	2 Females, 1 Male
Community Leaders (Village Heads, Church Leaders)	2	1 Male, 1 Female
Teachers/Educators	1	1 Male
Government/Institutional Representatives	1	1 Female
Total	**20**	**11 Females, 9 Males**

3.4 Data Collection

Data was collected over more than four months through in-depth interviews. The research emphasised ethical considerations such as confidentiality of the identity of research participants, respect for their consent, and explaining in detail the purpose of the research and how the data would be protected and used (Taherdoost, 2021).

3.5 Data Analysis

The study used the thematic approach to analyse qualitative data, thereby understanding themes and patterns and drawing conclusions. This involved a three-month engagement, triangulation of the data through interviews and observations, and validation of data by research participants through feedback sessions and review of interview transcripts as well as peer debriefing.

3.6 Ethical Considerations

The study adhered to strict ethical protocols which included ensuring the confidentiality and anonymity of all research participants, obtaining informed consent from all participants, explaining the purpose of the research and how the data would be protected and used, and allowing participants to withdraw from the study at any time without consequence.

3.7 Trustworthiness of the Study

Trustworthiness was enhanced through detailed contextual participant thick descriptions, making sure that findings reflected their lived realities and experiences, triangulation of data through multiple sources, member checking through feedback sessions, and peer debriefing to validate interpretations.

IV. FINDINGS & DISCUSSION

4.1 Challenges Faced by Recipients of Remittances in Gokwe North

4.1.1 Limited Access to Financial Services

The first and most fundamental challenge confronting remittance recipients in Gokwe North is severely limited access to formal financial services.

A local businessman articulated the depth of financial exclusion:

> *"The majority of people in Gokwe North do not have bank accounts. They are largely peasants who rely on subsistence farming. They rely on remittances for survival."* (Local Businessman, Mutora Business Centre, 15/03/26)

A Business Studies Teacher corroborated this, noting the geographical concentration of remittance outlets:

> *"We have few registered outlets of MUKURU remittances in Gokwe North. These outlets are domiciled at Nembudziya, Chireya, and Kabuyuni. People travel long distances to access their monies sent from the diaspora. Network challenges are affecting the recipients to collect the money in time."* (Business Teacher, Nyamuroro Secondary school, Gokwe North, 22/03/26)

A local farmer elaborated on practical difficulties:

> *"There is unavailability of cash from agents; sometimes it increases costs in terms of transport, food, and time. The network challenges may affect the recipients to collect the money in time."* (Local Farmer, Nembudziya Area, Gokwe North, 10/03/26)

The participant narratives reveal a profound disjuncture between the promise of remittances as development finance and their delivery reality. The financial exclusion described is not merely an inconvenience but a fundamental constraint on recipients' capabilities, as articulated by Sen's (1999) Capability Approach. While financial resources are technically transferred, recipients' capability to utilise them effectively is systematically undermined by infrastructural deficits, geographical marginalisation, and institutional failures.

This finding aligns with Dzeha et al. (2025) but qualifies their assertion that remittances positively affect financial inclusion, demonstrating that such effects are contingent upon accessible financial infrastructure, a condition conspicuously absent in Gokwe North. Barkat et al. (2024) similarly argued that lack of access to formal banking leads to dominance of informal channels difficult to supervise or leverage for development. Mohammed (2022) noted rural infrastructural marginalisation, while Moyo (2024) observed that rural people turn to informal channels exposing them to fraud and high costs. The Gokwe North case reveals that reliance on informal channels is not preference but forced adaptation to structural deficits.

4.1.2 Dependency on Remittances Without Sustainable Development

A second major challenge is the heavy dependency on remittances as the primary source of household income, coupled with a corresponding decline in local productive activities and sustainable development initiatives.

A farmer from Gokwe-Gumunyu articulated this paradox:

> *"Remittances help us survive, but they don't build anything permanent. Once it is finished, we are back to zero. We used to grow cotton for survival, and since the prices of cotton decreased sharply, we stopped growing cotton because it was draining our energy too much."* (Local Farmer, Gumunyu, Gokwe North, 28/03/26)

A mother in Ward 13 illustrated the dependency mindset:

> *"We just wait for my son in South Africa to send money via Mukuru or Western Union... There is nothing much to do here anymore due to these climatic changes experienced through incessant droughts."* (Household mother, Ward 13, Gokwe North, 30/03/26)

Another participant revealed the precariousness of this dependency:

> *"When the money delays, we struggle... we have no other source of income. Even farming is now hard without inputs."* (Participant, Ward 13, Gokwe North 30/03/26)

The narratives reveal that remittances, rather than catalysing sustainable development, have fostered dependency that erodes local productive capacity. This supports Mack et al., (2024) and Ratha (2023) that unless remittances are channelled into productive investments, they are unsustainable. De Haas (2020) observed that remittances diminish local economic initiatives by reducing incentives for productive engagement, vividly illustrated by Gokwe's cotton production decline.

However, Sikhosana et al. (2025) found that remittances provide crucial protection in Zimbabwe's volatile economy. The Gokwe case validates this protective function while challenging the assumption that protection automatically translates into development. From Sen's (1999) Capability Approach, remittances fail to expand recipients' capabilities and freedoms; they provide essential consumption resources but not expanded capabilities or enhanced agency.

4.1.3 Limited Financial Literacy and Management Skills

A third critical challenge is the widespread lack of financial literacy and management skills among remittance recipients.

A grandmother from Gokwe-Kabuyuni revealed her lack of financial planning:

> *"When the money comes, I just buy what is needed, that is food, sugar, cooking oil, mealie meal, and also paying school fees and healthcare fees, sometime. I don't really know how to plan for the future. It just finishes quickly."* (Grandmother, Gokwe Kabuyuni, 10/04/26)

An informal trader acknowledged the absence of financial management skills:

> *"We have never been taught how to use money properly. I just collect and spend. Sometimes I even forget to keep money aside for emergencies. Due to challenges of life, the money I received I use it quickly."* (Informal Trader, Gokwe North 15/04/26)

A young woman expressed a desire for skills enabling productive investment:

> *"I wish I knew how to start a project with this money, maybe poultry, sewing, or selling vegetables and fruits. I do not know how. I just keep waiting for the next money."* (Young Woman, Gokwe North, 16/04/26)

The narratives reveal a pervasive knowledge deficit systematically constraining remittances' developmental potential. This aligns with Alqam and Hamshari (2024) on positive effects of financial literacy and Yoda, (2025) that remittances enhance development only with financial education. However, Carling (2020) cautioned that structural limitations diminish individual financial literacy's impact, and Osei-Gyebi et al., (2023) noted that remittance impact is heavily influenced by local conditions. The Gokwe case demonstrates that without deliberate educational and institutional interventions, remittances are absorbed into consumption rather than catalysing sustainable development.

In line with Sen's (1999) Capability Approach, the financial literacy deficit represents a fundamental capability constraint that prevents recipients from converting financial resources into valuable functionings. Terzi, (2025) emphasised that development should be understood as the expansion of individuals' capabilities, their ability to achieve the lives they have reason to value. The Gokwe case validates this perspective while also revealing that agency alone is insufficient without structural support; participants demonstrated clear aspiration but lacked the institutional pathways to realise their ambitions.

4.1.4 High Transaction Costs and Fees

A fourth burdensome challenge is the high transaction costs and fees associated with receiving remittances. These include direct charges from money transfer operators, agent fees added at collection, and indirect costs such as transport, food, and time expended in travelling to collection points.

A widow and caregiver from Ward 36 provided a detailed account of hidden costs:

> *"Every time my daughter sends money from South Africa, I lose at least US$10 just to get it. Mukuru charges their fees, then the agent here adds his own cut. On top of that, I walk 7km to the growth point and pay for a scotch cart back with groceries. At the end of the day, I am left with too little to buy seeds or keep aside."* (Caregiver, Ward 36, Gokwe North 25/04/26)

An informal trader from Ward 7 expressed frustration at how costs erode business opportunities:

> *"Sometimes I receive money meant to restock my small shop, but by the time I collect it after bus fare and paying the agent, it is no longer enough. The costs kill small business dreams. We are punished for living far from banks and cities."* (Informal Trader, Ward 7, Gokwe North, 30/04/26)

Another participant described the difficulty of accessing remittances affordably:

> *"My brother sends money monthly, but these services are expensive. We tried various money senders but they reflect the same. Now we delay collecting until it is a bigger amount. But when there is an emergency,*

> *we are stuck, so we pay more or borrow to cushion our business."* (Participant, Ward 13, Gokwe North 30/03/26)

The narratives expose a stark paradox, remittances intended to alleviate poverty have their value systematically eroded by costs. This aligns with Ratha (2023) on high transaction fees in Sub-Saharan Africa and N'Dri & Kouame (2025) that transaction costs reduce remittance effectiveness. In the same vein, Bonga (2020) emphasised rural recipients face higher costs due to weak networks. Clemens and Ogden (2020) warned that without supportive policies, remittances entrench inequality, vividly demonstrated by Gokwe's spatial concentration of outlets imposing a "hidden tax" on rural recipients.

From Sen's (1999) Capability Approach, high costs of accessing remittances represent a significant constraint on recipients' freedom and capability. In Gokwe North, the conversion function is severely constrained by high transaction fees, long travel distances, transport costs, and limited access points. Sithole et al. (2025a, 2025b) noted that without decentralised remittance services and rural financial infrastructures, beneficiaries bear hidden costs. The Gokwe case vividly illustrates these hidden costs, demonstrating how structural and institutional impediments systematically undermine the developmental potential of remittances.

4.1.5 Delays and Unreliability in Remittance Delivery

A fifth challenge is the frequent delays and unreliability of remittance delivery. A parent from Gokwe-Nembudziya described how delays affect children's education:

> *"When the money doesn't come on time, school fees are delayed. My child is chased away from school. The teacher doesn't understand money sending platforms' delays; they just want receipts."* (Parent, Gokwe-Nembudziya 16/05/26)

A mother from Katazo Village recounted repeated disappointments:

> *"Sometimes we go to collect the money, but the agent says the system is down or there is no cash. I have gone back home empty-handed several times, walking 10 kilometres. We live by hope, not certainty."* (Mother, Katazo Village, Gokwe North, 20/05/26)

A local village woman highlighted currency-related challenges:

> *"They say money is there, but they have no USD cash. Sometimes they give me rands, which local shops don't accept fairly. I lose value every time, yet this money is all we depend on."* (Local Villager, Gokwe North, 28/5/26)

The narratives reveal that delays and unreliability critically constrain remittances' developmental potential. This is in line with Moyo (2024) who noted that delays undermine planning and investment. Similarly, Mack et al., (2024) observed that unpredictable flows cripple consumption patterns. The Gokwe case reveals human costs, children excluded from school, families unable to meet basic needs. Crush and Tawodzera (2023) and Mbiba and Mupfumira (2022) observed that currency instability undermines remittance efficacy.

Additionally, Sikhosana et al. (2025) and Jallow and Jiang (2025) noted that despite delivery challenges, remittances remain key to poverty reduction. The Gokwe North case concurs that remittances provide essential protection against poverty, but diverges by demonstrating that this poverty-reduction potential is significantly compromised when delivery is unreliable. The finding that recipients "live by hope, not certainty" captures the psychological burden of unreliable delivery, revealing how infrastructural failures undermine not only material well-being but also psychological security and the capacity for planning and agency capabilities that Sen (1999) identified as essential for human development.

4.2 Strategies Employed to Address Challenges

4.2.1 Financial Literacy Training

In response to the pervasive lack of financial literacy, participants identified comprehensive financial education programmes as a critical strategy for enhancing the developmental impact of remittances. A mother in Ward 25 acknowledged her lack of financial planning:

> *"No one taught me how to plan with money. When I receive it, I use it all for groceries and small debts then wait for the next one."* (Mother, Ward 25, Gokwe North 03/06/26)

An informal trader recognised the value of financial education:

> *"I sometimes receive money to restock my small shop, but by the time I collect it, it is no longer enough. Wish I had been taught how to manage business money better."* (Informal Trader, Ward 7, Gokwe North, 30/04/26)

A youth person highlighted the importance of learning financial skills:

> *"We have never been taught how to use money properly... sometimes I forget to save for emergencies."* (Young Woman, Gokwe North, 16/04/26)

The findings align with Osabutey and Jackson (2024) and Alqam and Hamshari (2024) on financial literacy's developmental role. However, Carling (2020) cautioned that financial training alone cannot resolve structural poverty. The Gokwe case concurs, participants demonstrated aspirational agency but were constrained by institutional deficits. Financial literacy programmes must be contextually appropriate and complemented by broader interventions addressing access to credit, markets, and supportive institutions.

From Sen's (1999) Capability Approach, financial literacy represents a critical conversion factor that enables individuals to transform financial resources into valuable functionings. Terzi, (2025) insisted that development is about capability expansion, and literacy including financial literacy is a conversion factor that enhances individuals' ability to achieve the lives they have reason to value. Terzi, (2025) similarly emphasised the importance of education as a fundamental capability. The Gokwe case validates this while revealing that education alone is insufficient without complementary structural support, consistent with Carling's (2020) cautionary perspective.

4.2.2 Improved Agent Network and Remittance Infrastructure

A second strategy identified is the need for improved agent networks and remittance infrastructure.

A grandfather from Ward 36 described the challenges:

> *"Even when the money is sent, it can take days to get it, either the system is down, or I have to walk long distances to Gokwe-Nembudziya for nothing."* (Grandfather, Ward 36, Gokwe North, 22/06/26)

A mother from Nyamuroro Business Centre echoed these frustrations:

> *"Sometimes I walk to the agent and find they have no cash or the system is down. I go home with nothing after walking 10km."* (Mother, Nyamuroro Business Centre, Gokwe North, 10/03/26)

This aligns with Bonga, (2020) on gaps in rural remittance infrastructure and Ratha (2020) on investment needs. Ky (2025) noted mobile money's potential but stressed that consistent infrastructure is crucial. From Sen's (1999) Capability Approach, limited and unreliable agent infrastructure constrains recipients' real freedoms. Investment in inclusive infrastructure is not merely logistical but developmental.

4.2.3 Community-Based Savings and Lending

A third strategy is the formation of community-based savings and lending groups that enable recipients to pool resources, support each other during emergencies, and invest collectively.

A businesswoman from Chitekete Business Centre described the benefits:

> *"We now save small amounts in a group. When remittances are delayed, I borrow from the group for basics." (*Business woman, Chitekete Business Centre, 30/06/26)

Women from Gwenzi Village reported the value of collective saving:

> *"Since we formed our savings group, we can help each other with small loans when remittances delay*." (Women, Gwenzi Village, Gokwe North, 05/06/26)

Women from Ward 7 described the communal approach:

> *"We started a small group where we put some money together to help each other during hard times." (*Female Participant, Ward 7, Gokwe North, 30/04/26)

The participant narratives reveal that community-based savings and lending groups serve as critical informal institutions that enhance financial resilience. This aligns with Landman and Mothombeni (2021) on savings groups improving women's economic empowerment and Allen et al. (2014) on community-based savings as vital informal institutions. From Sen's (1999) Capability Approach, these groups enhance agency and expand capabilities through collective action, promoting inclusive responses to remittance uncertainty. However, they cannot fully substitute for formal financial services.

4.2.4 Integration of Digital and Mobile Money Platforms

A fourth strategy is the integration of digital and mobile money platforms as a means of enhancing remittance accessibility, reducing transaction costs, and improving reliability. Mobile money services such as Ecocash have the potential to revolutionise remittance access by enabling recipients to receive funds directly on their mobile phones. A mother from Chiwashira Village described the potential and limitations:

> *"When the network is good, I get money through the phone. Sometimes the Ecocash agent tells me to come back tomorrow."* (Mother, Chiwashira Village, Gokwe North, 28/06/26)

An informal trader acknowledged both benefits and challenges:

> *"When Ecocash works, I get my money quickly, but the network is unreliable. Sometimes it takes hours." (*Informal Trader, Ward 7, Gokwe North, 30/04/26)

The participant narratives reveal that digital platforms offer significant potential for enhancing remittance accessibility, but their effectiveness is constrained by network unreliability and infrastructure deficits. This aligns with Mohamad et al. (2025) on entrepreneurship training and Alhassan et al. (2025) on synergy between remittances and skills development. De Haas (2020) argued that remittances alone cannot drive sustainable development without institutional support for skill-building. From Sen's (1999) Capability Approach, vocational training represents critical capability expansion enabling individuals to convert financial resources into sustainable livelihoods.

4.2.5 Livelihood and Vocational Training

A fifth strategy is the integration of livelihood and vocational training to enable remittance recipients to invest productively in income-generating activities. The absence of business skills and entrepreneurial knowledge significantly constrains recipients' ability to use remittances as seed capital for enterprise development.

A mother from Chirape Business Centre expressed her desire for business skills:

> *"If I had business skills, I could start a business with the money I receive. But I just wait again, for another transfer."* (Mother, Chirape Business Centre, Gokwe North 20/6/26)

A mother from Ward 25 described the transformative impact of vocational training:

> *"I started sewing after getting training from a local church programme. Even if my son doesn't send money on time, I can make a little income for food and school fees."* (Mother, Ward 25, Gokwe North 03/06/26)

The participant narratives reveal that livelihood and vocational training represent a critical strategy for enabling remittance recipients to invest productively and reduce dependency. This aligns with Mohamad et al. (2025) on entrepreneurship training and Alhassan et al. (2025) on synergy between remittances and skills development. De Haas (2020) argued that remittances alone cannot drive sustainable development without institutional support for skill-building. From Sen's (1999) Capability Approach, vocational training represents critical capability expansion enabling individuals to convert financial resources into sustainable livelihoods.

4.3 Synthesis and Theoretical Reflections

The findings, examined through Sen's (1999) Capability Approach, reveal that remittances in Gokwe North, while providing essential financial resources for household survival, are systematically constrained in their developmental impact by structural, institutional, and capability deficits. The five challenges identified, limited access to financial services, dependency without sustainable development, limited financial literacy, high transaction costs, and delays and unreliability constitute an interconnected system of deprivation that constrains recipients' capabilities and limits their freedoms.

From a capability perspective, remittances are failing to expand recipients' capabilities meaningfully. Mohammed, (2022) argued that development should be understood as the expansion of people's capabilities and freedoms. In Gokwe, while remittances provide essential consumption resources, they are not translating into expanded capabilities, enhanced agency, or sustainable improvements in well-being. The structural and institutional constraints identified systematically undermine recipients' ability to convert remittances into valuable functionings such as education, health, economic security, and productive livelihoods.

This study contributes to the scholarly debate on remittances and development by demonstrating that the developmental impact of remittances is contingent upon enabling institutional environments. While scholars such as Dzeha et al. (2025) and Barkat et al. (2024) have emphasised the potential of remittances to promote financial inclusion and poverty reduction, the Gokwe North case reveals that this potential is systematically undermined by infrastructure deficits, institutional weaknesses, and capability constraints. Conversely, the study supports scholars such as De Haas (2020), Carling (2020), and Clemens and Ogden (2020) who have cautioned that remittances are not inherently developmental and may even entrench inequalities without supportive policies and institutions.

The strategies identified including financial literacy training, improved infrastructure, community-based savings, digital platforms, and vocational training represent pathways for expanding capabilities. These strategies align with Sen's (1999) emphasis on agency, capability expansion, and context-sensitive interventions, and with Terzi's, (2025) focus on capabilities essential for human flourishing. By expanding recipients' skills, knowledge, access, and opportunities, these strategies can transform remittances from consumption-oriented coping mechanisms into pathways for sustainable development, economic empowerment, and enhanced well-being. However, the study also reveals that these strategies must be implemented in an integrated manner, addressing the interconnected nature of the challenges identified.

Summarily, the Gokwe North case demonstrates that without deliberate interventions to expand recipients' capabilities, enhance their agency, and address structural barriers, the gap between remittance flows and sustainable development will persist, perpetuating economic inequalities in marginalised rural communities. The findings underscore the importance of a capability-oriented approach to remittance policy and programming, one that focuses on expanding recipients' freedoms, capabilities, and opportunities to achieve the lives they have reason to value.

V. CONCLUSION & RECOMMENDATIONS

5.1 Conclusion

This qualitative empirical study examined the financial constraints and development limitations of remittance flows in Gokwe North, Zimbabwe, using Sen's Capability Approach as the theoretical lens. Based on in-depth interviews with 20 participants, the study identified five interconnected challenges confronting remittance recipients: limited access to financial services, dependency on remittances without sustainable development, limited financial literacy and management, high transaction costs and fees, and delays and unreliability in remittances delivery.

The central finding is that these constraints do not operate in isolation but constitute an interconnected system of deprivation that undermines the transformative potential of remittances. The study found that while remittances remain a lifeline for many rural households in Zimbabwe, supporting basic consumption, education, and access to healthcare, systematic financial constraints continue to undermine their development potential. The limited availability of formal channels, the predominance of unbanked populations, poor financial literacy, and infrastructural underdevelopment all hinder the effective utilisation and formal capture of remittance flows. The study concludes that persistent structural and institutional barriers undermine remittances' potential to promote meaningful developmental outcomes. Without targeted interventions to expand the capabilities of recipients through comprehensive financial literacy programmes, improved financial infrastructure, resolution of delivery inefficiencies, and strengthened institutional support, the gap between remittance flows and sustainable development will persist, perpetuating economic inequalities in marginalised rural communities like Gokwe North.

5.2 Recommendations

Based on the findings, several strategic actions are recommended to address the identified barriers. For financial service providers and policymakers, it is essential to expand the agent network in rural areas, particularly in Gokwe North, to reduce the distances recipients must travel to access remittances. This should be accompanied by improvements in network reliability to ensure timely access to funds. Additionally, government agencies, NGOs, and financial institutions should collaborate to develop and implement financial literacy programmes tailored to the needs of rural remittance recipients. These programmes should cover budgeting, savings, investment, and debt management to enable recipients to leverage remittances for sustainable development.

For the Government of Zimbabwe, state policy should integrate diaspora remittances into rural development frameworks. This could involve creating remittance-linked financial products such as savings schemes, micro-investment funds, and diaspora bonds that channel remittances towards community and productive investment. Furthermore, investment in reliable digital and mobile money infrastructure is essential to enhance the development impact of remittances. This includes improving network connectivity, reducing transaction costs, and promoting digital literacy among rural populations.

For development agencies and local government, vocational and entrepreneurship training should be integrated into local development programmes. Such training empowers recipients to use remittances as seed capital for income-generating activities, reducing dependency and enhancing resilience. Additionally, policymakers should support the formation and formalisation of community-based savings and lending groups, as they serve as informal institutions that reduce vulnerability to remittance delays and encourage collective investment. For regulatory authorities, there is a need for regulatory reforms that protect remittance recipients from exploitative practices by informal agents and money transfer operators. This includes capping transaction fees, ensuring transparency in currency conversion, and establishing complaint mechanisms. Collectively, these recommendations offer a roadmap for stakeholders to address the persistent barriers to remittance-dependent development in Gokwe North, enabling remittances to realise their potential for expanding the capabilities of recipients and contributing meaningfully to poverty reduction, livelihood resilience, and inclusive rural transformation.

Declaration of Interest

The authors declare that they do not have any known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

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