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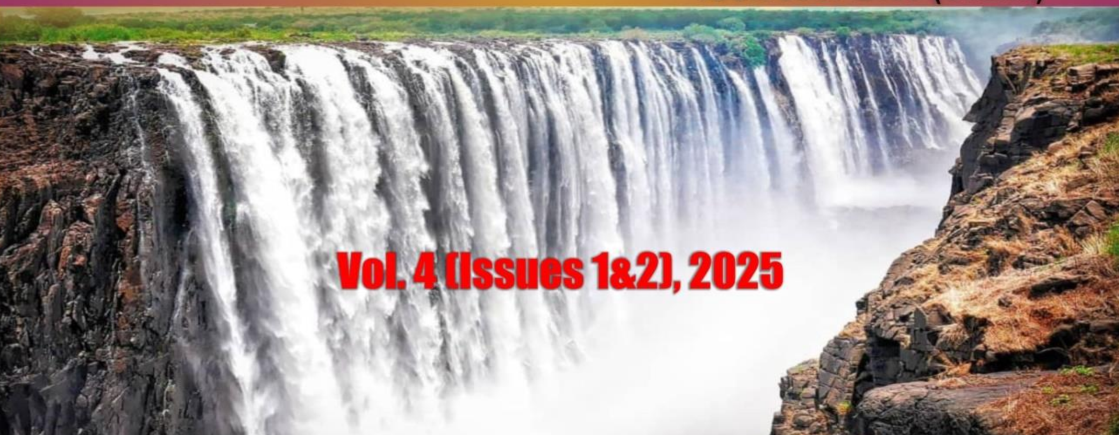

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SMALL AND MEDIUM ENTERPRISESAND DISTRIBUTIVE DEVELOPMENT: AN EXAMINATION OF REGIONAL DISPARITIES IN ZIMBABWE

SYLLON MAZVIZVI,[1] DENNIS NIKISI[2]AND GRACE P.K. NGORORA[3]

Abstract

Distributive disparities have become a pressing concern in Zimbabwe, sparking interest in the potential of small and medium enterprises (SMEs) to drive inclusive economic growth. Inequality is about outcomes (incomes, expenditure and wealth) and opportunities, which relate to resources at the individual's disposal. The study evaluates the impact of SMEs on the distributive fairness of resources in Zimbabwe's regions. SMEs are increasingly recognised as key drivers of economic development, but their impact on distributive development remains under-researched, particularly in the context of Zimbabwe. Structured questionnaires were used to collect quantitative data from SME owners/managers, drawn from all ten (10) provinces, with a total of 53 districts in Zimbabwe. Quantitative data analysis was done using descriptive statistics, ANOVA, standard deviation, regression and correlations. Results show that SMEs significantly and positively influence distributive development. The study findings have significant implications for policy-makers seeking to promote inclusive growth and reduce regional disparities in Zimbabwe. Major recommendations are to encourage development and finance institutions to design tailored products unique to SMEs while the Government is encouraged to simplify rules and regulations.

Key Words: SME, poverty reduction, policy support, institutional frameworks

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INTRODUCTION

Small and medium-sized enterprises (SMEs) are widely recognised as key drivers of economic growth, innovation and job creation globally, representing over 90% of total enterprises in different economies (OECD, 2020; World Bank, 2020). The Government of Zimbabwe has expedited several strategies to promote regional equity, including SME support. Government support for SMEs plays a vital role in Zimbabwe's National Development Strategy 1(2021-2025) and 2 (2026-2030), focusing on distributive development. The National Micro Small and Medium Enterprise Policy (2021-2024) guides SME development and increases their output towards distributive development. The blueprints NDS1 and NDS2, aim to strengthen key national institutions, including SMEs, to create an enabling environment for economic growth.

The study by Makumbe *et al.* (2010) on the prospects of equity of regions in terms of development under devolution, as outlined in the Zimbabwe Amendment (No.20), highlights the issue of regional development disparities in Zimbabwe. This issue is critical as it may be exacerbated under devolution. The study assesses the potential impact of devolution on regional development disparities in Zimbabwe. Devolution, as a concept, involves the transfer of power and resources from a central government to regional or local authorities (OECD, 2024). In the context of Zimbabwe, Chapter 14 of the Constitution Amendment (No.20) provides the framework for devolution (Constitution of Zimbabwe Amendment (No.20) Act), 2013).

The study found that there are significant regional development disparities in Zimbabwe. These disparities are attributed to various factors, including historical (Sachikonye, 2018), economic and social factors (Mlambo, 2017). Other studies have also highlighted the issue of regional development disparities in Zimbabwe, citing factors such as unequal distribution of resources and infrastructure (Chigwata, 2016). Makumbe *et al* (2010) conclude that devolution could potentially worsen regional development disparities in Zimbabwe, if not properly managed. This is because devolution may lead to a concentration of resources in certain regions, exacerbating existing disparities (Ndlovu, 2017). However, other studies have argued that devolution can also be a tool for reducing regional development disparities if implemented correctly (Olowu, 2003).

Research from the Zimbabwe National Statistics Agency (2022) shows that well-packaged products tend to have higher sales volumes compared to poorly packaged ones. This suggests that investment in packaging could lead to increased revenue for SMEs operating within the tourism supply chain (*ibid.*). This is evidence that SMEs in Zimbabwe have export and market reach opportunities in the global markets. The global demand for unique and authentic products is an opportunity for SMEs in Zimbabwe to export locally produced goods such as handicrafts, organic foods and traditional beverages. By tapping into international markets, local SMEs can diversify their income sources and reduce reliance on domestic sales.

In addition, SMEs in the tourism sector can promote cultural exchange and generate income for local communities, contributing to distributive development.

Zimbabwe's manufacturing sector has historically been a significant contributor to the country's economy, providing employment and fostering economic growth. The sector encompasses various industries, including textiles, metal fabrication and food processing. In terms of contribution to the Gross Domestic Product (GDP), the manufacturing sector accounted for approximately 15% in Zimbabwe (ZIMSTAT, 2023). Despite facing challenges such as economic instability, inflation and infrastructural deficits, the sector has shown resilience. In terms of performance, the manufacturing sector has gradually increased its output due to government initiatives aimed at revitalising this crucial sector.

Agriculture is a significant foreign currency earner for Zimbabwe and SMEs in this sector can contribute to food security and poverty alleviation. Agricultural SMEs can enhance efficiency, reduce post-harvest losses and increase the quality of agricultural products through the adoption of innovative technologies and practices. SMEs can leverage their flexibility, adaptability and entrepreneurial spirit to develop innovative solutions and bring new products and services to the market. Recent studies have highlighted the importance of digitalisation and Industry 4.0 technologies in enhancing the innovation potential of SMEs (Muller *et al.*, 2020; Romeo *et al.*, 2020).

The adoption of digital technologies is crucial for SMEs to remain competitive in today's fast-paced business environment (World Economic

Forum, 2021). Digitalisation enables SMEs to streamline their operations, improve efficiency and reduce costs (European Commission, 2018). Moreover, it provides them with the opportunity to explore new business models and revenue streams (OECD,2017). Industry 4.0 technologies, such as Artificial Intelligence, Blockchain and the Internet of Things (IoT), are transforming the way SMEs operate. These technologies enable SMEs to develop innovative products and services, improve supply chain management and enhance customer experience. According to Muller *et al.* (2020), the adoption of Industry 4.0 technologies is critical for SMEs to remain competitive and achieve sustainable growth. Similarly, Romero *et al.* (2020) emphasize the importance of Industry 4.0 technologies in enabling SMEs to develop innovative solutions and improve their overall performance.

Environmental sustainability is crucial in SME operations and development. Mhlanga *et al.* (2020) highlight critical aspects of how SMEs in Zimbabwe are beginning to embrace sustainable practices due to environmental awareness and regulatory pressures. Adding value involves recognising the broader implications of these actions on economic viability, social responsibility, technological innovation and resilience against future challenges and collaborative opportunities. According to Magenge and Matapira (2023), small-scale gold mining contributes significantly to rural livelihoods but causes environmental damage. The study aims to fill the gap in the literature by investigating the impact of SMEs on reducing regional disparities in Zimbabwe.

STATEMENT OF THE PROBLEM

Despite their significant contribution to Zimbabwe's economy, SMEs face challenges which hinder their potential to drive distributive development and reduce regional disparities. Regional disparities in Zimbabwe persist, with some areas experiencing higher levels of poverty, unemployment and limited access to resources (Macheka, 2017). The causes of regional disparities in Zimbabwe are complex and multifaceted (ZIMSTATS, 2019). Research has identified factors such as lack of infrastructure, limited access to education and healthcare and inadequate economic opportunities as contributing to the disparities (World Bank, 2020). For example, a study by ZIMSTATS (2019) found that the provinces of Matabeleland North and Matabeleland South had some of the highest poverty rates in the country. The study seeks to address the problem of limited understanding of how

SMEs can effectively contribute to reducing regional disparities and promoting distributive development in Zimbabwe. This study aims to investigate the role of SMEs in promoting distributive development and reducing regional disparities in Zimbabwe. The study provides insights into how SMEs can be supported to drive economic growth and development in marginalised regions.

RESEARCH OBJECTIVE

To examine the contribution of SMEs in distributive development and reducing regional disparities in Zimbabwe.

THEORETICAL FRAMEWORK

This study is supported by the Growth Poles Theory (Francois Perroux, 1955). The theory posits that economic growth is not evenly distributed across a region or country. Instead, growth occurs in specific poles or clusters, often driven by key industries or firms. These growth poles can then spread their influence to surrounding areas, promoting development. In Zimbabwe, the theory of growth poles can help explain how SMEs can drive distributive development by creating growth poles in specific regions or sectors, driving economic growth and development.

SMEs can act as propulsive enterprises, driving growth and development in their respective regions or sectors (*ibid.*5). According to Mlambo (2017), SMEs can contribute to regional development by creating jobs, increasing income and stimulating economic activity, and reducing poverty. It also implies that dependence on a single industry can be reduced if SMEs diversify their business activities. This is likely to increase income for individuals and households, thereby improving living standards. SMEs doing business in marginalised regions can help reduce disparities and promote more equitable development (Ndlela, 2019).

REVIEW OF RELATED LITERATURE

THE CONCEPT OF SMES AND DISTRIBUTIVE DEVELOPMENT

The definition of small and medium enterprises varies from country to country. In Zimbabwe, the Finscope Survey (2022) defines SMEs as micro-enterprises of one to five individuals and a turnover of up to US$30000. Small enterprises comprise six to 30 individuals with a turnover of between US$30001 and US$500000. A medium enterprise has 31 to 75 individuals and a turnover of US$500001 -US$1 million. However, Finscope (*ibid.*) highlights that stakeholders should take note of the fact that mining and quarrying (US$3 million) and construction (US$2 million) have higher turnover thresholds to determine enterprise size. This also applies to the value of assets where the energy sector, in addition to the mining and construction sector, has higher thresholds of US$50000 (micro), US$1 million (small) and US$2 million (medium).

Johnson (2015) states the distributive dimension refers to the activities (not limited to income) of individuals or groups of individuals. The distributional dimension addresses issues of equity, social inclusion and power dynamics within regional economies. Distributional concerns often span the other dimensions (*ibid.*). The ILO (2017) and the World Bank (2018) also report that distributive development addresses the issue of equity in the distribution of resources, income and opportunities within a region.

ROLE OF SMEs IN JOB CREATION

Employment creation is a critical factor in addressing regional inequalities within Zimbabwe. SMEs are vital in this process, contributing substantially to the nation's economic advancement through job creation (Muzvidziwa, 2015). SMEs are important particularly for generating employment, especially in rural areas where formal employment opportunities are limited (*ibid.*). This is because SMEs often operate in sectors that are accessible to individuals with varying skill levels and capital, providing a pathway to income generation and economic participation. Furthermore, SMEs operating within Zimbabwe's informal sector serve as a crucial safety net, particularly for vulnerable groups such as women and youth (Alam *et al.*, 2021). This function helps to mitigate income disparities within communities, as these enterprises provide opportunities for self-employment and income generation, thereby reducing reliance on formal employment, which may be scarce or inaccessible.

In essence, the significance of SMEs in Zimbabwe extends beyond mere job creation; they are instrumental in fostering economic development, reducing regional disparities and providing economic opportunities for vulnerable populations. This study calls for the growth and development of SMEs to increase job creation through the “multiplier effect” (Young, Baek and Florence, 2019; Kauffman Foundation, 2019) in the regions they are operating in and promote social equity in Zimbabwe’s regions (Puente, 2020). Start-ups are often characterised by their innovative approaches, agility and adaptability. During their initial years, these companies typically experience rapid growth as they seek to establish themselves within their respective industries. This growth phase is crucial for job creation. Moreover, the entrepreneurial spirit that drives start-ups fosters an environment where new ideas can flourish. This not only leads to the creation of jobs within the start-ups, but also stimulates economic activity in surrounding communities. As these businesses grow and succeed, they often inspire further entrepreneurial ventures, creating a multiplier effect on job creation (*ibid.*).

INNOVATION AND COMPETITIVENESS

Innovative SMEs always come up with new products to communities (Bessant *et al.*, 2018). This enables SMEs to differentiate themselves from competitors, improve their market position and ultimately drive economic growth and development (OECD, 2018; Alam *et al.*, 2021). Innovative SMEs play a crucial role in driving economic growth and competitiveness. A study by Jones *et al.* (2020) found that innovative SMEs are more likely to experience growth and increase their competitiveness, as they are better equipped to respond to changing market conditions and customer needs. In the context of Zimbabwe, universities have emerged as leading innovation hubs for SMEs.

INCOME REDISTRIBUTION

Income redistribution refers to the re-allocation of income from one group to another through various economic policies, programmes and interventions. It refers to mechanisms of reducing income inequality and poverty by transferring income from higher-income groups to lower-income groups (Ravallion, 2009).

EcoCash (Cassava Smartech, 2020) has revolutionised financial inclusion in Zimbabwe, enabling millions of unbanked or underserved populations to access financial services such as money transfers and payment of bills. This has empowered SMEs to expand their customer base. The advantages of EcoCash are numerous, including remittances from abroad, allowing individuals from disadvantaged backgrounds to generate their income and fostering a culture of self-sufficiency within communities. As these businesses grow and succeed, they create additional jobs, stimulate further economic activity, improve livelihoods and reduce regional disparities.

Smartech's Annual Report (2020) shows that EcoCash contributed 89% of the company's revenue.

Distributive Inequalities

Regional disparities in Zimbabwe surface in the form of, unequal distribution of resources, infrastructure and opportunities across different regions, leading to significant economic, social and political differences (Mandaza *et al.*, 2017). Moyo *et al.* (2019) and Nziramasanga *et al.* (2019) note disparities in education, healthcare and services sectors. The World Bank (2024) reports poor infrastructure in rural areas than it is in urban areas and that poverty and unemployment levels vary within regions due to uneven distribution of natural resource endowments. Mbekwe *et al.* (2020) found that there is limited access to financial services and credit which incapacitates growth potential. Furthermore, Mandaza *et al.* (2017) reiterate that there are disparities in agricultural productivity and food security which may be attributed to inadequate and unfair distribution of resources. Moyo *et al.* (2019) also note regional differences in communication access, resulting in information asymmetry. However, Nziramasanga *et al.* (2019) attribute these regional discrepancies to historical legacies of colonialism and apartheid, perpetuating, resulting in some regions lagging in terms of development.

Distributive development, at its core, is an approach to economic and social progress that prioritises fairness and equity. It aims to ensure that the benefits of development are shared broadly across all sections of society, rather than concentrated in the hands of a few. This involves a focus on the equitable distribution of resources, opportunities and the outcomes of development initiatives. Johnson (2015) provides a foundational understanding of this concept. The goal is to reduce inequalities and promote inclusive growth, where everyone has a chance to improve their living standards and participate in the economy.

Zimbabwe, like many countries, faces significant regional disparities. These disparities manifest in various ways, including differences in access to essential services (healthcare, education, infrastructure), economic opportunities and overall standards of living. The application of distributive development principles in Zimbabwe would necessitate a deliberate effort to address these imbalances. This means focusing on policies and programmes that specifically target marginalised regions and populations. The rhetoric surrounding distributive development in Zimbabwe often involves political pronouncements and policy statements that emphasize the government's commitment to equitable development. However, the effectiveness of this rhetoric depends on the actual implementation of policies and the allocation of resources. The rhetoric can be used to garner political support and create an image of fairness, even if the reality on the ground does not fully reflect these ideals. The success of distributive development in Zimbabwe hinges on translating the rhetoric into concrete actions. This requires a sustained commitment from the government, civil society and the private sector to work together to create a more equitable and prosperous society.

Sen (2019) argues that distributive justice is essential for achieving a fair society, where individuals can realise their potential regardless of socioeconomic background. Rawls (1971) posits that "a just society is one where social and economic inequalities are arranged to benefit the least advantaged members", while Cornwall *et al.* (2007) emphasize that participatory governance approaches empower marginalised voices, ensuring that policies reflect the needs and aspirations of all citizens. This aligns with the principles outlined in the Brundtland Report (World Commission on Environment and Development, 1987), which advocates for meeting present needs without compromising future generations' ability to meet theirs.

The negative effects of regional disparities can affect SMEs' contribution to distributive development. Regional infrastructure disparities and accessibility can limit the growth and development of SMEs in certain regions, affecting their ability to contribute to distributive development. Lack of human capital skills can impact the availability of skilled labour, affecting the productivity and competitiveness of SMEs in certain regions (OECD, 2019). According to the International Finance Corporation (IFC), regional disparities in access to finance and markets can limit the ability of SMEs to access capital, markets, affecting their growth and development (IFC, 2020).

Studies in South Africa found that SMEs in urban areas had better access to infrastructure, human capital and markets, which resulted in greater contribution to distributive development (Viljoen *et al.*, 2019). Chikanda (2018) found that SMEs contribute significantly to urbanisation processes by establishing businesses in both urban and rural areas, thereby reducing regional disparities. Despite the importance of SMEs in Zimbabwe, regional disparities in economic growth, poverty and infrastructure development persist. According to the Zimbabwe National Statistics Agency (2019), there is a significant urban-rural divide in Zimbabwe, with urban areas experiencing much higher levels of economic growth and development compared to rural areas. Infrastructure development also varies significantly across Zimbabwe's regions, with some experiencing better infrastructure development compared to others (African Development Bank, 2017).

Various factors influence the ability of SMEs to promote distributive development in Zimbabwe which include economic, institutional and environmental factors. Empirical evidence suggests that limited access to finance is a significant constraint to SME growth and development in Zimbabwe. A study by the Reserve Bank of Zimbabwe (2020) found that only 15% of SMEs in Zimbabwe have access to formal finance. High interest rates can limit SMEs' ability to access finance and invest in their businesses. High interest rates in Zimbabwe can range from 20% to 30% (World Bank, 2020).

INSTITUTIONAL FRAMEWORKS

Institutional frameworks play a crucial role in shaping the environment in which SMEs operate. Institutions are the rules of the game which structure human interaction and they can either facilitate or hinder economic growth and development (North, 1990). The benefits of SMEs' growth and development may not be evenly distributed, with some regions and communities benefitting more than others. Bristow (2017), Cooke *et al.* (2018) and Rodriguez-Pose *et al.*, 2018) found that SME growth in certain regions can lead to increased regional disparities. Several other factors contribute to the uneven distribution of benefits, including access to resources where SMEs in certain regions or communities may have better access to resources such as finance, technology and skilled labour (World Bank, 2020).

SMEs in certain regions or communities may receive more institutional support, such as business incubators, training programmes and mentorship, while SMEs in other regions or communities may have better access to infrastructure, such as transportation networks, communication systems and energy supplies (OECD, 2019; European Commission, 2020) and SMEs in other regions or communities may have stronger social capital, including networks, trust and norms (Putnam, 2013).

Infrastructure Disparities

Various reports highlight that infrastructure, including transportation networks (roads, rail, ports, airports), communication systems (broadband internet, mobile coverage) and energy supplies (reliable and affordable electricity), form the physical backbone of economic activity (AfDB, 2023; IEA, 2024; ITU, 2024; World Bank, 2024). In Zimbabwe regional differences in infrastructure quality and accessibility are often stark and have deep historical roots (Nziramasanga *et al.*, 2019), and have historically been concentrated in areas of high population density or strategic economic importance, leaving more rural or peripheral regions with less developed networks. Difficult terrain or remote locations can make infrastructure development costlier and more challenging.

On-going investment in maintaining and upgrading existing infrastructure varies regionally, leading to disparities in quality and reliability. Access to high-speed internet is increasingly critical for modern businesses. Significant disparities exist between urban and rural areas, impacting SMEs' ability to engage in e-commerce, utilise cloud services and connect with global markets (*ibid.*).

Social Capital and Regional Variations

Regional variations in social capital arise from historical community structures, migration patterns, presence of industry clusters and cultural norms, all of which play critical roles in shaping the environment for SMEs. For instance, Roomi *et al.* (2012) highlight that women-owned SMEs tend to employ more women than their male counterparts, thereby contributing to gender equality in the workforce. Social capital is a crucial resource for SMEs, as it encompasses the networks, trust and norms of reciprocity that exist within a community or region (Puente, 2020). The strength and characteristics of social capital can vary significantly across different regions due to several factors, including, historical community structures, migration and population mobility, presence of industry structures and cultural norms.

THE CHALLENGES FACED

SMEs are vital for achieving distributive development and reducing regional disparities. However, they face significant challenges, including infrastructural deficits, limited access to finance and lack of networks and mentorship. Addressing these challenges requires a collaborative effort among stakeholders to create an enabling environment that supports the growth and development of SMEs.

RESEARCH METHODOLOGY

The study uses a pragmatic research design which necessitates the use of triangulation, combining both quantitative and qualitative approaches to investigate the influence of SMEs on distributive development in Zimbabwe. The study was conducted in all fifty-three (53) districts of the ten (10) provinces in Zimbabwe, covering rural and semi-urban areas, with a total registered SME of approximately 1 639 807 (Fiscope Survey, 2022). The sample size was computed to be 385 SMEs using the Raosoft formula.

The study employed cluster sampling, making use of the Finscope (2022) database. All registered SMEs were put into 10 clusters according to respective provinces. A proportional representation of each province was drawn to create the total sample size of 385 as follows:

Cluster (Province)	Proportional Sample (%)	Proportional Sample
Mashonaland West	17	65
Midlands	16	62
Mashonaland East	15	58
Mashonaland Central	15	58
Masvingo	13	50
Harare	12	46
Manicaland	5	19
Matebeleland North	4	15
Bulawayo	2	8
Matebeleland South	1	4
Total	**100**	**385**

A structured survey questionnaire was administered to a sample of 385 SME owners/managers in the agricultural, manufacturing and services sectors across Zimbabwe's 53 districts.

DESCRIPTIVE STATISTICS

This section presents the descriptive statistics of the data collected from the survey questionnaire administered to 385 SME owners/managers across Zimbabwe's 53 districts. Frequency distributions, means and standard deviations were used to summarise the demographic characteristics of the respondents and SMEs.

Table 1: Frequency Table

Attribute		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Missing	Total
SMEs aid with infrastructural development in rural areas	Frequency	16	38	88	111	58	2	313
	%	5.1	12.1	28.1	35.5	18.5	.6	100.0
Emergence of SMEs influences development in regions through the retention of economic value	Frequency	11	20	87	144	48	3	313
	%	3.5	6.4	27.8	46.0	15.3	1.0	100
SMEs have the potential to industrialise rural areas	Frequency	13	19	57	155	65	4	313
	%	4.2	6.1	18.2	49.5	20.8	1.3	100.0
SMEs aid in increasing supply of goods and services in regions, thereby influencing development	Frequency	8	8	55	146	94	2	313
	%	2.6	2.6	17.6	46.6	30	0.6	100
The major concern about regional development is the distribution of the cost benefits of the natural resource endowments	Frequency	7	16	76	148	63	3	313
	%	2.2	5.1	24.3	47.3	20.1	1.0	100.0

According to Table 1, most respondents agreed that SMEs aid with infrastructural development in rural areas, the emergence of SMEs influences development in regions through retention of economic value, SMEs have the potential to industrialise rural areas, SMEs aid in increasing the supply of goods and services in regions, thereby influencing development. The major concern about regional development is on the distribution of the cost benefits of the natural resource endowments.

Description of the Statistics

Table 1 presents respondents' opinions on various statements related to the impact of SMEs on development. The first statement, "SMEs aid with infrastructural development in rural areas", garnered a significant response from participants. A total of 111 respondents (35.5%) agreed with the statement, while 58 (18.5%) strongly agreed. However, a notable percentage of respondents expressed neutral (28.1%), disagree (12.1%), or strongly disagree (5.1%) views.

Influence of SMEs on Regional Development

The emergence of SMEs is believed to influence development in regions through the retention of economic value. The majority of respondents (46%,

144) agreed with this statement and 48 (15.3%) strongly agreed. A smaller proportion of respondents disagreed (6.4%) or strongly disagreed (3.5%).

Potential for Industrialisation

The statement "SMEs have a potential to industrialise rural areas" received a strong response, with 155 (49.5%) respondents agreeing and 65 (20.8%) strongly agreeing. However, some respondents expressed neutral (18.2%), disagree (6.1%), or strongly disagree (4.2%) views.

SMEs Supply Goods and Services

The majority of respondents (46.6%, 146) agreed that SMEs aid in increasing the supply of goods and services in regions, thereby influencing development. An additional 30% (94) strongly agreed. A smaller proportion of respondents expressed neutral (17.6%), disagree (2.6%), or strongly disagree (2.6%) views.

Distribution of Cost Benefits

The statement "The major concern about regional development is the distribution of the cost benefits of the natural resource endowments" received a mixed response. While 47.3% (148) of respondents agreed and 20.1% (63) strongly agreed, some expressed neutral (24.3%), disagree (5.1%), or strongly disagree (2.2%) views.

SUMMARY OF FINDINGS

The statistics suggest that respondents generally agree with the statements regarding the positive influence of SMEs on distributive development, particularly in terms of infrastructural development, industrialisation and supply of goods and services. However, there is a notable level of disagreement and neutrality, indicating that opinions on the matter are not uniform.

Table 2: Descriptive Statistics

	Mean	Std. Deviation
Distributive Development	3.7553	.67992
SMEs	3.8155	.69007

Analysis

Based on data in Table 2, the mean response for Distributive Development was 3.76, with a standard deviation of 0.68, while the mean response for

SMEs was 3.82, with a standard deviation of 0.690. The interpretation of these descriptive statistics provides valuable findings into the distribution of responses for both Distributive Development and SMEs. The mean represents the central tendency or average value of the data, while the standard deviation measures the dispersion or spread of the data around this central value. However, one can observe that the mean response for Distributive Development is slightly lower than that of SMEs (3.76 and 3.82, respectively). It can be crucial as well to note that a difference in means does not necessarily reflect a significant difference between the two groups. To establish if this difference is statistically significant, further analysis, such as hypothesis testing, may be required.

Table 3: The Model

Model		Unstandardised Coefficients		Standardised Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.486	.178		8.352	.000
	SMEs	.595	.046	.604	12.959	.000
a. Dependent Variable: Distributive Development						
R-Square value0.364						

From Table 3, the regression model connecting SME evaluation to Distributive Development is given as Distributive Development = 1.486 + 0.595* SMEs Evaluation

The regression model has an R-Square value of 0.364, implying that 36.4% of the variation in Distributive Development has been explained by fitting the regression model. This equation represents a linear regression model where Distributive Development is the dependent variable and SME evaluation is the independent variable. The coefficients in the model indicate how much the independent variable affect the dependent variable. The constant term in the model is 1.486. This represents the value of Distributive Development when SME evaluation is zero. The coefficient for SME evaluation is 0.595. This indicates that for every unit increase in SME evaluation, Distributive Development is expected to increase by 0.595 units, holding all other variables constant. The R-squared value of 0.364 means that approximately 36.4% of the variation in Distributive Development can be explained by the linear relationship with SME evaluation in this regression model. In other words, around 36.4% of the variability in

Distributive Development can be accounted for by changes in SME evaluation, according to this model.

FINDINGS

Based on the regression analysis provided, there appears to be a statistically significant relationship between SME Evaluation and Distributive Development. The coefficients suggest that as SME Evaluation increases, Distributive Development tends to increase as well.

Table 4: Model Fitness using ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	49.519	1	49.519	167.940	0.000[b]
	Residual	86.395	293	0.295		
	Total	135.914	294			
a. Dependent Variable: Distributive Development						
b. Predictors: (Constant), SMEs						

Since the p-value is zero, the regression model is statistically significant. Therefore, the regression model fits the data well. Since the p-value is zero, indicating statistical significance, it can be inferred that the regression model fits the data well in predicting Distributive Development based on SMEs.

ANALYSIS

Table 4 shows the results of a regression analysis with the dependent variable being Distributive Development. The predictors in the model are a constant and SMEs. The ANOVA table displays the sum of squares, degrees of freedom, mean square, F-value and significance level for both the regression and residual components. The regression sum of squares is 49.519 with 1 degree of freedom, indicating the variability in the dependent variable explained by the regression model.

The residual sum of squares is 86.395 with 29 degrees of freedom, representing the unexplained variability in the dependent variable by the regression model. The total sum of squares is 135.914 with 29 degrees of freedom, showing the overall variability in the dependent variable.

The F-value is calculated as 167.940, which compares the variance explained by the model to that not explained. A high F-value suggests that there is a significant relationship between the independent variables (SMEs) and the dependent variable (Distributive Development).

The p-value associated with the F-statistic is reported as zero (0.000), indicating that there is strong evidence to reject the null hypothesis that there is no relationship between SMEs and Distributive Development. Therefore, it can be concluded that the regression model is statistically significant at a conventional significance level.

DISCUSSION OF THE FINDINGS

From Table 3, the regression model connecting SME Evaluation to Distributive Development is given as: Distributive Development = 1.486 + 0.595*

SME'S EVALUATION

Results show that SMEs significantly and positively influence distributive development (the regression model has an R-Square value of 0.364). The regression model has an R-Square value of 0.364, implying 36.4% of the variation in Distributive Development has been explained by fitting the regression model. This equation represents a linear regression model where Distributive Development is the dependent variable and SME evaluation is the independent variable. The coefficients in the model indicate how much the independent variable affects the dependent variable. The constant term in the model is 1.486. This represents the value of Distributive Development when SME evaluation is zero. The coefficient for SME evaluation is 0.595, indicating that for every unit increase in SME evaluation, Distributive Development is expected to increase by 0.595 units, holding all other variables constant. The R-squared value of 0.364 means that approximately 36.4% of the variation in Distributive Development can be explained by the linear relationship with SME evaluation in this regression model. In other words, around 36.4% of the variability in Distributive Development can be accounted for by changes in SME evaluation according to this model.

FINDINGS

Based on the regression analysis provided, there appears to be a statistically significant relationship between SME evaluation and Distributive Development. The coefficients suggest that as SME evaluation increases, Distributive Development tends to increase as well. The study findings have important implications for policy-makers seeking to promote inclusive growth and reduce regional disparities in Zimbabwe. Major recommendations are to encourage development and finance institutions to design tailored products unique to SMEs, while the Government is encouraged to simplify rules and regulations.

CONCLUSION

The study concludes that SMEs were considered pivotal (clustering), that development unfolded over time, bringing services and convenience to the people and that massive growth of similar enterprises has been seen in reducing development disparities in Zimbabwe's regions. The study examines the influence of SMEs on distributive development, particularly investigating regional disparities in Zimbabwe. The research concludes that SMEs are crucial for distributive development as they play a crucial role in promoting economic growth, employment and income generation in Zimbabwe. Despite the potential of SMEs, regional disparities in development persist, with some areas lagging due to various reasons, which include historical legacies, infrastructure deficits, unequal resource distribution, human capital, geographical factors and limited investment and funding.

RECOMMENDATIONS

Based on the findings, several recommendations are made: financial institutions must develop tailored products for SMEs that consider their unique challenges. Government initiatives could also include guarantees or subsidies to encourage lending to these enterprises. Investment in infrastructure such as transportation, communication networks and utilities are crucial. This would not only benefit SMEs, but also enhance overall regional competitiveness.

Implementing training programmes aimed at improving managerial skills and business practices among SME owners can significantly enhance their operational efficiency and market competitiveness. Policy-makers should work towards simplifying regulations affecting SMEs to reduce bureaucratic burdens and create a more conducive environment for business operations. There is need for targeted support and interventions to promote SME development in disadvantaged regions. The Government should prioritise SME development and support initiatives that promote regional growth and equity. SMEs should adopt strategies that promote distributive development.

Practitioners should involve SMEs in regional development initiatives to leverage their influence on regional development.

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