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STRATEGIC ALLIANCE BETWEEN CHINESE AND MOZAMBICAN SMES ON FINANCIAL INCLUSION, INNOVATION, SUSTAINABILITY, MARKETING, THROUGH COLLABORATION

Aliança estratégica entre PMES chinesas e moçambicanas em finanças, inovação, sustentabilidade, marketing, desempenho mediante colaboração.

Allianza estratégica entre PMES chinas y mozambiques en inclusión financiera, innovación, sostenibilidad, marketing y desempeño mediante colaboración

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ABSTRACT

Small and Medium Enterprises (SMEs) are greeted due to their crucial role in endorsing public financial development and reasonable maintainable development. They pay considerably value to the Gross Domestic Product (GDP), export payments earnings and employment generation in many nations and have been amply approved as the catalyst for sustainable economic development. The present research is about

"A comparative study of Strategic Alliance between Chinese and Mozambican SMEs within the SMEs collaboration perspective with focus on SMEs development, financial Access, innovation, Regulations, sustainability, marketing access and firms' performance. The study was conducted in Maputo, city and Maputo Province. A questionnaire survey was designed and applied to 32 SMEs managers. The respondents were selected randomly. The

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Questionnaire was distributed using different methods such direct personal contact and digital platforms (E-mail and WhatsApp). The data were processed and analysed using IBM-SPSS statistical Package version 20. The study fills a research gap by conducting a comparative analysis between Chinese and Mozambican SMEs with focus on the aspects previously mentioned. This study is very important for the whole country and for researchers and academician as it is unique with such nature in the country.

Keywords: Strategic Alliance, Chinese and Mozambican SMEs, financial Inclusion, innovation, market access, sustainability, Regulations, performance, collaboration perspective

RESUMO

As PMEs são a espinha dorsal do desenvolvimento e da empregabilidade. A presente pesquisa centra-se num Estudo Comparativo sobre Aliança Estratégica entre PMEs Chinesas e Moçambicanas numa perspectiva de colaboração destas com foco no desenvolvimento, inclusão financeira de PMEs. inovação, regulações, sustentabilidade, acesso aos mercados e desempenho das mesmas PMEs. O estudo foi realizado em Maputo cidade e Maputo província, Moçambique. Um questionário foi desenhado e aplicado a 32 gerentes de PMEs. Os entrevistados foram selecionados aleatoriamente. O questionário foi distribuído usando contacto direto e plataformas digitais (e-mail, WhatsApp). Os dados foram processados e analisados usando o pacote estatístico IBM-SPSS versão 20. O presente estudo dissipa a lacuna(gap) ao conduzir uma análise comparativa entre PMEs Chinesas e Moçambicanas foco com no desenvolvimento de PMEs, inclusão financeira a PMEs, inovação, regulações, sustentabilidade, acesso aos mercados e desempenho das PMEs numa perspectiva de colaboração para desempenho das mesmas.

O estudo mostra que as PMEs em Moçambique se esforçam para obter recursos para sobreviver e os aspectos mais críticos são corrupção, alta tributação ou impostos e falta de financiamento as PMEs pelo governo.

Palavras-chave: Aliança estratégica, PME chinesas e moçambicanas, inclusão financeira, inovação, acesso ao mercado, sustentabilidade, regulamentos, desempenho, perspetiva de colaboração

RESUMEN

Las PYME son consideradas la columna vertebral del desarrollo y la empleabilidad. Esta pesquisa trata sobre las alianzas estratégicas entre las PYME chinas y mozambiqueñas dentro de la perspectiva de colaboración de las PYME con un enfoque en el desarrollo, el acceso financiero, la innovación, las reglamentaciones, sostenibilidad, el acceso a los mercados (Marketing) y el desempeño de las PYME. El estudio fue conducido en la ciudad de Maputo y Maputo provincia Mozambique. elaborado V administrado cuestionario a 32 gerentes de PYME. Los respondientes fueron seleccionados al azar. El cuestionario se distribuyó utilizando como métodos contacto directo y las plataformas digitales (correo electrónico y WhatsApp). Los datos fueron procesados y analizados utilizando el paquete estadístico IBM-SPSS versión 20. El estudio elimina el vacío de investigación al producir un análisis comparativo entre las PYME chinas y mozambiqueñas con un enfoque en las variables mencionadas anteriormente. Fue verificado que las PYME en Mozambique luchan por obtener recursos para sobrevivir y los aspectos que más afectan son la corrupción, los altos impuestos y la falta de financiación gubernamental a estas.

Palabras clave: Alianza estratégica, pymes chinas y mozambiqueñas, inclusión financiera, innovación, acceso al mercado, sostenibilidad, regulaciones, desempeño, perspectiva de colaboración.



Author contribution

Enoque Albino Manhique. Conception of the idea, research and literature review, preparation of instruments, application of instruments, applied information resulting from the applied instruments, compilation of information resulting from the instruments, statistical analysis, preparation of tables, graphs and images, preparation of the database, general advice on the topic addressed, writing of the original (first version).

Yi Yaqun: Review and final version of the article, correction of the article, coordination of authorship, translation of terms or information obtained, review of the application of the applied bibliographic standard.

Castigo Jossefa Parruque: Contributed in the analysis and interpretation of the results Suzanne Xu-Xuen. Revision of formal language and translation of terminologies Aida Luís Macanete. Contributed in the simulation of methodologies for final approval for data collection

Sofia Ussene Nuro: Contributed and assisted in the application of the instruments

1. INTRODUCTION

The word Comparative, has its origin from the Latin **verb** *comparare*, sourced of *par* indicating equal, with precede *com*, (Coccia and Benati, 2018, Pag 1). Comparative technique is the system used for analysing variations or likenesses from two or more ítems or topics. Comparative studies are founded on research systems and strategies for sketching interpretations about

relationships or connectivity of factors that comparable. are Moreover, comparative research is applied to explore or assess quantitative and qualitative methods to find similarities or differences (Coccia and Benati, 2018, Pag 1). Study conducted by (Mosupye-Semenya, 2024, Pag 1), have found a strong similarities and differences between the innovation systems of developed and developing nations. The government policy in developed nations support SMEs with substantial financial Packages which stimulate performance and growth elevating the level of Innovation: There is exchange of Knowldge between SMEs managers and internal workforce, and **SMEs** and also among research instituions. Comparative research may result in advantages and disadvantages, depending on the case of comparison, time and place (Coccia and Benati, 2018, Pag 7). The objetive of this study, was to carryout a" comparative study of strategic alliance between Chinese and Mozambican **SMEs** financial on: inclusion. innovation, sustainability, access to marketing and performance within a collaboration perspective.

1.2. The Importance of SMEs in Mozambique and Other Countries

It is crucial to point that SMEs are the key players for Mozambican economy and hold a vital role for the countrys's development (Osano and Languitone 2016, Pag,1). Moreover, small and medium Business Firms (SMEs), are the of important fonts employment, representing approximately 70% of jobs normally, and are main contributors to value creation, creating between 50% and 60% of value added on average (Jan de Kok et al, 2011, Pag 7). It is highly believed that SMEs have a constructive effect on economic development (Jan de Kok et al, 2011, Pag 7). Small and Medium Enterprises (SMEs) recognized across the globe to be important in nurturing entrepreneurial culture, employment creation, reducing poverty and play a critical role in the contribution to Gross Domestic Product (GDP) both in advanced countries as well as developing countries (Bayraktar and Algan, 2019, Pag 56, Lwesya, 2021, Pag 2). Other studies indicate that SMEs have a great participation situated in 55% 65% GDP and of over-all employability in developed nations. (Abisuga-Oyekunle. et al, 2020. Pag 1). Furthermore, **SMEs** operating informal sector, in underdeveloped nations have a contribution of 60% of GDP and about 70% of overall job creation. Additionally, for middleincome nations, SMEs provide about 95% of overall employment and 70% of GDP. It is also argued that in European nations, for instance, there approximately 25 million small businesses, creating 99% of global productions; benefiting 95 million populaces, generating about 55% of overall employment within private segment. KESKIN et al, (2010 Pag 183) argue that specifically for European nations SMEs are believed to provide employment which is situated between 50 and 70% of full-time workforce.

1.3. The Role of collaboration as Strategic Alliance for SMEs Performance.

According to (Muthoka et al, 2022, Pag 1-10), defend a constructive noteworthy outcome of Strategic Alliance **SMEs** performance. on Strategic collaborations are considered as the enablers of SMEs, so that they can pursue more effectively strong business connection, produce competence, attain the called economy of scale through the reduction of the expenses and creating achievement, allowing SMEs to access markets, improved agreement for SME products, upsurge auctions, rise returns,



decrease costs and development of innovative technologies, (Dennis, 2016 Pag17). Collaboration can reduce the time to achieve a determined objectives or tasks. Collaboration has the potential to empower and connect fragmented systems for the purposes of addressing multifaceted social concerns. Strategic collaboration has a positive effect on innovation for business performance of SMEs. Furthermore, collaboration includes decisive actions for common goals together with others, sharing responsibilities, and working together to achieve more than could be accomplished by fragmented individual own actions (Gajda, 2004 pag 2).

1.4. The Importance of Collaboration as an effective Strategic Alliance in comparative studies.

Collaboration is considered as a theory of how several entities or firms can work together to develop a relationship and strengthening such collaboration in a complexed environment and therefore denote a host of intra- and interorganizational alliance(Guimarães et al., 2021, Pag 23) . Moreover, (Guimarães et al., 2021, Pag 17) indicate that SMEs perceive collaboration as an opportunity for new competitiveness and efficiency, and public authorities also

distinguish collaboration as a resource to prescribe unified solutions to social problems.

1.5. Effects of collaboration as strategic alliance for innovation and Firms Development and performance and sustainability

According to (Muthoka et al,2022 Pag 113), state that there is a positive direct effect of strategic alliances on innovation and new product development. strategic alliance coordination, is a characteristic of an alliance structure, which effectively can stabilize strategic alliance exchanges, especially with powerful partners.

1.6. Comparing the Factors influencing Chinese and Mozambican SMEs on development, Sustainability and Performance

It is argued that, among the factors that affect the development of SMEs in Mozambique are: high transportation costs which in part decrease the incentive to trade both within the country and with other countries. Additionally, the Mozambican internal market is considered very insignificant and the contribution in foreign trade is required order indorse the **SMEs** to development. It is alleged that SMEs in

Mozambique face numerous challenges, including financing, training, market, and government policy (Cossa et al., 2024, Pag 1)

1.7. Regulations and Registration

There is no doubt that to move from informal to formal SMEs in Mozambique it must mean a lot of sacrifice, the regulation principles are other types of hindering factors for the development, sustainability and therefore affect the performance of SMEs countrywide. (Aga et al., 2021, Pag 12).

1.8. The Role of collaboration in Business Innovation for SMEs Performance.

SMEs attempt to foster collaborative innovation through strategic alliances. SMEs that are able to share the same vision are flexible to work together with the aim of maximizing opportunities to generate innovations and attain growth and integrate themselves in any type pf market in an opposite contest (Almarri, 2024, Pag 1,2)

1.9.Effects of collaboration as strategic alliance for innovation and Firms Development, performance and sustainability.

SMEs in current days are increasing their knowledge in innovation to secure their triumph in the marketplaces (Saunila, 2019, Pag 1). Strategic alliance has immense firm benefits such as: technology transfer, reduced cost of operations, manufacturing effectiveness, opportunity creation. Research (O'Dwyer et al, 2011, Pag 1) explicate that SMEs participate in diverse natures of strategic alliances for innovative marketing resolutions to attain two dissimilar upshots: primarily, accomplish dissimilar organisational objectives, and secondly, to overcome many barriers which include the absence of resources. Generally, when SMEs are connected with other business firms they can access a wider range of resources which includes expertise, finance and networks) from different geographic zone. This alliance rise their competitive gain and innovative marketing impact.

2. Research Methodology and Materials

A research methodology is considered as the code of problem determination in studies (ZAGABE, 2023, Pag 2). This research approach has consisted basically on literature review, concepts of comparative studies, definition of SMEs, strategic alliance, SMEs development, SMEs financial inclusion,



SMEs innovation, SMEs classification, SMEs sustainability and SMEs performance.

We also found as effective the use of Questionnaire Survey. The primary objective of questionnaire survey in research is to attain information in most reliable and valid means (Taherdoost, 2016, Pa 2-3). After designing and elaborating the questionnaire survey we have made a simulation method of data collection in other to validate it, we did this based on the thesis of (Burgard et al, 2020 Pag 1-30). Who defends the use of data simulations to determine the efficiency of the questionnaire survey. Furthermore, for the progress of our research, we have used two methods to select the respondent of questionnaire survey.

2.1. RESEARCH METHODOLOGY APPLIED

As indicate previously we have applied 4 different research approaches namely:

a. Literature review of key different concepts, definition of key terms which integrate the following research words: Comparative Study, Strategic Alliance, Chinese SMEs, Mozambican SMEs, financial inclusion, sustainability,

innovation, market access, SMEs's performance and collaboration perspective.

Designed elaborated b. and a questionnaire survey for collecting different information about SMEs in their lifecycle process. c. Requesting a complete list of SMEs from IPEMEinstitute for the Promotion of Small and medium business enterprises. Application of random tool to select potential respondents of our questionnaire survey whom we different contacted using digital communicating tools, WhatsApp e-mail and mobile call. e. Use of IBM SPSS statistical Packaged version 20 for data processing and analyses. Tus, as we have explicated for the processing of data analysis, we have used the statistical f. The package above cited. questionnaire Survey was designed in Portuguese then translated professionally into English and then was tested using a simulation approach and finally applied to the SMEs managers using emails, WhatsApp, mobile interviews and front-front contact.

2.2. JUSTIFICATION FOR THE SELECTION OF STUDY AREA IN MOZAMBIQUE

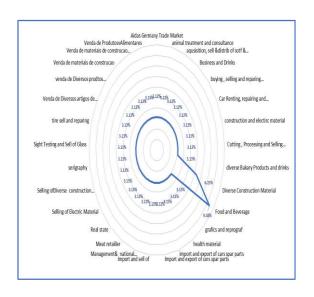
The research was carried out for data collection using a questionnaire survey from SMEs in Maputo city and Maputo *Province, Xiquelene, Malhampsene and Matola Rio villages Mozambique*. We have chosen Maputo, due to limited resources. The other reason for choosing Maputo also, is because, it is the heart of SMEs development where there is a good number of SMEs operating in diversified activities.

2.3. Data collection in China

We intended to collect suggestive viewpoint from local Chinese experts' researchers on SMEs so that the work could be conducted in provinces that are convenient in order to have reasonable outcome of our research. The research also worked to bring as elements of comparative study between China and Mozambique business firms quantitative as well as qualitative data. Information related to regulation for SMEs in China and Mozambique was verified and investigated. In terms of factors which promote firms' growth can performance such as Innovation, knowledge sharing they constitute part of the research.

3. RESULTS AND DISCUSSION

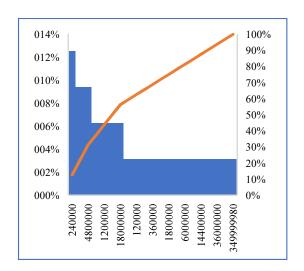
Next, we present the from *Graph 1* which reveals that most sectors have a uniform participation percentage of 3.13%, indicating a fairly homogeneous distribution among the majority of business activity categories. Only two stand out with higher sectors percentages: Diverse Construction Materials, at 6.25%, and Food and Beverage, at 9.38%, making them the most representative sectors in the sample. Graph 1: Percentage distribution of Small and medium-sized companies by sector of activity.



The graph 3 represents the annual turnover in MT (Mozambican Metical) of small and medium-sized enterprises (SMEs) by percentage. The data highlights several key observations: The majority of turnover categories are

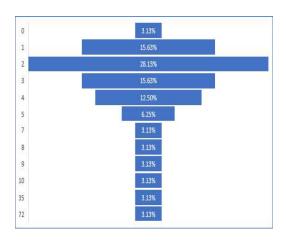


3.13%, uniformly distributed at indicating that most SMEs contribute equally across a wide range of turnover brackets. However, a few categories stand out with higher percentages, such as 240,000 MT, which accounts for 12.50%, making it the most significant turnover category. Additionally, turnover brackets of 480,000 MT and 4,800,000 each represent 9.38%, while MT categories like 600,000 MT, 1,200,000 MT, 1,440,000 MT, and 18,000,000 MT contribute 6.25% each. The turnover distribution shows a concentration in lower percentages, reflecting a fragmented economic contribution where most SMEs fall into smaller turnover brackets. Graph 3: Annual Turnover MT of small and medium-sized companies



The graph 4 presents the percentage distribution of the number of employees

in small and medium-sized enterprises (SMEs). The analysis highlights the following patterns: Most SMEs have between 1 and 4 employees, with the categories of 2 employees standing out at 28.13%, and 1 and 3 employees each accounting for 15.63%. These categories most representative the are collectively form a significant portion of the distribution. The category of 4 employees also has considerable representation at 12.50%. Companies with 5 employees represent 6.25%, while those with 0, 7, 8, 9, 10, 35, and 72 employees are evenly distributed, each accounting for 3.13%. d. This pattern aligns with the traditional profile of SMEs, which often focus on local or with regional operations limited resources. Graph 4: showing Number of employees that small and SMEs have



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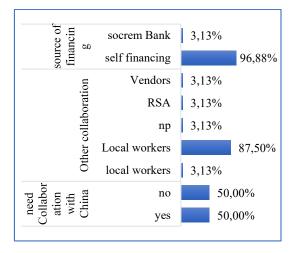
The table 1 provides descriptive statistics on the number of employees, monthly production volume, and annual turnover of small and medium-sized enterprises (SMEs). Regarding number of employees, SMEs have an average of 6 employees, although the median is 3, indicating that half of the SMEs employ 3 or fewer people. The most frequent number of employees is 2, and the distribution shows significant variability, with some SMEs employing many as 72 employees. The percentiles confirm that the majority of SMEs have a small workforce, with 75% employing no more than approximately 5 employees. In terms of monthly production volume, the average is 2,088,942.66 MT, but the median is significantly lower at 110,000 MT, suggesting that the average is skewed by a few large-scale producers. The most common production volume is 20,000 MT, with production levels ranging from a minimum of 4,500 MT to a maximum of 29,166,665 MT. The percentiles reveal that 75% of SMEs produce 515,000 MT or less per month, highlighting the predominance smaller producers in the sample. For the annual turnover, average 25,067,311.88 MT, but, similar to production, the median is much lower at 1,320,000 MT, indicating that the

majority of SMEs earn less than the average due to the influence of a few high-earning outliers. The most frequent annual turnover is 240,000 MT, with values ranging from 54,000 MT to 349,999,980 MT. The percentiles show that 75% of SMEs generate 6,180,000 MT or less annually, reflecting the concentration of smaller-scale operations.

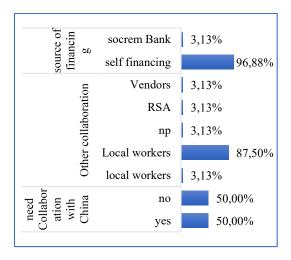
	Nº employees	volume of production per month /SeII'Mt	Annual Turnover MT
Valid	32	32	32
Missing	0	0	0
	6	2088942.66	25067311.88
	3	110000.00	1320000.00
	2	20000	240000
n	13	6614130.370	79369564.437
	180	43746720548290	6299527758953800
	0	4500	54000
	72	29166665	349999980
25	2.00	32500.00	390000,00
50	3.00	110000.00	1320000.00
75	4.75	515000.00	6180000.00
	Missing n 25 50	Valid 32 Missing 0 6 3 2 1 13 180 0 72 25 2,00 50 3,00	Nº employees month /Sell'Mt Valid 32 Missing 0 6 2088942,66 3 110000,00 2 20000 n 13 6614130,370 180 43746720548290 0 4500 72 29166665 25 2,00 32500,00 50 3,00 110000,00

The next graph shows both SMEs not requiring collaboration with China, the average annual turnover is higher at 27,361,248.75 MT, and the median is also substantially greater at 3,930,000 MT, suggesting a slightly less skewed distribution. Turnovers in this group range from 120,000 MT to 349,999,980 MT, with a higher standard deviation of 86,525,219.24 MT, reflecting even greater variability. The IQR is 5,790,000 MT, indicating a narrower concentration of turnover values compared to SMEs requiring collaboration.



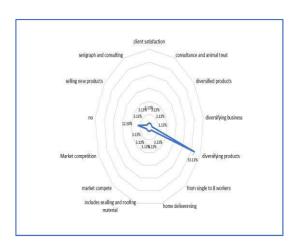


The graph 5 provides a profile of small and medium-sized enterprises (SMEs) regarding their need for collaboration with China, other types of collaboration, sources of financing. collaboration with China, 50% of SMEs indicated that they require collaboration, while the other 50% reported no such need, showing an even division in the reliance on China for business purposes. In terms of other collaborations, the vast majority (87.50%) collaborate with local workers, highlighting their dependence on local resources for operations. Other forms of collaboration, such as with vendors, neighboring countries like RSA (Republic of South Africa), unspecified entities (marked as "np"), accounted for 3.13% each, indicating very minimal collaboration beyond the local sphere. Regarding sources of financing, 96.88% of SMEs rely on selffinancing, which suggests a significant preference or necessity for using internal funds to sustain operations. Only **3.13%** of the SMEs mentioned funding from Socrem Bank, highlighting minimal use of external financial institutions.

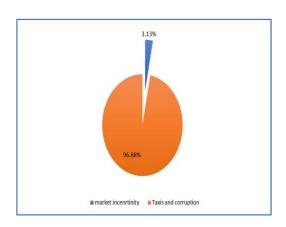


The **Graph 6** illustrates the percentage distribution of small and medium-sized enterprises (SMEs) based on their business innovation strategies. The majority of SMEs, accounting for 53.13%, focus on diversifying their product offerings, making this the most common innovation strategy. A notable 12.50%, portion, reported no engagement in business innovation, indicating a lack of strategic innovation efforts among some SMEs. These findings highlight that while product diversification is the dominant approach, there is a wide variety of innovation strategies being implemented, although less commonly. See the **graph 6** bellow

Graph-6:



The **Graph-7** presents the restrictions faced by small and medium-sized enterprises (SMEs) in their business development. The data shows that the overwhelming majority of SMEs. 96.88%, identify taxes and corruption as their primary barriers to business growth. **Graph-7:** Shows a big restriction to SMEs development caused by three major factors namely Market uncertainty, Taxis and corruption



4. DISCUSSION

Crossing our findings, with some

studies, we found that, there are researches converge that mentioned the following factor affecting SMEs. For example(Lam & Liu, 2020, Pag 5), reported that factors such as: frail relationships with outward market, frail high-tech innovation, and inadequate SME funding have restricted SMEs' development. We have found that although SMEs have the necessity to connect with other firms, they have less resources including financial ones. In terms of number of employees in SMEs it is reported that micro SMEs have less than 10 and small up to 50 and finally larges over 250 (Pech & Vrchota, 2020, Pag 1). When observing the aspect of government involvement for SMEs financial inclusion, we noticed that the majority of SMEs in Mozambique are self-sources financing with 96.88 % of SMEs in this situation.

5. CONCLUSION

There are SMEs in Mozambique that pretend to engage with Chinese SMEs to strengthen their capacity of productivity through sharing diversified resources. SMEs constitute the key doors of development and employability. Factors such as: Corruption, higher taxation and absence of financial inclusion are the most verified obstacles hindering SMEs



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development in Mozambique. we produce key evidence to cease the gap about the establishment of strong alliance between Chinese and Mozambican SMEs to overcome certain restrictions. 96.88 % of SMEs depend on their own financial resources to push into development.

6. Research Implication

The noteworthy implication of the research suggests that policymakers in Mozambique are called to implement an inclusive approach that can pay more importance to SMEs because they are engine of development as demand-side factors and source of employability. Researchers are warned to dig more about the factors that hinder the development of SMEs countrywide.

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